

SENIOR REVIEW

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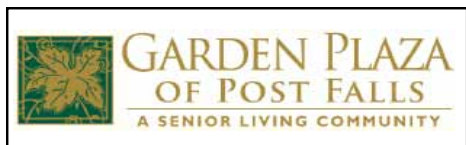
Southern Idaho



Hayden



Post Falls



Why Women Should Manage Their Own Money

By Kimberly Palmer

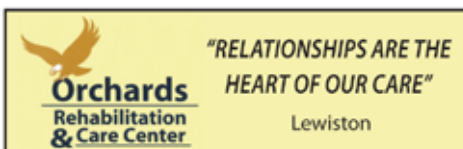
For many women, retirement isn't the relaxing haven it's cracked up to be. Because women earn less over their lifetime than men and live longer in retirement, they also tend to have less saved. According to a Government Accountability Office report, 12 percent of women over age 65 are living in poverty, compared with only 7 percent of men. For divorced and widowed women, the poverty rate is higher, at 21 and 15 percent, respectively. Even those with incomes over the poverty level often face hardship. Nursing homes, which women have a greater chance of entering because they generally live longer, cost an average of \$71,000 a year, and assisted-living facilities can cost \$32,000 annually. What can women do to protect themselves? A lot, it turns out. Here are six strategies: Save more. The Women's Institute for a secure retirement recommends that women develop three sources of money: Social Security, a pension or retirement savings plan such as a 401(k), and individual savings. Partly because women frequently take time out of the workforce to care for children or parents, their Social Security benefits and retirement savings tend to be less than men's, making it more important to store up additional dough. Start earlier. Manisha Thakor and Sharon Kedar, authors of *On My Own Two Feet: A Modern Girl's Guide to Personal Finance*, recommend that women dedicate 10 percent of their income to retirement savings, starting in their 20s. Saving 10 percent of a \$50,000 salary beginning at age 25, for example, would result in \$2.2 million at retirement. (That calculation assumes that investments grow at 10 percent a year, gains are reinvested, and annual salary increases offset inflation.) Maintain management skills. Traditionally, marrying couples turned over the finances to one person to manage. But women who want to keep their investing and budgeting skills sharp for life should keep a hand in their finances. Since women live to be 80 on average, versus 75 for men, even those in solid marriages are likely to have to manage their own money one day. According to the Women's Institute for a Secure Retirement, only one third of women between ages 75 and 84 are married. Over 85, the number drops to 13 percent. Consider a spousal IRA. Nonworking spouses, such as those who are taking time out of the workforce to care for children, can still contribute up to \$4,000 a year to a retirement account. (In 2008, the maximum contribution will increase to \$5,000, and after that it will be adjusted for inflation.) While in most cases wives are entitled to at least part of their husbands' retirement savings in the case of death or divorce, pensions often decrease if the working partner is no longer living. Overestimate money needs. Because people are living longer and inflation erodes the value of money, many underestimate their savings needs. The Women's Institute for a Secure Retirement says that women, given their longevity and lower savings, may want to consider replacing 100 percent of their income during retirement to keep up their lifestyle. Manage your own money. A study from the Hartford Financial Services Group and the MIT AgeLab found that couples who divide financial tasks, where one spouse handles day-to-day bill paying and the other investment management, fare better than those who hand over the financial reins to one person while the other takes a back seat. The couples with the divide-and-conquer approach were more likely to have more savings and develop a financial plan for the surviving spouse. Yet only 11 percent of respondents practiced this kind of shared division of labor. In couples where one spouse (usually the husband) took charge of all financial matters, the other spouse (usually the wife) often faced financial struggles later in life. The problem with that approach, practiced by one third of the couples, is that when husbands die, women often find themselves with less money than expected, and they don't know how to manage it.

more on page 3...

Coeur d' Alene



Lewiston



SEMINARS/CLASSES/EVENTS/MEETINGS

MONDAYS

COEUR D'ALENE: Weekly for 6-weeks on Mondays October 10-November 11, 1:00-3:30 pm. "Powerful Tools for Caregivers" Learning to take care of yourself makes you a healthier caregiver!. Designed for all non-paid family caregivers. Free of charge. To be held at Fire Station #3, 1500 N 15th St. Registration is mandatory and limited, please phone (208) 666-2996

COEUR D'ALENE: Bingo-all cash prizes! By in at Lake City Center, 1916 N Lakewood Drive. 4:00-5:30 pm. Dinner before Bingo \$5. Charitable contributions made to Senior Center at Lake City Center

MONDAY & WEDNESDAYS

KELLOGG: Senior Stretch and Pose. 3:30-4:30 pm First class Free. 1 month session (8 classes) \$35, Drop-in \$5/class. Sponsored by Shoshone Medical Center. For additional information call (208) 784-7017

TUESDAYS

BONNERS FERRY: Adult Exercise Program. 8:00 am, 9:30 am and 11:00 am. The Adult Exercise Program at Bonner General Hospital is a wellness program designed for anyone who may benefit from regular supervised exercise in a safe environment. The goal is to help you improve your overall level of physical activity by increasing your strength, balance, flexibility and endurance. Regular exercise can prevent physical decline as we age and can reverse common problems associated with aging. The program is idea for those with: osteoporosis, arthritis, diabetes, high blood pressure, cancer and other physical challenges or health concerns. One time fee of \$25 for an initial assessment, plus \$6 per class. For more information or to register please call (208) 265-7480 extension 7480 to schedule your personal health assessment.

COEUR D'ALENE: Fit & Fall Proof Exercise Class" 11:15-12:15. At the Lake city Senior Center, 1916 Lakewood Drive. For information call (208) 667-4628

MOSCOW: Second Tuesday of the month Blood Pressure Checks at Friendly Neighbors Senior Center of Moscow, 1912 E Third St. (208) 882-1562 email: friendly_neighbors@yahoo.com

MOSCOW: "Fit and Fall Proof" Reduce your risk of falling by increasing your muscle strength and balance. Every week on Tues & Thurs 10:00-11:00 am. Sponsored by Gritman Medical Center. at the Wellness Center, 510 West Palouse River Drive. Free, education@gritman.org

MOSCOW: "Osteoporosis Exercise Group" Tuesday and Thursdays from 9:30-11:00 am. Sponsored by Gritman Medical Center. at the Wellness Center, 510 West Palouse River Drive. Fee: \$6/session. Contact (208) 883-60882. education@gritman.org

TUESDAYS & THURSDAYS

MOSCOW: "Senior Meal Site" 11:30 am salad bar, 12 Noon main course, plus a dessert bar. Held at the 1912 Center, 412 E third St. For seniors 60 and older. Suggested donation is \$4, Non-seniors, \$6. Sponsored by Friendly Neighbors Senior Citizens, Inc.

