



REAL Connections

For Active and Informed Adults

Fall 2011



**It's
Never
Too Late**

Discover

American Senior Communities



Experts in Rehabilitation & Memory Care

Services include:

- Moving Forward Rehabilitation
- Auguste's Cottage Memory Care
- Skilled Nursing Services
- Long Term Care
- Hospice Care
- Respite Care

Where can today's senior adults find a community to call home? That was our challenge, and the reason we created American Senior Communities. We've created communities specifically designed to serve today's seniors by providing a multitude of lifestyle choices with integrated services and amenities.

Cardinal Nursing & Rehabilitation
1121 East LaSalle Ave.
South Bend, IN 46617
574-287-6501



East Lake Nursing & Rehabilitation Center
1900 Jeanwood Dr.
Elkhart, IN 46514
574-264-1133



Riverside Village
1400 W. Franklin
Elkhart, IN 46516
574-522-2020



West Bend Nursing & Rehabilitation
4600 W. Washington St.
South Bend, IN 46619
574-282-1294



Moving Forward Rehabilitation
the road to recovery

Auguste's Cottage Memory Care
emphasizing dignity

Skilled Nursing, Long-Term Care, Hospice, Respite
a multitude of services



Indiana Owned & Operated, American Senior Communities is proud to be the largest provider of retirement living & senior healthcare in Indiana serving fellow Hoosiers for over a decade. To find a location near you, visit

www.AmericanSrCommunities.com





For Active and Informed Adults

REAL Connections

Fall 2011

Table of Contents

LETTERS

- 4 Letter from the President of REAL Services
- 6 Letter from the Director, Area Agency on Aging

FEATURE ARTICLES

- 8 It's Never Too Late
- 22 REAL Room Makeover
- 20 Age Of Excellence Honorees
- 24 Administration On Aging Announces
New National Resource Center
On Nutrition And Aging
- 26 It's Never Too Late to Live a
Healthy Lifestyle
- 28 Financial Freedom Late In Life
- 30 From the Guinness Book of
World Records

GENERAL INFORMATION

- 17 Resources For Seniors
And Their Caregivers
- 18 "Help" Sheet For Compiling
A Bucket List
- 21 Did You Know . . .
- 25 Word Search Puzzle
- 32 Ask SHIP
- 33 Volunteer Opportunities

Cover: Esther Stoller

18



22



20



28

REAL Services, Inc. is a not-for profit corporation which serves elderly and individuals of all income levels in the counties of St. Joseph, Elkhart, LaPorte, Fulton, Marshall and Kosciusko. The objective of REAL Services is to assist those we serve in maintaining their independence to the maximum degree possible and find meaning and satisfaction throughout their lives.

Letter From The President



My mother used to complain about her bridge club — because, as she put it, the bridge club members talked about nothing but their grandchildren. I would remind my mother that she had some pretty awesome grandchildren herself and that she might talk about her grandchildren. Instead of agreeing with me she would always say: “they are special — but don’t tell them that because they will get big heads. Besides, she added, there are so many other things to talk about!” So it was with my mother — God forbid anyone get a big head. But it is now clear to me that she wanted to continue to challenge her mind, learn new things and keep growing. She took Spanish lessons when she was 70 years old and enjoyed many of the offerings at Forever Learning. She made a conscious effort to have other things to talk about other than her grandchildren (don’t tell my kids).

The theme of this issue of REAL Connections magazine is “It Is Never Too Late” and has nothing to do with the remote possibility that complimenting a child might give him or her a “big head” but it has everything to do with the importance of having a goal. Even as her health failed, my mother worked feverishly at goals that were within her physical limits. When macular degeneration took her eyesight she was still able to knit. She delivered bags upon bags of hand made hats and mittens to the Center for the Homeless. She crocheted afghans and ensured that every member of her family had one — even her “big headed” grandchildren. Her goals kept her going until she couldn’t go anymore. Goals keep all of us moving forward, focused and motivated.

Growing up, my parents were specific about their expectations and goals for their children. But now that I am older, the onus of establishing goals and meeting those goals falls squarely on my shoulders. I read once that if you do not set your own goals that are focused at fulfilling your dreams, people and circumstances will push you around to such an extent that you will completely lose the command on your own life.

Do Something New

In addition to being in control of your life, goals keep life interesting. As written in Power Essence: “New things, as long as you enjoy them, make you feel good simply because they are new and exciting to you. Remember when you were a child; you looked at everything with

excitement and anticipation. Life was so much more enjoyable because everything you did was full of wonder. There was no lack of motivation then. Now that you’re older, there are fewer and fewer surprises and new things left for you to experience. So, its no wonder doing something new feels good.” *

A bucket list is a fun way to approach our goals. It entails the practice of considering what one would do if there were plenty of time and resources. When I started to put ink on paper and wrote my own bucket list it didn’t take me too long before I had a considerable list of things that I wanted to do. At the same time I wondered what others would have on their bucket list — and how my list might compare. So, in preparation for this issue of REAL Connections I sent a “non scientific” survey to 100 people on my email list. I asked the group to fill in the blank in the following sentence. “I have always wanted to _____.” For my mother it was to learn Spanish and go on a cruise. For those in my email survey the responses were thoughtful, comical and very interesting. Here is what they said:

- **TRAVEL:** By far, most people want to travel (52%), and Africa was the location people were most interested in seeing. Some people were very specific about how they wanted to travel. Many said by boat, bicycle, car and on foot.

- **ARTISTIC Pursuits:** 18% of those who responded said that they always pursue something artistic, and in particular, they wanted to play the piano, sing, play the guitar, play the drums, be an artist, write a book, take up ball room dancing. My friend Mary Jo can’t sing a note — but she would like to.

- **THRILL SEEKERS:** 15% of us are thrill seekers, responding that we would like to skydive, mountain climb, bungee jump or ride in a hot air balloon. I am in the hot air balloon category with three others.


- **SERIOUS BUSINESS:** There were several (10%) who responded that they wanted to have their own business, more specifically; Felice wants to open a shoe store. I love shoes — so I hope that Felice makes it happen. I added to this category the goal of retirement, several of the responders said that they want to retire. One thoughtful person noted that he wanted to have the integrity of



his father — this is a goal I admire and agree with. And one person wants to join the Peace Corp.

• **The Jokesters:** I want to spend more time with the Jokesters (5%). Someone wants to ride a horse like Dale Evans, while another individual wanted to time travel. One answer I can't repeat. I think that they were kidding. My sister was one of these responders. We will just blame her response on my mother.

Beyond not having the time or resources, fear can throw up some formidable roadblocks that prevent us from seeking out new challenges. Recently, our country, our world, lost Steve Jobs. Before passing, he said these words during a commencement speech: "Remembering that I'll be dead soon is the most important tool I've ever encountered to help me make the big choices in life. Because almost everything — all external expectations, all pride, all fear of embarrassment or failure — these things just fall away in the face of death, leaving only what is truly important. Remembering that you are going to die is the best way I know to avoid the trap of thinking you have something to lose. You are already naked. There is no reason not to follow your heart." These words are ones to live by, whether just graduating from college, or making a bucket list.

Now, let me tell you about my kids . . . 



Rebecca Zaseck,
President/CEO
REAL Services

* (<http://poweressence.com/increase-your-motivation>)

REAL SERVICES INC. BOARD OF DIRECTORS

Mr. Edward G. Baer	Dr. Melvin Hall, Ph.D.
Mr. Bruce BonDurant	Ms. Laura Hennings
Mr. Brian Boulac	Ms. Debra Jenkins
Senator John E. Broden	Mr. Wyatt Mick
Dr. JoAnn Burke, Ph.D.	Mr. Peter Mullen
Mr. William Cushwa	Mr. Daniel Pfeifer
Ms. Judy Dominy	Mr. E. Jack Reed
Ms. Mary K. Downes	Mr. Timothy Sexton
Mr. Thomas Ehlers	Ms. Mary Jane Stanley
Ms. Phyllis Emmons	Mr. Steven Watts
Mr. Steven Goldberg	Senator Joseph Zakas



We Live in a Greencroft Community

Age 55+ communities.

Living independently in a continuing care living community alleviates the hassles of home ownership while giving you priority access to assisted living and health care.

Be free to do what you've been waiting for—right now—as you begin the **best** of your life.

Visit a campus or attend a free community presentation.

Greencroft Goshen
Greencroft Middlebury
Southfield Village (South Bend)
Hamilton Grove (New Carlisle)

(574) 537-4150

GREENCROFT  COMMUNITIES

www.greencroftcommunities.org



Letter From The Director



I've got more things in my mind to add to a bucket list than I will ever have time or money enough to accomplish.

There are places I've always wanted to see like the south of France and Western Canada, and I have always wanted to learn to play the harp. I look forward to not being pressed for time so that I can enjoy more of those precious

moments with my family and engulf myself in painting and our garden.

I tend to think of the bucket list as containing, almost exclusively, enjoyable things. For many of us though, it may also include those that are not enjoyable, but rather what we aspire to accomplish . . . even the really, really tough things. I'm sharing the rest of my letter in the hopes that it will help someone who's been trying to check one of those "tough things" off their lists.

With lots of support from an amazing family and friends, I have been able to lose over 75 pounds. At age 55, this was one of those "really, really tough things". I knew I needed to do this for my overall health but frankly, I thought I was already too old to ever realize it. We've all heard that losing weight as we get older is difficult if not impossible! Although it is difficult, it's probably more about the willingness to make the commitment. Whether it's giving up smoking or losing weight, (or any of those really tough things) the reality is that if it were easy we would have probably accomplished it a long time ago. The effort is worth it though and the proof is in the pudding (or the vegetables . . . lots and lots of vegetables).


I found much of my strength in my father who was an amazing man and taught us the value of persistence and hard work. He didn't like the word "can't" and believed that when we use the word we limit ourselves - willingly. Often it's not that we "can't" but rather that we aren't ready, are afraid of failing, find it too difficult or believe it's too far beyond our reach. He also taught us that hard work makes up for almost any deficit and if we want something bad enough, we can usually make it happen. For that reason, I never use the word "can't" and that philosophy has served me well.

