

Senior Living

Couple urges everyone to work hard, enjoy life

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High school sweethearts, Denver and Mildred King have been happily married for 73 years.

Mildred King said the pair has been together ever since junior year of high school, when going to Bracken County High School.

These days they make their home at Maysville's Kenton Pointe Assisted Living.

"We were both in Bracken County High School," she said, "hadn't met before because he's from one end of Bracken County and I was from Mason County."

As an adult, Mildred King spent 37 years in education, having taught fourth grade students at a number of elementary schools.

"I went to Georgetown (College) and I started out as a home agent," she said. "I did one year in Georgetown, thinking that's what I would be, took courses leading up to that. But I got married the next year, and we moved, I quit that school and went to Morehead."

During her career, Mildred King taught at a number of schools in the Maysville School District, and a couple of schools in Bracken County.

"I taught fourth grade there (at Jones Elementary) a couple of years, and then I moved on down to the west end of town — there was a First District School there," she said, "and I taught there for a few years until the superintendent moved me up to Jones (Elementary), and I was there for 27 years. I liked fourth grade especially, that's such a super age when kids are at fourth grade level."

Mildred King said her time as principal was some of the best years of her career.

"I had the nicest job in the world," she said. "We had, in the beginning, about 600 (students) in K-6. We had some of St. Pat's children at first in the primary grades because they didn't

have one at that time at St. Pat. I loved my kids, it was just a nice area; I had parents who were just super, and the teachers were just the best, they really were. They just came in there and worked hard and I liked my school very much."

Mildred King retired from her position as principal in 1987, when she was still enjoying it.

Denver King worked for the postal service in Germantown in 1955, delivering mail to more than 400 patrons along a 97-mile route spanning Germantown to Mount Olivet.

"It started in Germantown," he said, "just Germantown — 26 miles — but then extended in the middle of the '70s I guess, over toward Mount Olivet too, at the same time. In three counties — corners of three counties — and one patron in Harrison County."

Despite what would appear to many as a Herculean task, Denver King deeply enjoyed his work — rain, sleet or shine.

"After the first snowfall each year, it never bothered me to have snow or rain or whatever, it didn't bother me after the first one. I buried (the car) a time or two going into a side road and coming back out, jumped the tracks, buried it and knocked the fan belt off. Had to call (help) out of Germantown to come after me and they like to never found me.

"(The man) didn't come for a while. I walked down to the top of the hill and he's coming up the hill and carrying his tools — he's hung up on the middle of the hill himself. But he got up there, got the fan belt on, he shoved me out and I finished my route. But that was fun, I enjoyed it — best job I ever had."

Denver King said what made the job enjoyable were the "super people" he was able to meet on his route. He retired from the postal service in 1990.

The couple also mentioned how they



Denver and Mildred King

Terry Prather, The Ledger Independent

did a lot of traveling across the country. Denver King said they have been to every state, except Hawaii.

"We went to Europe once or twice, we've been to Alaska, that's what we really liked. I would like to go there again."

Denver King said Alaska is a must see if you get the chance.

In reflecting on how much has changed in the world over the years, the couple said all in all everything is good and that there are ups and downs to everything in life. One of the major changes they noted was how much easier life has become for everyone.

Today, Denver and Mildred King cherish their daughter, two grandchildren and four great-grandchildren. Although the rest of their family does not live in the area, they get together as often as they can.

The two have lived in Kenton Pointe for a year and a half, and they said that they enjoy it there. The important part for them is to make the most out of every day.

"We keep going," Denver King said. "We're going through therapy now — it's pretty hard on (Mildred) — a couple times a week."

"It's just, you know, you're going to get older if you remain alive," Mildred King said, "and I think you need to keep alive, enjoy things, be glad you have a lovely place like this to live. It's not

easy to leave your home. It's sitting over there on Hillcrest now, waiting for a buyer, but we always enjoyed living there — super place to live. We hope the buyer will enjoy it as much as we did."

Looking toward the future, Denver and Mildred King have their own hopes and concerns about the coming days.

"For myself, I'm hoping we go along with a good attitude and enjoy the good things that you have," Mildred King said. "Now, I don't want to talk politics, but for the world I don't know whether it'll be too good or not. I'm concerned of that for the children — all kids, not just mine."