WEDNESDAYS

LEWISTON: "Alzheimer's Support Group" Held the second Wednesday of each month. 7:00-9:00 pm at Guardian Angel Homes, 2421 Vineyard Avenue. Maggie Morrison (208) 743-6500

LEWISTON: New Nicotine "Stay Quit" Support Group. 1:30-2:30 the last Wednesday of each month at St. Joseph Regional Medical Center, Community Education Resource Center, Room 3, 415 6th St For information call: (208) 750-7360

SANDPOINT: Healthcare Provider CPR classes are ideal for dental hygienists, family practice nurses and CNAs. Held every third Wed of the month at the Brown House basement from 8:00am-10:00am for Bonner General Hospital staff as well as community healthcare providers. There is an exam prior to attending. Fee: \$25 Bonner General Hospital (208) 263-1441 or Deven Fredericks in the Education Department at (208) 263-1441, ext. 1491



SEMINARS/CLASSES EVENTS/MEETINGS

CALENDAR

THURSDAYS

BONNERS FERRY: Adult Exercise Program. 8:00 am, 9:30 am and 11:00 am. The Adult Exercise Program at Bonner General Hospital is a wellness program designed for anyone who may benefit from regular supervised exercise in a safe environment. The goal is to help you improve your overall level of physical activity by increasing your strength, balance, flexibility and endurance. Regular exercise can prevent physical decline as we age and can reverse common problems associated with aging. The program is idea for those with: osteoporosis, arthritis, diabetes, high blood pressure, cancer and other physical challenges or health concerns. One time fee of \$25 for an initial assessment, plus \$6 per class. For more information or to register please call (208) 265-7480 extension 7480 to schedule your personal health assessment.

COEUR D'ALENE: Bingo-all cash prizes! (Except August 4th) By in at Lake City Center, 1916 N Lakewood Drive. Starts at 4:00 pm. Dinner before Bingo \$5 until 5:30 pm. Games starting at \$10. Bingo begins at 4:30 pm. If you bring a new player, you receive a free game. Charitable contributions made to Senior Center at Lake City Center

COEUR D'ALENE: "Free Class on Joint Replacement". Plan now to return to an active life after joint replacement surgery. 6:00-7:00 pm the last Thursday of each month at Ivy Court, 2200 Ironwood Place. For information call: (208) 667-6486

COEUR D'ALENE: "Mended Hearts" 3:30-4:30 pm. For those interested in learning more about cardiac or pulmonary disease. Meets on the third Thursday of each month. Sponsored by Kootenai Medical Center. For additional information call (208) 666-2897

COEUR D'ALENE: "Mix N Mingle" for CareNet members. A non-formal meeting the second Thursday of the month in addition to the monthly CareNet meetings. A chance to visit and get to know each other. At Bardenay's, 1710 W Riverstone Dr, 4:30-6:30 pm or until ???

COEUR D'ALENE: "Free Monthly Wellness Clinic" The third Thursday of each month from 10:00-12:00 Loyaltion of Coeur d'Alene Senior Living, 205 E Anton Ave sponsors this special event. Participants include Ivy Court Nursing & Rehab, Crest home Health, Home Helpers, Priority Footwear, Auburn Crest Hospice, LaCross Health & Rehab, Mobility Equipment and Loyaltion of Coeur d'Alene. For additional information call (208) 667-6490

COEUR D'ALENE: "CPR & First Aid Class" 12:00-2:00 pm every third Thursday at the Lake city Senior center, 1916 Lakewood Drive. For information call (208) 667-4628

MOSCOW: "Fit and Fall Proof" Reduce your risk of falling by increasing your muscle strength and balance. Every week on Tuesday and Thursday from 10:00-11:00 am. Sponsored by Gritman Medical Center. at the Wellness Center, 510 West Palouse River Drive. Free, no registration required. education@gritman.org

MOSCOW: "Osteoporosis Exercise Group" Tuesday and Thursdays from 9:30-11:00 am. Sponsored by Gritman Medical Center. at the Wellness Center, 510 West Palouse River Drive. Fee: \$6/session. Contact (208) 883-60882. education@gritman.org

FRIDAYS

LEWISTON: Senior pancake breakfast the last Friday of the month through September 30th. \$3.00 per person at Guardian Angel Homes, 2421 Vineyard Ave. Serving from 8:00-10:00 am. Ask for a tour of our facility.

SATURDAYS

COEUR D'ALENE: "Joint Replacement Education" Plan now to return to an active life. Free class the last Thursday of each month, 6:00-7:00 pm at Ivy Court, 2200 Ironwood Place. Contact: (208) 667-6486

SANDPOINT: First Aid/CPR classes are offered on the third Saturday of each month (excluding holidays) from 8:45 am until 3:00 pm. CPR-only classes begin at 12:30 pm. For additional information call Deven Fredericks in the Education Department of Bonner General Hospital at (208) 263-1441, ext. 1491

NOVEMBER 1-MOSCOW: "Osteoporosis Exercise Group" 9:30-11:00 am. One of the best ways to strengthen your bones and prevent osteoporosis is to exercise regularly. Even if you already have osteoporosis, exercise can help you maintain bone mass. A physician referral is required. Gritman Medical Center Cardiac Rehab Center. \$6/ session. (208) 883-6088

NOVEMBER 1-COEUR D'ALENE: "Sound Caregiving Decisions Based on Reality" 6:30-8:30 pm. Practical approach to identifying emotionally-driven vs. intellectually-considered decisions. Speaker: Jonnie Bradley, Certified Professional Mediator. Meet & Greet hors d'oeuvres at 6:00, seminar 6:30 pm. To be held at Coeur d'Alene Homes, 624 W Harrison Ave. (208) 664-8119. Free and open to the public. Certificates of attendance available for all professionals Sponsor: Alzheimer's Assn. (208) 666-2996

NOVEMBER 1-MOSCOW: "Diabetes Class" 4:00-5:00 pm. For those living with diabetes, class is part of a monthly series that occurs the first Tues each month. Hosted by the Gritman Nutrition and Diabetes Education Dept., classes are in the Gritman Conference Center, 700 S Main St., in Moscow. Free. (208) 883-6341

NOVEMBER 2-MOSCOW: "Heartsaver (Adult) First Aid w/CPR" 5:30-8:30 pm. Teaches how to manage illness, injuries in first few minutes until professional help arrives. General Principles, Medical Emergencies, Injury Emergencies, & Environmental Emergencies. CPR, AED use & relief of choking in adults and children, and infant CPR and relief of choking, use of barrier devices for all ages Certification card valid for two years will be provided. Third-Floor Classroom of Gritman Hospital. Fee: \$35. Registration required. (208) 883-2232 or education@gritman.org.