My mother was a very independent woman who was ahead of her time. On more than one occasion she packed up all four of us children (my brother as young as one year old) in our family station wagon and headed to Newfoundland by herself — a three day drive and a day on the ferry. She wanted to see her family and this was the only way that would happen. She didn't let the fact that it was difficult stop her or even slow her down, she simply did it. She also realized the lifelong dream of becoming a nurse at age 61.

I lost my Dad in February and my mother's health is failing and she is in a nursing home, but they instilled in me principles that have guided me through my life, and they continue to guide me even now. They have helped me realize how fragile our time is and how precious the gift of life and family is. They have inspired me to take care of my health for as long as possible.

Sure, there are things I want to do while I'm still able, but none more important than enjoying the blessings I've already been given. I have what I need — a wonderful family of my own and three brothers I adore. Our grandchildren bring us laughter and just enough craziness to make life interesting and keep us young at heart.

I want to make the most of my time with my family and leave behind great memories for those I love. When I leave this world, I want to know that I gave full measure of effort to everything I did, and that I never backed down from anything I wanted because I thought it was too difficult.

I'm sure we'll do some traveling, but honestly, I couldn't go anywhere in the world and see anything more glorious than Addie's dimples, more entertaining than Gavin making funny faces, nothing that would take my breath away like one of Lydia's monstrous hugs, or realize any greater dream than watching Eira paint at the easel next to mine. Life is good. 

A handwritten signature in black ink that reads "Joan Cuson".

Joan Cuson, Director
Area 2 Agency on Aging/
REAL Services, Inc.

Trusted Care for the Senior You Care for.

Being able to live at home can be one of the most important comforts in a senior's life. Our carefully selected CAREGiversSM help make that possible, with a wide range of non-medical and personal care services, welcome companionship and a ready smile. At Home Instead Senior Care, we treat each senior as we would a member of our own family. Your family members and loved ones deserve the best care available - don't settle for less.



With a little help from a friend.

Call for a free brochure or a no-obligation appointment:

Mishawaka Office

574-256-1479

Elkhart office

574-875-7777

Toll Free 866-500-1479



Each Home Instead Senior Care franchise office is independently owned and operated.

homeinstead.com

A FALL CAN TURN YOUR WORLD UPSIDE DOWN!

*Personal Emergency Response Systems • Medication Dispensers
Wander Management • GPS • Virtually There Care Video Monitoring*

877-435-7225



Send Them Home to a Safe Environment... Since 1930 Guardian has been providing peace of mind with our life-safety and security products that let seniors continue living independently and on their own. Live your life with confidence. Confidence knowing that when you need help, Guardian is there. It's amazing that a small button can give so much.

Choose the gift of time.

- Vicki, Joseph's Daughter

"My dad was in a lot of pain with lung cancer. We called Center for Hospice Care and they admitted him to their Hospice House. Their nurses got dad's pain under control, and he was able to go home. They taught me to be a better caregiver and gave our family the gift of time together. Don't wait to call them."

To learn more or self-refer, call anytime.

800.HOSPICE (467.7423) or CenterForHospice.org



Center for Hospice Care

choices to make the most of life

Services from Center for Hospice Care are typically covered by Medicare, Medicaid or private insurance. No one is turned away due to inability to pay.

©2011 Center for Hospice Care



It's Never Too Late

Many of you have probably seen the movie “*The Bucket List*” starring Jack Nicholson and Morgan Freeman. This movie, released in 2007 and named one of the top ten films that year by the National Review Board, has grossed more than \$175.3 million worldwide. It’s the story of two very different men who share a hospital room. They each have received bad news regarding their medical conditions so they decide to pursue those wishes that they had never made time for while they were in relatively good health. Among those adventures: go on an African Safari, climb the Pyramids, fly over the North Pole, visit the Taj Mahal, and ride motorcycles on the Great Wall of China. Other less dramatic items on the list: “Laugh till I cry; kiss the most beautiful girl in the world; help a complete stranger for good; and witness something truly majestic. “I won’t go into more detail about the story-line but the movie piqued the interest of many individuals around the world who began discussing their own personal “bucket lists” before *IT’S TOO LATE*.

In order to get a clearer picture in our own communities (Is anyone out there pursuing adventures on a bucket list?) we invited interested individuals to complete a bucket list survey posted on REAL Services’ web site. We were not surprised by the findings; they seemed to be right in line with our expectations. For example, all respondents indicated that they have a “bucket list” but only 24% have actually written any goals. Items on the lists include pursuing a higher education, becoming more familiar with various arts and entertainment, spiritual growth, personal performance, personal enrichment, improved health, and travel. We also were not surprised at the reasons given for not having achieved any of these goals: 59% cited time and 65% cited money as the biggest barriers.

Right here in our communities there are many older adults who have pursued some very interesting adventures, from learning to play the piano, paint with oils, learn Tai-Chi, to achieving a Master’s Degree, sky-diving, and even zip-lining. These individuals are an inspiration to me and I hope you will feel the same. Their adventurous spirit proves to the world that it really is never too late to follow a dream and to live your best life.

Mary Cuson

As a child, I loved visiting my grandmother's home. There was a welcoming aroma that was in the air—no matter what time you walked inside, it was there and you just breathed it in and out savoring every second. It could have been from a breakfast that was just prepared or the cookies that were still in the oven but the delicious smells just hung in the air and lingered. When I visited Mary Cuson, all those wonderful childhood memories came rushing back. Mary had food cooking in the crock pot so that when the “threshing crews” come in from the fields at noon, their meal will be ready, as it is every day Monday through Friday. (I was told that Mary is the greatest cook around and that her pies “are to die for!”) I had never met her but I felt right at home as soon as she and her husband greeted me. They ushered me through the kitchen into the dining room where we sat at a large table. Our conversation continued over a cup of steaming, hot coffee.

Mary lives on a farm in LaPorte County with her husband John. Their four sons live nearby. I was interviewing Mary because she had started taking Tai Chi classes and let's just say, she is older than age 75 thus a perfect example for “it's never too late.” She had made the decision that it wasn't too late to learn this ancient art which is a non-strenuous exercise program that incorporates deep breathing and mental focus.

Mary had heart surgery in 2006. In addition, she has asthma. Her physician felt that learning Tai Chi would be benefi-

**“Adventure is a state of mind.”
Kristen LaEace**



to follow a dream or to live your best life...



Mary Cuson

cial for her heart as well as improving her breathing. Tai Chi can also help with arthritis discomfort, improve balance, strengthen the immune system, create flexibility, calmness, and reduce stress. The participant performs a series of postures or movements in a slow and graceful manner, each movement flowing into the next without pause assuring that the body is in constant motion. Mary attends classes at the O'Brien Center in South Bend and as a result, her breathing has improved and she feels her hips are stronger. She notes that this practice creates great discipline, assists in meditation because according to Mary "you cannot let your mind wander." Mary practices Tai Chi at home when she takes


the time although she confesses that she doesn't practice as often as she should. Mary has many other interests so Tai Chi is just one of many that she has to schedule in to her busy days. It is significant to note here that Mary took the time to do research for other, non-traditional, non medication methods for treating her illnesses. Most of us, especially as we get older, don't take the time to try something out of the mainstream even though in the end it may be better for us.

When I asked if there were other things she wanted to do or learn and she said that she wanted to learn to tat. To that end she has already attended classes at the library. She left the room and returned with lace that

she has already completed, which I might add, was absolutely beautiful... Mary demonstrated the technique and the results yield a lace that is delicate, dainty, intricate; a display of an almost forgotten art.

Mary would like to spend more time traveling but John loves his home, he loves staying at home. For years they had talked about going to the Grand Canyon so last year John agreed and they made a road trip. She and John couldn't find the words to describe that great wonder but it was obvious they absolutely loved that experience. They also were fortunate to travel to Scandinavia. One of their sons and his wife had sponsored an exchange student from Finland. They were quite fond of this

student and she of them so when she sent John and Mary an invitation to her wedding several years later, their RSVP was marked "yes". They had a great trip and added that they met many wonderful people.

For those of you who are contemplating a new hobby or any new endeavor, think about Mary who has succeeded in reaching many goals, trying new things, and she is still striving. She is an older woman who made the decision that it was not too late. Her life has been enriched; she is in better physical condition, can breathe without difficulty now, and is still willing to take on new challenges, new endeavors. The quote on Mary's coffee cup seems so appropriate: "Turn obstacles into stepping stones." I think that's exactly what she's been able to do. 

"Maintain life's journey with all its ups and downs while helping others along the way." Anonymous

Continued on page 10 



It's Never Too Late

Continued from page 9

Trish Ross

One of my first interviews for this issue of REAL Connections was with Trish Ross. Her name had been given to me by Rebecca Zaseck since Trish had taken her "Bucket List" survey. One of the questions was a fill in the blank: it's never too late to ___ and Trish wrote, to play the piano. Trish had always wanted to take piano lessons, to be able to play the piano but as a child growing up, she never found the time even though there was a piano in her home. After going to college, getting married, raising a family, having a career, and volunteering for numerous charities, she finally found the time to take those piano lessons!

Her story is fairly similar to others I spoke with on this subject; it seems

that most of us are so busy with day to day activities in life, we put off following those urges that don't seem quite as vital or as important. Trish studied fine arts in college and while in school, a professor sold her an old upright piano. However, she still did not take lessons.

Trish got married, had two children and was busy with them and their lives. The piano that had been in her parents' home went to her home after she was in her 30's however, she still was not able to take lessons . . . but her daughter did!

**"Pursue Purpose."
Pamela Mathews**

When Trish's mother died in 2002 after a long illness, her dad suggested she get a new piano. But she was busy with many things, among them, giving her time and talent to fund raising activities in the South Bend community. As an accomplished artist, her works are sold at auc-

tion. For example, her painted patio umbrellas were a huge hit for the benefit of River Bend Cancer Services. Or the benches she has painted for South Bend Symphony, or other paintings for St. Vincent De Paul. She rarely keeps her work but instead "re-purposes" objects for fund raising or as gifts for friends. She has volunteered for Logan and for the Center for History. She offers that "it's all about giving back." In addition to all of her volunteer efforts, Trish works in the Leadership Program for St. Joseph County Chamber of Commerce.

Eighteen months after Trish's mother died, her father died. This was a very difficult time for her but she traded in her old up-right for a black, lacquered, modern piano and she



Helping create enriched, safe, independent lives is what we do every day.

