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New Horizons

Dancer, choreographer, actor, educator returns home after years away to share lifetime of creativity

By Leo Adam Biga

Omaha native Monica McSwain is a trained dancer who also sings and acts. As a choreographer and educator she's followed in the footsteps of her mother, Omaha theater-dance maven, Sondra McSwain.

Monica has showcased her talents on screen and stage. She enjoyed a dance career in New York City, branched out as a national television commercial actress, then made her mark in musical theater, even Broadway, in *Chronicle of a Death Foretold*. She next conquered Hollywood as an episodic TV (*New York Undercover*, *Chicago Hope*, *Moesha*, *Promised Land*) and film (*American Pie*, *Red Eye*) actress. She's danced and choreographed across many styles for live concerts, fashion shows and music videos. She's shared the stage with Michael Jackson, Usher and Debbie Allen. She said working with MJ on the Beacon Theatre performances "was a masterclass in precision," adding, "Even the rehearsal phases in that iconic space remain some of the most rigorous and rewarding of my career."

She has graced billboards and magazine spreads (*Ebony*, *Glamour*). She's worked extensively with LA Theatre Works, touring with *Steel Magnolias*. She's also turned down work that goes against her



COURTESY PHOTO

beliefs. "I don't want to encourage people to do something if I don't think it's a healthy way of being," she said.

Also an entrepreneur, she opened her own L.A. boutique gallery, MAKEDA.

COMING HOME

After years away, she's now back in her hometown, sharing her gifts with schools and arts organizations. Choreographing shows at Duchesne Academy continues a family tradition that began with her mother

teaching dance there. English and drama teacher Thomas Becker notes the connection. "When I work with Monica I see quite clearly the impact her mother has had on her. She moves through the rehearsal space with the same quiet dignity and commands the same kind of respect." He met her in 2011 when she guest choreographed *Anything Goes*. She next did *As It Is Heaven* in 2015.

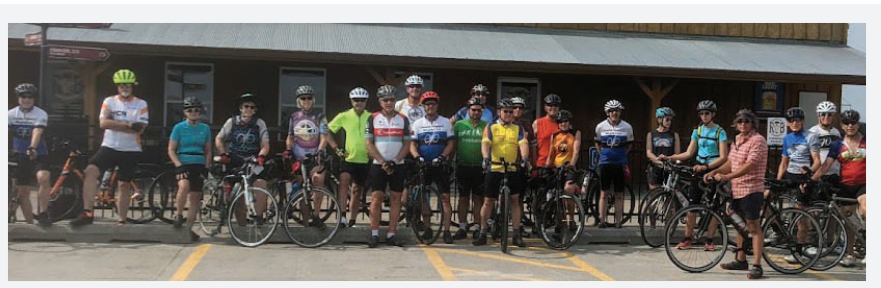
"Her work in these productions was stellar," he said, "and when I heard she was back in Omaha I brought her onboard to choreograph *As You Like It*. Monica taught our students period specific dance pieces to go with the music of Duke Ellington, Bessie Smith and Nat King Cole."

McSwain then collaborated on the school's production of *Six – Teen Edition* last winter.

Becker admires "her beautiful choreography and attention to detail," adding "what makes her special is "she is a dancer, but also an actor, so she can approach a piece of choreography from a character's perspective ... and help the director tell that story."

Storytelling inspires her. Said McSwain, "I believe in bringing truth to life, so I commit to whatever that life, that story is. I want

--McSwain continued on page 8.



Exercising, having fun on a bicycle ride

Cycling offers significant physical and mental health benefits, including improved cardiovascular fitness, increased muscle strength, reduced stress, and better joint mobility. Learn more about why it is important to ride a bike in the Omaha Pedalers Bicycle Club on **Page 16**.

Omaha woman teaches, keeps Native American language alive

By Ron Petersen

The UmoNhoN language, spoken by Native Americans in the Omaha tribe, is in danger of passing into history.

In order to keep the language from disappearing, Omaha tribe member Glenna Slater, teaches the language to students every semester at the University of Nebraska Omaha (UNO).

"The language is the most sacred thing to me, and I want to continue to share the language with people in this community," Glenna Slater said.

The UmoNhoN settled the Great Plains during the 17th century before losing much of their territory to the U.S. government in the early 1800s.

The Omaha Reservation was established in 1854 and is in Macy, Nebraska.

Over the last 25 years, students at UNO have not only learned about the language, but they have learned about the traditions of the Native American culture in Slater's class.

"I teach the students about the clothing, foods and I share stories about the history of the tribe," Slater said. "I teach every detail about the Native American culture."

Preserving the language has been a difficult process because less and less people are learning about the language, Slater said.

"The language is hard to write down and it's the hardest language I've seen written on paper," Slater

--Slater continued on page 9.

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Medicare enrollment options



vas

VOLUNTEERS ASSISTING SENIORS

By Mike Carsey
Volunteers Assisting Seniors

Tom came into the Volunteers Assisting Seniors office looking concerned, confused, and a bit on edge. “I think I may have messed up my Medicare enrollment and I am concerned about the penalties I keep hearing about. Can you help me? Why does this have to be so complicated?”

Counselors hear this type of question quite often accompanied by a little panic in the voice of the client. If this is you, you are not alone.

