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Office on Aging

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New Horizons

Omaha native is a cinema star in the film scholar world

By Leo Adam Biga

Nebraskans' contributions to the film industry encompass luminaries of past (Harold Lloyd, Darryl F. Zanuck, Fred Astaire, Henry Fonda, Montgomery Clift, Marlon Brando, William Dozier) and present (Nick Nolte, Alexander Payne, Gabrielle Union). Despite a distinguished career of his own, Omaha native Thomas Schatz is largely unknown among Nebraskans in cinema because his work as a film scholar happens far from movie sets, though the retired educator has produced four feature-length motion pictures.

This University of Texas at Austin Department of Radio, Television and Film emeritus chair is the author of books widely used in college film studies courses – Hollywood Genres: Formulas, Filmmaking and The Studio System (1981); and The Genius of the System: Hollywood Filmmaking in the Studio Era (1988). The latter placed 17th in The Hollywood Reporter's compilation of the 100 best film books of all-time.

"I'm very proud of that. I'm in some very good company in that list," Schatz said in an understatement given that his fellow authors include legendary critics (Andrew



COURTESY PHOTO

Sarris, Pauline Kael), filmmakers (Frank Capra, Francois Truffaut, Elia Kazan) and writers (Nathanael West, James Agee, Joan Didion, William Goldman).

Schatz is working on new books, including a history of Universal Pictures for the Rutledge Hollywood Centenary project, which he toiled away at from his Lake Okoboji

summer home.

In addition to his books, he provides expert commentary for film documentaries and publishes articles.

Schatz, 76, grew up in a large Catholic family. His attorney father, Albert Schatz, became a U.S. District Court Judge. Older brother Gregory Schatz served as a Douglas

County District judge. A younger sister, Ann Schatz, is a pioneering female sports journalist.

UNDER THE INFLUENCE

"I was definitely the cinephile of the group – to the point where I went to the movies a lot as a kid. My siblings had other interests," said Tom.

When not seeing pictures at his neighborhood movie-house, the Dundee Theatre, he frequented Omaha's downtown movie palaces.

"Omaha was a movie town and my mom was sufficiently supportive of my cinephilia that she would drop me off downtown."

When drive-in movies became a fad in the '60s he joined "the gang" for the latest exploitation flicks.

But it was at the Dundee Theatre the first seeds were planted for his eventual life in film. It's served the same role for generations of Omahans who went on to screen careers (Joan Micklin Silver, Mike Hill, Alexander Payne, Dan Mirvish, Rachel Jacobsen).

"The Dundee was pretty important," he said. "As a little kid I went there for Saturday morning matinees. I saw a lot of B Westerns."

Later it was his portal to art films.

--Schatz continued on page 14.

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Finding peace amidst chaos of uncertainty

By Ron Petersen

Three years ago, 13 American service members were killed in a bomb attack in Kabul. Two years ago, Russia invaded the Ukraine, and then a year later Hamas launched an attack on Israel.

Through the media, people in the United States have witnessed violence happening around the world at an all-time high. And peace is nowhere to be seen.

But locals disagree.

"During a time when the world is on fire, the older adults around the area give us hope," Professor and Terry Haney Chair of Gerontology, Dr. Julie Masters said.

During a time of turmoil,

Dr. Julie Masters and Graduate Teaching Assistant Coordinator, Communication Studies Division Coordinator, Dr. Page Toller came together and wanted to work on a project about peace.

Utilizing the connection with the Eastern Nebraska Office on Aging's (ENOA) Foster Grandparent Program and Senior Companion Program, during a table discussion, Dr. Masters and Dr. Toller asked the two groups, "What does peace mean to older adults in a time of uncertainty?"

And the answers were focused around faith.

"Faith means everything, in particular to this group," Dr. Page

--Peace continued on page 9.

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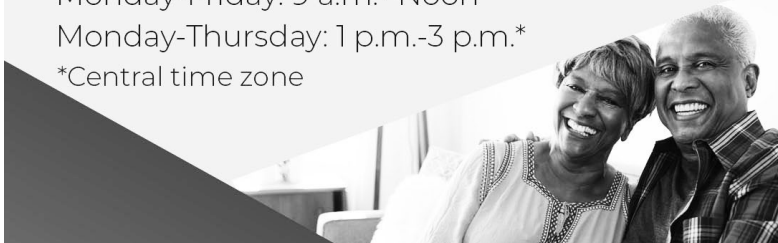
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Jimmy Jackson, an 87-year-old from Omaha, played in his final slow pitch softball game at the La Vista Sports Complex in October.

87-year-old Omaha man shines on the softball diamond, hangs up the cleats

By Ron Petersen

Even on a softball team for players above the age of 50, Jimmy Jackson stands out at 87.

But in October, he walked off the diamond one last time.

"This is it for me — I say this every year but this time I actually gave up my bat and glove for good," Jimmy Jackson said.

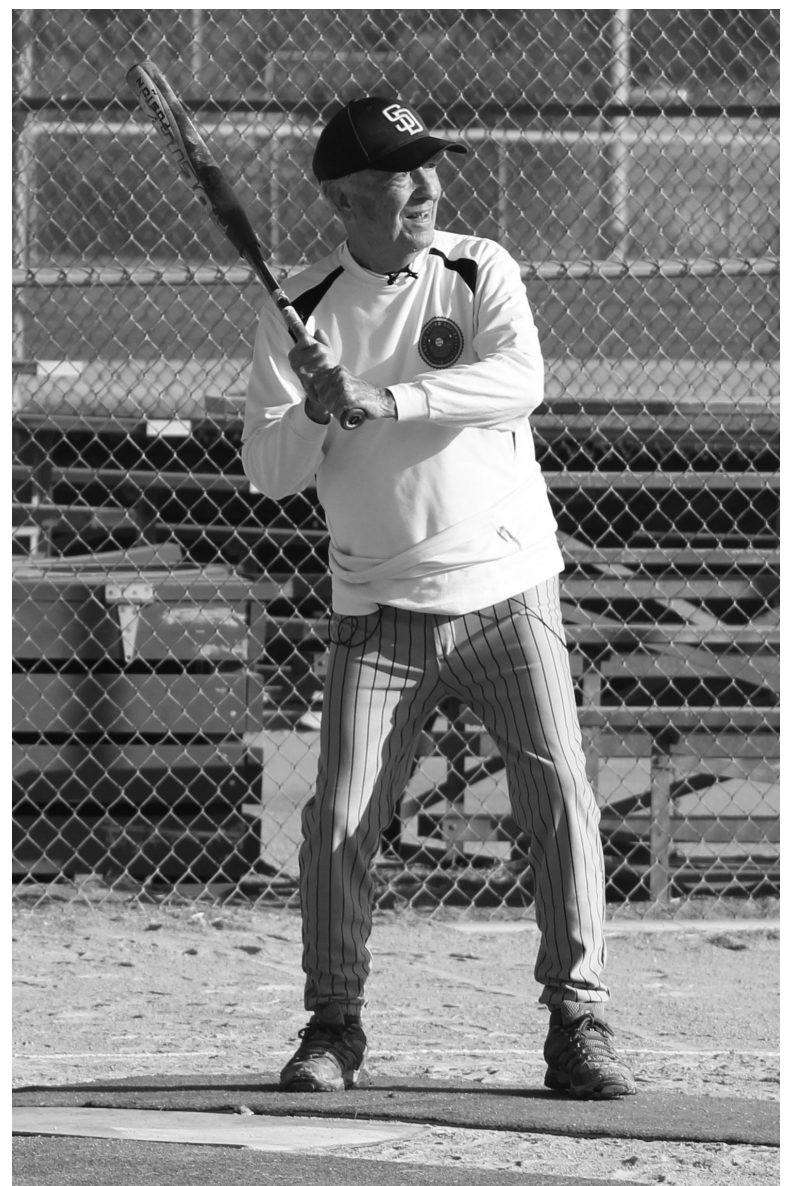
The Omaha native, grew up playing baseball, which later led to playing slow pitch softball in his adulthood.

A little over 20 years ago, Jackson was playing softball in Bellevue when he found out that there was a Tuesday morning softball league held in La Vista.

He played one game with his new team and was hooked.

"This league is a lot of fun — you've got to have some motivation as you get older, but when you are playing ball then you have an obligation to get moving," Jackson said. "The comradery with these guys is great."

The Tuesday Morning League (TMSL) is played every Tuesday morning starting at around 9 a.m. beginning in March, and the season ends in October. You must be above the age of 50 to play in the league, while the league is a combination of experienced and inexpe-



NEW HORIZONS PHOTO

Jimmy Jackson played in the Tuesday Morning League (TMSL) for over 20 years before he decided it was time to call it quits.

rienced players. There is a draft at the beginning of the season, and then a redraft at about the halfway point.

Back on October 8, the season wrapped up, and for one last time, Jackson was

able to get one more base hit.

"It's been great — if I wasn't playing softball this whole time, then I don't know what I would be doing," Jackson said.

Experiencing new things

In September I had the good fortune of taking a cruise from Boston to Montreal, Quebec. When I heard my brother and sister-in-law were going, my immediate response was “I want to do that!” Long story short, six of us family members traveled together, enjoying sightseeing, wonderful meals, excursions, and relaxing time with one another. It was just great! I have always been curious about the eastern provinces of Canada and never thought I would get to see them. I am still amazed that we pulled it off!

This cruise inspired me for another reason. I saw so many using wheelchairs and canes. Many were older than I and yet they were not just sitting at home in their easy chairs. They were having new experiences, learning and seeing the world in spite of some physical limitations. They demonstrated to me the spirit of “carpe diem,” seizing the days they still have.