We provide personal care assistance with activities such as meal preparation, medication reminders and light house-work. We also provide incontinent care. We focus on improving quality of life with outstanding, caring, trained professionals and our unique HomeLife EnrichmentSM Program.



- All caregivers are background- and drug-checked, trained and insured.
- Companions, Personal Care Assistants, Live-ins and Homemaker Services.

**Int-um
HomeStyle**
SERVICES

Independently Owned And Operated

574.252.5186

CALL TODAY for a FREE at-home assessment.



to follow a dream or to live your best life...

called Rosie McCormick about taking piano lessons, FINALLY! The only stipulation she requested of Rosie was that she not have to participate in piano recitals and Rosie agreed. Trish has now been taking lessons for four years and she plays whenever she can. She does have a regret that she did not play when her parents were still alive. As she put it "I could have shared that fun with them. Now every time I sit down to play I think of them. They loved music, especially Irish and Christmas tunes. I make it a point around St. Patrick's Day and Christmas to work on some of their favorites."

Other thoughts from Trish: "When we were going through those rough times with my mom's illness, death, and then my father's passing just eighteen months later, there were many heart to heart talks with family members about the importance of 1) keeping your sense of humor; 2) doing what makes you HAPPY; and 3) finding the light in a bad situation (focus on the positive). As horrible as those days could have been, I would take them all back again just to have that One More Day. My philosophy on life . . . it's way too short. You never know when there may not be a tomorrow. I find joy in doing things to help others through my art projects and such. As long as I can put a smile on someone else's face, I'm a happy camper. I do have a favorite quote: 'May it be said when the sun sets on your life, you made a difference.'"

Trish adds that it seems like only

yesterday her son and daughter were little and now they are grown and out of the house. She one day hopes to see her kids get married and have little ones of their own. Then maybe she could help them learn to play the piano too! And as for other goals on Trish's bucket list, she has the desire to continue to push her creativity and one day, travel to Ireland. 🍀

"Live each day as if it's your last." Anonymous

ball scholarship at Goshen College until a hamstring injury ended her playing career and also her college education. She quit school, went to work and like so many other young women, she got married and had a family so her education was put on hold. However, the desire was always there so she started taking classes at Ivy Tech then continued on at Bethel College. She commented that her goal then was "just complete one class at a time." And she did! All while raising five children! She earned a Bachelor's Degree, is currently finishing up her Master's Degree and confides she's considering continuing on toward a PhD! Barb has done all of this while working full-time! She adds that "school has been tough, balanc-

Continued on page 12 ➤

Barbara Miller

We wanted to interview someone who had made the decision that it is never too late to continue pursuing an education. In our communities there are numerous opportunities for older adults to go back to school, i.e. For-ever Learning Institute, Bethel College, Ivy Tech, IUSB, St. Mary's, Notre Dame, Purdue University Northwest Campus, Goshen College, etc. so it really is not that uncommon. Many older adults go back to school, even working toward advanced degrees. But what we discovered in Barbara Miller, mother and grandmother, was not only her desire and commitment to continue her education, but the very intriguing adventures along the way that we'll share with you later in the article!

Barb grew up in Elkhart and lived there most of her life. She began her first college experience on a volley-



It's Never Too Late

Continued from page 11

ing work, family, and my classes. It has not been an easy process but it has helped me grow. I never thought I could accomplish it. I am the first person in my family to graduate from college.”

At one time in her career, Barb worked with individuals age 55 and over at the YWCA. She has a strong desire to help senior citizens because she doesn't feel that we always value their wisdom and she suggests we should embrace them, give choices back to them. She is currently working in that regard: with seniors who want to age in place. Her Master's Degree will be in Human Services with an emphasis in gerontology.

Barb gives a lot of credit to her family, her dad in particular, who told her “the only person who can stop you is you. You can achieve anything you want to achieve.” Before he died in 2006 Barb promised her dad that she would finish her Master's Degree. Hopefully she will fulfill that promise by March, 2012. Barb also wanted to set an example for her children, to show them that she can succeed. Barb is obviously very proud of all of her family. Their pictures fill her office walls and book shelves. She pointed out her son who is currently in law school at Notre Dame.

It was at about this point in our discussion that I asked Barb if there are other things on her “bucket list” she'd like to do, when she mentioned

her travels to date. Since her son was an exchange student, she had the opportunity to visit Ireland, France, Spain, and the Dominican Republic and she has gone zip-lining across a forest!! (For those of you who might not be familiar with zip-lining, the zip-line consists of a pulley suspended on a cable mounted on an incline. It enables the user, propelled by gravity, to travel from the top to the bottom of the inclined cable. Most zip-lines used to cross a forest are made of stainless steel. When I went with my grandkids to a pumpkin patch last October, there was a small zip-line available for short rides from one stack of hay bales to the other side. The cables were only a few feet off the ground in this instance so it was quite safe but lots of fun for the kids.) Barb described zip-lining as an amazing, beautiful experience. The view of the trees and jungle below were without comparison!

Barb has had the opportunity to swim with dolphins, sharks, and even hold a sting-ray. She is hoping to go to Costa Rica next year.

I was impressed with Barbara Miller. As a mother and grandmother myself, I have a personal understanding of what it takes to hold a family together on a day to day basis. Cultivating relationships within the family unit takes time and effort. Barb has done this while working and going to school.

Kudos to you Barb. Thank you for



“Don't sweat the small stuff; and most of it is small. We often make it bigger than it is.”
Barbara Brownnell

sharing your story with all of us. Barb's comment to me as we were finishing our visit sounds like perfect advice for each and every one of us: “I want to be able to experience as much as I can while I'm still able.” What a grandmother!!

Norma Helm

Norma Helm is one of the most positive personalities I've met. She is 87 years old, (she looks much younger!) has macular degeneration which limits her visual field enormously, has other health issues and yet she still manages to create amazing art work. Her home is a gallery in itself with fine art displayed on the walls and beside the chair where I was sitting so that I had easy access to view more of her work which included sketches done before her vision wors-

to follow a dream or to live your best life...

ened. As an outsider, her situation looked to be so difficult to me but Norma is undaunted in pursuing her love of art.

As she shared her life-story, I was touched by her openness and her willingness to talk about her passion for art, a passion that she really did not get to pursue until she was past age 70! For as long as she can remember, Norma always had a love for art. When she married she hoped to follow up on this interest but circumstances did not pan out. Her husband wanted to move to New York so he could pursue his own career. The years flew by, she had four children but then her husband left.

Norma packed up her kids and moved back to the South Bend area where she returned to school at IUSB. After age 46, she earned a degree in English and Art, attained the Indiana State Teachers' License but then she could not get a job since there was an abundance of teachers. During this time period Norma said that she was able to draw or paint but only from time to time. As a divorced mother with four children she accepted what

ever work she could find to support the family. She worked as a bar tender, a waitress, and as a grocery store clerk. She loved working with the public so even though these positions did not involve her beloved "art" she did enjoy what she was doing.

When the local neighborhood grocery store where she worked closed, Norma retired. Finally, over age 70,

she was able to return to her love of art. She bought paints, canvas, and

went to the Regional Museum of Art for classes. She considers herself an abstractionist; she only paints in oils. She no longer takes classes there but she does paint every Tuesday from late morning until late afternoon. She

rents space from the Museum since she can no longer paint at home due to her vision deficits. In addition, she goes to Battell Center on Fridays where she paints for two hours.

According to Norma, she has wonderful friends who provide her transportation and she adds, "most of my friends are much younger than I."

Norma can no longer draw or sketch and she uses a machine which enables her to read the local newspaper by magnifying the print. She demonstrated this method and I was impressed with her patience. Only a small area is magnified at one time so it takes her several hours to read just one article. But she is grateful that she is able to do this.

She is also grateful for her family and from the tone of her voice, very proud. As she shared this with me,

"Be grateful for what you've been given; never say can't; treat others as you yourself would want to be treated; see God in every face you meet."

Joan Cuson

Continued on page 14 ➤



Home Health Care.
It's at the heart of what we do.

- Skilled Nursing
- Home Health Aides
- Medical Social Workers
- Physical Therapy
- Occupational Therapy
- Disease Management Programs

Amedisys Home Health of South Bend
Mishawaka, IN
574.252.0409 • 866.708.7034

Amedisys
Home Health Services
www.amedisys.com



It's Never Too Late

Continued from page 13

she was smiling in a shy but almost boastful manner! But what mother wouldn't when she can say so many great things about her family? She has one daughter living in South Bend but her other three children live elsewhere. Even though they live out of town, she sees or hears from them regularly. She has ten grandchildren; two step-grandchildren; five great-granddaughters, and one great grand-son.

I asked Norma what advice she might have for our readers who may think it's too late to pursue a dream and the following are her quotes: "I feel sorry for anyone over age 50 who does not have a burning desire to do something or have a zest for living. People under age 50 need to begin something to cultivate their minds. I've had a great life. I have wonderful friends. And finally, a sense of humor is very important."

Norma Helm is absolutely remarkable and sets a perfect example for all of us. Her life could be dismal, sad, and empty but instead she has chosen to be happy and grateful for every single moment of her life. She looks at the positive in everything and gives little attention to the negative. She told me before I walked out the door, "I plan to live to be 100" and you know what, I think she'll make it! 🍀

Tom and Esther Stoller

Tom and Esther Stoller, a married couple living in Michigan City, Indiana, are both working full-time, both over age sixty and between them they are parents to five children and grandpar-



ents of seven. Their lives sound very ordinary, right? But recently they took an extraordinary plunge, right out of an airplane two miles above the earth! Sky-diving was on Esther's bucket list however Tom said that he had never really thought about it and as it turned out, he took the jump before Esther.

Tandem sky-diving has become the most popular "first jump" method. Basically, the participant is securely harnessed to a seasoned professional after viewing an introductory video and after being fitted with a jump suit and harness. The plane climbs to jump altitude which is usually about two miles above the earth or 13,000 feet. When the pilot gives the go ahead, the door opens and the instructor and participant jump out of the plane head first. The first one minute is called a free fall; after that the instructor deploys the parachute

and the next five minutes are a quiet canopy ride before landing.

