

2024 SENIORS

OF WESTERN NORTH CAROLINA

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Hats off to Me

By Kathy Foster

Deerfield Episcopal Retirement Community

Every decade of our lives evokes a series of emotions that we cannot truly expect until they happen.

I have had expectations most of my adult life, of what it would be like to transition into that next decade of life. These expectations were inspired by the older adults in my life, my mother, aunts, co-workers, and yes, famous women in business, in the movies, on stage, on tv, and in the magazines.

I envisioned myself living my best life in my 30s, then again in my 40s, and so on. There was tumult in every decade, periods when I was high on the mountain top, super comfortable in my own skin, and other times when I was in the valley wondering how I got there, what I wanted my life to look like and who I wanted to be.

I turned 50 and my body turned on the hot flashes with no consideration of time or place. In that decade I graduated from readers to bifocals. I got braces. I felt like an awkward teenager — a lot. I was so perplexed about the emotions I was experiencing.

I learned to navigate the mountains and valleys with the help of my mom, sisters, girlfriends, a life coach, and amazing women doctors to support a healthy mind, body, and spirit. I grew in some really great ways

and learned to accept and warmly embrace all that makes me who I am.

Well, good morning 60. I am now old enough to live in a retirement community. Not just a 55-plus community, but a Continuing Care/Lifeplan community. The place where I will most likely live the rest of my life.

As a senior living marketing professional, I have helped hundreds of aging adults navigate their living options. I am a staunch supporter of continuing care retirement communities, certainly for the access to amenities, services, and healthcare support, but also for the social connections and opportunities for purposeful outreach.

Yet after recently touring a community with my husband for our own future planning, I found myself deep in a valley. I lamented at the realization that more years have passed me by than I have in front of me. There has been much loss already and more to come. How did I get here so fast? What do I really want my life to look like? Who do I want to be? And then one wise woman helped me make my way out of the valley.

We happily ran into each other unexpectedly and took a few moments to catch up. She had moved into a retirement community almost two years ago. We had many conversations prior to her move. We worked through all the questions, am I ready, when is the right time, do I want a cottage or an apartment, and all



Kathy Foster

things in between. It eventually happened at just the right time for her. As we caught up she expressed how happy she was that she had made the move.

“When I got here, I took off all my hats, and I found me.”

How profound. I envision taking off some hats this decade, and maybe some more in the next, but in the meantime, I am reminded that under all the hats, there's me.

Kathy Foster is the Director of Marketing and Transitions at Deerfield.

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OF WESTERN NORTH CAROLINA

PRESIDENT & PUBLISHER

Jonathan Key

GENERAL MANAGER

Karl Miller

EDITORIAL

Brionna Dallara

ADVERTISING SALES REPRESENTATIVES

Jennifer Worley – jennifer@themountaineer.com

Alan Sharp – asharp@themountaineer.com

DESIGN/PRODUCTION

Heather Allen

Kylie Frazier

Mac Heishman

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Summer fun for active seniors



The summer months provide ample opportunities for seniors to get active. The following are some good starting points:

• **Join or start a walking club:** Walking is a great way to stay in shape and work the mind. View new sights along the way by changing the route each time you go. Walking with friends can pass the time and provide motivation to keep going.

• **Catch a sporting event:** Amateur and recreational sporting events can be an entertaining way to spend several hours. Catch a grandchild's swim meet or a baseball game for an action-packed way to connect with loved ones and get out.

• **Hiking:** Hiking is mentally relaxing, but also provides great strength training and balance, particularly when traversing steep

and/or rocky terrain. The mountains are filled with hiking trails, with maps and recommendations available at visitors centers in your area. Or, check out the Carolina Mountain Club to go on guided group hikes with others. Haywood County Recreation also offers a monthly line-up of guided hikes ..

• **Be a tourist:** Many cities and towns have their own tourism boards and showcase interesting spots that have historical significance or appeal to other interests. Be a tourist for the day — even in an area you are

familiar with. Hop on a trolley or sightseeing bus to view the town as an outsider.