Since this experience, I have asked myself if I am seizing the days to live life fully for as long as I am able. What sights do I still

Conscious Aging

By Nancy Hemesath

want to see? What trips do I still want to take? What connections do I want to rekindle while I am able? I am aware that my health and stamina will not likely get better over time. What can I do now that I can still manage? Putting off dreams is not smart at this point in time!

Another big excursion that has been attracting my attention for many years is a train trip across Western Canada. Now I am actively entertaining the idea, sharing it with friends who also may be interested. Sowing the seeds now is the only way it may realistically come to pass. Knowing that the future is unpredictable, I am willing to take the risk of planning something big in case it might work out. (I do buy trip insurance now!)

Closer to home, the carpe diem spirit is still vital for a fuller life. Noticing these beautiful fall days and taking trips in the countryside

to see the colors and get fresh apples have long been a part of my autumn rituals. Concerts are another wonderful way of engaging in mini getaways. Planning to meet friends for celebratory occasions or “just because” is another way to live life fully.

In truth, as we age, we all have more limitations. We may let those limits keep us from that which we can still enjoy if we would put in the effort. I for one do not want to die of boredom. I want to continue to have new experiences and create new memories as long as I am able. I will let you know if carpe diem takes me to Western Canada next season!

(Hemesath is the owner of Encore Coaching. She is dedicated to supporting people in their Third Chapter of Life and is available for presentations. Contact her at nanhemesath@gmail.com.)

How to harness your health literacy

“When’s the best time to start something new?” The answer varies depending on the topic at hand, but when it comes to your health, there’s no better day than today to start getting educated. But besides attending annual doctor’s appointments and getting a flu shot every fall, what else can you do to prioritize your overall well-being?

Try strengthening your health literacy! Through thoughtful research, access to useful information and mindful self-advocacy, you may discover many of the answers to your health-related questions.

What does being “health literate” even mean? Fifty years after the term was first coined—and after many different iterations—professionals have settled upon two solid definitions: personal and organizational health literacy.

The former is described as an individual’s ability to seek out and understand medical information, while the latter is based on how health institutions make that same information accessible and equitable to people of different ages, abilities and preferred languages.

Thus, health literacy is a two-sided concept. While organizations like hospitals and clinics must keep their side of the deal due to regulations and policies, you are never required to learn the inner workings of the medical world and its seemingly never-ending jargon.

How does it impact my future? Much like a well-oiled machine, keeping up on your body’s maintenance should keep it running longer—and hopefully in better shape, too. Low health literacy can raise major road-

blocks on the highway of life, such as feeling less confident reporting your symptoms, overwhelmed when dealing with a chronic illness and confused when asked to recall family medical history.

On the flipside, bettering your health knowledge has outstanding perks: it can decrease unneeded emergency room (ER) visits, improve your satisfaction with your doctor and medical team, and even improve overall health outcomes.

So, where to begin on becoming more health savvy? Try these tips:

- Ask questions. Consult your doctor—it’s what they’re there for. What’s scary to you may be standard to them. Don’t be afraid to ask for a second opinion when you’re feeling uncertain or uncomfortable.
- Utilize online patient portals. These are incredibly useful to dig into and truly understand your conditions or care plan—and you can read through them at your own pace, and whenever you please.
- Research (with caution). Misinformation is common on the internet. While Google and WebMD can be helpful, they can also contain sensationalized information. Your doctor’s word should take precedence.
- Plan for your future. Setting up an advance directive or discussing future wishes with your family might feel awkward, but it allows you to make informed health decisions in the case of a hindering injury or crisis.

This health tip is brought to you by Tabitha.

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New Horizons

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Staying organized with memory loss

By Nicole Burton, NP-C, Archwell Health

When you're living with memory loss, navigating your home and keeping up with daily activities can be a challenge. Fortunately, you don't have to take this journey on your own.

Whether you're dealing with mild memory loss, have a formal dementia diagnosis or you're an Alzheimer's caregiver, help is available.

TIPS FOR OLDER ADULTS WITH MILD MEMORY LOSS

If you're struggling with memory loss but haven't been formally diagnosed, you're not alone. Around 10% of adults age 65 or

above have mild cognitive impairment, i.e. memory deficits without major challenges in daily functioning.

The good news? There are steps you can take to make life more manageable at this stage.

Designate one space for your essentials: If you're frequently frustrated by misplaced items like keys or eyeglasses, consider keeping these important things in one place in your home. Try placing a large basket in a highly visible spot like the coffee table or entryway.

You can use this space for all your essentials, such as your wallet or purse, keys, glasses and phone. This way, it will be easier to find what you need, when you need it.

Plan ahead: Rushing around before you head out the door is a recipe for forgetfulness. Instead, take time today to consider your plans for tomorrow — and decide how you can make each task more manageable.

For example, you can lay out your clothes, shoes and jacket before going to bed at night, and set out breakfast supplies like coffee and cereal on your kitchen table.

Use technology to your advantage: If you need help keeping track of days, buy a digital clock that displays the time, day and date.

And if you want daily reminders to help you stay on track, a voice-activated smart device like Amazon Alexa or Google Assistant can notify you to complete pre-programmed tasks.

TIPS FOR OLDER ADULTS WITH DEMENTIA

When memory loss starts disrupting daily life, your doctor may give you a formal diagnosis. In fact, nearly 15% of older adults with mild cognitive impairment develop Alzheimer's disease each year — and more than 10% of all older adults in the U.S. are living with Alzheimer's.

If you've been diagnosed with Alzheimer's or other dementia, try these tips to help you stay organized.

Set medication reminders: Managing multiple medications is hard, but there are products that can help. A pill box with compartments for each day of the week — with several time options — can help you organize and track your medications.

Consider using a medication tracking app like MyTherapy or Medisafe to remind you to take your medicine.

Alternatively, you can get an automatic pill dispenser or a pill organizer with a

built-in alarm that notifies you when it's time to take your medications.

Automate your bills: If managing your finances is becoming burdensome, consider simplifying your life with automation.

You can set up automatic recurring payments with your bank, credit card companies, utility providers, mortgage lender and others. This is typically a free service that enables you to pay your bills correctly and on time.

Take detailed notes: Need help remembering to follow up on conversations with others? Try recording the details shortly after each discussion. For example, if a friend asks you to let them know when you're free for dinner, write down their name and number, the date of the conversation, and the fact that they're waiting for your call about your availability for dinner. Discard or delete the note after you make the call.

TIPS FOR CAREGIVERS OF ADULTS WITH DEMENTIA

Did you know that more than 11 million Americans provide unpaid care for people with Alzheimer's or other dementias? If you're one of the devoted family members or friends who has assumed this important responsibility, consider the following caregiving tips to help your loved one live well with memory loss.

Help them declutter: It's much easier for your loved one to function in a well-organized space — so explain the need to remove some items from the house for their health and safety.

This will be a slow, incremental process as you tackle one area at a time (like a shelf, dresser or closet) so they don't feel over-

whelmed.

Whenever possible, involve them in the decluttering process to help them maintain a sense of control over their space. Try your best to be patient and withhold judgment during this delicate undertaking.

Label everything: To help your loved one navigate their home successfully, label drawers and cabinets with words and pictures of what's inside.

For example, you can place labels outside kitchen cabinets to remind them where bowls, plates and cups belong. This can aid recognition, ease anxiety and boost independence.

In addition, it's a good idea to label potentially hazardous appliances (such as a stove or curling iron) with detailed reminders to turn off or unplug these items when not in use.

Create memory boards: Memory boards are visual aids that feature important details like daily checklists, appointments and emergency contact information.

For example, a dementia-friendly contact list can include each person's name and number, their relationship to your loved one, and a photo. You can create these reminder boards with your loved one and place them in a prominent location for easy reference.

The goal? To help your loved one stay safe, organized and independent for as long as possible.

A Word from ArchWell Health: Wherever you are on the memory loss journey, you are not alone. The compassionate team at ArchWell Health is always ready to assist caregivers and older adults with their primary care needs. Make an appointment with your local ArchWell Health provider in Omaha or Lincoln today.



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Programs changing this month at AARP NE Information Center

By Tony Harris
AARP NE Information Center

November is National Veterans and Military Families Month and an opportunity for everyone to honor the service of the nation's veterans and military families.

On November 20 at 1:30 p.m., anyone is invited to attend the AARP Nebraska Information Center's monthly

program to hear Ron Ewell, the Executive Director of the Nebraska Vietnam Veterans Memorial, who will talk about those who made the ultimate sacrifice for our nation and tell the story of how and why this memorial was built in Nebraska.

The Information Center is open on Tuesdays, Wednes-

days and Thursdays from 10 a.m. until 4 p.m.

If you are interested in becoming more involved, stop by the Information Center to learn more about the many opportunities to get involved in the community by becoming an AARP Nebraska volunteer.

For more information call the Information Center at 402-916-9309.

Older adults mentoring young professionals: Winning for all

By Paula Crozier

In today's fast-paced world, the value of mentorship between generations is more important than ever. Older adults, including veterans, retirees, and working professionals, offer invaluable guidance to younger professionals navigating the early stages of their careers and life pursuits.

These seasoned mentors provide insight drawn from years of experience, sharing lessons on leadership, problem-solving, and personal growth that transcend traditional academic knowledge. In return, younger mentees bring fresh perspectives, creativity, and enthusiasm, creating a mutually beneficial exchange that fosters growth for both parties.