Yes, there are penalties involved if a person does not enroll in Medicare at the correct time.

WHAT ARE THE ENROLLMENT OPTIONS PROVIDED BY MEDICARE AND WHAT ARE SOME OF THE COMMON QUESTIONS PEOPLE HAVE?

Medicare provides several opportunities to enroll. These enrollment windows or scenarios are offered by Medicare to accommodate the wide variety of circumstances encountered by Medicare beneficiaries.

The SHIP/SMP certified counselors at Volunteers Assisting Seniors can help develop a plan of action specific to your needs. Our counselors are not insurance agents. We provide free, unbiased counseling services to Medicare eligible people in the community.

HAVE YOU CHOSEN TO RECEIVE YOUR SOCIAL SECURITY BENEFITS BEFORE AGE 65?

Enrollment in Medicare Parts A and B is automatic for most people who receive Social Security benefits before age 65, Social Security disability before age 65, or Railroad Retirement Board benefits. You will receive your Medicare card enrolling you in Part A and Part B about 2 months before your 65th birthday month. You do not have to accept enrollment. If you choose not to enroll

you must respond to Social Security and decline enrollment.

DO YOU WANT TO BEGIN MEDICARE WHEN TURNING 65 BUT YOU HAVE NOT BEGUN TO RECEIVE SOCIAL SECURITY BENEFITS?

People who are not receiving Social Security benefits have the option to enroll in Medicare during their Initial Enrollment Period (IEP). This enrollment must be completed online. The enrollment is not done automatically by Social Security/Medicare. Counselors can provide written directions and information about Medicare online enrollment.

The IEP is a seven-month period. The seven months include the three months before your 65th birthday month and the three months after.

For example, if a person’s 65th birthday month is January, the IEP looks like this: October November December January February March April.

In this example, a person wanting to begin Medicare the first day of their birthday month, should enroll during one of the first three months of their IEP.

They may enroll up to three months after their 65th birthday month as well. If they choose that option, coverage will begin the month after enrollment.

WHY WOULD A PERSON NOT WANT TO ACCEPT THE AUTOMATIC ENROLLMENT OR USE THEIR IEP TO BEGIN HEALTH COVERAGE USING MEDICARE?

The first reason might be that they are continuing to work and have employer group health insurance for coverage. This coverage may also include family members. If they were to discontinue their employer group health coverage and opt to use Medicare, family members may lose the coverage provided through their employer.

Second, they have health coverage through their employer, or their spouses, partners, or other family members employer, which is connected to active employment. When comparing Medicare costs and benefits, they find that the health coverage

provided by the employer is a better option.

Third, they contribute to a Health Savings Account (HSA) provided by their employer and they want to continue to work and contribute to the HSA after turning 65. People cannot enroll in Medicare and continue to contribute to an HSA without financial penalties on the contributions made after Medicare begins. Importantly, financial contributions made before Medicare begins are not affected.

The financial penalties come from the IRS.

Many people choose to enroll in Part A only if they do not contribute to an HSA. Part A is often free, and pays secondary to their employer coverage.

WHAT IF I CONTINUE TO WORK AND WANT TO USE MY EMPLOYER GROUP HEALTH PLAN? OR MY SPOUSE IS WORKING AND I AM COVERED ON THE SPOUSE’S EMPLOYER GROUP HEALTH PLAN? AM I STILL REQUIRED TO ENROLL IN MEDICARE?

Not necessarily.

If a person continues to work and is covered by an employer group health plan, they can enroll in Medicare any time after the last month of their IEP by using a Special Enrollment Period (SEP). This enrollment can occur up to eight months after the discontinuance or loss of the group health coverage. Most people begin this coverage the month after their group health coverage ends. No one wants to have a period without health coverage if possible. The coverage begins the first of the next month.

HOW DOES A PERSON QUALIFY FOR THEIR SPECIAL ENROLLMENT PERIOD (SEP)?

By proving to Social Security/Medicare that they have had continuous health coverage tied to active employment either from their employer or their spouses, partners, or a family members employer.

Penalties may occur if enrollment does not take place during the IEP or SEP or that the coverage in place was not tied to active employment.

--Medicare continued on page 3.

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Evergreen selection, planting and care

By Melinda Myers

Screen unwanted views, buffer traffic and other noise, create privacy and add year-round beauty to the landscape with evergreens. Combine them with deciduous trees and shrubs, perennials and annuals for multiple seasons of beauty. Plus, enjoy the seasonal changes as well as visiting pollinators and songbirds.

Use taller evergreens as a backdrop for flowering plants. Their green foliage provides a beautiful backdrop for flowers and fruit-laden plants, ornamental grasses, and fall color. Create a focal point or vertical interest in a garden bed or landscape with evergreens that feature interesting form or texture. Group several together to provide songbirds with shelter and a safe place to raise their young.

Don't let a lack of space deter the planting of evergreens. Dwarf varieties are perfect for smaller landscapes and planting beds. Combine these with other small-scale shrubs, perennials and groundcovers for additional seasonal interest.

As always, match evergreens to the growing conditions and climate. Make sure the plants selected are hardy and will thrive in the sunlight and moisture provided. Junipers are heat and drought tolerant and animals tend to leave them be. Hemlock is one of the few evergreens that tolerates the shade and is available in a variety of sizes and shapes. Give these and other evergreens planted in an exposed location a bit of shelter from winter winds and sun.