• **Spend time swimming:** Swimming is a low-impact activity that can work the body in many different ways. Devote time to doing a few laps in the pool. Or make a day of going to a lake or another body of water to wade out and enjoy nature. You can even explore the underwater world by visiting spots on the Blue Ridge Snorkel Trail, found at ncfishes.com/blue-ridge-snorkel-trail.

• **Tend to a garden:** Gardening is a great



form of light exercise that can produce rewarding results. If you don't have a garden or enough space for one at home, many neighborhoods have community gardens to secure a plot.

• **Visit a fair or farmer's market:** Visit a festival or farmers market: Farmers markets are more than a place to shop for healthy locally grown foods. They have a festive atmosphere, often with live music, crafts and specialty foods — from cheese to baked goods. The mountains are also brimming with festivals any given weekend. Visit themountaineer.com/calendar and use the search fields to find out what's going on it your neck of the woods.



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Healthy habits that can become part of your daily routine

Healthy habits, like daily exercise, can be time-consuming. Busy adults may not have time to exercise vigorously each day, though the U.S. Department of Health and Human Services urges men and women to find time for at least 150 minutes of moderate-intensity aerobic activity each week. However, not all healthy habits take up time. Adults can incorporate various healthy practices into their daily routines without skipping a beat.

- **Take the stairs** — Taking the stairs instead of the elevator can have a profound effect on overall health. Climbing just two flights of stairs combined per day can contribute to six pounds of weight loss over the course of a single year. In addition, stair climbing can help postmenopausal women reduce their risk for osteoporosis and help them lower their blood pressure.

- **Drink more water** — Water helps the body maintain a normal temperature, lubricates and cushions joints, protects the spinal cord and other sensitive tissues, and helps to rid the body of waste through urination, perspiration and bowel movements. Adults who are thirsty can choose water over soda or other sugary beverages.



- **Go for daily walks** — Walking benefits the body in myriad ways. Women who walk 30 minutes per day can reduce their risk of stroke by 20 percent and potentially by 40 percent if they walk briskly. In

addition, researchers found that men between the ages of 71 and 93 who walked more than a quarter mile per day had half the incidence of dementia and Alzheimer's disease as men who walked less. A 15-minute walk around the neighborhood each morning coupled with a 15-minute walk after dinner can help adults dramatically improve their overall health.

- **Eat more greens** — Eating more greens is another healthy habit that doesn't require a major overhaul of an individual's lifestyle. Dark green leafy vegetables, such as spinach, are rich in vitamins A, C, E, and K. Vitamin E alone can help people maintain their vision and promote a healthy reproductive system while also improving the health of the blood, brain and skin. Green vegetables contain very little carbohydrates, sodium and cholesterol. Adults won't have to reinvent the dietary wheel to incorporate more greens into their diets, and the results of doing so can have a significant, positive effect on their overall health.

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Travel tips for older adults with medical conditions

Many over 50 have medical conditions that may require they take medication and/or visit their physicians somewhat regularly. But those who want to travel need not let their health prevent them from seeing the world. The following are a few travel tips for those with medical conditions.

- **Speak with healthcare provider before trips:** Whether you are about to embark on an overseas adventure or just spend a couple of weeks visiting your grandchildren, speak to your healthcare provider in advance of your trip. Healthcare providers may recommend certain vaccinations to individuals traveling abroad, and providers also can explain coverage and what to do in case of a medical emergency while away from home.

- **Refill prescriptions:** Individuals who must take medication should refill their prescriptions before traveling away from home. When filling a prescription, explain to your pharmacist and/or physician that you are about to travel and tell them where you will be going. They may recommend you avoid certain foods native to your destination, or they may give you the greenlight to indulge in the local cuisine.

- **Carry a list of your medications and medical conditions while traveling:** Before traveling, make a detailed

list of the medications you take and why you take them. The list should include dosage and the names, both generic and brand name, of the medications you take. Include any past medical conditions, such as a heart attack, you have had as well. Carry this list with you when traveling. In case of emergency, the list will alert



responding medical professionals to any current or past medical conditions you have so they can better treat you.