Tom's daughter gave him a gift certificate for his birthday so he and Esther made the trip down to the Indy area with Tom's sister, Lynn, who was visiting from Switzerland. While Tom went up in the plane with his daughter, Esther and Lynn watched from the ground. Tom recounted his experience with so many positive comments, obviously he loved it. His daughter had

done this jump on two other occasions so when she went out of the plane, she decided to go out with a backward flip!

Tom described the first one minute out of the plane like walking into a stiff wind because the wind is pushing against you with so much force; you're falling at about 120 miles an hour. He described the sound as absolutely incredible. And yet, he felt very comforted, as if he was being cradled by the wind. And then after that first minute, when the parachute was

*"Life has no limitations
except the ones you make."
Les Brown*

to follow a dream or to live your best life...

deployed, there was a jolt, and then complete peace. The visibility was unrestricted; he saw corn fields, lakes, ponds, highways, and cars on the highways. He was reminded of the wonderful planet we live on. The landing was very soft, like landing on a sofa. He added that the first person he saw as he was coming down was Esther. He also added that sky-diving was a wonderful, incredible experience and he was overwhelmed by the opportunity.

Esther's experience came a few weeks after Tom's. She wanted to do something with her daughter for her daughter's birthday and she thought this would be a wonderful experience to share. Esther had done some research about sky-diving. (She had

done this before Tom took his dive.) She wanted to be aware of any dangers involved; are there fatalities? She certainly didn't want to put her daughter in harm's way. Her findings indicated that the fatalities occurred with those who were participating in competitive sky-diving and who misjudged the distance to the ground. There were no fatalities in the tandem sky-diving they were planning.

I asked Esther if she was ever scared. She said that the only time her stomach did "flip-flops" was when her daughter went out of the plane first. She couldn't describe that weird feeling except to say "my daughter just disappeared." Esther's experience sounds much like Tom's except

"Don't ask yourself what the world needs; ask yourself what makes you come alive and then go do that. Because what the world needs are people who have come alive."

Harold Whitman



Continued on page 16 ➤

Poem by Edward Tuck

*Age is a quality of the mind:
If you have left your dreams behind,
If hope is cold;
If you no longer look ahead,
If your ambitions fires are dead
Then you are old.*

*But if from life you take the best,
And if in life you keep the jest,
If love you hold;
No matter how the years go by,
No matter how the birthdays fly
You are not old.*

Living here has its advantages.

We provide Michigan City with a whole host of services including short-term rehab, skilled nursing services, respite care and adult day services. Call or stop by today for more information or to schedule your personal tour.



219-874-5211 • 1101 E. Coolspring Avenue
Michigan City, IN 46360 • thearborschc.com



It's Never Too Late to follow a dream or to live your best life...


she added that the “time passed so quickly, you really don’t have time to think. It only takes twenty minutes from the time the plane takes off until you float to the ground with your parachute.” Esther enjoyed looking at the clouds, the sky, and everything on the ground that Tom noted. She told me that she would love to do this again; she especially loved the high speed of the free fall (her favorite part of the jump!). She now understands how it could become addictive.

While we were talking about this

wonderful opportunity I asked if there were other items on their bucket list like travel? That’s when she told me that she and Tom have been very fortunate to travel to Ireland twice, a country they have fallen in love with. She notes that the people are extremely friendly not to mention the beautiful countryside. She has even kissed the Blarney Stone. And since Tom’s sister lives in Switzerland, they have traveled there as well as to France and Italy. In addition to travel, they both love spending time with

their families.

As I’ve done in all of my interviews, I asked Tom and Esther for any quotes they might offer. Esther offered just one: “Seeing the grandkids is better than sky-diving.”

And from Tom: “I’m over 60 now and my body presents some new challenges but I consider myself a real positive person. I am optimistic; I am thankful for every new day, every new opportunity.” 

Conclusion -

The focus of this edition has been to emphasize that it is never too late to try something new and different. By sharing the stories of individuals in our communities Mary Cuson, Norma Helm, Trish Ross, Barbara Miller, and Tom and Esther Stoller, who have each followed a dream, a lifelong wish, we hope you will pause to reflect on your own life journey. Use the help sheet included in this edition and work on your own personal bucket list. I absolutely loved the movie, “The Bucket List”. I enjoyed watching the relationship evolve between two very different personalities but I also loved the scenery, the various trips the men enjoyed, and the great dialogue. But it also pointed out that we don’t have to have spectacular or expensive goals on our list. For example, “laugh till I cry”, “help a complete stranger for good”, or “witness something truly majestic” are all goals we could include on our lists. Those goals do not have price tags . . . we can do those things right here at home. Have you witnessed one of our sunrises lately? Or one of our sunsets? I would call

them “majestic”! Anyway, the point is, we each have the opportunity to enrich our lives if we’ll just take the time; money isn’t needed for everything. By enriching our lives, those around us will be enriched as well. I would like to conclude by sharing two quotes from the movie that seemed significant to me: “Have you found joy in your life? Has your life brought joy to others?” “My pastor always says our lives are streams flowing into the same river towards whatever heaven lies in the mist beyond the falls. Find the joy in your life.” *B. Jane Lorton*

Post Script: We’d like to hear from those of you who do follow through. Did you write a “bucket list”? Did you reach some goals? If not, why not? Any comments you might have in this regard can be directed to: e-mail bucketlist@realservices.org and insert up-date in the subject line or you may write to us at REAL Services, Inc., attention Bucket List, P.O. Box 1835, South Bend, IN 46634. If you want to consider a letter to the editor that will be printed in the next issue, please make that note on the letter. *Thank you.*



Resources For Seniors And Their Caregivers

(Please feel free to tear out and save for future reference.)

NATIONAL RESOURCES

Administration on Aging

1 Massachusetts Avenue, NW, 5th Floor
Washington, DC 20001
Phone: 202-357-3555
e-mail: aoainfo@aoa.hhs.gov

AARP

601 E. Street NW
Washington, DC 20049
Phone: 888-687-2277 Local Chapter: 574-291-2342
<http://www.aarp.org>

Benefits Check-Up

Find and enroll in federal, state, local programs that help pay for drugs, food, health care and other needs. Assistance for family caregivers.
<http://www.benefitscheckup.org/>

National Institutes of Health

9000 Rockville Pike
Bethesda, MD 20892
Phone: 301-496-4000
e-mail: NIHinfo@od.nih.gov

National Senior Citizens Law Center

1444 Eye Street, NW Suite 1100
Washington, DC 20005
Phone: 202-289-6976
e-mail: nsclc@nsclc.org

US Department of Health and Human Services

200 Independence Avenue, SW
Washington, DC 20201
Phone: 202-619-0257
Office for Civil Rights

Children of Aging Parents (CAPS)

Phone: 800-227-7294
<http://www.caps4caregivers.org>

Centers for Medicare and Medicaid Services

7500 Security Blvd.
Baltimore, MD 21244
Phone: 800-633-4227

National Family Caregivers Association

10400 Connecticut Ave., Suite 500
Kensington, MD 20895-3944
Phone: 800-896-3650
e-mail: info@thefamilycaregiver.org

AgeNet-Solutions for Better Aging

Phone: 888-405-4242
<http://www.agenet.com>

LOCAL & REGIONAL RESOURCES

REAL Services, Inc. Area 2 Agency on Aging

115I S. Michigan
South Bend, IN 46601
Phone: 574-284-2644
e-mail: info@realservices.org

Alzheimer's and Dementia Services of Northern Indiana

922 E. Colfax Avenue
South Bend, IN 46617
Phone: 574-232-4121
e-mail: AlzServicesNI@sbcglobal.net

Indiana Attorney General's Office

302 W. Washington St.
Indiana Government Center South
Indianapolis, IN 46204
Phone: 800-382-5516
e-mail: constituent@atg.state.in.us

Indiana Department of Veterans' Affairs

302 W. Washington Street, Room E120
Indianapolis, IN 46204
Phone: 317-232-3910

Indiana Family and Social Services Administration

402 W. Washington Street
Indianapolis, IN 46207
Phone: 317-233-4454

Indiana Legal Services, Inc.

401 E. Colfax Ave., Suite 116
South Bend, IN 46617
Phone: 574-234-8121
e-mail: carie.schenk@ilsi.net

Indiana Protection & Advocacy Services

4701N. Keystone Ave., Suite 222
Indianapolis, IN 46205
Phone: 800-622-4845
e-mail: info@pas.in.gov

Social Security Administration

602 South Michigan Street
South Bend, IN 46601
Phone: 574-251-3446



Care. Comfort. Compassion.
All at a moment's notice.



Senior Helpers stands ready to serve your family's needs with personalized, in-home care and expertly trained, professional caregivers. Your in-home care initial evaluation is the first step to peace of mind.

Call today to learn more.

574-968-1068

www.seniorhelpers.com Care and comfort at a moment's notice.



Bonded and insured. Senior Helpers locations are independently owned and operated. ©2011 SH Franchising, LLC.

"Help" Sheet For Compiling A Bucket List



Most folks have a bucket list whether they give it that particular name or not. How often during a conversation has someone said to you "when I have the time and money, I really want to go on an Alaskan cruise?" Or "someday I'd like go back to school, lose weight, learn to play a musical instrument, or ride the scariest roller coaster in the world!"

I will always think of my dad when I talk about this subject because he wanted to drive to Arizona after he retired. He talked about it often; what he would see, how long it would take, where he and my mother would spend the nights on the road, you get the picture. So it was devastating for all the family when my dad died just one month before he was set to retire — he was only 65. He didn't get the opportunity to make that trip. Life is precious; what do you want to do with yours?

In order to assist you in fulfilling those hopes or wishes before it's too late, we have put together this "help" sheet for you to cut out. Perhaps it will serve as a motivation for you to compile your very own bucket list and remember, writing down your goals is critical to the process; when you put your goals on paper, those goals come alive, they become more real and it moves us to actually take action. And yes, after the goals are written, follow through, act on them with a "to do" list noting a time frame and "how to" accomplish these goals. Place these sheets on your refrigerator or in a prominent place so you can refer to them often. Have fun with this exercise – ENJOY! ➤

We Speak Your Language!