Arborvitae, yews, false cedar (*Chamaecyparis*) and rhododendrons are some of the favorite evergreens of gardeners and deer. Protect new plantings by surrounding them with a cylinder of hardware cloth sunk into the ground and at least four feet high. Applying wildlife



MELINDA MYERS PHOTO

Evergreens with interesting form and texture can serve as a focal point in garden beds.

protection, including repellents, before critters start feeding increases the chance of success. Consider applying an organic rain- and snow-resistant repellent, like Plantskydd (plantskydd.com), at planting. This odor-based repellent helps prevent damage and its rain and snow resistance means it needs to be reapplied less often. Just follow the label directions for the most effective control.

Make sure new plantings receive sufficient moisture during the first few years as they become established. Apply enough water to moisten the top 12 inches of soil when the top four to six inches feel dry. Individual trees need 10 gallons of water for every inch diameter of trunk measured at 4.5' high. Apply the water to the area under the dripline and several feet beyond for evergreens.

Spread a one- to three-inch layer of woodchips, shredded bark, leaves or evergreen needles over the soil surface. The finer the mulch material, the thinner the layer needed. Pull the mulch away from tree trunks and stems of shrubs, perennials and annuals. Organic mulches insulate plant roots from temperature extremes, conserve moisture, suppress

weeds during the growing season and improve the soil as it breaks down.

Winter preparation starts at planting and continues into fall and even winter in milder parts of the country. Evergreens continue to lose moisture throughout the winter even when the soil is frozen or dry. Continue to water evergreens, moisture-loving plants and new plantings as needed when the temperatures are in the 40s, the soil is dry and not yet frozen or covered with snow.

Investing time in proper plant selection and year-round care will help healthy, attractive evergreens thrive for many years.

Melinda Myers has written over 20 gardening books, including Midwest Gardener's Handbook, 2nd Edition and Small Space Gardening. She hosts The Great Courses "How to Grow Anything" instant video and DVD series and the nationally syndicated Melinda's Garden Moment radio program. Myers is a columnist and contributing editor for Birds & Blooms magazine and was commissioned by Tree World Plant Care for her expertise in writing this article. Her website is www.MelindaMyers.com.

--Medicare is continued from page 2.

For example, coverage from COBRA, retiree health plans, VA coverage, and individual health coverage does not prevent penalties for Medicare A and B. The penalties are lifetime penalties and are paid in addition to Medicare premiums.

HOW CAN PEOPLE AVOID PENALTIES WHEN ENROLLING IN MEDICARE?

Enroll at the proper time. Each person has unique circumstances. Medicare is complex but the SHIP/SMP certified counselors at Volunteers Assisting Seniors can assist you in navigating the complexity and help you

design a plan of action.

Volunteers Assisting Seniors provides Medicare information to eligible people in Douglas, Cass, Sarpy, Washington, and Dodge counties. In addition, we conduct free Medicare workshops providing comprehensive information about aspects of Medicare enrollment, coverage, and benefits.

Please call Volunteers Assisting Seniors for more information.

Volunteers Assisting Seniors
900 South 74th Avenue Suite 403 Omaha, Nebraska, 68114
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New Horizons

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Understanding credit reports and credit freezes

By Kelly C. Bourne

Everyone has heard about credit reports, but not everyone really understands exactly what they are and how much they can affect our financial lives. Whenever you apply for new credit, e.g., take out a loan or apply for a credit card, the lender will check your credit rating. If they don't think you can handle the additional indebtedness, they'll deny the loan. Besides determining whether you'll get a loan, your credit report may impact the amount of interest you'll pay. A low credit rating likely means you'll pay a higher interest rate.

Everyone is entitled to one copy of their credit report every year from each of the three major credit bureaus: Equifax, Experian and TransUnion. You can request your copy by any of these three methods:

1. Go to website www.annualcreditreport.com and make your request online.
2. Call (877) 322-8228 and make your request over the phone
3. Download and complete a form available from Annual Credit Report Re-

quest form and mail it to:

Annual Credit Report
Request Service
P.O. Box 105281
Atlanta, GA 30348-5281

When you request your free credit report, make sure you're dealing with the organization listed above. There are many websites that appear to offer free credit reports, but you may be signing up for an ongoing service with annual or monthly charges. Be sure you're dealing with the official source to avoid getting hit with hidden fees.

By requesting a copy from a different bureau every 4 months, you can get regular updates on your credit history. Other times when you should check your credit report include:

- Before applying for a loan or applying for a new credit card.
- Before applying for a new job.
- Before renting a house or apartment because owners frequently run a credit check on potential tenants to ensure they don't have credit problems.
- If there has been a data breach that included your personal identifiable infor-

mation (PII)

- If you've been denied a loan or new credit card.
- If you think you've been the victim of identity theft. For example, you've received payment requests for loans that you didn't take out.