- **Keep medications in their original containers:** Some travelers find it easier to remember to take their medications if they transfer pills from their original containers into pill organizers. Such devices can be very convenient at home, but they make create problems when traveling through customs or even on domestic flights. Pills can always be transferred to organizers upon your arrival at your destination; just make sure they are placed back into their original containers before you return home.

- **Drink plenty of water on flights:** Airplane cabins can be very dry, which can exacerbate dry mouth that results from taking medication. When boarding a flight, speak to the flight attendant and explain that you need some extra water so you can stay hydrated and avoid irritating dry mouth that may result from your medication. If you must take medication while on your flight, don't be afraid to ask the flight attendant for a fresh glass of water and even a light snack if you need to eat something with your medicine.



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How to build friendships in your golden years

Making friends as a child or even as a parent to school-aged children is relatively easy. Classrooms and school functions facilitate the building of friendships. Even as one gets older and enters the workforce, it's not uncommon for people to become friends with their coworkers.

As people near retirement age, their situations may have changed considerably. Children have moved out, careers are coming to an end and friendships may be hard to maintain due to people relocating or traveling. Older adults may aspire to make new friends, but they may not know how.

Age can be a barrier because there are stereotypes that pigeonhole people of certain ages. But state

of mind and physical ability is not directly tied to chronological age. Making friends is possible at any age. These guidelines can help along the way.

Explore online connections

Seniors who stay connected with friends and family using social media report feeling less lonely and better overall. Connected seniors also demonstrated higher executive reasoning skills. There are plenty of ways to meet new people online by joining social media groups that cater to your interests.

Volunteer your time

One way to meet new people is to get involved with causes or activities you love. This serves the double benefit of staying active and puts you in touch with people who share your passions and interests. Volunteer opportunities run the gamut, from helping at a thrift store that benefits a charity to volunteering with a political party during campaign season.

Find a club

Look for a club to meet people with like-minded interests, whether it's a fly-fishing club, hiking club or gardening club. Your local senior center hosts



regularly activities, from weekly card games to group outings. Libraries are another source of clubs, whether it's a book club hosted by the library or groups like knitting clubs that use the library as a meeting space.

Join a gym

The local gym isn't just a great place to get physically fit. Group exercise classes also can be ideal places to meet other people who enjoy working out. Strike up a conversation with another class participant you see on a regular basis. Once you develop a rapport, schedule lunch dates so your friendship grows outside of the gym.



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Raise the stakes of family game night

Eking out more time for family may be as easy as scheduling activities that everyone can rally behind. Family game nights give everyone an excuse to gather at least once a week.

These tips can make family game night a can't miss activity.

- **Start with simple games and branch out:** The first step to a successful family game night is choosing the right game to engage all participants. This can be challenging when there are young children, teenagers, middle-aged adults, and even seniors participating. Visit an independently owned toy and games store and pick the brain of the proprietor for suggestions to get you started. As participants become more comfortable, you can branch out with games.

- **Make it a recurring event:** Set a firm day of the week for the game night.



This way participants will block out that date and time and make every attempt to attend.

- **Consider games with movement:** Game night doesn't have to mean sitting around a board game, which young children who have trouble sitting still may characterize as a

"bored" game. Games that get people moving, whether it's charades, drawing games or a game such as Twister® can be more engaging. Or activities, like going to a golf driving range or an arcade.

- **Offer prizes:** Encourage participation with the lure of prizes at the end. Prizes will not just go to the overall winner. There can be humorous awards, such as the player who messed up trivia questions the most, or the one who rolled matching pairs of the dice most frequently. You can customize the winning categories depending on the game played so everyone gets a fighting chance at a prize. Keep awards simple, like candy bars or other appealing treats.



- **Gather for the right reasons:** Game night should focus on having the entire family together laughing and competing in a good-natured way. It should not be a strict competition where winning is the only goal. Avoid the potential for sore losers who can sour game nights in a flash by letting everyone know that fun is the foremost priority of the night.

- **Identify a "game master":** Every game night should feature a game master who presides over the rules of the game. The rules can be the ones strictly off of the information sheet, or the ones you customize for your own fun. The game master's job is to make sure the rules are enforced, but also to determine when it's alright to let things slide.