Call:
CYPRESS-1-5510

HOME • AUTO • LIFE • HEALTH
BUSINESS • LONG TERM CARE



LAVEN
InsuranceMichigan.com

SOUTH BEND • SINCE 1927

2628 S. Michigan Street • South Bend, Indiana
(574) 291-5510

Area 2 Agency on Aging Advisory Council

Amy Calderone
Shirley A. Gidley
Bill Gilroy
Susan Hawk
Patricia Hollar
Hollis Hughes
Margaret Jurkiewicz
Sally LaRocca
Richard Mah

Pamela Mathews
Anita H. McColleston
Patricia McQuade
Tara Morris
Rey Nied
Mary Ann Richards
Karla Schoof
Marguerite Taylor
Donald Wentland



"Bucket List Sheet"

#1 Decide where you will record your work. Note pad, right here, or computer program? Whatever your choice, use it!

#2. Think about your wishes. What is it that you've always wanted to do/learn that you haven't had the time for? What is it that tugs at your heart?

#3. Is there someone else who might want to plan with you? A spouse? Significant other?

#4. Start writing down those goals keeping in mind the following:

Education: _____

Hobbies: _____

The Arts: (learn to play a musical instrument, attend an art class, participate in a community theater production, etc.)

Personal Enrichment: (i.e. start exercising, lose weight, quit smoking, learn to meditate, attend a college lecture on a subject you particularly enjoy, make a new friend, apply for a passport, attend a Bible study, get a new wardrobe, a new hair style, start a volunteer project, etc.)

Travel (7 Wonders of the World, ocean voyage, see a different country, different culture, national parks, famous monuments):

Adventure: _____

Financial (pay off the mortgage, be free of debt, etc.): _____

Other: _____

Now that you have narrowed your list, prioritize the items. Decide which is most important, numbering them from top priority down while noting a time frame for accomplishment. Some of your goals may require long-term planning while others may only require one week or one month. Consider funding: how will you pay for this endeavor? (There are many activities in our communities that are absolutely free.)

It might be a good idea to start small with your list. Having a long list might be a bit overwhelming. In addition, accomplishing one goal is a great motivator to keep pursuing those other items on your list. Failure does "take the wind out of our sails" while success propels us on! And remember, your own personal bucket list doesn't have to seem spectacular. We humans are all different so my list may be completely different than my brother's list. Be true to yourself. Think about what makes you happy, what makes you come alive.

My personal action plan!: _____



Age Of Excellence Honorees

This was our 15th year hosting the Age of Excellence Awards banquet in our community. Age of Excellence is our way of giving back to the countless men and women who go above and beyond to the older adults and disabled individuals in our five counties. The annual event initiated by REAL Services, Inc./Area 2 Agency on Aging, recognizes those individuals who quietly support their loved ones and their communities through daily acts of kindness, compassion, and selflessness. We honor nominees from nine categories: Business of the Year, Caregiver of the Year for an Older Adult, Caregiver of the Year for the Disabled, Education award, Hoosier Lifetime Award, Professional of The Year, Kimble Volunteer of the Year, Volunteer of the Year under 60 and Volunteer Group of the Year. A selection committee reviewed 148 nominations this year. The luncheon served close to 540 participants while Patty Duke, the keynote speaker, captivated the audience with care giving and volunteer stories of her own. Paula Gonzalez was nominated and won the Hoosier Lifetime Award at this year's Age of Excellence Awards. Because she was the winner, Paula also received the Golden Hoosier Award from Becky Skillman, Lieutenant Governor, one of the highest awards given to older adults in Indiana.

Paula contributed work and volunteer efforts in her community for well over 30 years. In 1966, Paula helped organize the LUAC Council 5001 (League of United Latin American Citizens). She held the title of President for two years and Vice President for one year. This group organized many different programs for the Latino community. She also helped organize and supervise the Jr. LULAC Councils 44 and 303. She has been a member of the Saint Theresa Society for the last 30 years. In 1968, she was one of the founders of the Lady de Guadalupe Society, a group that raised money for St. Stephen's Parish and St. Adalbert's Parish. In 1979 she was one of the founders of the Cinco de Mayo Fiesta. Paula served as a board member for the Indiana University of South Bend Hispanic Heritage committee for nine years, and as a board member of the Westside Neighborhood Partnership Center.



Pictured above — Paula Gonzalez, Patty Duke and Steve Goldberg.

Paula was a member of the Community Oriented Policing Leadership Council as well. In addition to these wonderful accomplishments, Paula volunteered for 20 years at the Northern Indiana Center for History decorating for the International Trees Festival and providing help in their kitchen. She also volunteered 10 years at Hospice House of St. Joseph County as a caregiver and translator. Paula was a Busy Hands volunteer making crafts to distribute to the senior community. She participated in the National Council of Catholic Women as a Hispanic representative for St. Adalbert's Parish. Paula supported, empowered, and educated Catholic women in spirituality, leadership, and service.

The Latino population in our area is strong and robust. Paula has demonstrated a lifetime of service to this community and has touched more lives than she realizes. Paula reminds us, in the most fundamental way, what is most meaningful in life. She reminds us that we are truly serving a higher purpose when we serve our fellow man. She exemplifies outstanding service to this community while enhancing the quality of life of the people she serves.

Other winners and award categories are: Business of the Year, Center for Hospice and Palliative Care, Elkhart/Marshall County; Caregiver of the Year for an Older Adult, Ernestine Jones, St. Joseph County; Caregiver of the Year for the Disabled, Cindy Sikora, Elkhart County; Education Award, Br. Richard Gilman, CSC, St. Joseph County; Professional of the Year, April Inman, Niles, MI; Kimble Volunteer of the Year, Edward Lind, St. Joseph County; Volunteer of the Year, under age 60, Thomas Vinsek, LaPorte County; Volunteer Group of the Year, Catholic Charities of LaPorte County.

REAL Services thanks all sponsors for their generous donations. Gold sponsors are Help at Home, Inc. and Miller's Merry Manor. Silver sponsors are 1st Source Bank, AARP, American Senior Communities, Gibson, Memorial Home Care, Peacock & Co., Press Ganey and Associates, Inc., The Tire Rack, and Trinity Senior Living Communities. 

Did you know...

- There is a program that pays for your Medicare Part B premium?
- Social Security has a program to help income-eligible individuals with their Medicare Part D premium and prescription costs?
- Veteran's Benefits can sometimes help pay for home care costs?
- There is a process called Pre-Admissions Screening for individuals seeking placement in a nursing facility?
- Ombudsman are advocates for residents in a nursing or assisted living facilities?
- SHIP is a program of volunteers that counsel Medicare beneficiaries on Part D, Advantage Plans, Medigap and more?
- That the average monthly cost of prescriptions for older Americans is \$233 a month?

You're not alone if you didn't know. Whether you love to dig for information or not, the amount of information out there is likely to bury the savviest person. That is why we exist. REAL Services' Aging and Disability Resource Center is a central point of entry for those seeking information. If you need help, or if you are a friend, caregiver, family member or neighbor, you can call the Aging and Disability Resource Center for your answers. We point you towards programs like the ones listed above. We listen to your situation and offer suggestions. We provide you with booklets of information. We take the time. We want to help. Don't get overwhelmed. Call us today.

REAL Services Aging and Disability Resource Center

Open Mondays-Fridays, 8:00am-4:30pm

574-284-2644, 1-800-552-7928

Serving Elkhart, Kosciusko, LaPorte, Marshall and St. Joseph counties

SERVICES





The second annual REAL Room Makeover Raffle was a great success. On the morning of August 24th, Terry McFadden of WNDU-TV drew the names of the winners of the raffle. Everybody who participated in the raffle was a winner, whether they won a prize or not. Their participation support-

ed two vital programs of REAL Services, the Guardianship and Foster Grandparent Programs.

We sold 1,692 coupons and had 33 prizes this year, an increase of eight from last year's 25. We also had an Early Bird prize, for which the drawing was June 3.

Raffle Grand Prize Winner

"Wow!" That was the only word that came out of the mouth of Don Rowe when he was told that he and his wife Barbara were winners of the Grand Prize \$25,000 room makeover by Peacock and Company.

We teased him a little. The caller from REAL Services asked Mr. Rowe "Have you ever won a prize in a raffle before?" "No," Don responded, with a little expectancy in his voice. "Well, you have now," we said, leading him on. "Okay," Don responded, with controlled excitement in his voice. Then we told him. "Wow!"

Don and Barb are long-time residents of South Bend. Retired now, Don was the executive director of the South Bend YMCA from 1961-1966 and again from 1986 to 1988 when it became YMCA Michiana. He was also executive director of the YMCA in Racine,

Care you can believe in.

- INDEPENDENT AND ASSISTED LIVING
- MEMORY CARE
- SKILLED NURSING/LONG-TERM CARE
- THERAPY



54515 State Rd., 933 North, Notre Dame, IN 46556
www.holycrossvillage.com • (574) 287-1838

Holy Cross Village at Notre Dame is a continuing care retirement community sponsored by the Brothers of the Holy Cross and managed by the Franciscan Sisters of Chicago Service Corporation.



Wisconsin and of American City Bureau, from which he retired in 2001.

Don told his wife, "Wouldn't it be wonderful if we won. It would be an answer to prayer." Dealing with some urgent family crises, the news "couldn't have come at a better time." They have opted for the room makeover (a \$15,000 cash prize was the alternative option), and are planning on adding a room to their current home and making it an office.

Don and Barb have been supportive of REAL Services in a variety of ways. "You can see their love for the people they serve," Don pointed out. "REAL Services is also a good steward of the resources they have," he also offered. They both encouraged everyone to consider REAL Services in their giving and to be sure to buy coupons in the 2012 raffle.

Congratulations, Don and Barb Rowe.

Thank You


We want to extend special thanks to all who participated in the REAL Room Makeover Raffle, our Raffle Committee, and to all merchants who generously donated prizes for the raffle. The prizes, corporate sponsors and winners are all listed below.

Please join us next year for the third annual REAL Room Makeover Raffle.