CREDIT REPORT CONTENTS

Once you receive your credit report you need to review the details and confirm its accuracy. Information that you should review includes:

- Your current name and any names you've used in the past.
- Current and prior addresses
- Date of birth
- Social security number
- Phone numbers
- Spouse's name, if applicable

Details for loans and credit accounts you have now or have had in the recent past. This includes:

- Name of credit card or loan source
- Date the account was opened or closed
- Current balance
- Payment amounts
- Credit limit
- Bankruptcies remain in your credit report for 7 to 10 years.
- Any payments you've

missed

- Loans that were sent to collections
- Overdue child support Inquiries
- Recent requests for your credit report made by anyone.

One item that won't be on your credit report is your credit rating. Credit ratings are numerical scores between 300 and 850. The higher the score, the more creditworthy you're perceived to be. Good scores are considered from 670 to 739. Very good scores are 740-799. Excellent is 800 or higher.

MAKING CORRECTIONS

If there are details in your credit report that you think are inaccurate you have the right to request that they be corrected. You can submit corrections either online or by mailing a letter to the credit bureau. You'll be required to provide the following information when requesting a correction:

- Your complete name, address and telephone number
- The confirmation number on the credit report you're referring to
- The specific item(s) that you want corrected
- A clear explanation of why you claim the information is wrong or why information should be removed
- Copies of documents that support your claim, e.g., cancelled check, payment history, etc.

You should also contact the entity, i.e. bank, credit card company, retail store, landlord, etc., that provided the disputed information to the credit bureau. Send them the same details about the inaccurate information that you provided to the credit bureau.

If the credit agency or original creditor won't make the corrections, you can contact the Consumer Financial Protection Bureau (CFPB). The CFPB can't force a credit bureau to make changes, but it provides you the right to add a 100-word statement to your

credit report explaining why you think the information is in error. This allows you to express your side of the situation.

FRAUD ALERTS

If you have been or believe you've been a victim of fraud or identity theft you can request that the credit bureaus place a fraud alert on your credit report. Once this has been done, creditors must call you and/or take reasonable steps to verify that it's actually you making a credit request before they open a loan or otherwise grant credit.

CREDIT FREEZE

If a criminal knows your Social Security number, birthdate and address they can apply for an online loan under your name. Likewise they can steal a credit card application letter from your mailbox, change the address and submit the application. The new card will be sent to a different address.

A credit freeze prevents anyone, including potential new creditors, from accessing your credit data. Without access to your credit file, they're unlikely to grant a new loan or line of credit under your name. This can help prevent a criminal from obtaining loans under your name.

Requesting a credit freeze can be made by calling or mailing your request to the credit bureaus. You must contact each of the three nationwide credit bureaus individually to set up a freeze on your account.

Setting up a freeze doesn't cost you anything and can be created or removed at your request. For example, if you currently have a credit freeze in place, but plan to take out a car loan, you can remove the freeze, get the loan and then re-apply the credit freeze.

In a world where scams, identify theft and cyber-crime are too common, you need to take steps to protect all your assets. This includes your credit rating. The actions in this article can help you safeguard your credit-worthiness.



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The power of purpose: Finding joy and connection at every age

By Lois Jordan

There is a common misconception that growing older means slowing down, stepping back, or becoming less involved in life.

Yet anyone who spends time with older adults knows the opposite is often true. Every day, seniors across our communities continue to teach us what it means to live with resilience, purpose, and grace.

Aging is not simply a matter of years—it is a journey filled with experiences, relationships, and opportunities for growth.

Whether it's sharing stories with grandchildren, volunteering in the community, learning a new hobby, or offering wisdom gained through a lifetime of experiences, older adults continue to make meaningful contributions that enrich the lives of those around them.

One of the greatest gifts of aging is perspective. Life's challenges and triumphs teach lessons that cannot be found in books or classrooms.

Seniors have witnessed history unfold, adapted to countless changes, and navigated both personal and global challenges.

Their stories remind us that strength is often built through perseverance and that hope can be found even in difficult times.

Equally important is the power of connection. Research continues to show that meaningful relationships contribute to overall health and well-

being.

A friendly conversation, a shared meal, a community activity, or a simple act of kindness can make a profound difference in someone's day.

These moments of connection foster a sense of belonging and remind us that we are never alone.

At senior living communities across the country, these connections happen every day.

Residents form new friendships, celebrate milestones together, participate in activities that spark creativity, and support one another through life's transitions. These communities become more than places to live—they become places where people continue to thrive.

Purpose also plays a vital role in healthy aging. Having something to look forward to, a reason to get up each morning, or an opportunity to help others can improve both physical and emotional well-being. Purpose doesn't have to be grand.

It can be tending a garden, mentoring a young person, participating in a book club, creating art, or simply bringing a smile to a neighbor's face.

Perhaps the most inspiring lesson older adults teach us is that joy can be found at every stage of life. Joy lives in laughter shared with friends, cherished memories, family traditions, and the simple pleasures of everyday moments.

It grows when we remain curious, grateful, and open to new experiences.

As we celebrate older adults and the communities that support them, let us recognize the tremendous value they bring to our world.

Their wisdom, compassion, resilience, and spirit continue to inspire generations.

The truth is that aging is not about what is left behind—it's about embracing all that remains possible.

Every chapter of life has purpose, and every day offers a new opportunity to learn, connect, contribute, and thrive.

After all, a life well-lived is not measured by age, but by the impact we have on others and the joy we find along the way.