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Popular board games through the years

Board games remain timeless, despite the popularity of video games and mobile gaming. Here's a look at popular games throughout the seventies, eighties and nineties:

1974: Connect Four combined the strategies of Tic Tac Toe and checkers into this strategic game.

1975: Pay Day involved getting through a calendar month paying bills and other expenses. It's basically balancing the budget in game form.

1976: Whosit? had players trying to guess their opponent's secret identity.

1977: Electronic Battleship added noises to the regular game of trying to sink battleships to make play more exciting.

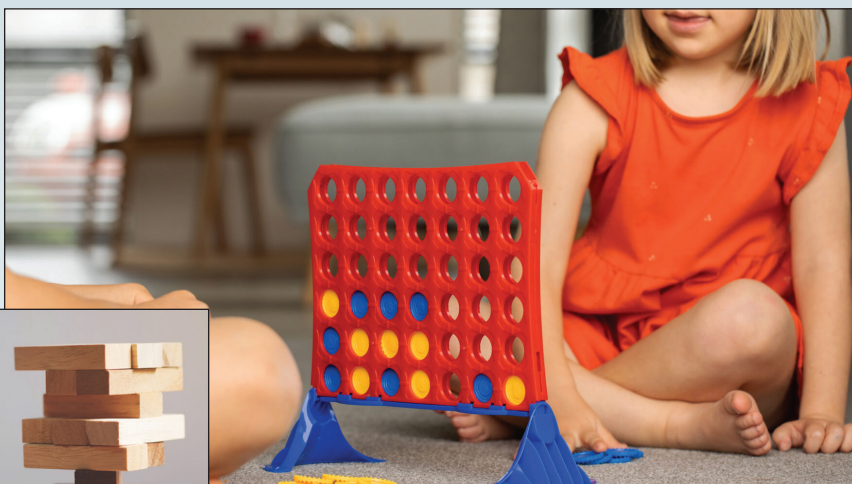
1978: Simon required players to improve their pace in this heart-racing memory game.

1979: Guess Who was another game of figuring out a person's identity by asking questions.

1980: Can't Stop had players rolling pairs to see how long their luck would last.

1981: Trivial Pursuit became the most well-known of trivia games.

1982: Sequence combined a card game with a board game and included up to



12 players for big game nights.

1983: Topple asked players to

stack colored pieces high on the board without having the tower topple.

1984: Balderdash was all about having players bluff their way through definitions of words and more.

1985: Pictionary required players to channel their inner artists to draw the words on the cards so teammates could guess.

1986: Fireball Island involved moving around the board to retrieve a giant ruby from the top of a mountain.

1987: Jenga was another stacking game but instead of piling pieces on top, it involved removing pieces without toppling

the tower.

1988: Mall Madness came out during the height of the shopping mall boom. Players used a credit card to buy everything on their shopping lists.

1989: Taboo forced players to try to describe the word on the card without using the forbidden words listed below.

1990: Crocodile Dentist required players try to pull out crocodile teeth without triggering the jaws to snap shut.

1991: Atmosfear incorporated an interactive component through use of a VHS tape. The Gatekeeper popped up on screen to keep the game unexpected.

1992: Terrace appeared as a prop on "Star Trek: The Next Generation" and then gained popularity in real life.

1993: 13 Dead End Drive required players to escape from a booby-trapped house.

1994: Pylos involved being the player to place the last marble at the top of the pyramid.

Those wondering about the most popular game in 2023 may want to pick up Hegemony: Lead Your Class to Victory. Hegemony is centered on various "classes" of people and how to make alliances and political maneuvers to advance.



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Senior perks and discounts

Every day the list of companies offering special deals for people of a certain age continues to grow. Individuals willing to do the research or simply ask retailers and other businesses about their senior discount policies can be well on their way to saving serious money. Keep in mind that the starting points for age-based discounts vary, with some offering deals to those age 50 and up, and others kicking in at 55 or 60-plus.