Veterans, with their unique experiences of discipline, leadership, and resilience, are particularly valuable mentors. Many younger professionals look up to veterans for their ability to remain calm under pressure and adapt to challenging circumstances. The mentorship between veterans and younger professionals not only strengthens leadership and career development but also fosters a sense of respect and gratitude for the sacrifices made by those who have served their country.

This connection can inspire younger generations to pursue careers in public service or community leadership.

For retirees and working older adults, mentoring offers a purposeful way to stay engaged and active

during their later years. The act of giving back through mentorship can provide emotional and cognitive benefits, such as improved mental health and reduced feelings of isolation. Engaging with younger mentees also encourages physical activity through social interactions and participation in events or networking opportunities. This shared connection helps older adults feel a continued sense of purpose, positively impacting their emotional well-being.

In Omaha, older adults can find many opportunities to become mentors for young professionals. Local organizations like SCORE Omaha, the Greater Omaha Chamber, and the Midlands Mentoring Partnership provide platforms where retirees, veterans, and experienced professionals

can share their expertise with younger entrepreneurs and professionals in various industries. These programs often offer flexible schedules and are tailored to align mentors with mentees based on shared interests, skills, and career paths.

Getting involved is as simple as reaching out to these organizations or attending community networking events that foster intergenerational connections.

This mentorship dynamic highlights the importance of intergenerational connections, particularly in a spirit of thanksgiving and gratitude.

By recognizing the strengths and wisdom that older adults bring to the table, younger professionals gain invaluable life lessons, while mentors enjoy the physical and emotional

benefits of staying active, engaged, and appreciated. In a world where rapid change is the norm, these relationships foster stability, growth, and a deeper sense of community for both generations. Give the gift of giving or your time, talent and treasure to a younger professional who needs and desires to learn more from those with experience, and in turn, you'll give a gift to yourself.

Paula is the Director of Marketing and Development at Florence Home Healthcare Center, Royale Oaks Assisted Living and House of Hope Assisted Living and Memory Care. In her spare time, Paula is rediscovering all the things she did as a child that she can still do like painting, coloring, hiking and bike riding.

La Vista Senior Center

You're invited to visit the La Vista Senior Center, located at 8116 Park View Blvd. The facility provides activity programs and meals Monday through Friday from 8 a.m. to 5 p.m. Please call 402-331-3455 for general Community Center hours.

Meals are served weekdays at 11:30 a.m. Reservations are due by noon the business day prior to the date the participant wishes to attend and can be made by calling 402-331-3455.

A \$5 contribution is suggested for the meal if you are age 60 and older. If you are under age 60, then the meal cost is \$9.50.

In addition to meals being served daily, the La Vista Senior Center offers a variety of activities such as: Bingo, outings, cooking classes, movies with popcorn, arts and crafts, a variety of card games, quilting, tai chi, exercise classes, musical entertainment and various parties.

Please visit our website at cityoflavista.org/seniors for updated information or call 402-331-3455.

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Florence Senior Center

You're invited to visit the Florence Senior Center, 2920 Bondesson St.

At the Florence Senior Center, lunch is served at 11:30 am. A select menu is offered Monday thru Friday. Meal reservations must be made one day in advance. Please call by noon the day before for a meal reservation.

The center hosts activities such as Tai Chi, annual picnics/special events, bingo, cards, gym & game room access, special guest speakers and socials.

Arts and crafts will be held on the third Wednesday of each month. They also provide health and nutrition programs.

The Florence Senior Center will be closed for Veterans Day on November 11th and November 28th and 29th for Thanksgiving.

For more information, please call Colleen Metz @ 402-444-6333.

Elder Access Line

Legal Aid of Nebraska operates a free telephone access line for Nebraskans ages 60 and older.

Information is offered to help the state's older men and women with questions on topics like bankruptcy, home-stead exemptions, powers of attorney, Medicare, Medicaid, and Section 8 housing.

The number for the Elder Access Line is 402-827-5656 in Omaha and 1-800-527-7249 statewide.

This service is available to Nebraskans ages 60 and older regardless of income, race, or ethnicity.

The Legal Aid of Nebraska hours of operation are 9 a.m. to noon and 1 to 3 p.m. Monday through Thursday, and 9 a.m. to noon on Friday.

Eclectic Book Review Club

The Eclectic Book Review Club, founded in 1949, is announcing its Fall 2024 schedule of author appearances. Each event includes readings and discussion by the noted book's author. New members are being accepted. The monthly meetings, which include lunch and the author book review, are held at noon at The Field Club of Omaha, 3615 Woolworth.

To reserve a seat, call Jo Ann at (402) 571-5223.

Reservation deadline is the Friday morning prior to the Tuesday meeting.

Author for fall 2024 include:

• November 19- Michelle Wieck's mystery, Finding Maura, tracks the efforts to track down Maura after she leaves for remote get-away. Who doesn't want Maura found?

Looking out for health concerns in November

By Dr. Lindsay Huse, Director of the Douglas County Health Department

The Douglas County Health Department (DCHD) has the responsibility of promoting and protecting the health of everyone in Nebraska's most populous county.



DCHD is happy to have this opportunity to share some of those ideas with our

Huse Eastern Nebraska neighbors.

November and the change of seasons brings specific health concerns for seniors. Fall has arrived, and we may get some samples of winter. Please consider these suggestions:

• Cold weather brings risks as temperatures drop, and seniors may be more susceptible to hypothermia and frostbite. It's important to dress warmly and stay

indoors during extreme cold.

• The flu season is underway, and seniors are at higher risk for complications from influenza. It's important to talk to your provider about getting vaccinated. Be sure to practice good hygiene.

• Icy sidewalks and poor visibility can lead to increased fall risks as the weather changes. It is important for seniors to take extra care when walking outdoors.

Consider using a cane or a walker.

• You can expect some cold weather in November, and that can change how chronic conditions such as arthritis affect you. Seniors should think about those symptoms and how to manage the pain.

• The holiday season can bring about changes in your routine, and that can affect medication schedules. It is important for seniors to stay organized and take medications as prescribed.

• The holidays can be wonderful, but when combined with shorter days the combination can affect your mood.

Seasonal affective disorder (SAD) or increased feelings of loneliness are possible, so don't be afraid to ask for mental health support.

• The holidays often bring changes in a person's diet, including overeating or unhealthy eating patterns, which can worsen conditions like diabetes or heart disease. It is important to keep a balanced diet.

• While the holidays can bring happiness, there also can be emotional and physical stress. That's especially true if seniors are hosting gatherings or feeling pressure to participate in family events. Be sure to focus on self-care and manageable plans.

With all that said, DCHD hopes everyone has a great November and holiday season.

ENOA thanks Conagra Brands



COURTESY PHOTO

The Eastern Nebraska Office on Aging (ENOA) would like to say, "Thank you," to Conagra Brands for the Nourish Our Community Grant. The Conagra Brands Foundation sponsored meals in support of Hunger Action Month. In total, the Conagra Brands Foundation sponsored 1,499 meals.

Fremont Friendship Center

You're invited to visit the Fremont Friendship Center, 1730 W. 16th St. (Christensen Field). The facility is open Monday through Thursday from 9 a.m. to 3 p.m. and Friday from 9 a.m. to 12:30 p.m.

A meal is served weekdays @ 11:30 a.m. Reservations, which are due by noon the business day prior to the meal the participant wishes to enjoy, can be made by calling 402-727-2815. A \$4.25 contribution is suggested for the meal.

This month's activities will include:

- **November 6:** Merry Maker's presents the Links @ 10 a.m.
 - **November 7:** Presentation from Nye @ 10 a.m.
 - **November 11:** Closed for Veteran's Day
 - **November 13:** Caregiving Appreciation Day
 - **November 13:** Presentation from Nye @ 10 a.m.
 - **November 13:** Music with Billy Troy @ 10 a.m.
 - **November 14:** Noon Open Enrollment Medicare Part D @ 9 a.m.
 - **November 14:** Sing-along with Jeanine @ 10 a.m.
 - **November 15:** Wheel of Fortune @ 10:30 a.m.
 - **November 20:** Cinnamon Rolls provided with Nye @ 9:15 a.m.
 - **November 20:** Music with Julie Couch @ 10:30 a.m.
 - **November 21:** Nutrition Minute. "Let's Talk Turkey" @ 10:15 a.m.
 - **November 27:** Music with Jerry Stingley @ 10:30 a.m.
- Craft class on Tuesday afternoons @ 1:30 p.m.
Tai Chi offered every Tuesday and Friday from 9:15-10 a.m.

If you can't stay for lunch with our friends and you currently participate in any activity at the center, you may now order a Grab-n-Go meal to take home for your lunch. Grab-n-Go meals must be reserved the day before by noon and the person ordering the lunch must come in to the center to pick it up at 11 a.m. The number of Grab-n-Go lunches are limited to a first come first serve basis. Suggested donation is \$4.25.

For meal reservations and more information, please call Laurie at 402-727-2815.

Millard Senior Center

You're invited to visit the Millard Senior Center at Montclair, 2304 S. 135th Ave., this month for the following:

- **November 6:** Board Meeting @ 9:30 a.m.
 - **November 8:** Veterans Celebration @ 11 a.m.
 - **November 11:** Closed for Veteran's Day
 - **November 13:** Sewing group making sundresses and shorts being sent to the Orphan Grain Train @ 9:30 a.m.
 - **November 13:** P.A.W.S (Puzzles & Words with Seniors) @ 9:30 a.m.
 - **November 25:** Book Club: "The Last Thing He Told Me" by Laura Dave @ 1 p.m.
 - **November 28, 29:** Closed for Thanksgiving
- Tai Chi on Mondays and Fridays @ 9:30 a.m.
Bingo every Tuesday and Friday @ 12 p.m.
Sportswear Fridays. Wear your favorite team attire every Friday.
- Hand-N-Foot Wednesdays @ 8:30 a.m.
MahJongg Wednesdays @ 1 p.m.
Chair Volleyball Thursdays @ 9:30 a.m.
Dominoes Thursdays @ 12:30 p.m.
For more information, please call 402-546-1270.