Lois Jordan, CEO for Midwest Geriatrics Inc. Management company for Florence Home Healthcare Center, Royale Oaks, and House of Hope Assisted Living and Memory Care.

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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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:

- **July 2:** Fourth of July Party @ 10:30 a.m.
- **July 3-10:** Center will be Closed
- **July 8:** Presentation with Robyn from the Douglas County Historical Society @ 11:45 a.m.
- **July 16:** Jackpot Bingo @ 11:45 a.m.
- **July 17:** Entertainment by "Bill Ring" compliments of Merry-makers/Dreamweavers @ 11:45 a.m.
- **July 22:** Team Trivia Challenge @ 12 p.m.

Every Monday – Card Game: Manipulation @ 10 a.m.

Every Monday – Pickleball @ 10 a.m.

Every Monday and Friday – Bingocize @ 10 a.m.

Every Tuesday, Wednesday and Thursday – Kings in the Corner @ 10 a.m.

Every Wednesday – Chair Volleyball @ 10 a.m.

Everyday – Card Games @ 10 a.m.

Grab N Go meals are available.

For more information, contact Barb at 402-444-3091 or barbara.white@cityofomaha.org.

We need your support!

I would like to become a partner with the Eastern Nebraska Office on Aging, and help fulfill your mission with older adults.

Traditional funding sources are making it more difficult for ENOA to fulfill its mission. Partnership opportunities are available to businesses and individuals wanting to help us.

These opportunities include volunteering, memorials, honorariums, gift annuities, and other contributions.

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ENOA

- \$25 = One month of Personal Emergency Response.
- \$50 = Provides one week of Meals on Wheels for one older adult.
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Phone: _____

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(402) 444-6536



Please see the ad on page 3

Thank you to the New Horizons Club members

\$25
Clarence Gilliland

Millard Senior Center

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

- **July 6-10, 13-15:** Christmas in July Fundraiser Tai Chi on Mondays and Fridays @ 9:30 a.m. Bingo every Tuesday and Friday @ 12 p.m. Bingo callers in need
 - 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.



We want to hear from you.

- Do you have questions about the Eastern Nebraska Office on Aging, its programs, or services?
- Do you have a comment about the agency and how it serves older adults in Douglas, Sarpy, Dodge, Cass, and Washington counties?
- Do you have a story idea for the *New Horizons* newspaper, or would you like to receive a **FREE** copy each month?

Please send your questions, comments, and story ideas to:

enoa.info@enoa.org

We appreciate your interest in ENOA and the *New Horizons*.



Adapting to digital lives

Sitting in the new Omaha Central Public Library, I am in awe, even as I find it somewhat intimidating. Instead of walking through stacks of books, I see hundreds of metal bins that are accessed by a robotic arm upon request. If I want a book, I ask a librarian and a robot gets it. So much for browsing the stacks!

This experience is one among many that causes me to feel like the world of technology is rushing ahead while I am being left behind. Because I grew up in a pre-computer world, I find my brain does not work like the brains of younger people. This leads to endless frustrations!

For example, automated phone responses will often send me in circles before I get to what I need. I just want to talk to a real human being who can answer a simple or maybe complicated question. When my computer does not do what I expect, I do not know how to troubleshoot. (Sometimes turning it off and on works!) Now my emails are being interpreted by AI. How irritating! I would like to think for myself, thank you! Can I turn AI off?

As did my parents and grandparents, I worry about

Conscious Aging

By Nancy Hemesath

the younger generations. Now they grow up on a steady diet of social media and computer games, always tethered to their screens. They know how to handle technology, but where do they learn good people skills? Is AI making us less relational? I am sure teenagers would see these concerns as "old-fogey-ish." Maybe so.

Back to my battles with technology, while I can handle self-checkout at the grocery store, I would much rather interact with a clerk, perhaps exchanging smiles. I would rather explain my problem to an airline customer service rep than "choose from the following options." I would even rather read a hard copy than a computer screen. Yet here we are! Change is happening at a break-neck speed, and I am not willing to disengage. I still want to be an active contributing member of society so I must adapt.

Intergenerational relationships are key in this adaptation. I ask for help. My busy nephew in California

has saved my sanity more than once. My dog-sitter is coming over tomorrow to help me figure out my TV system. Younger committee members show me how to share documents for our projects. It helps to have young friends and family members!

While I generally worry about younger people, as I mentioned, I am also comforted by what I see in my nieces and nephews. While they know so much about computers and high tech, they are wonderful human beings who exemplify empathy. "Sure, I will help you!" Apparently the two skills are not mutually exclusive!

Meanwhile I learn to practice patience and humility when I hit a snag calling customer relations. Trick: Sometimes dialing 0 gets me to a real person.

(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.)

Don't talk to random strangers

If you receive a call or text message from an unknown number that asks a friendly question, like "Are we still on for dinner?" You may be tempted to reply and let the person know that they have texted the wrong number. However, this "wrong number" message was actually sent by a cybercriminal, and it's a trick to start a conversation with you. If you reply, they will continue messaging you to build your trust. Eventually, they will turn the conversation to money and might ask you to send them gift cards or offer you an opportunity to invest in cryptocurrency. What they talk to you about varies, but the goal of this "friendship" is to trick you into sending them your money or personal data.