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CALENDAR(continued)

into Wellness" 10:45-11:45 am. A new class featuring exercise routines, stress management tips, recipe exchanges, guest speakers, and other health and wellness topics. In addition, a dietitian from Gritman Nutrition Services attends one class each month to provide information and answer questions on proper diet and nutrition. At the Martin Wellness Center. Registration not required. Fee: \$55/month. Contact Shannon Smith (208) 883-9605 shannon.smith@gritman.org

NOVEMBER 3-HAYDEN: "Kidnapped For A Cause" 6:00 pm. Electoral candidates will have a chance to meet the public during the 5:00 pm Kidnapping. Open to the public for appetizers and questions at the Hayden Senior Center, 9428 N Government Way. Ransom will be used to end hunger and loneliness among seniors. (208) 762-7052

NOVEMBER 3-SANDPOINT: "Approaching End of Life Matters" 2:00-4:00 pm. you are invited to a special panel discussion featuring: Paul Graves, BA, M.Div., Shayla Abernathy, RN, Bart Casey, BS, and PJ Christo, RN, MS. Complimentary dinner buffet directly after the seminar followed by a Candlelight Vigil at 5:00 pm. To be held at The Bridge Assisted Living, 1123 N Division St. Reservations preferred but not mandatory. Call (208) 263-1524

NOVEMBER 3-MOSCOW: "Osteoporosis Exercise Group" 9:30-11:00 am. One of the best ways to strengthen your bones and prevent osteoporosis is to exercise regularly. Even if you already have osteoporosis, exercise can help you maintain bone mass. Join our ongoing group and improve bone strength. A physician referral is required. To be held at Gritman Medical Center Cardiac Rehab Center. Fee: \$6 per session. For more information (208) 883-6088

NOVEMBER 4-MOSCOW: "Kickstart into Wellness" 10:45-11:45 am. A new class featuring exercise routines, stress management tips, recipe exchanges, guest speakers, and other health and wellness topics. In addition, a dietitian from Gritman Nutrition Services attends one class each month to provide information and answer questions on proper diet and nutrition. At the Martin Wellness Center. . \$55/month. Shannon Smith (208) 883-9605 shannon.smith@gritman.org

NOVEMBER 7-MOSCOW: "Kickstart into Wellness" 10:45-11:45 am. A new class featuring exercise routines, stress management tips, recipe exchanges, guest speakers, and other health and wellness topics. In addition, a dietitian from Gritman Nutrition Services attends one class each month to provide information and answer questions on proper diet and nutrition. At the Martin Wellness Center. Registration not required. Fee: \$55/month. Contact Shannon Smith (208) 883-9605 shannon.smith@gritman.org

NOVEMBER 10-POST FALLS: "Alzheimer's Candlelight Vigil" 6:30 pm. Please join us as we commemorate National Alzheimer's Disease Awareness Month by honoring loved ones lost and those living with the disease. Join us for a candlelighting ceremony to champion the Alzheimer's cause by spreading awareness and hope. To be held at Guardian Angel Homes, 1070 E Mullan Ave. Reception to follow with wine, hors d'oeuvres and music by a string ensemble. For ore information call (208) 666-2996

NOVEMBER 10-MOSCOW: "Kickstart into Wellness" 10:45-11:45 am. A new class featuring exercise routines, stress management tips, recipe exchanges, guest speakers, and other health and wellness topics. In addition, a dietitian from Gritman Nutrition Services attends one class each month to provide information and answer questions on proper diet and nutrition. At the Martin Wellness Center. Registration not required. Fee: \$55/month. Contact Shannon Smith (208) 883-9605 shannon.smith@gritman.org

NOVEMBER 11-MOSCOW: "Osteoporosis Exercise Group" 9:30-11:00 am. One of the best ways to strengthen your bones and prevent osteoporosis is to exercise regularly. Even if you already have osteoporosis, exercise can help you maintain bone mass. Join our ongoing group and improve bone strength. A physician referral is required. To be held at Gritman Medical Center Cardiac Rehab Center. Fee: \$6 per session. For more information (208) 883-6088

...continued from page 1

On average, Hartford reports, women experience a 50 percent decrease in income upon becoming widowed and only a 20 percent decrease in expenses. Although women 65 and older are three times as likely as men to survive their spouse, many men face the same challenge. That's why it's important for women—and men—to stay involved in managing their finances. Hartford suggests that every couple should be able to answer these three questions, well before retirement:• If my spouse were to die, how would that affect the household's income?• What would an expensive illness do to our retirement savings?• If either spouse were to die, would the survivor be prepared to take over management of the finances?Each spouse should also know how much the couple spends each month, the location of savings and investments, and how to access the funds. Couples can also involve a trustworthy financial adviser, especially if one spouse is not comfortable with investment decisions. As spouses have long known and behavioral economists confirm, a chief benefit of marriage is that it lets individuals focus on what they are good at—whether it's earning money, running a household, or a mix of the two—and benefit from their partners' skills as well. But too much specialization can one day leave a widow or widower in the dark when it comes to essential financial skills and knowledge. A system that involves both partners keeps either from having to teach himself or herself under stress later.



SeniorPages.com

DON'T FORGET TO THANK A VETERAN THIS MONTH

CALENDAR (continued)

NOVEMBER 12-MOSCOW: "Kickstart into Wellness" 10:45-11:45 am. A new class featuring exercise routines, stress management tips, recipe exchanges, guest speakers, and other health and wellness topics. In addition, a dietitian from Gritman Nutrition Services attends one class each month to provide information and answer questions on proper diet and nutrition. At the Martin Wellness Center. Registration not required. Fee: \$55/month. Contact Shannon Smith (208) 883-9605 shannon.smith@gritman.org

NOVEMBER 13-MOSCOW: "Osteoporosis Exercise Group" 9:30-11:00 am. One of the best ways to strengthen your bones and prevent osteoporosis is to exercise regularly. Even if you already have osteoporosis, exercise can help you maintain bone mass. Join our ongoing group and improve bone strength. A physician referral is required. To be held at Gritman Medical Center Cardiac Rehab Center. Fee: \$6 per session. For more information (208) 883-6088

NOVEMBER 14-MOSCOW: "Kickstart into Wellness" 10:45-11:45 am. A new class featuring exercise routines, stress management tips, recipe exchanges, guest speakers, and other health and wellness topics. In addition, a dietitian from Gritman Nutrition Services attends one class each month to provide information and answer questions on proper diet and nutrition. At the Martin Wellness Center. Registration not required. Fee: \$55/month. Contact Shannon Smith (208) 883-9605 shannon.smith@gritman.org

NOVEMBER 15-16-MOSCOW: "Fall Safe Driving Class" 1:30-5:30 pm. (You must attend both sessions) Gritman Education Center. For information and sign up contact Gritman Education: (208) 883-2232 or email education@gritman.org

NOVEMBER 15-MOSCOW: "Osteoporosis Exercise Group" 9:30-11:00 am. One of the best ways to strengthen your bones and prevent osteoporosis is to exercise regularly. Even if you already have osteoporosis, exercise can help you maintain bone mass. Join our ongoing group and improve bone strength. A physician referral is required. To be held at Gritman Medical Center Cardiac Rehab Center. Fee: \$6 per session. For more information (208) 883-6088