Ralston Senior Center

You're invited to visit the Ralston Senior Center, 7301 Q St., Suite 100 this month for the following:

- **November 6 & 27:** Bingo @ 12:15 p.m.
 - **November 13:** Board meeting @ 9:30 a.m.
 - **November 14:** Bingo @ 1 p.m.
 - **November 20:** Music provided by Woody from the Merrymakers @ noon
- Lunch is catered in on Wednesdays @ 11:30 a.m. A \$5.50 contribution is normally suggested for the meal. Reservations are due by noon on Tuesday. Games and bingo will be played after lunch. Contact Darla @ 402-331-1529 for reservations. Obtain an annual Ralston Senior Center membership for \$10.
- Contact Ron Wilson @ 402-734-3421 for further information.

The importance of good hygiene

In today's chemical-laden workplaces, being more conscientious about hygiene is the smart thing to do. Even though washing our hands is a simple and logical task, it is still completely overlooked.

What is on your hands gets ingested. How many times have you seen coworkers smoke a cigarette while their hands are covered in paint or grease? How about the workers who eat their lunch without washing their hands? Not one of us would intentionally eat paint or dip our cigarette into a paint bucket but this is basically what is happening. When paints, solvents, or any other chemicals are heated or burned, its chemical makeup is changed.

Cleaning your skin with solvents is never a good practice. Before using a solvent to clean, think "What is the purpose of this solvent?" A solvent's purpose is to cut grease. When it is used without protection such as gloves or barrier creams, it is degreasing the protective oils from your skin.

Clean clothing is also a part of good hygiene. Maintaining good personal hy-

giene includes the clothes worn to work. A worker wearing oily, greasy clothing or clothes that have toxic chemicals spilled on them is likely to experience irritating rashes, boils, or other skin problems. Work clothing should be changed daily. A daily shower and clean clothing reduce the chances of skin problems. Dirty clothes and skin carry chemicals to your home and family.

First-aid begins with cleanliness. When we get a sliver, a nick, or a cut we typically go to the first-aid kit. We grab an adhesive bandage, quickly put it on, and return to work. Several days later we wonder why the small injury is inflamed and infected.

Good personal hygiene all boils down to common sense. A daily shower, followed by clean clothing, and frequent washing of hands goes a long way in keeping you healthy and safe.

Submitted by Karen Rehm, to schedule a presentation contact Karen at 402-483-1077 or send an email to krehm36@gmail.com.



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ENOA hosts 8th annual 'Step Out For Seniors Walk-a-thon'

By Ron Petersen

Older adults from around the area gathered with their family, friends and caregivers for the Eastern Nebraska Office on Aging (ENOA) Step Out For Seniors Walk-a-thon at Benson Park on September 20.

The Step Out For Seniors Walk-a-thon is a fundraiser to help update programming and services at the 19 senior centers in the Eastern Nebraska Area.

"We raised close to \$8,000 so far and we had about 75 participants," said Christina Ochoa, ENOA nutrition program assistant.

Over the last couple of years, the Step Out For Seniors Walk-a-thon has been growing in popularity. It also, helped that this year the Step Out For Seniors Walk-a-thon was on a beautiful day in Nebraska.

"It went really well — we had about 22 sponsors and vendors that was a major support this year," Ochoa said.

Along with the walk around the park, there were other activities planned for those in attendance including a Native American Round Dance demonstration by the Urban Indian Health Coalition, followed by a tai chi demonstration.

"It was really nice to see the people there get into it," Ochoa said.

Throughout the morning older adults had a chance to get massages in the pavilion, play with dogs from



NEW HORIZONS PHOTO

The Step Out For Seniors Walk-a-thon had plenty of entertainment including a Native American Round Dance demonstration by the Urban Indian Health Coalition, massages in the Pavillion, a Tai Chi demonstration along with a walk in the park.

the Nebraska Humane Society and receive food from the Whispering

Roots and The Big Garden farm stand.

"Everything went smoothly the entire day," Ochoa said.



Join the Long-term Care Ombudsman Program

The Eastern Nebraska Office on Aging is looking for men and women age 21 and older to join its Long-term Care Ombudsman Program which is co-sponsored by the Nebraska State Ombudsman Program.

ENOA's Long-term Care Ombudsmen volunteer in local long-term care facilities and assisted living communities to protect the residents' rights, well-being, and quality of life.

Long-term Care Ombudsmen must complete 20 hours of initial classroom training and 18 hours of additional training a year.

For more information call 402-444-6536, and ask for Marsha Peters at Ext. 1039 or Sharon Greco at Ext. 1002



State of Nebraska
Department of Health
and Human Services
Long-Term Care
Ombudsman Program



NEW HORIZONS PHOTOS

Eastern Nebraska Office on Aging hosted its 8th annual Step Out For Seniors Walk-a-thon in September at Benson Park.





NEW HORIZONS PHOTO

Portraits of Peace: Older adults gave their perspective of peace during a time of turmoil in 2024.

--Peace continued from page 1.

Toller said. "Church, scripture, God. Faith was the first word that was brought up."

From the thematic analysis they gathered, the groups focused on five themes: Faith, relationships, freedom, nature, and pleasurable activities.

Not only did older adults discuss the importance of faith, but they also presented items that best represented faith from their point-of-view.

"They were fully prepared heading into the group discussions, and we asked them to bring an object that reminded them of peace," Masters said. "They brought coins, rosaries, pictures."

Many of the older adults who lost loved ones to violence, even spoke highly of faith when it comes to peace.

"Every individual that I

talked to have had a loved one die from violence, and that was really eye opening. It was either being at the wrong place at the wrong time, or someone had been dealing with drug abuse or overdose," Toller said. "They said that their faith got them through it, which is why I was not surprised that faith was a pivotal foundational piece for them. They learned to live through the pain of violence."

While these discussions were happening, Toller and Masters brought up the topic of peace to the students they teach at the University of Nebraska-Lincoln and University of Nebraska-Omaha.

"My students couldn't answer the questions about what peace is," Toller said. "Age was the big difference when answering the question about peace, and none of the students brought up faith."

There might have been a disconnection between generations, but everyone agreed that the world needs more peace.

"For the older adults, it was very personal for them to share their story. They

had the willingness to share their story, which we greatly appreciate the insight they provided," Masters said. "Their interaction with other adults really helps them thrive. To take this beyond our community and to take

this project nationally, would be a really good next step."

Funding for this project came from Terry and Judy Haney through the Terry Haney Chair of Gerontology.

Come join us as a Senior Companion and bring a smile to a fellow senior in your community!



For information to become a Senior Companion Volunteer, call 402-444-6536.

First United Methodist Church

First United Methodist Church has some excellent adult curriculums available. They are free for any Christian group which would like to study prayer, discipleship and beliefs.

Call First United Methodist Church at 402-556-6262 if you wish to receive more information about the list of the studies available.

Camelot Friendship Center

You're invited to visit the Camelot Friendship Center, 9270 Cady Ave., for regular activities, which include Chair Yoga, card games, Tai Chi, Pinochle, 10 Point Pitch, and bingo. This month's events include:

- **November 6:** "Diner's Choice" presentation with Christina from ENOA @ 11:45 a.m.
 - **November 8:** Billy Troy with Merrymakers performs @ 11:45 a.m.
 - **November 11:** Closed for Veteran's Day
 - **November 13:** "Using Technology to stay Connected" presentation with Humana @ 11:45 a.m.
 - **November 14:** Presentation with Archwell Health @ 11:45 a.m.
 - **November 15:** Book Club: "Seven Days of Us" by Francesca Hornak @ 12:30 p.m.
 - **November 21:** Elder Law of Omaha presentation "Medicaid & Long Term Care" @ 11:45 a.m.
 - **November 21:** Jackpot Bingo @ 12:15 a.m.
 - **November 25:** Closed for Thanksgiving
- Every Monday – Card Game: Manipulation @ 10 a.m.
Every Monday – Pickleball @ 10 a.m.
Every Tuesday, Wednesday and Thursday – Kings in the Corner @ 12:30 p.m.
Every Wednesday – Hand & Foot @ 12:30 p.m.
Every Wednesday – Chair Volleyball @ 10 a.m.
Grab N Go meals are available.
For more information, contact Barb at 402-444-3091 or barbara.white@cityofomaha.org.

Required Minimum Distributions come from retirement plans

**By: William E. Seidler, Jr.
Attorney at Law, Seidler
& Seidler P.C.**

If you own an IRA, SEP IRA, SIMPLE IRA or other retirement plan account, or own a 401(k) or profit-sharing plan, you need to be aware of the required minimum distribution-(RMD) rules under the Internal Revenue Code. Earnings in retirement accounts are not subject to income tax, unless they are withdrawn.

The RMD rules were enacted to prevent retirement plan participants from indefinitely postponing withdrawing funds, and thus, avoiding income taxation of their retirement accounts.

The RMD rules require a plan to either distribute a participant's entire plan benefit amount by a certain date, or begin distributions of at least a minimum portion of the benefit by a certain date, and to continue to make minimum distribution each year thereafter.

There are required beginning dates for the withdrawals. For IRAs (including SEPs and SIMPLE IRAs), the Required Minimum Distributions are usually required by April 1 of the year after a plan participant reaches a certain age.