The following is a list of some of the discounts that may be available. Confirm eligibility as companies change their policies from time to time. Also, the senior



discount might not always be the lowest price, so comparison shopping is a must to find out which discount or coupon is the best deal.

- **Amtrak:** Travelers age 65 and older can enjoy a 10 percent discount on rail fares on most Amtrak trains. For those who prefer ground travel but want to leave the car at home, this can be a great way to get around.
- **Fast-food/sit-down restaurants:** Establishments like Wendy's, Arby's, Burger King, Denny's, Applebee's, Carrabba's Italian Grill, and Friendly's offer various senior discounts. Most are 10 to 15 percent off the meal. Others offer free beverages or an extra perk with purchase.
- **Kohl's:** This popular department store provides a 15 percent discount every Wednesday to shoppers ages 60-plus. Other stores like Modell's, Belk, Bon-Ton, and SteinMart offer similar discounts.
- **Marriott:** Travelers age 62 and older are privy to a 15 percent discount on room rates at Marriott brand hotels, subject to availability.
- **National Parks:** The U.S. National Parks Service offers steep discounts on the annual pass, which provides entry to more than 2,000 federal recreation sites.
- **Grocery stores:** Food shopping gets a little easier with



discounts at Bi-Lo, Fred Meyer, Gristedes, Harris Teeter, Piggly-Wiggly, and Publix. Be sure to check with local supermarkets about senior discounts, as they vary, particularly as to what day of the week and for what age they kick in.

- **AARP membership:** It is important to note that many companies require enrollment in AARP for people to get senior discounts. AARP also has its own AARP Prescription Discount Card so that members and families can save around 61 percent on FDA-approved drugs that prescription insurance or Medicare Part D plans fail to cover.

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Six ways to find local food

By Appalachian Sustainable Agriculture Project

1. Shop at a farmers market: Farmers markets — often called tailgate markets in our region — are one of the best ways to shop locally. There are more than 100 weekly farmers markets in the Appalachian Grown region, and some even operate year-round. By shopping at farmers markets, you are building direct relationships with farmers, strengthening the local food economy, and taking part in the community.

2. Visit a farm stand or u-pick: Many farms in the region welcome visitors at farm stands, for u-pick, or for other activities, like guided tours, hayrides, classes, and more. Always contact a farm before visiting, as offerings may change throughout the year.

3. Join a CSA: Joining a CSA (or Community Supported Agriculture) makes you part of a farm in your community. Members buy a “share” of a farm’s harvest and receive a weekly box of fresh produce or other farm goods. Traditionally, CSAs were centered around produce, but you can also find specialty CSAs for meats, flowers, and more. Find out more about how CSAs work at asapconnections.org/csa.

4. Eat at a restaurant that sources locally: Fresh, local ingredients shine in the hands of many of the region’s talented chefs. Running a restaurant is incredibly hard, and sourcing locally isn’t always the easiest path. You can show your appreciation for the chefs going above and beyond by supporting the restaurants listed at appalachiangrown.org.

5. Look for local products at your grocery store: Look for the Appalachian Grown logo on produce and meat as you do your everyday shopping at the grocery store, co-op, or neighborhood market. If you don’t see local food labeled, ask! When you advocate for locally grown products in the aisles, you help create change.

6. Seek out artisan foods made from local farm products: Our region boasts a myriad of artisan producers, including bakers, fermenters, cheesemakers, brewers, winemakers, and more. Many local producers source directly from local farms (or are farmers themselves).

U-Pick Farms chart, from the annual Local Food Guide, Appalachian Sustainable Agriculture Project.