NOVEMBER 16-MOSCOW: "Kickstart into Wellness" 10:45-11:45 am. A new class featuring exercise routines, stress management tips, recipe exchanges, guest speakers, and other health and wellness topics. In addition, a dietitian from Gritman Nutrition Services attends one class each month to provide information and answer questions on proper diet and nutrition. At the Martin Wellness Center. Registration not required. Fee: \$55/month. Contact Shannon Smith (208) 883-9605 shannon.smith@gritman.org

NOVEMBER 16-COEUR D'ALENE: "Realteam's First Annual Telethon For Meals on Wheels" 10:00 am-4:00pm. Please help provide a Thanksgiving dinner to all senior members of the community! The donation from each senior who receives a dinner is \$4.00. We want to "pay it forward" to all the seniors who live in our community and enjoy these dinners. Pledge one or more meals provided by Lake City Center today! Sponsored by Realteam Real Estate Center and Bestland Retirement. To be held at 296 Sunset Ave., #14. For additional information contact: Karen Giddings (208) 651-4190 or Paulette Brendis (208) 660-0779

NOVEMBER 17-MOSCOW: "Osteoporosis Exercise Group" 9:30-11:00 am. One of the best ways to strengthen your bones and prevent osteoporosis is to exercise regularly. Even if you already have osteoporosis, exercise can help you maintain bone mass. Join our ongoing group and improve bone strength. A physician referral is required. To be held at Gritman Medical Center Cardiac Rehab Center. Fee: \$6 per session. For more information (208) 883-6088

NOVEMBER 18-MOSCOW: "Osteoporosis Exercise Group" 9:30-11:00 am. One of the best ways to strengthen your bones and prevent osteoporosis is to exercise regularly. Exercise can help you maintain bone mass. Join ongoing group, improve bone strength. A physician referral is required. Gritman Medical Center Cardiac Rehab Center. \$6/session. (208) 883-6088

NOVEMBER 18-MOSCOW: "Kickstart into Wellness" 10:45-11:45 am. A new class featuring exercise routines, stress management tips, recipe exchanges, guest speakers, and other health and wellness topics. In addition, a dietitian from Gritman Nutrition Services attends one class each month to provide information and answer questions on proper diet and nutrition. At the Martin Wellness Center. Registration not required. Fee: \$55/month. Contact Shannon Smith (208) 883-9605 shannon.smith@gritman.org

NOVEMBER 19-SANDPOINT: "Community CPR" 8:45 am-2:00 pm. Sign up and pay before class time. Register & pay at Hospital information desk. Classroom West at Bonner General Hospital.

NOVEMBER 19-MOSCOW: "Heartsaver (Adult) First Aid w/CPR" 5:30-8:30 pm. Course teaches how to manage illness and injuries in the first few minutes until professional help arrives. Course content includes General Principles, Medical Emergencies, Injury Emergencies, and Environmental Emergencies. CPR, m AED use and relief of choking in adults and children, and infant CPR and relief of choking, as well as the use of barrier devices for all ages are also included. A certification card valid for two years will be provided. In the Third-Floor Classroom of Gritman Hospital. Fee: \$35. Registration required. (208) 883-2232 or education@gritman.org

NOVEMBER 21-MOSCOW: "Kickstart into Wellness" 10:45-11:45 am. A new class featuring exercise routines, stress management tips, recipe exchanges, guest speakers, and other health and wellness topics. In addition, a dietitian from Gritman Nutrition Services attends one class each month to provide information and answer questions on proper diet and nutrition. At the Martin Wellness Center. Registration not required. \$55/month. Shannon (208) 883-9605 shannon.smith@gritman.org

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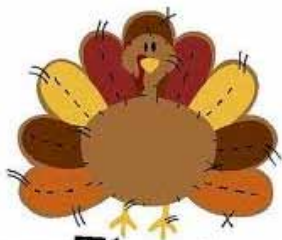
CALENDAR (continued)

NOVEMBER 22-MOSCOW: "Osteoporosis Exercise Group" 9:30-11:00 am. One of the best ways to strengthen your bones and prevent osteoporosis is to exercise regularly. Even if you already have osteoporosis, exercise can help you maintain bone mass. Join our ongoing group and improve bone strength. A physician referral is required. Gritman Medical Center Cardiac Rehab Center. \$6 per session. (208) 883-6088

NOVEMBER 23-MOSCOW: "Kickstart into Wellness" 10:45-11:45 am. A new class featuring exercise routines, stress management tips, recipe exchanges, guest speakers, and other health and wellness topics. In addition, a dietitian from Gritman Nutrition Services attends one class each month to provide information and answer questions on proper diet and nutrition. At the Martin Wellness Center. Registration not required. \$55/month. Shannon (208) 883-9605 shannon.smith@gritman.org

NOVEMBER 24-MOSCOW: "Osteoporosis Exercise Group" 9:30-11:00 am. One of the best ways to strengthen your bones and prevent osteoporosis is to exercise regularly. Even if you already have osteoporosis, exercise can help you maintain bone mass. Join our ongoing group and improve bone strength. A physician referral is required. To be held at Gritman Medical Center Cardiac Rehab Center. \$6/ session. (208) 883-6088

NOVEMBER 25-MOSCOW: "Kickstart into Wellness" 10:45-11:45 am. A new class featuring exercise routines, stress management tips, recipe exchanges, guest speakers, and other health and wellness topics. In addition, a dietitian from Gritman Nutrition Services attends one class each month to provide information and answer questions on proper diet and nutrition. Martin Wellness Center. Registration not required. \$55/month. Shannon Smith (208) 883-9605 shannon.smith@gritman.org