Follow these tips to avoid falling victim to this scam:

- If someone calls you and threatens to arrest you unless you pay a fine immediately, it's a scam. Cybercriminals often try to scare you into acting without thinking.
- Keep in mind that cybercriminals can search online for public information, such as a case or badge number, and use it to make their scams appear more convincing.
- Real law enforcement agencies will never ask you to pay a fine using gift cards, wire transfers, or cryptocurrency. If anyone asks for these payment methods, hang up.
- Never share your personal or financial

information with someone that you have only spoken to through text messages, even if they seem to need money or are offering you an "opportunity." Scammers frequently use these tactics as a way to trick you into giving them your money or financial information.

- If you receive a suspicious text message from an unknown number, don't reply. A reply can let cybercriminals know that your number is active, and you could be targeted in future scams.

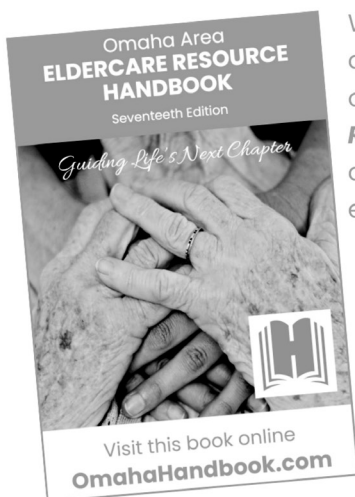
- If you receive a suspicious text message, use your phone's settings to mark the message as spam or junk. This action helps your phone carrier identify and block these messages for everyone.

- If you receive an unexpected email about a conduct report or compliance case, do not open any attachments or select any links. Instead, contact your manager or supervisor to see if the email is legitimate.

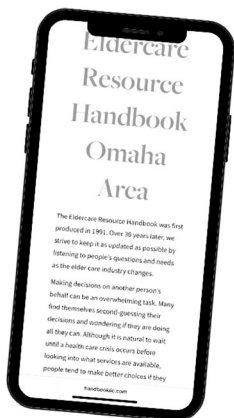
- Real internal documents usually don't require you to go through multiple security checks to access a file. If something seems suspicious, trust your instincts.

- Be extra cautious if you receive an unexpected email with an attachment, especially if it seems urgent. Remember, scammers often try to trick you into acting without thinking.

For more information, visit KnowBe4.com.



We are thrilled to announce the 17th edition of the **Omaha Eldercare Resource Handbook**, a reliable guide to eldercare solutions!



Don't miss out on this valuable resource. Get a hard copy today or visit us online at OmahaHandbook.com.



CONTACT US

402-225-0328
Info@HandbookLLC.com

Eldercare Resource Handbook
11640 Arbor Street, Suite 203
Omaha, NE 68144

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 \$5 contribution is suggested for the meal.

This month's activities will include:

- **Everyday:** Sip and Chat @ 9 a.m.
 - **July 1:** Music with Bill Chrastil @ 10 a.m.
 - **July 2:** Nye Presentation @ 10 a.m.
 - **July 3-10:** Center will be Closed
 - **July 13:** Snacks from Home Instead @ 2:30 p.m.
 - **July 15:** Music with Billy Troy @ 10 a.m.
 - **July 16:** Medicine in Motion @ 10 a.m.
 - **July 22:** Music with Merry Maker's-Dave Eames @ 10:30 a.m.
 - **July 23:** Early Bird Bingo @ 9:30 a.m.
 - **July 23:** Senior Fraud Talk @ 10:30 a.m.
 - **July 28:** Board Meeting @ 1:30 p.m.
 - **July 29:** Music with The Links @ 10 a.m.
- Line dancing on Mondays @ 9:30 a.m.
Mahjong on Tuesdays @ 9:15 a.m.
Blood Pressure Checks on Tuesdays @ 10 a.m.
Bunco on Tuesdays @ 10:15 a.m.
Craft class on Tuesday afternoons @ 1:30 p.m.
Double Deck Pinochle on Tuesdays @ 1:30 p.m.
Tai Chi offered every Tuesday and Friday from 9:15-10 a.m.

Mahjong on Wednesdays at 12:30 p.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 \$5.

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

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 edbenett@unmc.edu or 402-559-5732 to find out more about respite services and to locate resources in your area.

UNO Research Study

The University of Nebraska Omaha is conducting a research study.

Volunteers are needed to participate in the research study titled, "Impact of Nrf2 activation on macrovascular function, microvascular function, leg function, and walking capacity in patients with peripheral artery disease." The Vascular Research Lab at the University of Nebraska at Omaha will be assessing the effectiveness of Vumerity on vascular function and exercise capacity in healthy older adults and those with peripheral artery disease.

This study will require four lab visits (i.e., a consenting visit, two experimental visits, and one follow-up visit) in the Vascular Research Lab located in the H&K building on UNO's Dodge St. campus and at the University of Nebraska Medical Center.

You may qualify if you are 50-75 years old, currently have or do not have a diagnosis of peripheral artery disease, if you are not currently pregnant or breastfeeding, if you are not diagnosed with kidney disease, liver disease, multiple sclerosis, psoriasis, lymphopenia or gastrointestinal disorders that would prevent you from safely taking the study drug or if you are not allergic to diroximel fumarate or dimethyl fumarate.

If you are interested, please call the UNO Vascular Research Lab at 402-554-3779 or email unovrl@unomaha.edu.