U-PICK FARMS

		Apples	Blackberries	Blueberries	Flowers	Grapes	Peaches	Pears	Pumpkins	Raspberries	Strawberries	Vegetables
PG	CENTRAL MOUNTAINS, NORTH CAROLINA											
20	The Berry Farm, Marshall, NC											
22	Flying Cloud Farm, Fairview, NC											
23	Long Branch Environmental Education Center, Leicester, NC											
26	Walker Town Farm, Black Mountain, NC											
PG	SMOKY MOUNTAINS, NORTH CAROLINA											
36	Caney Fork Blueberry Patch, Cullowhee, NC											
37	KT's Orchard and Apiary, Canton, NC											
PG	SOUTHERN MOUNTAINS, NORTH CAROLINA											
44	Barry Farms, Mills River, NC											
45	Creasman Farms, Hendersonville, NC											
45	North River Farms, Mills River, NC											
45	Queens Produce and Berry Farm, Pisgah Forest, NC											
46	Sky Top Orchard, Zirconia, NC											
46	Stepp's Hillcrest Orchard, Hendersonville, NC											
PG	FOOTHILLS, NORTH CAROLINA											
55	Perry's Berry's Vineyard & Winery, Morganton, NC											
PG	HIGH COUNTRY, NORTH CAROLINA											
59	Blue Ridge Blueberries, Spruce Pine, NC											
60	Harmony Ridge Homestead, North Wilkesboro, NC											
60	Hellbender Farm, Lansing, NC											
60	Ivy Point Farm, West Jefferson, NC											
PG	TENNESSEE MOUNTAINS											
71	Rocky Park Natural Farm, Friendsville, TN											
PG	NORTHEAST GEORGIA											
75	Ellijay Mushrooms, Ellijay, GA											

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2025 Medicare Changes

By Christine Gibson
Licensed Insurance Agent,
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Every year at the end of September, insurance carriers are required to send their consumers a document titled "Annual Notice of Change". This document highlights changes to the plan that will be effective the following January.

Changes might include an increase or decrease in the plan premium, deductible, copays, etc.

Due to the Inflation Reduction Act, many significant changes are anticipated for the 2025 plan year. One major change will affect Prescription Drug coverage on both stand-alone Prescription Drug Plans and Medicare Advantage Plans. The Inflation Reduction Act mandates that Medicare beneficiaries' Prescription Drug coverage have a maximum out of pocket cost of \$2,000 in 2025.

Amounts paid by consumers towards their prescription drug deductibles, copays and coinsurance will be



Christine Gibson

applied to the maximum out of pocket limit of \$2,000. However, the monthly plan premium is not a part of that figure. In other words, if a consumer meets the \$2,000 maximum out of pocket threshold, they are still required to pay their monthly premiums for their prescription drug coverage.

Up until now, there had been no maximum out of pocket for Medicare prescription drug coverage. Consumers with high-cost medications often found themselves in the Prescription Drug Coverage Gap, also known as the Donut Hole, paying up to 25% of the cost of their drugs. While the \$2,000 maximum out of pocket sounds promising, it is important to understand how this will affect consumers. Medicare insurance industry leaders are anticipating premium hikes, increased consumer cost share as well as changes to which drugs will be covered.

It is very important that Medicare beneficiaries carefully review the Annual Notice of Change provided by their insurance carrier to analyze if their plan will provide adequate coverage for their current medical and prescription needs.

If a consumer determines their plan may not be



adequate, they should consider "shopping around" for other Medicare Prescription Drug Plans or Medicare Advantage Prescription Drug Plans during Annual Enrollment. Insurance carriers typically have their following year's plan information available by October 1, however, applications for the following year can only be accepted between October 15 and December 7 of each year.

Christine Gibson is a State Licensed Insurance Agent who helps local residents with Health and Medicare Insurance questions in Waynesville. For more information, call 828-246-9950.

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Navigating the Transition

By Ardenwoods Retirement Community

As the golden years approach, many families face the delicate task of transitioning elderly loved ones to retirement communities or care facilities. This transition is often marked by logistical challenges, emotional complexities, and significant lifestyle adjustments. This type of transition can bring a unique set of considerations for adjusting to a new chapter of life.

Streamlining

Moving to a retirement community often begins with downsizing. For seniors who have spent decades accumulating memories, possessions, and treasures, parting with belongings can feel daunting and emotionally taxing. However, downsizing is not merely about minimizing physical belongings — it's about streamlining one's life for greater ease and comfort in a new environment.

Families can support their loved ones through the downsizing process by approaching it with sensitivity and empathy. Encouraging loved ones to reminisce about memories associated with their possessions can help ease the emotional burden of letting go of cherished belongings.