"It's kind of clouding up a little bit," Denver King said, about the future, "I don't want to look too far ahead because I can see more fun backwards than I can ahead."

As for advice for people of the younger generation, Denver and Mildred King encourage people to enjoy life while they can, but also to not forget the value of hard work.

"Earn a vacation, and take it," Denver King said.

"My advice for anyone is to be willing to work hard," Mildred King said. "Work for what you want, don't expect anyone to give it to you, and then work hard enough to enjoy traveling some. Enjoy life, because you can work and enjoy life at the same time. We did."

Good health for men often depends on wellness awareness and early screenings

(BPT) - The statistics for men's health are alarming. For men, life expectancy is 76.3 years; for women, it's 81.2 years. The Kaiser Family Foundation points out that nearly 71 percent of men are at risk of being overweight or obese, compared to 59 percent for women. Far more women than men are likely to go to a physician office visit, according to the Centers for Disease Control.

These statistics may be worrisome for men and their loved ones, but many of the health risks men face can be prevented by adopting a healthy lifestyle and getting recommended and timely preventive health screenings.

"It's important for men to take charge of their health," said Dr. Chad E. Bittner, a chief medical officer of OptumCare. "And there are a number of things men can do to get and stay healthy."

Bittner offers the following tips to help men improve their health and well-being:

Physical activity: Regardless of gender, Bittner said he gives people the same general health advice, although men often need more reminders. One focus area for patients is physical activity. Regular physical activity can control weight, reduce risks of developing heart disease and some cancers, and can improve overall mental health and mood.

Nutrition: Another important priority is nutrition. Eat a variety of fruits and vegetables every day, and limit foods and drinks high in sugar, salt, saturated fat and alcohol.

He points out other important reminders for men:

Sunscreen: Don't overlook the importance of using sunscreen. Skin cancer is one of the most common forms of cancer in the

United States.

Prescriptions: All patients need to work with their doctors to get a full understanding of the purpose and side effects of the prescriptions, over-the-counter drugs and supplements they take.

Depression: It's important for men and those close to them to

be aware of the warning signs for depression.

If you or the men in your life are not making positive health choices, now is the perfect time to take charge of your health.

More information is available at optumcare.com/menshealth.



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How to pay for senior living

(BPT) - Shopping. Cooking. Cleaning. The burdens of living alone were taking a toll on Joyce, who at 89 was the oldest resident in her apartment building. Though she'd spent a lifetime saving money, Joyce wasn't sure what she could afford. Her daughter Sandy knew it was time to talk about senior living.

"It took some convincing to help her understand this was what she had saved for," said Sandy. "With the sale of her house and retirement savings, she could live comfortably in independent senior living. Plus, she would be around people her age, have plenty of activities and three nice meals a day."

Joyce's senior living journey isn't unique. Most people are either not prepared for the potential costs of senior living, or think they're not prepared. A survey of 2,000 Americans 18 to over 51 for Brookdale Senior Living revealed 65% aren't saving money to pay for senior living, and 21% said they won't be able to pay for it or don't know how they'll pay for it. Only half said they have a plan in place.

Mary Sue Patchett, Brookdale's executive vice president of community and field operations, recommends avoiding sticker shock by assessing current expenses. You may find that freeing yourself of expenses tied to living in a house - mortgage, food, transportation, utilities, home maintenance and more - and incorporating these into one payment for a senior living community is more cost-effective than expected.

Patchett recommends seeking a flexible pricing structure at a senior living community, as one size does not fit all. Making a choice that fits your situation means you won't be paying for unnecessary services.

Sandy found two locations that fit her mom's needs and compared costs of living alone to the cost of senior living. They landed on a Brookdale community near Sandy's home.

"Adult children must understand their parent's misgivings and help them decide what's best," said Sandy. "Considering my mom's age, senior living was a smart move. The cost is comparable to living alone and provides peace of

mind for everyone. We know she is eating, socializing and safe."

How do people pay for senior living, and how can you keep costs affordable?