Food affordability and joint health: What older adults shared in 2025

In 2025, NCOA surveyed more than 2,300 older adults (92% of whom reported being 60 or over) to better understand respondents' knowledge of needs related to nutrition and joint health, their confidence in their knowledge of nutrition and physical activity, and their own experiences related to nutrition and joint health.

WHY EATING HEALTHY FEELS OUT OF REACH FOR OLDER ADULTS

According to the survey, 71% of respondents reported difficulty eating healthy in the last 12 months because healthy foods were out of their budget.

With food prices continu-

ing to rise, these findings are especially troubling as more people find themselves unable to afford healthy food. The USDA's Consumer Price Index (CPI) found that, in 2025, prices for all foods were expected to rise by 3%. Food-at-home prices (like groceries) were expected to increase by 2.4%, and food-away-from-home prices (like restaurants) were expected to increase by 3.9%.

These price increases matter because they compound the financial pressures many older adults already face.

For example, a recent NCOA study found that low-income older adults

die nine years earlier than their higher-income peers, often because they can't afford basic living expenses or long-term care. Survey respondents in the report also said healthy food is out of reach financially, highlighting how the growing wealth gap and affordability make it harder for older adults to manage and support their health.

Older adults and their families can check to see if they are eligible for food assistance and other benefits to help them afford daily expenses by going online.

(Information provided by the National Council on Aging).



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This program is offered in a joint effort of Douglas County and the National Association of Counties (NACo).



For more information
call **1-877-321-2652**

or visit
nacorx.org

This plan is not insurance.
Discounts are only available at participating pharmacies.

--McSwain continued from page 1.

to put value on screen or on stage. Hopefully it goes beyond just telling the story and moves people. I like it to be a narrative with its own voice or character."

All her life she's felt the transformational power of art. "At a young age I remember people walking out of a theater laughing or crying and it just moved me. I really liked the fact that art spoke to the heart of people. It brought community but it made people feel. It's a need like food."

The same way art moves her, she strives to move others. "Whether working with students, community organizations or audiences, my hope is always to create experiences that people don't just watch, but genuinely feel and carry with them afterward."

For a long time, she said, liturgical dance was taboo in Black Christian churches. Her family helped change that in the Church of God in Christ. "We actually put on a national workshop. It was a very specific way of introducing movement into the church body. But it was very gradual and selective." Today, she said, dance in worship spaces "is not as regimented" and "congregations are more embracing."

Outside church, her childhood dance work included *The Nutcracker* at the Orpheum Theatre. An early stage credit came in *The King and I* at the Omaha Community Playhouse. She got a rude early awakening to color conscious casting when she tried out for the title character in a Playhouse production of *Annie* and didn't get it, only to discover the director had no intention of putting a Black girl in the role.

"It was an eye-opener for me I had never experienced in this world of the arts," she said.

The disappointment of that bias was so great she declined a supporting part.

As children Monica and her older sister Mia, who also went on to be a professional dancer, often accompanied their mother to productions Sonda was involved as a performer, choreographer, director.

Monica can't recall how young she was when first exposed to the arts because, her mother informed her, "you were in diapers on a blanket." By the time she was old enough to walk she mimicked the moves she'd been exposed to since infancy.



COURTESY PHOTO
Monica McSwain is a veteran dancer, choreographer actor and educator

"Literally the theater was my sandbox, my playground."

The same for Mia and their brother Max. All three grew up as "theater kids."

"It was a big part of our life," said Monica.

Monica worked with her mom at the Center Stage. She and Mia often shared various stages with their mother. "I mean, that's what we did. One show would be ending and we'd go into the next," said Monica.

The three have performed with the African Culture Connection. Monica and her mom have even traveled to Africa with the Omaha dance troupe.

The family's creativity extends to her father, Erven McSwain, a musician (percussion) and singer who was a popular local DJ.

"I thought everybody was in the arts. I thought that's just the way the world is," Monica said.

With their mother a fixture at the Emmy Gifford Children's Theatre (now *The Rose*), the three siblings either watched from the wings as she put performers through their paces or joined her on stage. Max eventually pursued other interests. Monica and Mia couldn't get enough, even assisting their mom when she worked with large groups, the precocious girls even demonstrating certain numbers.

The Emmy Gifford was the family's second home.

"All the directors, choreographers, stagehands and actors were family," said McSwain, adding she regarded them as "aunts and uncles." The theater's late artistic director, Nancy Duncan, she said. "Literally was my godmother."

Duncan led touring shows that included the McSwains. "Nancy was a pillar of that traveling family. During these times, we weren't just 'touring shows,' we were all living a shared life on the road," Monica said. Duncan was a beloved writer, director, actress, storyteller. "There's so many beautiful stories and life lessons to learn from her, not just as

an artist but as a person and woman," McSwain recalled.

TAKING A STAND

"Being raised the way I was, I was exposed to the arts in an all encompassing way, not just dance or theater or music, but all of it. That included different styles of dance. Well, when I went there (Interlochen) you had to audition in a formal way to end up either in the contemporary modern dance program or in ballet. And I couldn't understand why it was divided, thinking dance is dance, it all goes together, how can you divide the styles. I was very adamant that it didn't make sense. I said, 'No, I really want to do both. They were like, 'Well, we've never had that before.'"