Selling the family home

For many seniors, selling their home can evoke feelings of loss, nostalgia, and uncertainty about the future. However, it's often a necessary step in financing the transition to a retirement community or care facility.

Navigating the selling process while managing the emotional impact on families can require patience, empathy, and clear communication. Families can enlist real estate professionals who specialize in working with seniors and their families. These experts understand the unique challenges involved with helping seniors and their families.

Emotional complexities

Beyond the practical aspects of downsizing lies the emotional journey of transitioning to a retirement community. For seniors, this transition represents a profound shift in lifestyle, independence, and social connections. Feelings of apprehension, anxiety, and grief may arise as they navigate unfamiliar territory and adjust to a new normal.

Families should recognize that the transition process unfolds differently for each individual. Encouraging open communication, active listening, and empathy can foster a sense of connection and support during this transitional period. Care facilities can be a great resource to help navigate the emotional needs of future residents.

A new chapter

As seniors settle into their new surroundings, they may discover unexpected joys, new friendships, and opportunities for personal growth. Engaging in meaningful activities, pursuing hobbies, and forming connections with fellow residents helps cultivate a sense of purpose and fulfillment for their next chapter of life.

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Maintaining a lawn routinely roamed by pets



the areas that pets frequent.

- **Strengthen the root system:** It may be tempting to cut the lawn short, particularly if dogs or cats like to nibble on longer blades of grass. But that approach could be doing the lawn a disservice. Letting the lawn grow to at least three inches will help keep moisture in the soil and prevent evaporation. That moisture will strengthen the roots, creating a healthier lawn for pets and people.

- **Create pet paths:** Various materials can be used in these high-traffic areas to minimize the sights and signs of pet traffic. Mulch or crushed stone can establish these pet highways and look like intended features.

- **Set boundaries:** Pet urine contains high levels of nitrogen, which can burn grass and turn it brown. It's not possible to water down urine or pick up solid waste immediately every time a pet goes outdoors, so designate a pet-friendly spot for potty time. Use fencing or a dog run to separate this area and help mitigate "land mines" all over the lawn. Fencing also can keep pets out of

vegetable gardens and away from potentially toxic plants.

- **Avoid chemical lawn treatments:** When pets use the yard and rest on the lawn,

you'll need to eliminate products that can be harmful to them. Choose all-natural fertilizers and weed and pest preventatives.

Outdoor plants toxic to household pets

Curious pets that may sniff and nibble plants when exploring their environments. For those with dogs and cats that will spend time outdoors, it's best to be aware of these potentially toxic plants.



- **Autumn crocus:** There are various types of crocus plants, but the one most toxic to dogs is autumn crocus. The entire plant is toxic, but the highest concentration of toxic agent is found in the bulbs.

- **Sago palm:** Despite its tropical and relaxing appearance, the Sago palm is extremely poisonous if ingested by pets, with the seeds being the most toxic part.

- **Lily:** Lilies are highly toxic to cats in particular. Even grooming pollen off of their fur or drinking water out of a vase where lilies are kept may cause kidney failure.

- **Tulips and hyacinth:** These early bloomers are beautiful flowers, but each contains a similar alkaloid toxin that is mild to moderately toxic to pets. Again, the highest concentration is found in the bulbs, which dogs or cats may dig up while exploring.

- **Aloe vera:** Aloe contains saponin, a toxin with foaming properties that can harm pets if ingested and cause severe dehydration.

- **Begonia:** A popular outdoor and houseplant, begonia has decorative flowers and attractive leaves. However, the plant can be toxic to cats and dogs if ingested, particularly the underground tubers.

- **Azalea:** Often present in household landscapes, azaleas can be toxic to dogs and cats.

- **Yew:** American, Canadian and Japanese yew may be found around properties. These shrubs produce small red berries with green centers (almost looking like the reverse of a Spanish olive with pimento). Yew is toxic to cats and dogs.

- **Dahlia:** Dahlia flowers are common in flower beds. However, these plants also are mildly toxic to pets.