The applicable age had been 70½ years, until recent legislative changes in the Setting Every Community Up for Retirement Enhancement-SECURE Act. Beginning in 2023, the SECURE Act raised the age that you must begin taking RMD's to age 73. If you reached age 72 in 2023, the required beginning date for your first RMD is April 1, 2025.

For 401(K), profit-sharing, 403(b), or other defined contribution plans, the required beginning date is generally, April 1 following the later of the calendar year in which you reach age 72 (73 if you reached age 72 after December 31, 2022) or retire (if your plan allows this). There is an exception for participants who are 5% or more owners of the plan sponsor.

Retirement plan participants and IRA owners, including owners of SEP IRAs and SIMPLE IRAs, are responsible for taking the correct amount of RMD's on time, every year, from their accounts. An IRA custodian or retirement plan administrator may calculate the RMD, however, the account owner is ultimately

responsible for taking the correct RMD amount. An account owner can withdraw more than the RMD.

If an account owner fails to withdraw the full amount of the RMD by the due date, the amount not withdrawn is subject to a 50% excise tax. The SECURE 2.0 Act drops the excise tax rate to 25%; possibly 10%, if the RMD is timely corrected within two years.

The amount of your RMD is calculated by dividing the amount of your prior year's retirement account balance on December 31, by your life expectancy factor in the published IRS tables. Each year, your retirement plan administrator will send you a statement of the value of your plan on December 31st.

If you only own one retirement plan account, then you only need to consider one account balance statement, but if you have more than one account, then an RMD must be calculated for each account. However, an owner can withdraw the total amount from one or more of the IRAs.

For a simple example, the RMD for a participant with a single account, whose account balance on December 31st is \$200,000.00, and who has a life expectancy for that distribution calendar year of 20 years, is \$10,000.00.

On the other hand, if a participant had two plans, plan 1 with \$100,000.00 and plan 2 with \$100,000.00, the participant could withdraw the full \$20,000 from plan 1 and make no withdrawal from plan 2.

If you have a Defined Benefit plan, then the plan must make RMDs by distributing your entire interest, in periodic annuity payments, as calculated by the plan's formula for: the participant's life, or, the joint lives of the participant and beneficiary, or a "period certain."

The RMDs are only the minimum amount that must be distributed for the distribution calendar year. A plan's distribution terms can provide for a greater amount; however, no excess amount distributed during a calendar year can count toward an RMD that must be made in subsequent years.

Roth IRAs do not require withdrawals until after the death of the owners. Designated Roth accounts were

subject to the RMD rules for 2022 and 2023, however, for 2024 and later years, RMD's are no longer required from designated Roth accounts.

You must still take RMD's from designated Roth accounts for 2023, including those with a required beginning date of April 1, 2024.

You can withdraw more than the RMD. Withdrawals from your plan are reported to you by the plan sponsor on IRS form 1099-R.

Your withdrawals are included in your taxable income, except for any part that was already taxed, or that can be received tax-free, such as qualified distributions from a designated Roth account.

RMD withdrawal amounts cannot be rolled over into another tax deferred account.

The RMD rules continue to apply after the death of a plan participant, for so long as there remains any interest in the plan. Application of the rules depends on: First, whether the participant dies before or after any annual RMD's are deemed to have commenced; second, whether there is one or more designated beneficiary; third, whether the participant's spouse is the participant's sole designated beneficiary; and finally, whether the distribution is covered by SECURE Act rules.

One change in the SECURE Act RMD rules was to eliminate some circumstances where the beneficiary of a deceased participant could continue to hold their acquired interest in the account over their estimated lifetime. The rules now provide that, subject to exceptions for certain eligible designated beneficiaries, the entire interest of the participant's account must be distributed to the participant's beneficiaries within 10 years after the participant's death. Exceptions apply for eligible designated beneficiaries, such as a surviving spouse or minor child of the participant, or an individual who is chronically ill, disabled, or not more than 10 years younger than the participant.

You can find an analysis of the RMD rules in Internal Revenue Service Publication 590-B Distributions from Individual Retirement Arrangements (IRAs) on the [IRS.gov](https://www.irs.gov) website.

If you have questions, you should contact an attorney.

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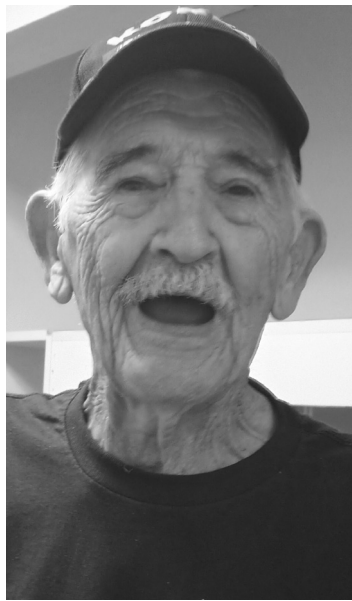
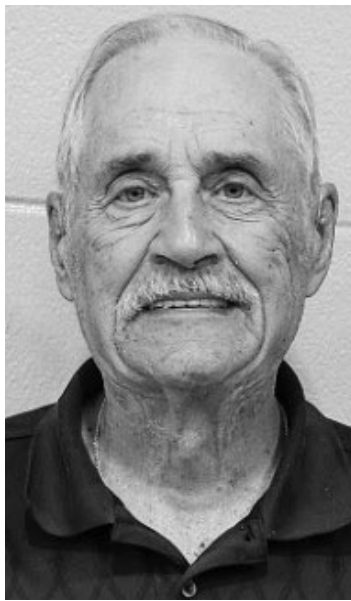
Wednesday **Swanson Library**
NOV 20, 2024 **9101 West Dodge**
2.00 pm - 3.00 pm **Omaha, NE, 68114**

November Speaker:

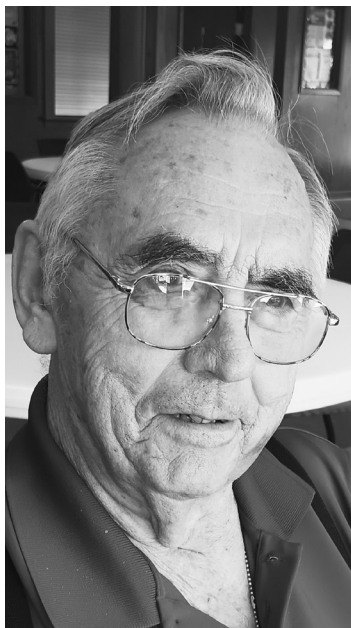
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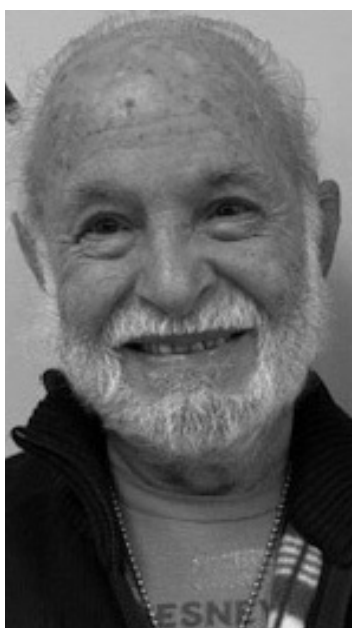
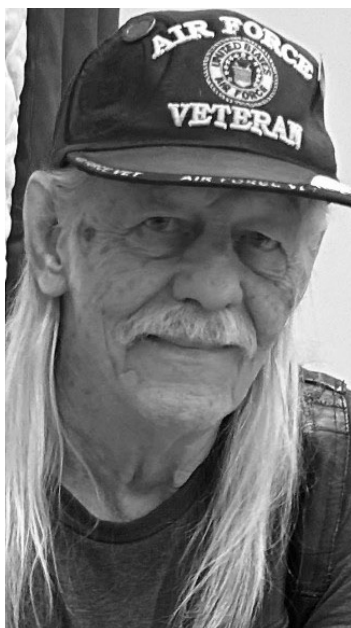


Thanking local veterans for their service on Veteran's Day



NEW HORIZONS PHOTO

The New Horizons would like to thank just a few local veterans for their service during the month of November. Local veterans pictured include: (Top left to right) Doug Falconer; Chuck Hitt; and Bob Hutton. (Above left to right) Larry Hagge; Duane Sivadge; and Verlin Trenkamp. (Below left to right) Richard Molden; Robert Shea; and Alvin Abbey. (Bottom left to right) Ira Olson; Ken Madison; Armondo Juarez; and Colleen Morrissey.