Prize Winners in the 2011 REAL Room Makeover Raffle

- \$25,000 room makeover, Peacock and Company —
Donald & Barbara Rowe, South Bend
- \$1,000 cash, raffle proceeds — Charles Nelson, South Bend
- Granite countertop, The Granite Shop —
Bruce Burkart, South Bend
- Kitchen Aid dishwasher, Bob Miller Appliance —
Linda Bontrager, Goshen
- Bathroom tile floor, American Olean —
Jon Martino, Mishawaka
- \$500 cash, raffle proceeds — Joann Ciszczon, South Bend
- Treated deck materials, Big "C" Lumber Company —
Alison Orozco, South Bend
- Majestic vented set of gas logs, Hearth & Home —
anonymous, South Bend
- Insulation for 2 rooms, L&C Construction —
Loretta Graves, Mishawaka
- Insulation for 2 rooms, Michiana Insulation —
Sharon Eggleston, Rolling Prairie
- Dinner for 20 people, Simply Catering to You —
Jenny Matchett, South Bend
- Family portrait, McDonald Studio —
Cathy, Chris & Jolee Plomb, Mishawaka
- 18 holes of golf for foursome, Warren Golf
Course at Notre Dame — Barbara DiLorenzo, Granger
- Pizza party, Gino's Pizza — Jane Nelson, South Bend



- Energy audit, REAL Services Energy Audit Services —
Ashley Keith, South Bend
- 18 holes of golf for foursome, Blackthorn Golf Club —
Elvin Aldridge, South Bend
- 12 exterior car washes, Drive and Shine —
Roberta Grimstad, South Bend
- Electrical service, Sheets Electric —
Dan Gezelter/Carey Gaudern, South Bend
- Plumbing service, Richard Plumbing, Inc. —
Kerry Byler, Granger
- Wine basket & gift certificate, Ruth's Chris Steakhouse —
Rilla Campbell, Granger
- Get away weekend, Ivy Court —
Cathy & Sam Rouk, South Bend
- Football tickets, ND vs. South Florida, University of
Notre Dame — Razel Lerman, South Bend
- Football tickets, ND vs. Air Force, University of
Notre Dame — Erick Frey, South Bend
- Lunch for 15 people, Simply Catering to You —
Daman Products, Mishawaka
- Labor for cleaning/tuning furnace or air conditioner, H&H
Mechanical — Phil Panzica, Granger
- Gift certificate for paint and paint supplies, C.E. Lee
Decorating Center — Kathleen Payne, Three Oaks, MI
- Vases, Luxe Home Interiors — Catherine Collins, Macy
- 4 theater tickets and dinner, SB Civic Theatre and Trios —
Paul Price, South Bend
- 4 tickets for 2011 holiday performance, South Bend
Symphony — Kevin & Lorrie Shaw, South Bend
- Gift card and wine, Bonfish Grill —
Yvonne Kocsis, South Bend
- Gift certificate, Tippecanoe Place —
Maggie Goldberg, South Bend
- Gift certificate, Ho Ping House —
Sandy Jennings & Dave Spychalski,
South Bend
- Gift certificate, LaSalle Grill — Penelope
Chesser, Elkhart 

*"Live life in such a way that
you'll be missed when
you're gone."
Delores Zimmerman*



Administration on Aging Announces new National Resource Center on Nutrition and Aging

Assistant Secretary for Aging Kathy Greenlee today announced the award of \$315,667 to the Meals on Wheels Association of America (MOWAA) to establish a new National Resource Center on Nutrition and Aging (Center).

The Older Americans Act nutrition program aims to reduce hunger and food insecurity of older adults as well as promote their socialization, health and well-being. Its purpose is also to delay adverse health conditions through access to nutrition and other disease prevention and health promotion services.


“Nutrition is an essential ingredient for maintaining health, functionality and continued independence in the community,” said Assistant Secretary Kathy Greenlee, “The Center will be a new resource to enhance this critical community-based nutrition program targeted at older adults.”

“The Meals On Wheels Association has been a leader on so many issues involving the provision of meals services to seniors in need of good nutrition and in helping our Senior Nutrition Programs do their jobs better,” said Enid Borden, President and CEO of MOWAA. “The National Resource Center will enhance our ability to improve and expand these essential services, and we look forward to working with Secretary Greenlee and her staff at the AoA

as well as others in the aging network to accomplish these goals,” Borden continued.

The Administration on Aging (AoA) and the aging network provide a range of services with the goal of helping people maintain their independence and health as they age or acquire a disability. Nutrition services are used to prevent, treat and reduce the risk for chronic health conditions.

The Older Americans Act Nutrition Program, especially the home-delivered program, serves older adults who tend to be less healthy, more functionally impaired, and more likely to live alone and have lower incomes than the average older American.

The Center will work to assist AoA in meeting the requirements of the Older Americans Act to build the capacity of the aging services network to provide nutrition services for both current and future older adult populations integrated into a home- and community-based service system and provide training and technical assistance to the aging network regarding nutrition services. It will also work to enhance the aging service network’s knowledge regarding the role of nutrition services in health promotion and disease prevention, and the scientific and clinical evidence that support both healthy meals and other nutrition services. 

“Live as though you’re going to die tomorrow because you are going to die on some tomorrow.”

Garry Tripp

Hamilton Communities Where Quality Is Only A Short Drive Away



Licensed Assisted Living	Healthcare Skilled, Intermediate, Alzheimers	Independent Apartments (HUD)
<ul style="list-style-type: none"> • Not For Profit, Religious Based • Worship Services & Bible Studies • Scheduled Transportation • Social, Recreational & Educational Activities 		
<p>COME FOR A TOUR & JOIN US FOR LUNCH HAMILTON COMMUNITIES 31869 Chicago Trail, New Carlisle, IN (574) 654-2250 (Ask For Val Or Dawn)</p>		
<p><i>Independent Apartments, Villas, Assisted Living & Healthcare</i></p>		




REAL Services Web Site

www.realservices.org

- Make a referral for In-Home Services
- Order your free copy of REAL Connections
- Request an Ad packet for REAL Connections
- Find out all you want to know about our services
- Provide feedback on-line about what you would like to see on our site



Word Search Puzzle

Cognitive decline is not inevitable . . . research indicates that mental exercises like puzzles and games can improve and positively affect memory and cognitive abilities. Try this puzzle to test your ability. The words can be found forward, backward, horizontally, vertically, or diagonally.

Travel

Happiness

Laugh out loud

The arts

Joy

Fun

Late

One more day

Love

Money

Bucket list

Fear

Marathon

Piano

Hopeful

Education

Zip line

Hobbies

Gratitude

Desire

Sky dive

Time

Never

Goals

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



It's Never Too Late to Live a Healthy Lifestyle

We have borrowed some material used in past issues to compile this article on "lifestyle" because we felt it worth repeating. Becoming a healthier, more well rounded person is possible at any age and is critical if we are going to fulfill those goals we recorded on our bucket lists.

First our DIETS: Examine what you are eating on a regular basis keeping in mind the following guidelines:

- Grains, preferably whole grains, 6 ounces each day.
- Vegetables, vary them by color and should include 2 1/2 cups daily.
- Meat and Beans, choose low-fat, lean meats and poultry including fish, beans, nuts, and seeds, 5 1/2 ounces daily. Bake, broil, or broast meat, avoid frying.
- Dairy, choose low-fat or fat-free milk, yogurt, cheese, and other dairy products. 3 servings daily.
- Fruits, fresh, frozen or canned and choose a variety, 2 cups daily.

Remember to read labels. Choose healthy options. Choose foods and drinks that are low in added sugars. Drink plenty of water. Limit alcohol consumption. Begin using herbs for seasoning instead of salt.

Next, EXERCISE: "Too many people limit their exercise to jumping to conclusions, running up bills, stretching the

truth, bending over backwards, lying down on the job, side-stepping responsibility, and pushing their luck." That was a quote from a small inspirational book titled "Amish Proverbs, Words of Wisdom" and it seemed appropriate to use here. Because regular physical activity is important to our overall health and fitness

and includes more than those mentioned in the quote! Experts recommend seniors begin with at least 30 minutes of exercise each day. This can be a walk around the block, or a walk around the mall, whichever is most convenient

but the emphasis should be on getting our bodies moving around somewhere. Some of us fear being active because we might have arthritis or we may have a fear of falling but the real threat to our health is NOT being active. Being active can help us: improve our balance and muscle strength, lower our risk for diabetes, keep our hearts strong, help manage blood pressure, and help us to maintain a healthy weight.

Next, OTHER FACTORS TO CONSIDER: Aging successfully, according to author George Vaillant, M.D., "is best achieved with another person. Whether social connections, siblings, spouse, offspring, bridge partners, and/or fellow churchgoers, they're crucial to good health." And he adds,

"Live life as full as possible, healthy, fun, and enjoyment year round and not forgetting that play is part of the big picture and that work is not the be all end all. I define work as employment and housework . . . anything that gets in the way of living the dream." Tricia Gorden



- ◆ Toll-free help line (888-303-0180)
- ◆ Support groups
- ◆ Monthly dementia classes
- ◆ Care consultation
- ◆ Respite care grants
- ◆ Educational workshops & seminars
- ◆ Newsletters
- ◆ Lending library
- ◆ Services free of charge
- ◆ alzservicesni@sbcglobal.net
- ◆ www.alz-nic.org
- ◆ (574) 232-4121



- ◆ Day services for adults who need attentive care
- ◆ Accepts private pay
- ◆ Long-term care insurance
- ◆ Medicaid
- ◆ VA
- ◆ Limited scholarships available
- ◆ 35-40 participants/day (serving appx. 80 total)
- ◆ marie_mccreary@sbcglobal.net
- ◆ www.miltonads.org
- ◆ (574) 232-2666

Both Located At: 922 East Colfax Avenue
South Bend, Indiana 46617

BRAIN TEASER

Rearrange the following letters to find quotes by Helen Keller:

1. ELIF SI RETHEI A GIADNR
VEDARUNET RO HOGNINT
TA LAL

2. EON ANC VNREE EOSCNTN
OT ERPCE HEWN EON ELFSE
NA ULMPSIE OT OARS.

(Answer found on page 30)



“Even if your lifestyle isn't what it should be, it's never too late to change. It's like opening an IRA. The earlier you start one, the bet-

ter, but no matter what your age, it's still worth doing.” Everyone can make lifestyle changes that can help them to age well. Social engagement and spirituality are factors to consider if we are to age well. Studies have shown that loneliness affects the genes which control our immune response thus people who feel lonely are more likely to develop autoimmune diseases. In addition, those same studies indicate that there is reduced stress, less anxiety, less social isolation for those whose religious beliefs include hope, optimism, and life satisfaction.