Many toxic plants can irritate the gastrointestinal system in pets, potentially resulting in vomiting, diarrhea or lethargy. Those who suspect a pet has ingested a poisonous plant should contact the ASPCA Animal Poison Control Center at 888-426-4435 or their local veterinarian to learn about how to respond to possible exposure.

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Money management tips for retirees

What constitutes a perfect retirement is different for everyone. However, every retiree will need money — and no one wants to outlive their money in retirement.

The following strategies can help retirees effectively manage their money so they can enjoy their golden years without having to worry about their finances.

- **Study up on tax implications of withdrawing from your retirement accounts** — Every retirement investment vehicle, whether it's an IRA or a 401(k), has tax implications. Money withdrawn too early may incur tax penalties, and even money withdrawn long past retirement age could elevate retirees into a new tax bracket that could prove costly.

A financial advisor can help retirees determine the tax implications of withdrawing money from their retirement accounts and may even develop a detailed guideline of when withdrawals should be made and how much should be withdrawn in a given year in order to minimize tax



liabilities.

- **Prioritize your own needs** — Though retirees, particularly those with children and grandchildren, may feel an obligation to help their families in difficult financial times, generosity can be very costly for adults who have stopped working. Retirees may or may not have opportunities to generate new income, and even those who do likely won't make enough to meet their daily financial needs.

Retirees must prioritize their own financial needs, including their immediate needs and those they will have for the rest of their lives. Though it might be difficult to turn down loved ones' requests for financial help, retirees must make sure they can pay their bills and maintain a quality of life that won't jeopardize their long-term health.

- **Examine your housing situation** — Equity in a home is a feather in the cap of many retirees. Retirees who own their homes and live in locations with high property taxes might be able to cash in on their equity by selling their homes and downsizing to a smaller home with lower property taxes.

If moving is not a consideration, discuss a reverse mortgage with a financial advisor. A trusted financial advisor can highlight the advantages and disadvantages of reverse mortgages, which are a great option for some people to improve their financial well-being in retirement.



- **Stick to a budget during retirement** — The U.S. Department of Health and Human Services reports that roughly 70 percent of individuals who turn 65 will need long-term care in their lifetimes. That's just one expense retirees must budget for, and it's more sizable than some people may recognize. The average retired couple age 65 in 2022 will need roughly \$315,000 to cover health care expenses in retirement. And health care costs are just one of many expenses retirees can expect to have. Budgeting and avoiding overspending can ensure retirees have the money they need when they need it.

Evaluating seniors' biggest expenses

Professionals approaching retirement would be wise to analyze the Consumer Price Index — Elderly (CPI-E). It is a good reference to estimate which future expenses will cost the most after retirement. The Bureau of Labor Statistics looks at consumer spending and uses various data to determine the rate of inflation in key areas that apply to older adults starting at age 62. Individuals may be surprised to learn about where they'll be spending the bulk of their money when they get older. Here's a look at some



key categories.

- **Housing:** Focus on lowering housing costs when a fixed income is imminent. The possibilities include paying off a mortgage; downsizing a home to have a lower rent or mortgage payment; refinancing a home to a fixed-rate loan so that costs are predictable; and taking on a tenant to offset costs.

- **Food:** The cost of food will not change dramatically, but it can eat into your budget. Food and beverage spending may go up due to more leisure time and dining out. Utilize senior discounts by shopping on days when stores offer percentages off purchases. Save money on restaurant spending by eating out at lunch instead of dinner, splitting plates or skipping appetizers.

- **Healthcare:** While many expenses decline in retirement, health care spending increases. According to Fidelity, the average 65-year-old couple retiring in 2020 in the United States needed roughly \$295,000 just to cover their



retirement health care expenses. Those with family histories of severe illnesses or those with preexisting conditions will need even more. It's also important to realize that roughly half of the population will need long-term care at some point, and that requires advanced budgeting as well. Many people find that Medicare supplement plans can bridge the gap in expenses that government-run plans will not cover. Saving through a health savings account (HSA) when employed also can create extra cash on hand for retirement expenses.

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