King Crossword

- ACROSS**
- 1 Flair
 - 5 Enterprise letters
 - 8 Stuffing herb
 - 12 Taunt
 - 13 Aussie hopper
 - 14 Hockey legend Phil, to fans
 - 15 Home of the Packers
 - 17 Compared to
 - 18 Congeal
 - 19 Sturdy tree
 - 20 Spassky's game
 - 21 — -Manuel Miranda
 - 22 Huge
 - 23 Bottom
 - 26 Fear-stricken
 - 30 "E Pluribus —"
 - 31 Blue hue
 - 32 Lighten
 - 33 Arty area
 - 35 Hinder
 - 36 Sailor
 - 37 Soda container
 - 38 Norwegian inlet
 - 41 "It's c-c-cold!"
 - 42 Right angle
 - 45 Actress Russo
 - 46 Chinese brew
 - 48 Diminutive suffix
 - 49 Mosquito barrier
 - 50 Cupid's alias
 - 51 Thames town
 - 52 Multipurpose truck
 - 53 Compass point
 - 20 Spy org.
 - 21 Color named for a fruit
 - 22 Journalist Nellie
 - 23 Gist
 - 24 Year in Spain
 - 25 "Gee, ya think?"
 - 26 Alias abbr.
 - 27 Yoga pad
 - 28 Jargon suffix
 - 29 Aachen article
 - 31 Bro or sis
 - 34 '60s chic
 - 35 Challenge
 - 37 El Greco's birthplace
 - 38 Gratis
 - 39 Joan of rock
 - 40 Aware of
 - 41 Author Harte
 - 42 To be, in Toulon
 - 43 Some July babies
 - 44 Endure
 - 46 Wildebeest
 - 47 Up-to-date
- DOWN**
- 1 Omelet needs money
 - 2 Old Italian
 - 3 Help a crook
 - 4 Born abroad?
 - 5 City-related
 - 6 Drench
 - 7 Sauce source
 - 8 "The Italian Job" actor
 - 9 Tennis champ Arthur
 - 10 Transcript stats
 - 11 Eternities
 - 16 Dark film genre

1	2	3	4		5	6	7		8	9	10	11
12					13				14			
15				16					17			
18				19				20				
			21				22					
23	24	25				26				27	28	29
30					31				32			
33				34				35				
			36				37					
38	39	40				41				42	43	44
45						46			47			
48						49			50			
51						52			53			

This Month's Crossword Puzzle

	1			5		3		
5					2			8
		4	7				2	
1			5					8
	6			9	8	1		
		5			6			7
8					3	4		
	9			2			6	
		7	4					5

Place a number in the empty boxes in such a way that each row across, each column down and each small 9-box square contains all of the numbers from one to nine.

This Month's Sudoku

Federal funding for ENOA services remains in limbo

By Andy Bradley
Contributing Writer

Much of what the Eastern Nebraska Office on Aging (ENOA) does, including the publishing of this newspaper, relies on federal funding. Federal tax dollars help fund meals served at 25 area senior centers, the delivery of several hundred thousand meals a year to homebound seniors, support services for people caring for aging relatives at home, homemaker and personal care services, legal services and so much more.

But the future of that funding, intended to help older Americans age at home as long as possible, is officially in limbo. The legislative authority behind the Older Americans Act (OAA), the law that cre-

ated ENOA as well as, over time, a network of 613 other local area agencies on aging (AAAs) in 1965, expired Sept. 30.

So-called “discretionary” programs, including those established under the OAA, must be reauthorized every four years. In other words, just because Congress established a network of programs and services long ago, permanency is not guaranteed.

The reauthorization process has been underway throughout 2024, but Congress has yet to come to terms with the provisions of its renewal. The administration has proposed substantial increases in funding; the Senate Committee on Health, Education, Labor and Pensions proposed staying the course for most services; while the House Appropriations Committee has proposed reductions in some programs, including the elimination of the Senior Community Service Employment Program.

Complicating matters is the Nov. 5 election. Information from the National Council on Aging (NCOA), a Washington, D.C. advocacy organization for seniors, states, “The result of the elections will have a significant influence on whether appropriations are finalized this year.”

NCOA suggests that both

current and proposed levels of funding fall far short of meeting the future needs of an ever-aging population. A statement on its website explained, “Program cuts over the past decade disproportionately affected vulnerable Americans and struggling communities, and new investments have yet to keep up with the demand or the costs of providing services.”

ENOA’s executive director, Trish Bergman, agrees. “Older Americans Act funds have been stagnant for a lot of years. We get more cuts than we get increases.”

Similar statements were issued by U.S. Aging, which represents the interests of area agencies on aging nationwide.

“Our over-arching priority is that Congress significantly increases authorization levels . . . These (aging programs) are woefully underfunded . . . and are needed by older adults, caregivers and families now more than ever,” Bergman said.

Despite gridlock in D.C., current levels of funding in the five-county ENOA service area are safe – for now. Congress passed a continuation resolution on Sept. 25 that keeps all federal government programs, including OAA services, afloat through Dec. 20. Additional stopgap measures may follow, again depending upon

the makeup of Congress and the administration next year.

Another important safeguard, according to Bergman, is the timing of the release of federal dollars to ENOA through the Nebraska State Unit on Aging in Lincoln. The state agency safeguards and funnels the federal dollars to local agencies in such a way that protects against abrupt disruptions of federal funding.

“So right now we’re fine, but we know eventually if this continues to go down the path they’re going down, we need an answer eventually.”

“The House is cutting some real major programs,” Bergman said. Her greatest concern is funding for nutrition programs – “our Meals on Wheels and congregate meals -- the House wants to do cuts on those, which will really impact Nebraska.”

“There is just no idea what is going to happen . . . it’s pretty sad when they’re talking about making total program cuts,” Bergman said.

Bergman’s wish list for positive federal action includes “more funding and just acknowledgement of the aging population.” Bergman wishes federal lawmakers would better understand the coming “tsunami” of an ever-aging population. “It’s going to catch up with us, she said. “We’re all com-

ing.” While federal OAA dollars fund the bulk of ENOA services, the agency also relies heavily on state, county and private funding, as well as federal non-OAA funding, such as the U.S. Department of Agriculture. State funding from Nebraska Health and Human Services accounts for about a quarter of the agency’s \$11 million budget, as does Medicaid funding. Contributions and fees collected for services also help.

Bergman encourages Nebraskans to contact their elected federal officials to advocate for aging services and adequate funding for Older Americans Act programs. Here are their Washington, D.C. office numbers.

Senator Pete Ricketts is a member of the U.S. Senator Special Committee on Aging. His D.C. office number is (202) 224-4224.

Sen. Deb Fischer – (202) 224-6551; District 1 Congressman (Fremont area) Mike Flood – (202) 225-4806; Dist. 2 Congressman (Omaha area) Don Bacon – (202) 225-4155; Dist. 3 Congressman (Blair area) Adrian Smith – (202) 225-6435.

For suggestions related to advocacy and messaging, access the website of the National Council on Aging, ncoa.org. Select the “Get Involved” tab.



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Fighting the growing diabetes epidemic

November is American Diabetes Month, but it’s not time to celebrate. Diabetes has become the fastest-growing chronic disease in the world, and it is the most expensive chronic disease in the U.S. Over 37 million Americans have diabetes and one in five people don’t even know they have it.

Today, diabetes causes more deaths than breast cancer and AIDS combined. And in November alone, 116,500 Americans will be

diagnosed with diabetes, and sadly, 23,500 Americans will lose their lives to diabetes-related illness.

“Most of us know someone affected by diabetes. At the American Diabetes Association, our mission is to prevent and cure diabetes and to improve the lives of all people affected by diabetes. This American Diabetes Month, I encourage everyone to learn more about the risk factors for diabetes and join us in the fight to end diabetes at diabetes.org/WeFight,” said Charles “Chuck” Henderson, CEO of the American Diabetes Association (ADA).

Raising awareness is vital to bend the curve on the diabetes epidemic, help people living with diabetes thrive, and to have a future free of diabetes.

To that end, the ADA offers information, resources, and

expertise on a range of themes:

- **Diabetes prevention:** Across the U.S., about 96 million adults are estimated to have prediabetes, which means they are at increased risk for developing type 2 diabetes, the most common type of diabetes. Most of these people don’t know they are at risk, and often there are no symptoms of prediabetes. The good news is, with early detection and awareness, people can take steps to prevent or delay the onset of type 2 diabetes. Speak with an ADA expert to learn how people can understand their risk of developing diabetes, how to find out if they have prediabetes, and actions people can take to prevent diabetes.

“Action is the best medicine for preventing type 2 diabetes. Small lifestyle changes, like making healthier diet choices and getting more exercise, can lead to big health benefits!”

— Kaye Kramer, the ADA’s vice president for diabetes prevention.

- **Nutrition and wellness:** From healthy swaps to how to shop at the grocery store, to new recipes and eating well when dining out, the ADA provides tips, recipes, and information on the science of how food affects health.

“Being diagnosed with diabetes can be scary. Diabetes affects both your physical and mental health. It’s important to find the balance that will help you live a healthy life.” — Barbara Eichorst, the ADA’s vice president of health care programs.

- **Diabetes myths:** Diabetes can be confusing. Misinformation abounds about the causes, treatments and lifestyle changes associated with the disease.

(Information provided by American Diabetes Association).

Dealing with VA Benefits or TRICARE for Life and Medigap or Medicare Advantage

Service members who leave active duty may qualify for health care coverage through either the Department of Veterans Affairs (VA) or TRICARE, depending on how they separated from the military. When Veterans turn 65, their options are based on if they're VA or TRICARE for Life.

For most people who have worked and paid Social Security taxes for at least 10 years, Medicare Part A is free. However, Part B comes with a standard monthly premium (\$174.70 for most people in 2024). If you choose not to enroll in Medicare during your Initial Enrollment Period and you don't have employer-sponsored coverage, you may have to wait until the next General Enrollment Period (Jan. 1-March 31 each year) to enroll. You could also face a financial penalty of 10% of the Part B premium for each year you were eligible but went without, and you'll be required to pay it for the rest of your life.