We've also heard it said over and over, use it or lose it especially in regard to our minds. Staying intellectually involved after the age of 55 can help us preserve and even improve our brain health. According to BrainWorks Philosophy at Memorial Hospital, your brain is your essence. It is who you are; the home of your potential. Recommended strategies are: Learn something new, like a board game or write a letter, solve a word puzzle, visit a museum, attend a concert, learn a new language, read a book. Other things to think about: why not try a class at Forever Learning? Or a class offered at your church or synagogue? These activities involve more than just sitting on the couch in front of the

“Live life to its fullest and enjoy every day that you have breath.” Anonymous

t.v. While improving our brain health these involvements will also increase our social connections.

According to Web MD, turning our attention to making friends is an important factor to consider for a longer, healthier life. Other recommendations from this web site include:

- Avoid cigarettes*
- Good coping skills and good adjustment (make lemonade out of lemons)*
- Keep a healthy weight*
- Exercise regularly*
- Maintain strong social connections*
- Pursue education*

To conclude, many of the factors considered for healthy aging are within our reach . . . the decisions we make in our daily lives, these are within our control. What changes do you need to make in your life to age more healthfully and to lead a more fulfilled life? Whatever it is, we hope you choose well and that this information has been helpful to you. If it will help you take action, clip this article and put it in a place that you see often so you will be reminded to LIVE WELL and remember IT IS NEVER TOO LATE TO BEGIN! 

Specializing in Short-Term Rehabilitation



We offer ~

Physical Therapy

Occupational
Therapy

Speech Therapy

Wellness Programs



Visit Us on the Web
www.healthwin.org

Healthwin

“Rebuilding Lives With Care Since 1908”

20531 Darden Road • South Bend, IN 46637 • Phone: (574) 272-0100



“It’s Not Too Late to Start Planning Your Financial Future” Financial Freedom Late in Life

By: Patsy Jones, Financial Advisor with Shoemaker Financial, Securian Financial Services, Inc.

I believe that all of us want to be financially responsible and we care deeply about our families, and often make tremendous personal sacrifices to ensure that our children are well cared for and get good educations. We try providing as much as possible for our grandchildren and want to be able to leave behind a legacy for them.

So why is it that the major concern of virtually everyone who comes to me over the age of 40, to discuss financial planning is concerned with “Will I have enough money?” What my clients are really asking is “Will I have enough money when I am very old so that I don’t have to move in with my children? Can I be financially independent for the rest of my life?”

The fear is real. The average social security retirement benefit is about \$1,200 and replaces approximately \$4 out of every \$10 a person earned while working. (www.arp.org/work/social-security/info-08-2009/keeping_Social_Security_strong.html) July 19, 2011.

We have all been workers and nurturers and expect to take



care of others most of our lives. But we are also sometimes fiercely independent, especially if we find ourselves single.

So we now realize that time has slipped by and we’re not sure where we stand. How does that happen?

1. We meant to plan before but didn’t know what to do. So it became like cleaning out the attic — something to put off.
2. We’ve been working hard and have nice income but don’t have much to show for it.
3. We never really expected to be where we are today (divorced, widowed, disabled, without a job or taking care of our spouse on a full time basis).

It doesn’t help to burden ourselves with guilt at this point. What does help is to resolve that today and tomorrow will be different from yesterday. So how to start?

1. Realize that the strengths that have made you an awesome parent, spouse, employee, executive or business owner will enable you to take control of your financial future. You just need some guidance and a plan.

2. Once you resolve to get started, take your first step within the next 48 hours. You can begin by organizing your financial paperwork. Set up a simple filing system with a dozen folders, each one labeled something like:

- a. Tax Returns
- b. Household Bills
- c. Retirement Plans
- d. Social Security Statement
- e. Investments
- f. Checking and Savings Accounts

“Live life to the fullest. Cherish each day as if it were your last with the hope that you’ll be able to do what you do tomorrow; life and health are truly gifts from the Lord.”

Crystal Bower

Let M-Y Home Care Show You Just How Much We C.A.R.E.

We Help Families With:

Personal Care

- Bathing • Dressing
- Personal Hygiene & Toileting
- Medication Reminders
- Nutrition: meal plan, prep, and clean up
- Mobility • Companionship
And More

Homemaker Services

- Changing bed linens
- Laundry • Paying bills
- Light housecleaning
- Escort to medical appointments
- Running errands
And More

Compassion
Availability
Reliability
Equality

To set up a free consultation, get a complete list of our services and fees, or to ask any questions about how we can help you or a loved one, call Monday-Friday from 8 a.m.-5 p.m. M-Y Home Care Offices are located to serve you in Northwest and Central Indiana.



M-Y Home Care, LLC

Highland (219) 924-7480 • Michigan City (219) 872-7480

www.m-yHomeCare.com



- g. Insurance
- h. Credit Card Debts
- i. Other Debts
- j. Wills
- k. Children's Accounts,
- l. Financial Planning

3. Even if you don't know where all of these documents are located, go ahead and make the folders.

4. Make a list of what you own and what you owe. If you are married, sit down with your spouse and review where you are financially. You may find that this will be a good opportunity to discuss your goals, dreams and plans for not only your financial future, but all those things on your "bucket list", you'd like to do!

5. If you do not currently use a budget, start by tracking all of your expenditures for a month to see where the money is going. Then you can make educated decisions about where you want it to go. There are several good software programs that can assist in this effort. Your credit card statements may also be categorized to make the process easier.

6. Gather all of your insurance policies (health, automobile, homeowners, disability, life, long term care) and gain an understanding of what you have. Is it adequate to protect you in the case of unexpected events? Are you receiving the best value for the money spent? Your financial planner can help with this.

7. Review your legal documents (will, powers of attorney, health care directive, and trusts) to be sure that someone you choose will have the authority to take care of your needs if you are incapacitated, or to carry out your desires if you die. If your documents are more than five years old or if your desire and circumstances have changed, meet with your attorney as soon as possible to update them. Unfortunately, many people end up in the hospital unable to communicate, leaving their family wondering as to what life saving measures their parent would like. Without specific instructions, you have left a family confused, floundering and unsure what steps to take next. You may also jeopardize more of your financial assets.

8. Analyze your investments (401k's, savings accounts, stocks, mutual funds) to make sure that you have a well balanced portfolio that addresses your need for short term access to cash, the ability to grow in robust economic times and the ability to withstand challenging economic conditions, such as those we are now experiencing. A financial planner can give you assistance determining the right mix of stocks, bonds or mutual funds

*"God planted dreams in each of us; we need to reach for them. We need to be deliberate in reaching our dreams. Dreams propel us, drive us and make us who we are."
Kristiana Donahue*

for your situation and how you might expect those investment percentages to change over time. Quantify what type of income you are expecting to receive from this portfolio, include any expected social security payments or corporate retirement payments and compare to your projected budget.

Most importantly, never, never, never give up. Keep educating yourself and asking questions. It is easy to get discouraged in planning for your financial future, just as it was when starting a family, your career or business. You can do it, and the prize will be confidence that you are working toward financial security.

This article is provided courtesy of Susan Bartush, Financial Advisor, with The Healy Group, an independently owned and operated firm in South Bend, IN. Susan is a Registered Representative and Investment Advisor representative of Securian Financial Services, Inc. Securities, Dealer Member FINRA/SIPC, a Registered Investment Advisor. She can be reached at sbartush@healygroup.com or 574-271-6000.



Susan Bartush

Separate from the financial plan and the role as financial planner, The Healy Group may recommend the purchase of specific investment or insurance products or accounts. These product recommendations are not part of the financial plan and you are under no obligation to follow them. This information should not be considered as tax or legal advice. You should consult your tax and/or legal advisor regarding your own situation.*

* Registration No. 355795 DOFU # 7/28/2011o



From the Guinness Book of World Records: Some of Those Who Proved It's Never Too Late

The following are some facts that we discovered in the Guinness Book of World Records since we were curious to find just how old some folks are when they pursue a dream or a goal. What better place to discover those facts than the World Record!

1. Morton Cohn is the oldest person to receive a university varsity letter at 78 years, 8 days on July 28, 2001. He received the accolade 52 years after excelling at golf at the University of Michigan.

2. The oldest person to complete a Master of Philosophy degree was aged 83 years, 119 days. Mr. T.B. Swaminathan was born in 1918 and he passed his Masters in mathematics in 2001 from a university in India.

3. Emma Carrol made an hour-long flight in a hot air balloon in Ottumwa, Iowa in 2004 at age 109 years and 70 days.

4. According to the Senior Citizen Mt. Everest Expedition, Min Bahadur Sherchan (Nepal) reached the highest point on earth in 2008 at the age of 76 years, 340 days.

5. The oldest female to tandem paraglide is Margaret MacKenzie McAlpine from the United Kingdom. She accomplished that feat in 2007 at age 100 plus one day in Northern Cyprus.

6. The oldest person to bungee jump is Mohr Keet from South Africa. He completed his latest jump at age 96 in 2010.

7. The oldest professional artist is Moses Aleksandrovich Feigin from Russia whose last exhibition was held in Moscow, Russia in 2007 when he was 102 years plus 199 days.

And while we were researching this topic, we discovered a recent story from CBS news in Toronto,



“Learn something new every day; take responsibility for own actions all the time; believe you can do it; and follow the Golden Rule.”

Nancy Boger

Indiana University Health
Goshen Home
Medical

Free Delivery within
50 Mile Radius

24 Hour Emergency Service



When you or a loved one has special needs our caring staff is here to help you through the process. Customer wellness and satisfaction are our top priorities. Let us know how we can help you.



Indiana University Health

Indiana University Health
Goshen Home Medical
1501 S. Main St., Goshen IN 46526
574.533.0626

Answer to Brain Teaser

1. ***“Life is either a daring adventure or nothing at all.”***

2. ***“One can never consent to creep when one feels an impulse to soar.”***




Canada that supports our focus:

100-YEAR OLD SETS RECORD WITH MARATHON FINISH

Posted October 16, 2011

"Fauja Singh, age 100, finished Toronto's Waterfront Marathon Sunday evening securing his place in Guinness Book of World Records as the oldest person — and the first centenarian — to ever accomplish a run of that distance. Singh, a British citizen, was the last person to complete the race, crossing the finish line with a time of 8 hours, 11 minutes, and 5.9 seconds. Singh, who speaks only Punjabi, said through his coach and translator that he had set the target at 9 hours." His coach said, "He's absolutely overjoyed. He's achieved his life-long wish."