Happy Thanksgiving

Ten Best Places to Retire

- Better weather, affordable [housing](#), and plenty of interesting things to do are just a few reasons people move to a new place when they retire. Whether you want to spend your golden years watching the sun set over the water or taking on a second career, we've identified an ideal place. Using data from [Onboard Informatics](#), U.S. News selected 10 key attributes that many people look for in a retirement spot, along with a city that excels in meeting each need. Here are 10 excellent places to retire in 2012. Pleasant year-round weather: [Flagstaff, Ariz.](#)
- Flagstaff's high altitude and low humidity generally lead to a pleasant four-season climate throughout most of the year. To select a place with great year-round weather, we used National Oceanic and Atmospheric Administration data to find places with the most sunny days. Among the sunniest cities, we looked for places where the temperature seldom rises above 90 degrees. The sun shines in Flagstaff an average of 78 percent of the year, according to NOAA data, but unlike most other sunny climates, the temperature only rises above 90 degrees an average of three days per year. Flagstaff can receive a significant amount of snow in the winter, but the prolific sunshine often quickly melts accumulation. "There is a lot of sunshine and no extremes of temperature," says Karen Haskins, 71, a retiree who moved to Flagstaff from Amherst, N.H., in 2007. "Summer and early fall are really pleasant. Winters are cold and you do get snow, but because of the intensity of the sun, it melts quickly."
- [In Pictures: [The 10 Best Places to Retire in 2012.](#)] [Affordable mountain town: Boone, N.C.](#)
- Pricey Aspen and Vail may be beyond your budget, but that doesn't mean you can't spend your retirement years appreciating spectacular mountain views or making runs on the slopes. Nestled in the [Blue Ridge Mountains](#), Boone boasts three nearby ski resorts as well as trails for cross country skiing, winter hiking, and snowshoeing. Residents of this small town of 14,000 also have access to one of the country's most scenic roads, the Blue Ridge Parkway. A bonus: Boone provides residents with a free local bus service, AppalCART, and access to many of the amenities at Appalachian State University. In 2010, the median home sale price was \$215,250. [Water views on a budget: Traverse City, Mich.](#)
- Dream of retiring to a lake house? The Traverse City area offers more than 180 miles of Lake Michigan shoreline and 149 large lakes measuring 10 acres or more. Residents can climb the high sand dunes and lounge on the freshwater beaches at the Sleeping Bear Dunes National Lakeshore, or take a ferry out to the Manitou Islands. There are also plenty of opportunities for boating on the twin Grand Traverse Bays. Housing prices in this lakeside city average a reasonable \$155,715.
- [[Find Your Best Place to Retire.](#)] [Greenest place to retire: Walnut Creek, Calif.](#)

Retirees make up more than a quarter of the population of Walnut Creek, which combines the amenities of a city with abundant access to the wilderness. Downtown is filled with high-end shops, fine dining, and organic eateries, as well as the Leshner Center for the

more on page 5...

CALENDAR (continued)

NOVEMBER 28-MOSCOW: "Kickstart into Wellness" 10:45-11:45 am. New class featuring exercise routines, stress management tips, recipe exchanges, guest speakers, and other health and wellness topics. In addition, a dietitian from Gritman Nutrition Services attends one class each month to provide information and answer questions on proper diet and nutrition. At the Martin Wellness Center. Registration not required. \$55/month Shannon (208) 883-9605 shannon.smith@gritman.org

NOVEMBER 29-MOSCOW: "Osteoporosis Exercise Group" 9:30-11:00 am. One of the best ways to strengthen your bones and prevent osteoporosis is to exercise regularly. Even if you already have osteoporosis, exercise can help you maintain bone mass. Join our ongoing group and improve bone strength. A physician referral is required. Gritman Medical Center Cardiac Rehab Center. \$6 per session. (208) 883-6088

NOVEMBER 30-MOSCOW: "Kickstart into Wellness" 10:45-11:45 am. A new class featuring exercise routines, stress management tips, recipe exchanges, guest speakers, and other health and wellness topics. In addition, a dietitian from Gritman Nutrition Services attends one class each month to provide information and answer questions on proper diet and nutrition. At the Martin Wellness Center. Registration not required. Fee: \$55/month. Contact Shannon Smith (208) 883-9605 shannon.smith@gritman.org

DECEMBER 1-MOSCOW: "Osteoporosis Exercise Group" 9:30-11:00 am. One of the best ways to strengthen your bones and prevent osteoporosis is to exercise regularly. Exercise can help you maintain bone mass. Join our ongoing group and improve bone strength. Physician referral required. Gritman Medical Center Cardiac Rehab Center. \$6/session. (208) 883-6088

DECEMBER 2-MOSCOW: "Kickstart into Wellness" 10:45-11:45 am. New class features exercise routines, stress management tips, recipe exchanges, guest speakers, other health and wellness topics. Dietitian from Gritman Nutrition Services attends one class each month to provide information and answer questions on proper diet and nutrition. Martin Wellness Center. Registration not required. \$55/month. Shannon (208) 883-9605 shannon.smith@gritman.org

DECEMBER 5-MOSCOW: "Kickstart into Wellness" 10:45-11:45 am. A new class featuring exercise routines, stress management tips, recipe exchanges, guest speakers, and other health and wellness topics. In addition, a dietitian from Gritman Nutrition Services attends one class each month to provide information and answer questions on proper diet and nutrition. At the Martin Wellness Center. Registration not required. Fee: \$55/month. Contact Shannon Smith (208) 883-9605 shannon.smith@gritman.org

DECEMBER 6-MOSCOW: "Osteoporosis Exercise Group" 9:30-11:00 am. One of the best ways to strengthen your bones and prevent osteoporosis is to exercise regularly. Even if you already have osteoporosis, exercise can help you maintain bone mass. Join our ongoing group and improve bone strength. A physician referral is required. To be held at Gritman Medical Center Cardiac Rehab Center. Fee: \$6 per session. For more information (208) 883-6088

VACANCIES

GUARDIAN ANGEL HOMES, 1070 E Mullan Ave, Post Falls has two upstairs retirement 55+ apartments available as well as a 3-bedroom, 2 bath and a one-bedroom, one bath apartment. For additional information call Jennifer Baus (208) 777-7797



East Fork Salmon River

VOLUNTEERS NEEDED

BONNERS FERRY

Boundary Community Hospital: Volunteers donate their time and talents in many meaningful ways: medical record filing, organizing fundraisers, spending time with nursing home residents and more. The Hospital Auxiliary meets monthly. For information regarding volunteer opportunities, please contact (208) 267-3141 or email info@bcchmail.org

For all Caregivers. First Wednesday of every month, 2:00 pm at Panhandle Heath District, 7402 Caribou. Support Group Facilitators: Jolle Walle (208) 267-2828 and Carol Lucero (208) 267-5050. Sponsored by Alzheimer's Association.

CLARKSTON

The Tri-State Memorial Hospital Auxiliary is a group of dedicated community members who provide hundreds of hours volunteering in the hospital. The Angels, as they are called, work in most departments in the hospital and staff the gift shop. Tri-State's Angels hold several fundraising activities a year. If you are interested in becoming an Angel Volunteer please contact the director of volunteers at (509) 751-0222

COEUR D'ALENE

Have you considered becoming a volunteer ombudsman? Ombudsmen are advocates for residents of long-term care facilities. The primary goal is to advocate for residents' rights, quality of life and quality of care. Vulnerable elders need the voices of caring individuals to speak for them. Responsibilities include: Visiting with residents and acquainting them with the ombudsman program. Receiving, investigating and referring complaints made by or on behalf of residents., following up on concerns or complaints. Or more information about the program, the Sandpoint training, or future trainings in Coeur d'Alene, please contact Jan Noyes, Volunteer Ombudsman Coordinator, Area Agency on Aging of North Idaho, 2120 Lakewood Drive, Suite B, Coeur d'Alene, ID 83814. (208) 667-3179. jnoves@aaani.org

Dirne Health Centers, a non-profit Medical Clinic in Coeur d'Alene, ID, are seeking volunteers to help in the office, at health fairs, at the clinic, in our retired medical facility. Contact: Amanda, 208-819-4520

VOLUNTEERS NEEDED

ElderHelp would like to thank you for helping to meet the numerous and various needs that we have been receiving from our low-income seniors/without YOU, our volunteers, many of these senior's needs would go unattended. If you, or you know of someone who could help, please contact Sally at info@elderhelpofnorthidaho.org and we will connect you with the seniors who need your help.