IF YOU USE VA BENEFITS WHEN YOU BECOME MEDICARE ELIGIBLE

It's not mandatory to enroll in Medicare at age 65 if you're a veteran with VA benefits. However, if you choose not to sign up for Medicare, you won't have coverage for services you get in facilities outside the VA health system. Some veterans sign up for premium-free Medicare Part A (hospital insurance) but opt out of Part B (medical insurance) since it has an additional monthly premium. However, the VA strongly encourages veterans without employer-sponsored insurance to sign up for Medicare Parts A and B as soon as they qualify. Having VA benefits and Medicare gives you more choices for your care. With Medicare, you're covered if you ever need to or choose to go to a non-VA hospital or doctor. There's no guarantee the VA will have the funding to continue to cover all eligible veterans in the future. Medicare can give you peace of mind knowing that you'll be able to get the medical care you need. Depending on your priority group, you may lack benefits for certain VA health services or have more out-of-pocket costs. Also, even if you're satisfied with



your current VA benefits, you might end up moving somewhere with less access to VA facilities, or decide you want to see a non-VA provider. Having Medicare can give you the added flexibility you need.

VA benefits and Medicare are separate systems and not coordinated in any way. Rather, you decide which benefits you want to use when receiving care. To use your VA benefits, you must visit a VA doctor or facility. In some cases, the VA will cover care at a non-VA facility if it's pre-authorized. Medicare may step in to pay for services the VA has not authorized. To use your Medicare benefits, you must receive care at a Medicare-authorized facility. Your VA benefits will not cover your Medicare out-of-pocket costs. If you have VA benefits and both Part A and Part B, you can choose either a Medigap/Medicare supplement plan or a Medicare Advantage plan to help you fill in the gaps in coverage. Not all Veterans receive the same Prescription Drug benefits so it's important to find that out. Google Mary the Medicare Lady to see reviews from Veterans that are on these plans.

IF YOU HAVE TRICARE WHEN YOU BECOME MEDICARE-ELIGIBLE

As a military retiree, your coverage under traditional TRICARE ends once you become eligible for Medicare. If you have no group insurance from a current employer, you'll want to enroll in Medicare Parts A and B within three months before turning 65 to avoid any lapse in health care coverage. Enrolling in Medicare does not mean you'll lose out on TRICARE benefits completely. Instead, you'll switch to TRICARE for Life. This change is 100% automatic, so there's no need to fill out any special paperwork. If you are listed as TRICARE-eligible in the Defense Enrollment Eligibility Reporting System

(DEERS), your TRICARE for Life coverage should begin on the same day as your Medicare Parts A and B coverage.

TRICARE for Life serves as "wrap-around" coverage for your Medicare plan and acts much like supplemental plans offered by private insurance carriers. Essentially, it enhances your existing benefits by reducing or eliminating out-of-pocket costs for many treatments, such as deductibles, coinsurance, and copayments. It may also pay for certain services not covered under Medicare, such as health care coverage outside the U.S.

It's important to note that TRICARE for Life is tied to the individual person; it does not extend to family members. If you have family members not eligible for Medicare, they will still be covered under their regular TRICARE plan.

Unlike Medicare and the VA, Medicare and TRICARE for Life coordinate benefits. With TRICARE for Life, you may see any participating or non-participating Medicare provider. You can get services at military hospitals and clinics if space is available. Medicare pays its share first, if any, and then TRICARE pays its share. In general, you'll pay nothing out of pocket for services covered by both plans. You may, however, have out-of-pocket costs for services not covered by TRICARE for Life and/or Medicare. This is one place Medicare Advantage plans may be able to help.

There's no special enrollment card for TRICARE for Life. You'll just need to show your uniformed military ID card and Medicare card as proof of coverage. You must have Medicare Part B to maintain coverage under TRICARE for Life, even if you're still actively working. That's why it's important to enroll in Part B as soon as you become eligible. If you delay enrollment, you could face late enrollment penalties in addition to coverage gaps.

Enrollment in a Medicare Part D prescription drug plan isn't necessary if you have TRICARE for Life coverage, since TRICARE for Life beneficiaries are still covered under the TRICARE Pharmacy Program.

If you have TRICARE for Life, you do not need to purchase a Medigap/Medicare supplement as it serves as your Medicare supplement. Many Veterans that are on TRICARE for Life add a specially designed Medicare Advantage plan that does not include drug coverage. Google Mary the Medicare Lady to see reviews from Veterans that are on these plans.

These specially designed Medicare Advantage plans are for Veterans that are on Medicare Part A & B. These Medicare Advantage plans DO NOT interfere with nor affect eligibility of TRICARE For Life, VA Health Benefits, nor CHAMPVA. If you do not enroll in these plans when you're first eligible, you can enroll Oct 15 - Dec 7, with an effective date of Jan 1. Please reach out to Mary the Medicare

Lady to learn more about these plans. Veterans can also learn about their VA benefits by visiting their nearest VA Regional office, calling 1-800-827-1000, www.ebenefits.va.gov or www.va.gov/benefits.

Mary Hiatt is President of Mary the Medicare Lady (A non-government entity.) She is a member of a pharmacist-led organization that helps her clients source savings for medications. She offers Educational Workshops on Medicare, Drug Savings, How to Stop Phone Calls, and more at no charge. Not connected with or endorsed by the U.S. government or the federal Medicare program. See www.hiattagency.com or contact licensed independent agent mary@hiattagency.com or call or text 402-672-9449 for more information.



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redcross.org/smokealarmIA



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FIRE FACTS

2 MINUTES
to get out
of your house

7 TIMES A DAY
someone dies
from a house fire

EVERY 40 MINUTES
a fire injury
is reported

PROTECT YOUR LOVED ONES.

INSTALL SMOKE ALARMS.

MAKE A FIRE ESCAPE PLAN.

--Schatz continued from page 1.

He recalls as an Omaha Creighton Prep student making field trips there to see such provocative films as *Lord of the Flies*, Olivier's *Hamlet* and *The Innocents*, what he refers to as "cool, quasi-European art cinema."

"These were films that made a huge impression on me. I was also seeing films in English class and beginning to get the idea that film is something you could take seriously."

His timing couldn't have been better.

"This was the '60s – the New Wave was blasting off in terms of European and American art cinema. I could go through a list of films I saw at the Dundee – *Blow Up*, *The Swimmer* – I remember extremely well. That was an amazing place. I mean, I saw everything in that theater."

He's pleased that the theater, which he feels has helped enrich the city's film culture, is now part of Film Streams and its mission to do the same. He suggests "a dynamic of Omaha – the melting pot thing, the urban-rural thing, the how-many-generations-off-the-farm-are-you thing" explains why the city produces creative stars, whose current ranks extend to Andrew Rannells (actor-singer), Ron Hansen (author) and Conor Oberst (musician).

He first synthesized his own big screen interests as a University of Notre Dame undergrad when he programmed a festival of films condemned by the Catholic Legion of Decency.

"The thing that really set things off was *The Pawnbroker* – a very controversial film."

Caught up in the era's college rebellion he voted with a group of students to call a campus strike in protest of U.S. military incursions into Laos and Cambodia.

Said Schatz, "Then-Notre Dame president Father Theodore Hesberg – a very progressive Catholic and a great guy – not only supported the strike but basically told us our time would be better spent protesting the war than finishing the semester. So as a graduating senior that was the end of my Notre Dame career. I never went back, I never took another class, I never took a final. If we were satisfied with our grades we didn't have to."

Schatz recalls his World War II veteran Marine captain father, "a truly great man but also a pretty con-

servative Catholic, was fit to be tied."

But those were the days, man. In so many ways the whole notion of American culture was being renegotiated."

The film scene mirrored the countercultural times as films like *Bonnie and Clyde*, *The Graduate*, *Midnight Cowboy* and *Easy Rider* challenged Hollywood and social conventions.

"Those films were absolutely crucial."

After getting a master's at the University of Nebraska he taught at Prep for two years, including a film class.

"I was into it and students got into it. I brought a number of films to campus that made quite an impact. Some, like *Cool Hand Luke*, became instant classics with those kids. A key moment for me then was seeing on back to back weekends *McCabe and Mrs. Miller* and *Harold and Maude*. I remember thinking I'm going to devote myself to this medium."

STEEPED IN THE FILM CANON

"My advanced undergraduate course rotation at UT wound up being courses on Alfred Hitchcock, film noir, Clint Eastwood, Martin Scorsese and independent American film. In my early years I spent a lot of time with the chestnuts – from *The Godfather* and *Jaws* to more recent stuff."

Schatz firmly believes the best films, as with the best books, poems, paintings, sculptures, songs, deserve being revisited for what they keep giving.

"I just finished writing yet another piece on Hitchcock. I didn't mind revisiting him at all. Introducing people to Hitchcock invariably blows them away. His films hold up so well. The same is true of early Eastwood and Scorsese. I kept teaching those courses because they're filmmakers who really matter."

Schatz takes a long view of things. "I tend to think in terms of historical periods and phases."

His favorite period? "If you held my feet to the fire, I'd have to say the Hollywood Renaissance ('67-'79) as I cut my teeth in the '60s and '70s on European art cinema, French New Wave, New German Cinema, Italian Neorealism. That stuff was very much on my radar though British and American film were my primary interests."

The UT program is closely tied to the vibrant Austin

film scene, where filmmakers Richard Linklater, Robert Rodriguez and Mike Judge emerged. "The cross-fertilization of music and film in Austin has been a very big deal and the South By Southwest Festival was very important to that. It's in many ways replaced Sundance as a showcase for independent film."

Schatz has moderated SXSW panels.

Amid Austin's booming film community he launched and ran the University of Texas Film Institute and Burnt Orange Productions. These gave advanced students the chance to develop and produce low budget independent films for the commercial market, thus providing real-life experience for academic credit.

"This was in the late '90s into the early 2000s when the indie scene was so hot."

The experiment's four feature films attracted Hollywood talent. He regards the most successful of the pics to be *Elvis* and *Anabelle*.