Current assets and income are what most people use to pay for senior living, just as they would pay for expenses staying in their current home: savings, pension or retirement plan funds, social security and annuities. Like Joyce, one big source of funds comes from the sale of their current home.

Long-term care insurance is a possible source for those with chronic disability or illness, if they have a policy. Rules regarding benefits and eligibility vary per state and policy.

Veterans' benefits, through the Veterans Aid and Attendance Pension, can help veterans and spouses offset costs of long-term care and/or assisted living at some communities.

Selling or cashing out a life insurance policy may be one route for those who no longer need life insurance. There are many options, so you should shop around. Consult your tax, financial and legal advisors to determine the implications of this option.

Medicaid options may provide some assistance for assisted living, depending on where you live and if you qualify. Do not confuse Medic-



aid with Medicare, which does not cover assisted living costs.

Family support is another source to consider for help with the cost of assisted living. In many families, children or other family members contribute to the cost of senior living. It's best to discuss possible support with family before the need arises.

By selecting a senior living community that provides just the amount of care you need, you can keep costs low. Many communities offer options from apartments with kitchens and guest rooms to just a bedroom and bath. Opting for a roommate can save a lot. Senior living communities offering independent and assisted living or other care services on one campus helps couples stay together, even when they need different levels of care, and make it easier to move

from one area to another if needs change.

Now is a good time to assess your situation and talk with your spouse or family about your needs and desires down the road. Planning ahead lets you tour communities and decide what services and amenities you want and need.

Forty-eight hours after Joyce moved to Brookdale, she was thrilled with her decision. Sandy immediately noticed a change in her mom. She met a group of ladies she refers to as "the girls" and quickly found her purpose as the community librarian. She's happier than she was in her apartment, and according to Sandy, that makes it worth every penny.

For information about Brookdale Senior Living, visit brookdale.com/en/where-to-begin/financial-considerations.html.

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Ask the expert: Vision health as you age



(BPT) - Many people expect their eyesight to decline with age - perhaps requiring a stronger eyeglass prescription or "readers." Some vision changes are linked to age, but there are steps to consider to help our eyes stay as healthy as possible.

Dr. Linda Chous, OD, chief eye care officer, UnitedHealthcare, answered the following questions:

1. Are my eyes going to keep getting worse as I age?

While your eyesight is not guaranteed to deteriorate with age, it is normal to notice changes to your vision as the years pass, including:

- * Minor adjustments to your eyeglasses prescription or needing to use "readers" for the first time;
- * Trouble distinguishing colors, such as blue from black; and
- * The need for more light to see well.

Although these changes are often normal, they can also be signs of conditions like cataracts or even diabetes. It is important to maintain regular appointments with your eye doctor to help identify pressing concerns. If you experience

sudden vision loss or any rapid change to your eyesight, contact your eye care provider immediately.

2. What are the tiny spots or specks that float across my vision?

These tiny threads of protein float across the gel-like substance between your eye's lens and retina.

Usually there is no need to worry if you notice these spots occasionally and they disappear after a few minutes, but only a dilated eye examination can determine the cause of the "floaters."

If your vision is overcome by these specks or you notice vision loss, contact your eye doctor, as it could be a symptom of a sight-threatening condition.

3. What are some common vision-related diseases that come with age? Age-related macular degeneration (AMD)

AMD is the leading cause of vision loss in people over 65. AMD causes damage to the macula, the small spot on the retina that enables people to see clearly and view things straight ahead of them.

Common symptoms are distortion and blurring of the center of your field of vision. If caught early, there are potential benefits from certain prescription medications and nutritional supplements. Late-stage AMD is much more difficult to treat.

Certain factors like heredity, ultraviolet light exposure and smoking may increase the risk of AMD. Consult with your eye doctor to determine if a preventive treatment plan is right for you.

Cataracts

A cataract is the clouding of the lens in your eye, blocking the flow of light to the back of your eye (retina), which ultimately causes loss of sight. Most form slowly and do not cause pain. Significant clouding can form in some people and, ultimately, negatively impact vision.

Cataracts are treatable via surgery that replaces the clouded lens with a clear plastic lens. Cataract surgery is generally safe and one of the most common surgeries in the U.S. Once a cataract is removed, it cannot grow back.