Elder Help of North Idaho is looking for leaders for several of their volunteer groups including Home Repairs, Firewood, Fundraising, Event Coordination, Client Services, Marketing and Public Relations and Volunteer Coordinator. For additional information contact Tom Lucas, VP at (208) 661-8870 www.elderhelpofnorthidaho.org

Lake City Senior Center has volunteer opportunities for individuals wanting to help in the dining room, answer phones, make appointments, create an in-house newsletter, greet and seat guests, setup dining room, serve lunch, weekly chores and more. for additional information contact Jessica Logan, Events Coordinator, Lake City senior Center, 1916 N Lakewood Drive. (208) 667-4628

On Site For Seniors. We are looking for volunteers to visit with some of our patients who are alone and lonely. could you spare an hours each week to bring a little happiness into their lives? On Site for Seniors is a faith-based, non-profit organization. It's fun, and you will receive training and will be part of a wonderful and caring group. If you are interested call Mary ann Arndt (208) 772-5026 or email marndt@onsite4seniors.org

HAYDEN

Applegate Hospice is looking for volunteers to help read to seniors, visit, go shopping, keep seniors company or simply become a friend. Contact: (208) 762-7825

POST FALLS

Auburn Crest Hospice has volunteer opportunities in the following areas: Companionship, Meal Preparation, Caring Touch, Caregiver Respite, Life Review, Community Relations, Letter Writing/ Reading, Staff Support, Office Tasks, Event Organizing, Scrap-booking, Planning Memorial Services, Bereavement Calling and more. Contact Jennifer at (208) 773-7731. e-mail: Jennifer@auburncrest.com

...continued from page 4

Arts. The city also has 22 city parks and 2,704 acres of open space. "There's a great amount of open space available," says Joe Stadum, a resident of Walnut Creek's large 55-and-older gated community, Rossmoor. He enjoys hiking with the Rossmoor Trails Club, which counts more than 200 members. "You can [drive](#) or ride your bicycle or run and hike. It's a great asset." Residents may choose to drive up to the summit of 3,849-foot Mount Diablo or travel to nearby San Francisco. But life in the Bay Area doesn't come cheap. The median home price is \$411,000.

A college town for retirees: [Ithaca](#), N.Y.

[College towns](#) like Ithaca can be an ideal place to retire. For a median home price of just \$176,500, retirees can take classes at Cornell [University](#) or Ithaca College and attend speeches, concerts, and sporting events. They can also spend their days hiking to the more than 100 waterfalls and gorges within 10 miles of downtown or sampling the wares of the [Cayuga Lake](#) Wine Trail. Don Wilson, 65, a retired cardiologist from Rockford, Ill., bicycles throughout the Finger Lakes region three times a week. "The rural roads in the Finger Lakes region have so little traffic that you can ride three or four abreast on a bicycle in continuous conversation, learning from each other," he says. Wilson has also developed an interest in paleontology, and is taking a course on the subject at Cornell University and conducting research on fossils at the Museum of the Earth. "I think that university towns tend to attract interesting organizations, like the Museum of the Earth, and interesting people who may or may not be connected with the college." [See [10 Places to Reinvent Your Life in Retirement.](#)] [Place to launch a second career: Lincoln](#), Neb.

Clague Hodgson, 65, retired early from a faculty position at the Creighton University School of Medicine and founded his own biotech company, Nature Technology Corporation, in 1998. His Lincoln-based business now employs eight people who investigate the use of DNA as a medicine. Hodgson says the city's low unemployment rate and proximity to the University of Nebraska-Lincoln make it an excellent place to launch a second career. "The University of Nebraska Technology Park really takes a lot of the weight off your shoulders," he says. "For an entrepreneur, remaining affiliated with the university is a good source of information, the library is very helpful, and occasionally we collaborate with researchers there." Nebraska's state capitol had an unemployment rate of just 3.5 percent in 2010, among the lowest in the country. According to Onboard Informatics data, the city has added more than 15,000 jobs since 2000, many of which are in fields known to hire older workers, including government, higher education, and [healthcare](#). [See [10 Places to Launch a Second Career in Retirement.](#)] [Best mix of affordability and amenities: Pittsburgh](#), Pa.

Pittsburgh has a low cost of living coupled with a wide variety of amenities that retirees will need as they age. The median home sale price was \$97,900 in 2010, which is unusual for a city with a large university and top-notch hospitals. Senior citizens age 65 and older with proper identification are entitled to ride Port Authority buses and trains for free. You'll just have to decide whether you want season tickets to the ballet, symphony, or Steelers games, assuming all three won't fit into your retirement budget.

Port Charlotte home prices were battered by the housing [bust](#),

...more on page 6

VOLUNTEERS NEEDED (continued)

SANDPOINT

Bonner General Hospital Auxiliary volunteers assist in various areas throughout the hospital, providing those special "extras" that make a meaningful difference in the lives of our patients. The auxiliary asks members to provide 25 hours of volunteer service annually. Its a wonderful way to make new friends and contribute to the good work of the medical community. If you would like to join the Bonner General Hospital Auxiliary, stop by the information desk in the hospital lobby area and pick up an application.

Sandpoint, ID Valley Vista Care Services would welcome a committed, consistent and caring volunteer interested in indoor/outdoor walks, reading and friendly visiting with residents. We also have scheduled small and large group activities that offer a wide range of possibilities and life enrichment. Please call Selene at 208-265-4514 for more information.

Senior Pages, the #1 Directory of Senior Services... And it's FREE!

Look for the Senior Pages for your area! It's the most complete directory for 55+ Seniors that live, work, and retire here. You can find all the services, care, retirement facilities and medical resources you need for an active, mature life. Pick up your free copy at your local senior center, retirement facility, medical clinic or senior service business today! If you can't find one in your area give us a call, send us an email, or download our entire directories at www.seniorpages.com

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800-735-7258

info@seniorpages.com
www.seniorpages.com

SUPPORT GROUPS

BONNERS FERRY

ADULT GRIEF GROUP: 6:00-7:30 pm
Repeats on the first and third Thursdays of each month. Held in the Brown House conference room, next to the Healing Garden. Pre-register with Hospice Bereavement Coordinator, Susan Benesh (208) 265-1185

FOR ALL CAREGIVERS: 1:00 pm. First Thursday of every month. Held at the Panhandle Health District, 7402 Caribou. Group facilitators: Jolle Walle (208) 267-2829 and Carol Lucero (208) 257-5050 Sponsored by the Alzheimer's Association.