While we are not suggesting that everyone should lace up their running shoes and head for the nearest race, we are suggesting that it is not too late to pursue your own personal life-long wish. Sometimes we just need to "do it!" 



Also known as Kosciusko County Council on Aging and Aged, Inc.

800 North Park Avenue • Warsaw, IN 46580
Please call 574-267-2012 for information and services.

Providing Transportation (since 1978), Mobile Meals (since 1974), Weekend/Emergency Meals (since 2002) and Homemaking Services (since 1976) to some 14,000 seniors age 60 and older living in Kosciusko County.

KOSCIUSKO COMMUNITY SENIOR ACTIVITY CENTER (SAC)

The SAC is designed to provide a place for seniors age 50 and older to socialize at events and activities and get educational information to improve their lives.

Please call 574-268-2132 for information and to receive a monthly SAC Newsletter

The future belongs to those who paid for it . . . Senior Citizens

STOP HEALTH CARE FRAUD

Contact your local area agency on aging:

800-986-3505

Join the Senior Medicare Patrol.

Help stop Medicare fraud in its tracks.



Funded in part by the U.S. Administration on Aging



SHIP

September, 2011
Sarah Reimmuth

Q: I've learned about the changes to enrollment periods for 2011 and marked them on my calendar. But what happens after December 7, 2011? Will I still be able to change plans then?

A: You're right! There are big changes to the enrollment periods, both this year and in 2012.

The Open Enrollment Period for 2011 is now called the Annual Enrollment Period. The dates have changed to October 15 through December 7, 2011. During this time, you can change your Medicare Drug Coverage Plan. Your new coverage would then begin January 1, 2012.

Following the Annual Enrollment Period, there are a few other new options that may allow you to make some changes to your Medicare coverage.

Disenrollment Period

January 1, 2012-February 14, 2012

During this time frame, you can drop your Medicare Advantage Plan and return to Original Medicare. While doing this, you may also pick up a Part D Drug Plan. You may not enroll in a Medicare Advantage Plan if you did not have one before. You also cannot switch Medicare Advantage Plans.

Changes that you make during the

Medicare Advantage Disenrollment Period go into effect the first day of the following month.

5-Star Special Enrollment Period

December 8, 2011-November 2012

This new enrollment period begins immediately after the new Annual Enrollment Period and lasts throughout 2012. During this time, you may switch to a 5-star rated Medicare Advantage Plan, Medicare Advantage Plan with Drug Coverage, or a Prescription Drug Plan.

Changes you make during this special enrollment period go into effect the first day of the following month.

How is a plan rated?

Medicare assigns a rating to every plan based on several factors. These include things like staying healthy

screenings, tests, and vaccines; management of chronic conditions; ratings of plan responsiveness; complaints and appeals processes; telephone customer service; and pricing and patient safety.

Medicare assigns stars for each measure, then averages all scores to calculate an overall rating.

What do the ratings mean?

- 5 Stars = Excellent
- 4 Stars = Above
- 3 Stars = Average
- 2 Stars = Below Average
- 1 Star = Poor Performance

So, which plans are 5-star rated?

A plan's ratings show when you use the Planfinder tool on the Medicare.gov web site. Planfinder results will reflect the 2012 ratings on October 6, 2011.

SHIP is a free, unbiased counseling program provided by the Indiana State Department of Insurance. To schedule an appointment with SHIP, call 1-800-452-4800, TTY 1-866-846-0139 or visit www.Medicare.IN.gov to find your local site.

or
**Call REAL
Services
Today!**





REAL Volunteer Opportunities

individuals groups businesses families
are encouraged to participate in one-time or ongoing projects . . .

REAL SERVICES PROGRAMS:

Be an extension of our agency by training with and volunteering for a REAL Services program

MEALS ON WHEELS DRIVER:

Help provide healthy meals to homebound seniors by delivering a hot lunch and prepared dinner to their home. You can deliver once a week or more.

St. Joseph County only.

group | individual | ongoing projects

NURSING FACILITY FRIENDLY VISITOR:

Meet regularly with local nursing home residents that don't typically have visitors. Sit and talk, or incorporate creative projects.

group | individual | one-time or ongoing projects

GUARDIANSHIP ADVOCATE:

Serve as an advocate for an elderly person for whom REAL Services is the legal guardian. Visit, check on their care, and advocate for their interests and preferences. *St. Joseph, Marshall and Elkhart Counties only.*

group | individual | ongoing projects

SMP PROGRAM VOLUNTEER:

Help protect individuals and the future of our government programs by volunteering with the Senior Medicare Patrol program. This program empowers seniors to prevent health care fraud.

individual | ongoing projects

VOLUNTEER DEPARTMENT:

Help our clients live independently at home by helping with indoor and outdoor tasks

SEASONAL PROJECTS:

- yard work — rake, mow, trim bushes
- painting — interior or exterior
- snow removal — shovel and/or salt

A great fit for students and young volunteers!

group | individual | one-time projects

HANDYMAN:

Help with simple household repairs. Tasks range from changing light bulbs to fixing a leaky faucet!

group | individual | one-time projects

HOUSE CLEANING:

Help with simple house cleaning tasks, or gather a group to do "deep" cleaning and larger organizational projects

group | individual | one-time projects

OFFICE VOLUNTEER:

Help with mailings, brochures, and other administrative office tasks. Both small and large projects for various REAL departments.

group | individual | one-time or ongoing projects

GROCERY SHOPPER:

Purchase groceries for homebound adults. Get their list, shop for them, and unload the groceries.

individual | one-time or ongoing projects

SIGN ME UP!

I am My group is interested in the following program(s):

- Meals on Wheels
- Guardian Vol. Advocate
- Nursing Facility Friendly Visitor
- SMP Program
- Seasonal Projects
- Housecleaning
- Handyman
- Office Volunteer
- Grocery Shopper

Name

Address

City State Zip

Daytime Phone

E-mail

CONTACT US TODAY! Volunteer Department: 1151 S. Michigan Street, P.O. Box 1835, South Bend, IN 46634 (574) 284-2644 or (800) 552-7982 — www.realservices.org click on "volunteers"



IMPORTANT!!
The 2011 Annual Open Enrollment
Period for Medicare has changed to
October 15 through December 7!



Need help?

If you have Medicare and have limited income and resources, Medicare can pay for 75% or more of your prescription drug costs.

To see if you qualify, contact your local Area Agency on Aging at 800-552-7928 or 574-284-2644 and ask for an Extra Help Representative.



REAL Services, Inc. Office Locations

Main Office
1151 S. Michigan St.
South Bend, IN 46601
(574) 284-2644
800-552-7928 (IN Only)

Area Agency on Aging Outlying County Case Management Offices

Elkhart County
3701 S. Main St.
Space #1005
Elkhart, IN 46517
(574) 875-0606

Kosciusko County
401 W. Center St.
Warsaw, IN 46580
(574) 269-1173

LaPorte County
800 Lincolnway
Suite #306
LaPorte, IN 46350
(219) 324-4199

Marshall County
121 E. LaPorte St.
Plymouth, IN 46563
(574) 936-3175

REAL Services Regional Kitchen for Independent Living

Meals on Wheels
Meals for 37 Nutrition Sites
122 Garst St.
South Bend, IN 46601
(574) 256-1649



REAL Services, Inc. is a not-for-profit corporation which serves elderly and individuals of all income levels in the counties of St. Joseph, Elkhart, LaPorte, Marshall, Fulton, and Kosciusko. The objective of REAL Services is to assist those we serve in maintaining their independence to the maximum degree possible and finding meaning and satisfaction throughout their lives.

REAL Connections is published by REAL Services, Inc. Unauthorized reproduction in any manner is strictly prohibited. REAL Connections is published for older adults in St. Joseph, Elkhart, Kosciusko, Marshall, and LaPorte counties. **This publication is supported by the advertisers—our thanks for their support.**

REAL Services does not discriminate on the basis of race, color, religion, sex, age, disability, national origin, or ancestry. In cooperation with the Family and Social Services Administration.

The Care You Need to *Stay at Home*

Caring for yourself or a loved one when health concerns arise sometimes requires the help of a “partner” to ensure your ability to stay on top of everything. Let **Memorial Partners in Personal Care** be your empowering solution to keeping you or your loved one home safely and comfortably.



Memorial Partners in Personal Care™

HOMEMAKER AND ATTENDANT CARE SERVICES

3355 Douglas Rd., Suite 400, South Bend • 574-647-8510
Call for a FREE in-home consultation.





**REAL
SERVICES**

P.O. Box 1835
1151 S. Michigan Street
South Bend, IN 46634

NON-PROFIT
U.S. POSTAGE
PAID
SOUTH BEND, IN
PERMIT #482

Your local home town provider
FOR ALL YOUR
durable medical equipment needs

Sales
Service
Rental

**EMERGENCY SERVICE
24 HOUR / 7 DAYS PER WEEK**

We bill Medicare, Medicaid & Most Private Insurance Plans.

 **ALICK'S
HOME MEDICAL**

...because we care



Jeannine Alick

Alick's Home Medical's experienced staff prides itself on the quality of care and prompt attention we have provided our clients for over 27 years. We service South Bend, Elkhart, Mishawaka, Michigan City, Plymouth and the surrounding areas. **FREE Delivery and Pickup.**

DURABLE MEDICAL EQUIPMENT & SUPPLIES



- Oxygen Systems
- CPAP & BIPAPS
- Nebulizers
- Hospital Beds
- Canes
- Crutches
- Walkers
- Breast Prosthesis
- Bath Safety Devices
- Support Stockings
- Orthopedic Braces & Supports
- Customized Mobility Products
- Scooters
- Lift Chairs
- Stairway Lifts
- Women's Health Supplies
- Fully Equipped & Staffed Repair Facility
- Wheelchairs, Manual & Motorized



-VISIT ANY OF OUR LOCATIONS-
South Bend • Elkhart • Mishawaka • Michigan City • Plymouth
Contact us at 800-633-4144 or info@alicks.com
www.alicks.com



...because we care