Glaucoma

Glaucoma is caused by increased pressure inside the eye, which can cause permanent vision loss and blindness if untreated. The most common form usually has no noticeable symptoms in the early stages - the only way to detect it is routine testing.

Treatment may include prescription eye drops, oral medications, laser treatment surgery or a combination of any of these. It is important to find glaucoma early because once vision is lost, it cannot be regained.

4. What are the best ways to keep my eyes healthy as I age?

Some of the best ways to protect your eyes include:

- * Stop smoking. Smokers are up to four times more likely to develop AMD and may contribute to development of cataracts.
- * Maintain a healthy weight. Conditions associated with being overweight, like diabetes and heart disease, increase your risk of vision loss from cataracts, glaucoma and retinopathy.
- * Wear sunglasses. Help protect your eyes from harmful ultraviolet rays.
- * Be physically active. People who are physically active experienced less vision loss over 20 years compared to those who are less active.

* Eat a healthy diet. Colorful fruits and vegetables contain nutrients that can keep your eyes healthy and reduce AMD risk.

5. Do sunglasses really protect my eyes?

Sunglasses act as a buffer between your eyes and the sun's ultraviolet (UV) rays. Exposure to these rays can put you at greater risk of cataracts and AMD. Look for a pair that blocks 99% to 100% of UV rays.

Note that polarization is different from UV protection; however, most polarized sunglasses also provide UV protection. Check the product tag or ask for assistance in choosing the right pair.

6. How often should I see my eye care doctor?

Eye exams are crucial to maintaining eye health as you age. Many eye diseases, like glaucoma, have no symptoms in early stages. And many systemic conditions, such as diabetes and high blood pressure, can be first found during a routine eye exam. Aim to see your eye doctor annually even if your vision hasn't changed, so your doctor has a record of your eye health. See your doctor immediately for sudden changes.

For UnitedHealthcare Medicare Advantage members, many plans include routine vision services as well as additional services not covered under Original Medicare. It's helpful to learn how to take advantage of these and other benefits.

Plans insured through UnitedHealthcare Insurance Company or one of its affiliated companies, a Medicare Advantage organization with a Medicare contract. Enrollment in the plan depends on the plan's contract renewal with Medicare.

Mindfulness and its proven impact on loneliness: What you should know

(BPT) - Maybe you know someone who stands by taking five minutes each morning to meditate or finds time after lunch to quiet his or her mind and focus on breathing. Whatever the method may be, incorporating "mindfulness" practices into your life can have a wide range of positive health benefits like improving your memory, sleep and immune system; reducing stress and feelings of loneliness and increasing compassion toward others and yourself.

Mindfulness means taking time to pay attention to yourself and your thoughts and feelings. Read on to learn how you can put mindfulness into practice in your life to help improve your overall health.

How to make mindfulness a routine part of your day.

- * Find five to ten minutes each day to sit quietly and focus on your breath. (Helpful hint: Put your phone on silent or in another room so you can concentrate!) Take the time to notice where your mind goes and how your body is feeling. You just might find that this helps you focus and prioritize your day.
- * Before you go to bed take time to focus on the good things that happened

that day. Write your thoughts down in a journal. Writing them down can help you deliberately recognize the positive, even on a tough day.

* Search for "mindfulness apps" on your smartphone or tablet that lead you in a mindfulness exercise. For many people, using an app is an easy way to remain consistent with the practice. And many of these apps are free!

Feeling lonely? Mindfulness can help.

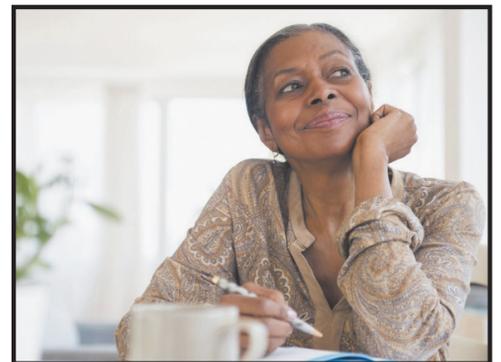
Mindfulness has been shown to help older adults overcome a silent but urgent health issue: loneliness. It is estimated that more than half of adults age 65 and over regularly experience moderate to severe loneliness. Loneliness is characterized by a marked difference between someone's desired companionship and actual relationships. Through unique studies conducted

by UnitedHealthcare and AARP, researchers are applying the techniques of mindfulness to help combat loneliness in older adults.