"We sold three out of the four films, which is quite an accomplishment," said Schatz, who added, "Surviving is one thing, making money is another." The lack of the latter ended the experiment. "I learned a ton and so did the students. It was quite an adventure."

Through Texas film circles Schatz got to know Rodriguez and Matthew McConaughey, both of whom he taught, Terence Malick, Linklater, Judge and the late playwright-screenwriter, Horton Foote. "One person I never did cross paths with was Larry McMurtry (*The Last Picture Show*, *Lonesome Dove*). I wish I had. Not an Austin guy but very much a Texan."

Schatz's film passion is shared by wife Karen Kocher, a retired UT professor who makes documentaries.

Wherever bustling film program-scenes evolved, he said, "There were these obsessive, persuasive people who really were visionaries. There was a very interesting percolation going on between production and studies, and theory and practice. None of these programs would have happened if it weren't for what was happening in the industry. As big a deal as the film school thing has become it was a lot more exciting then because it was brand new and wild and woolly. The paradox is that so much of the energy was not only devoted to what was happening with new American cinema but

also to a pretty radical reassessment of classical Hollywood."

Just as the whole Golden Age system faded away, he said, "a more progressive, experimental, radical cinema emerged," adding, "There's never really been anything like it and I think there never will be again and mainly because of the global domination of the media by just a couple companies that have very little interest in that kind of churn and experimentation."

He came of age in that "utterly distinct" era when, he said, "extremely important filmmakers" helped change film grammar and mores. It marked a sea change not unlike the transition from silent to talking pictures. Just as silents developed the core visual narrative language of film, talkies refined it and ushered in new filmmakers, stars, genres and technologies.

"The transition to sound was difficult and in many ways quite clumsy but by the mid-'30s sound film advanced the medium, just as the classical studio Hollywood period that followed was another distinctive period (with enhanced color and big screen processes)."

GENIUS OF THE SYSTEM

He feels his deep understanding of studio production efficiencies is why his resulting book *Genius of the System* was successful. "The main impetus was to think about the creation of Hollywood movies in a more cinephile complicated way that took collaboration and industrial forces into account." His premise is that the old studio contract system, despite limitations, developed "the whole equation" that made possible enduring films that comprise the American cinema canon. Individual and collective talents, visions, personalities, along with factory-like practices, meshed to make the system the envy of the world.

"The most successful studios had their own theater chains that generated enough capital for them to have more talent under contract."

Genius examines how each studio developed an in-house style, forming creative teams around talents and formulas: RKO's *Astaire-Rogers* musicals; Paramount's *Marx Brothers* comedies, *Hope-Crosby* road pictures and *Billy Wilder* dramedies; MGM's *Arthur Freed* musicals, *Thin*

Man series and big-budget prestige pics (*Gone with the Wind*); Warner Bros. gangster pics, *Bette Davis* melodramas and *Busby Berkeley* musicals. In the case of Universal, he said, "It took character actors like *Boris Karloff* and *Bela Lugosi* and turned them into stars. Then they discovered *Deanna Durbin* and found how to best use her. The same with *Abbott and Costello*. It's quite impressive what Hollywood was able to do in systematically reproducing success with enough variation to keep it fresh."

CHANGING HOLLYWOOD LANDSCAPE

As Hollywood's become controlled by a few giant media companies, he said, "The industry's gotten to a place where the indie thing has held on by its fingernails. More indie films are being produced and released than ever but far fewer are making money."

A book he's writing explores the rise of the conglomerates from the 1989 Time Warner merger and Sony's acquisition of Columbia to now.

"The first two chapters are on *Batman*, *Do the Right Thing* and *Sex Lies and Videotape*, all released in 1989. By 1992-1993 you've got Disney buying Miramax and the launch of Sony classics, with this integration of the indie movement and the blockbuster franchises becoming the new template. That tension was crucial to this period. We tend to forget how amazing those *Lord of the Rings* films (*New Line*) were."

Schatz believes subsequent franchise films, such as the *Marvel* superhero pics, are wanting aesthetically and "more clearly just commercial exercises."

He bemoans contemporary Hollywood's mega hit or nothing culture.

"Cinema really was, I think it no longer is, the quintessential American art form certainly of the 20th century."

After finishing his current books he expects to start another. "I can't imagine not writing, not working on something," he said. "I definitely will be thinking more about a trade kind of book. It would be more fun to write and not involve such deep scholarly digging. One of the ideas I've thought about is to write about all the versions of *A Star is Born*. It would be a way to kind of tell the Hollywood story."

Flaherty Senior Consulting

Join Flaherty Senior Consulting for a series of Solutions Group gatherings that will address the questions and challenges caregivers face.

Solutions Groups provide opportunities for caregivers to learn how to deal with various issues, obtain skills and knowledge, engage in discussions, and interact with others in similar circumstances.

Upcoming meeting dates and locations are:

- **Nov. 12, Jan. 14, March 11, May 13, July 8, Sept. 9, Nov. 11**
St. Vincent de Paul Church
14330 Eagle Run Dr.
- **Nov. 30, Jan. 25, March 22, May 17, July 26, Sept. 27, Nov. 29**
Faith Westwood
United Methodist Church
4814 Oaks Ln.
- **Dec. 5, Feb. 6, April 3, June 5, Aug. 7, Oct. 2, Dec. 4**
The Servite Center of Compassion
72nd St. and Ames Cr.
- **Dec. 18, Feb. 19, April 16, June 18, Aug. 20, Oct. 15, Dec. 17**
St. Timothy Lutheran Church
93rd and Dodge streets

The Solutions Groups are facilitated by Nancy Flaherty, MS, CDP, president of Flaherty Senior Consulting. She has extensive experience working with family caregivers and caregiver groups.

For more information, email Nancy at flahertyconsulting@cox.net or call/text her at 402-312-9324.

Respite Across the Lifespan

Life can bring on stress for many of us. Finding ways to relieve stress is important to our overall health and well-being. Caregivers are not immune to this stress.

Please contact Respite Across the Lifespan at edben-nett@unmc.edu or 402-559-5732 to find out more about respite services and to locate resources in your area.

Intercultural Senior Center

You're invited to visit the Intercultural Senior Center (ISC), 5545 Center St.

The Intercultural Senior Center facility – open weekdays from 8 a.m. to 4:30 p.m. – offers programs and activities Monday to Friday.

The ISC offers a morning snack, and regular or vegetarian lunch.

Come and exercise at the ISC. It's never too late to learn and have fun. Join their language classes, technology, jewelry and crafts, and field trip options.

If people need assistance with their benefits, the ISC can help them out.

Lunch reservations are due by 9 a.m. A voluntary contribution is suggested for the meal.

Monthly food pantries are available for adults ages 50 and older.

For more information, please call 402-444-6529 or visit the ISC website at interculturalseniorcenter.org.

2	1	8	6	5	4	3	7	9
5	7	9	3	1	2	6	4	8
6	3	4	7	8	9	5	2	1
1	4	2	5	3	7	9	8	6
7	6	3	2	9	8	1	5	4
9	8	5	1	4	6	2	3	7
8	5	6	9	7	3	4	1	2
4	9	1	8	2	5	7	6	3
3	2	7	4	6	1	8	9	5

This Month's
Sudoku Answers

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

This Month's
Crossword Answers

How Nebraska's new voter ID law will work

Nebraska's new voter ID law (LB514) requires all registered Nebraska voters to present a photo identification (ID) when voting in an election in the state of Nebraska.

Voter ID begins with the May 14, 2024, primary.

Every election in Nebraska after the May 2024 primary will require voter ID.

Photo IDs:

- Nebraska driver's license (from DMV).
- Nebraska state ID (from DMV).
- Nebraska college ID (public or private).
- Nebraska political subdivision ID (state, county, city, school, etc.)
- United States Passport.
- Military ID.
- Tribal ID.
- Hospital, assisted-living facility or nursing home record.

ID must have your name and photo. ID can be expired.

How voter ID will work:

- Voting in person at the polls: Present a photo ID or

vote provisionally.

- Voting early at the election office: Present a photo ID or vote provisionally.

- Voting early by mail: Write driver's license/state ID number on ballot application or enclose a copy of photo ID or reasonable impediment certification with your ballot application.

- Voting in by-mail precincts or by-mail special elections: Write driver's license/state ID number on ballot return envelope or enclose a copy of photo ID or reasonable impediment certification in your ballot return envelope.

Active-duty military members, active-duty military spouses, and citizens overseas covered by UOCAVA (Uniformed & Overseas Citizens Absentee Voting Act) are exempt from voter ID.

If you forget your ID, you will fill out a provisional ballot.

For your ballot to count, you will need to present a photo ID to your county election office on or before

the Tuesday after the election.

If you don't have an ID, you can get a state ID for free (for voting purposes) from the Nebraska DMV. You will need to bring certain documents to get a state ID, so check with the DMV website ahead of your visit.

If you need a copy of your birth certificate to get a free state ID, you can get a free certified copy of your Nebraska birth certificate from the Nebraska

Department of Health and Human Services.

This is only available if you do not have an ID and need a state ID for voting purposes.

If you cannot get an ID due to disability/illness, religious objection to being photographed, or lack of documents to obtain a free state ID, you can complete a reasonable impediment certification.

Visit VoterID.Nebraska.gov for more information.

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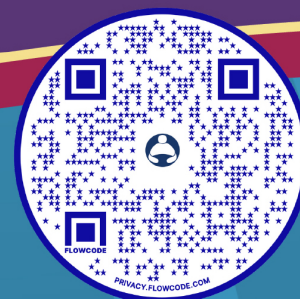
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