DIABETES SUPPORT GROUP: 10:00-11:00 pm Sponsored by Bonner General Hospital. To be held in the Brown House. Contact Lynda Metz (208) 255-3671

FOR ALL CAREGIVERS: First Wednesday of every month, 2:00 pm at Panhandle Health District, 7402 Caribou. Support Group Facilitators: Jolle Walle (208) 267-2829 and Carol Lucero (208) 267-5050

COLFAX

CAREGIVER SUPPORT GROUP: 3:00-4:30 pm. Sponsored by the Council on Aging and Human Services the fourth Thursday of the month. Held at The Courtyard on Main Street.

CLARKSTON

BEREAVEMENT SUPPORT GROUP: Coordinated through Home Health & Hospice. Sponsored by Tri-State Hospital, 1221 Highland Drive. Meetings held in the conference room. For information call (509) 758-2568

BREAST CANCER SUPPORT GROUP: Meets the first Wednesday of every month 7:00-9:00 pm. Contact Linda Malcom from Owl Home Medical (208) 743-7766

MS SUPPORT GROUP: Meets the Third Tuesday of every month from 7:00-9:30 pm at the Tri-State Hospital, 1221 Highland Drive. Meetings held in the conference room. For information contact Ivan Ulmer (208) 743-2854 or Louise Lavoi (509) 758-2832

COEUR D'ALENE

ALZHEIMER'S SUPPORT GROUP for Caregivers of those with Dementia, Alzheimer's and any related disorder. Third Saturday of every month. 1:30-3:30 pm Traditional support group at Kootenai Medical Center, Main Building, Main Floor Classrooms. Facilitator: Arlene Sleight (208) 772-2542

ALZHEIMER'S SUPPORT GROUP for Caregivers of those with Dementia, Alzheimer's and any related disorder. Third Tuesday of every month 3:30 pm at The Lake Bakery conference Room, NW Corner of 7th St & Front St. Designed Specifically for families with Early Onset Dementia. Stephanie Godinez (208) 765-4343

ALZHEIMER'S SUPPORT GROUP for Caregivers of those with Dementia, Alzheimer's and any related disorder. Fourth Monday of every month, 5:30 pm (dinner included. Traditional Support Group, Free respite available by Creekside Inn. To be held at Creekside Inn, 240 E Kathleen. (208) 665-2444 Facilitators: Stephanie Godinez and/or Julie Tastad

MAN TO MAN: PROSTATE CANCER SUPPORT GROUP: Meets first Thursday of every month, 7-9 pm, Kootenai Medical Center classrooms, 20032 Lincoln Way, Coeur d'Alene. Contact: (208) 765-5020 or (208) 666-3828

NORTH IDAHO CANCER SUPPORT GROUP: For anyone touched by cancer at 1:00-2:00 pm Wednesdays, Lake City Community Church, 6000 Ramsey Rd, Coeur d'Alene. Contact: (208) 7723-5495

GRANGEVILLE

DIABETIC SUPPORT GROUP: 1:30 PM Third Monday of the month at Syringa General Hospital.

SMOKING CESSATION SUPPORT GROUP: 6:00-7:00 at Syringa General Hospital conference room.

KELLOGG

FOR ALL CAREGIVERS: Held third Wednesday of every month at 3:00 pm at the Wellness Center, 204 Oregon, West Conference Room (208) 556-1147 Facilitator: Aline Rohde, SSW (208) 659-6719 or Alzheimer's Assn. (208) 666-2996



SUPPORT GROUPS (continued)

LEWISTON

ALZHEIMER'S SUPPORT GROUP: 7:00-9:00 pm the second Wednesday of each month at Guardian Angel Homes, 2421 Vineyard Avenue. For information contact Maggie Morrison (208) 743-6500

CANCER SUPPORT GROUP: 7:00-9:00 pm, 2nd & 4th Wednesdays, St. Joseph Regional Medical Center, Conference Room 1, Second Floor. This is a group for everyone: recently diagnosed, or going through treatment, cancer survivors, caregivers, family members or friends, all are welcome. For additional information contact Al Banta (208) 746-3974

DIABETIC SUPPORT GROUP: 7:00 pm. Second Monday of the month at Trinity Lutheran Church, 928 Eighth Ave.

NEW NICOTINE "STAY QUIT" SUPPORT GROUP: 1:30-2:30 the last Wednesday of each month at St. Joseph Regional Medical Center, Community Education Resource Center, Room 3, 415 6th St For information call: (208) 750-7360

MOSCOW

BLIND AND DIABETIC SUPPORT GROUP: Weekly meeting 10:30-11:30 with Clara Docker at the Friendly Neighbors Senior Center of Moscow, 1912 Center, 412 E Third St. (208) 882-1562 friendly_neighbors@yahoo.com

CAREGIVER SUPPORT GROUP: 3:30-5:00 pm second Wednesday of each month; 6:00-7:30 pm the third Tuesday of each month, Gritman Medical Center, 225 E Palouse Rive Drive. (208) 883-6483 Intended to be a safe and confidential place to get together with other people who understand what you are going through. A place to express the joys, frustration, humor and anger that is associated with caring for a loved one. Caregiver groups can be a valuable place for problem solving, developing strategies and learning about our resources. All types of Caregivers are welcome! Support Group Co-Facilitators: Sarah Rial and Katherine LameBull (208) 883-6483

...continued from page 5

which could mean bargains for retirees new to the area. The median home sale price was a shockingly low \$59,950 in 2010. And many of these homes are located along canals and waterways. "There are a tremendous number of houses on the water, and everybody's got their boats in their backyard," says [retiree](#) Chris Zwirner, 78. "All the people who live on water essentially have access to the Gulf of Mexico, and from there you can go around the world." The Charlotte Harbor Preserve State Park spans 42,000 acres, including 70 miles of shoreline along the Charlotte Harbor. An added bonus: Florida has no state [income tax](#). [See [10 Places to Buy a Retirement Home for Under \\$100,000](#).] [Best place for single retirees: Pittsfield, Mass.](#)

Dating is increasingly becoming a part of the retirement years. And Pittsfield is the only metro area where the majority of the 55-and-older population (52 percent) is single, according to Census Bureau data. Carol Scott, 60, an event planner who has been widowed for three years, likes to connect with new people online and has arranged five in-person dates so far this year. "I usually like to meet for a coffee or a drink," she says. "If we find we enjoy each other's company, perhaps it runs over into dinner." But even if you move to Pittsfield, we can't guarantee that dating will be easy. There are nearly twice as many single women (14,237) age 55 and older as single men (7,869). "A lot of my women friends are single," says Scott. "And while I have met some very nice people, I have not met someone I am interested in pursuing."