Loneliness poses a serious threat to the quality of life for older adults. It is linked to negative health outcomes such as higher risk of dementia, mortality and disability.

"The health risk of chronic loneliness, in older adults, is equivalent to smoking 15 cigarettes a day, and has a greater impact on mortality than obesity," said Dr. Charlotte Yeh, M.D., chief medical officer, AARP Services Inc. "That is why UnitedHealthcare and AARP Services Inc. are collaborating to identify actionable solutions, geared for any individual across the spectrum of loneliness."

Researchers looked at whether



mindfulness interventions, like breath awareness, self-compassion and kindness exercises, could positively impact a person's optimism and quality of life - all factors that help reduce loneliness.

Conclusions were encouraging: Mindfulness activities were shown to decrease loneliness among older adults. The research demonstrated that mindfulness reduced stress, and improved memory, sleep, the immune system, resiliency and compassion for self and others.

Although loneliness is complex and challenging to address, a mindfulness practice may help you live your best life.

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Don't delay the talk:

An early Alzheimer's diagnosis can make a big difference

(BPT) - After 30 years of painting commercial buildings, Mario Martinez of San Jose, California, had experienced days like this before - grueling hours under a sun-soaked sky, doing back-breaking work. He loved his job, but after spending hours outside he was ready to go home.

Mario bent down to pick up his paintbrush, roller and can. Turning back to look at his day's work, he paused. His heart sank. He knew something was wrong.

"Mario came home and told me he had painted the wrong side of the doors on the building," his wife Veronica said. "It was alarming because he's been painting buildings for years and never made this kind of mistake. It worried us both."

The couple had both noticed that Mario seemed to be more forgetful recently, but neither had shared their concerns

with the other. Now that Mario's memory lapses were interfering with his work, it was time to talk.

Take action through conversation "Veronica told me I was asking for more and more help," Mario said. "I told her that I was forgetting a lot of the things she asked me to do. The more we talked, the more I realized I had a problem. I was forgetting many moments in my life and not enjoying activities that I had enjoyed before."

The couple's difficult conversation led Mario to his doctor's office and he was eventually diagnosed with Alzheimer's disease.

Mario is not alone. He is one of more than 5 million Americans living with Alzheimer's - a fatal brain disease that causes problems with memory, thinking

and behavior. Every 65 seconds someone in the United States develops Alzheimer's disease and it's the country's sixth-leading cause of death.

Despite Alzheimer's

growing impact, many families struggle with discussing the issue.

A recent Alzheimer's Association survey reveals that 72 percent of Americans say that talking to close family members about cognitive decline would be challenging for them. However, having these difficult, but important conversations sooner can prevent a crisis and improve health options and outcomes.

Reach out for help

To encourage and help more families discuss cognitive problems sooner, the Alzheimer's Association, in partnership with the Ad Council, has launched the "Our Stories" campaign. "Our Stories" features real stories of people who noticed cognitive changes in a family member and took the first, difficult step to initiate a conversation.

"It's understandable that many families are reluctant to express their concerns and start a conversation, but there are good reasons to do so," said Ruth Drew, director of information and support services, Alzheimer's Associa-



tion. "Initiating conversations sooner can enable early diagnosis, which offers many important benefits, including allowing more time for critical care planning, better disease management and providing diagnosed individuals a voice in their future care."

The "Our Stories" website (alz.org/ourstories) offers families tools and resources, including customizable conversation starters, a list of early signs and symptoms of Alzheimer's, benefits of early diagnosis, a downloadable discussion guide and other resources.

Whether you're noticing changes in yourself or a loved one, starting a conversation about Alzheimer's can be difficult, but it can make a big difference and there are resources to help. When something feels different, it could be Alzheimer's - now is the time to talk.

June is Alzheimer's and Brain Awareness Month.

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