[Best place for recreation and culture: Santa Fe, N.M.](#)

At more than 400 years old, Santa Fe is the country's oldest state capital. The city is known for its unique culture and art galleries, including the New Mexico Museum of Art and Institute of American Indian Arts. "Santa Fe has a [character](#) that is unlike other cities," says Karen Ralston, 67, a retired director of marketing for a publisher. She moved to Santa Fe in 2006. "The cultural mix that we get here—the Anglo culture and the Indian culture and the Hispanic culture—blends very beautifully here. We really love that mix," she says. An art history minor in college, Ralston rediscovered that interest by volunteering at the Georgia O'Keeffe Museum and the Center for Contemporary Arts. The creations of artists worldwide are also celebrated at a variety of annual festivals and markets, such as the Native Treasures Indian Arts Festival and the Santa Fe International Folk Art Market.

DEMENTIA SEMINAR SERIES: Various discussion topics related to Dementia, Jan 19, 9:30-11:30 am. Free, all are welcome, no registratio. Sponsored by Gritman Medical Center, in the 1st Floor Classroom. (208) 883-6483. education@gritman.org

POST FALLS

ALZHEIMER'S SUPPORT GROUP: For caregivers of those with Dementia, Alzheimer's and any related disorder. First Wed every month at noon. Lunch & location hosted by Guardian Angel Homes, 1070 E Mullan Ave., Post Falls. (208) 777-7797. (208) 777-7797



SUPPORT GROUPS (continued)

MULTIPLE SCLEROSIS SUPPORT

GROUP: For people with MS meets 11:00 am-1:00 pm on the second Monday of the month at Life Care Center of Post Falls, 460 N Garden Plaza Court in Post Falls. and includes a complimentary Lunch. Contact Bet at (208) 773-9372.

POTLACH

CAREGIVER SUPPORT GROUP: 4th Thursday of every month, 1:30-3:00 pm at City Hall Building. Intended to be a safe and confidential place to get together with other people who understand what you are going through. A place to express the joys, frustration, humor and anger that is associated with caring for a loved one. Caregiver groups can be a valuable place for problem solving, developing strategies and learning about our resources. All types of Caregivers are welcome! Support Group Co-Facilitators: Sarah Rial and Katherine LameBull (208) 883-6483

SANDPOINT**ALZHEIMER'S SUPPORT GROUP:**

For caregivers of those with dementia, Alzheimer's and any related disorder. Third Wednesday of every month. 2:00 pm at Valley Vista Care Center, 220 S Division. Support Group Facilitator is Brian Casey (208) 265-4514 and Kelly Hurt (208) 266-1528

ALZHEIMER'S SUPPORT GROUP:

For caregivers of those with dementia, Alzheimer's and any related disorder. First Wednesday of every month. 4:30 pm. Held at Luther Park , 510 Olive Ave. (208) 265-3557 Facilitators: Sandy Sparling and Wendy Traffie, (208) 265-3557

DIABETES SUPPORT GROUP: Monthly support group features guest speakers who discuss various aspects of diabetes and self-management. Groups meet at Bonner General Hospital, usually the first Monday of each month at 10:00 am. (208) 255-3671

GRIEF SUPPORT GROUP: Meets twice each month to share stories and feelings and support one another in an understanding and caring environment. An application is required, but attendance is flexible. Group members frequently find solace and comfort in the recognition that there are others going through similar experiences. Contact Bonner Community Hospice at Bonner General Hospital, call Kathryn Cook at (208) 265-1185. All bereavement services are free to residents of Bonner or Boundary counties.

HOSPICE ADULT GRIEF GROUP:

December 2. Sponsored by Bonner General Hospital in the Brown House. For information call (208) 265-1185

PARKINSON'S SUPPORT GROUP: In the conference room at Bonner General Hospital the second Monday of the month. For information call (208) 265-1185

APPROACHING END OF LIFE MATTERS

**Thursday, Nov. 3, 2011
2 to 4 p.m.**

**The Bridge Assisted Living
1123 N. Division St.
Sandpoint, Idaho**



You are invited to a special panel discussion featuring:
**Paul Graves, B.A., M.Div., Shayla Abernathy, RN,
Bart Casey, B.S., and P.J. Christo, RN, M.S.**

Certificates available for all professionals

**Complimentary Dinner Buffet directly after the seminar, followed by
Candlelight Vigil. Reservations preferred but not mandatory
by Tuesday evening, Nov. 1, by calling (208) 263-1524**



Join us for a Candlelight Vigil at 5 p.m.

featuring guest speaker State Rep. George Eskridge

Following the dinner buffet we will commemorate **National Alzheimer's Disease Awareness Month** by honoring loved ones lost and those living with the disease. Take part in our candlelighting ceremony to champion the Alzheimer's cause by spreading awareness and hope.

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the compassion to care, the leadership to conquer



Alzheimer's Candlelight Vigil

Please join us as we commemorate **National Alzheimer's Disease Awareness Month** by honoring loved ones lost and those living with the disease. Join us for a candlelighting ceremony to **champion the Alzheimer's cause** by spreading awareness and hope.



Thursday, Nov. 10

6:30 p.m.

Guardian Angel Homes

1070 E. Mullan Ave.

Post Falls, ID

*Reception to follow
with wine, hors d'oeuvres
and music by a string ensemble*

For more information call the Alzheimer's Association-Inland Northwest Chapter
at (208) 666-2996

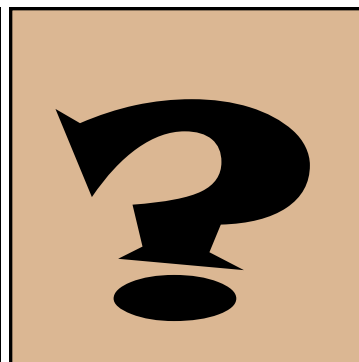
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Kidnapped

For A Cause



Who? Electoral candidates in Hayden

What? A good old fashioned kidnapping and chance for the public to meet the candidates

When? November 3, 5pm Kidnapping. Open to the public for appetizers and questions at 6pm

Where? 9428 N. Government Way at the Hayden Senior Center

Why? Ransom will be used to end hunger and loneliness among Seniors

RSVP 762-7052



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Realteam's First Annual Telethon

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Please help Realteam provide a Thanksgiving Dinner to all senior members of this community. The donation from each senior who receives a dinner is \$4.00 per dinner. We want to "pay it forward" to all the seniors who live in our community and enjoy these dinners. Pledge one or more meals provided by LAKE CITY CENTER today! Your generous donation will be greatly appreciated.

WED. 11-16-11
10 TO 4 P.M.
REALTEAM OFFICE
296 SUNSET AVE. #14
CDA, ID.



Lake City Center

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Coeur d'Alene ID 83814
208-667-4628

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