Her persistence paid off when, she said, "they ended up letting me do both."

"I went against the grain in embracing both. That was like unheard of."

NEW YORK, A BIG SISTER ROLE MODEL, AND L.A.

The trajectory of her and Mia's lives solidified when as teens they participated in an open workshop by the visiting Dance Theatre of Harlem and Alvin Ailey American Dance Theatre. The girls impressed enough to be offered scholarships by those prestigious companies (Monica by Ailey and Mia by Harlem). Officials wanted them to finish school in New York City but their parents nixed the idea. Assured the awards would still be honored when the girls graduated in Omaha, first Mia and then Monica went East to realize dreams of dancing professionally.

Growing up, Monica not only had her mother as a role model but Mia, too. She describes her sister as "a beautiful dancer – I look up to her, I adore her." Mia toured with Dance Theatre of Harlem and Parsons Dance Company. "Parsons has yearly residencies in Italy. Life took her there and that's where she is to this day," Monica said of Mia, who's also made a name for herself as a choreographer and costume designer. Monica's conducted residencies in Italy. Sisters taking similar paths seemed natural to them. "It's what we knew. We're living our passion," said Monica. She wonders how different their lives might have been if their mom wasn't a dance-theater guru.

New York crystallized things for Monica. "Being

there made it clear for me the work, the art, the craft, the doing was bigger than me as an individual. I saw lineage and how big community really could be generationally and geographically. I was still a teenager when I went to New York and worked with Ailey. It was eye-opening in a lot of ways. Just cultural shock." Having Mia there, she said, "was a huge part of that transition and helping me understand how to navigate – I felt comforted knowing she was there."

Monica terms "impactful" and "life-changing" her time with Ailey. But feeling constrained by only doing dance, she booked commercials. "Then doors opened with the theater world and Broadway." She did all that without an agent. Then one discovered her and she landed a TV show in L.A., where life became a whirlwind of steady work. She taught extensively there. She still maintains an L.A. residence.

TEACHING AND ARTS PROJECTS KEEP MCSWAIN BUSY

"I'm grateful to say I've been part of different students' lives that have decided to pursue the arts. They call me a mentor. I try to be there and do what I can. A lot of being an artist to me is about pouring into humanity." Just as she believes the arts are as life sustaining as food or air or sunshine, she said, "I feel like I am a part of that cycle of breathing life into others. It gives me peace. But it's beyond me. I get satisfaction knowing I'm getting to influence a life in a positive way. It's an honor to me I'm being a part of molding that person, so I don't take it lightly."

In Omaha she teaches at Pear Tree Performing Arts, whose executive director, Natasha Partridge-Butler, said McSwain "instills a profound sense of confidence and cultural grounding." Added Partridge-Butler, "She helps girls understand how all art forms are interconnected, the sacredness of your training and your mind-body connection. What I admire most is the way she shows up for young people. Her presence is genuine. Her approach grounded. Her care real. She carries her artistry with humility and purpose, and pours that same intention into every student."

McSwain's doing for others comes from her mom, whom she describes as "a selfless individual," adding,

"She's been an educator for decades, always wanting to pour into others – that's who she is." McSwain often runs into people at the store or church who fondly recall her mom. "It's a continual echo and it warms my heart. I get emotional." Following her mother's lead, Monica said, "I have taken on her value of pouring into people. When we pour into others we naturally are blessed. My work has never been solely about dance performance itself. It's about using movement, rhythm, storytelling and cultural connection as tools to engage, uplift, educate and bring people together across generations and backgrounds."

Partridge-Butler has felt the influence of both mother and daughter. "I first connected with Ms. Sonda when I was a theater kid. She choreographed shows I was in. She introduced me and others to the beauty of African dance, ballet, contemporary, modern, lyrical, jazz – the full spectrum. That early exposure is a huge part of what inspired me to pursue community-based arts education. She did more for us than teach dance, she shaped our identity, confidence and cultural awareness. She helped establish a foundation for Black art in our community that still resonates."

Now that Partridge-Butler works with the daughter, she said, "It feels like everything has come full circle. Collaborating with her is meaningful because I know how deeply she values culture, community and the responsibility that comes with both. It's great to have her home. She's already begun to have a profound impact on the arts in Omaha and on the next generation of artists in our community."

McSwain views it all as continuing a legacy. In addition to ongoing work with Pear Tree, Duchesne and African Culture Connection, she's collaborating with Omaha Performing Arts on *Rhythms of the Diaspora*, prepping a one-woman show, and bringing her boutique gallery to Omaha.

She's doing what she feels called to do.

"I would say my passion is my purpose. I've been definitely living that from a young child to now. I'm very blessed to do that. They're pretty synonymous to me. I realize my career in arts has been somewhat unusual. I really want to give whatever I can to pour into whomever, wherever."

Omaha woman finds strength, support and a second chance

By Courtney Brummer-Clark, Immanuel Pathways

When Vera Campos talks about life, her voice is bright, full of humor, determination, and gratitude. But her path to independence nearly ended three years ago, when a devastating fall left her alone on her apartment floor for a full week before anyone found her.

She survived, barely, and began the long climb back with the help of the team at Immanuel Pathways of Eastern Nebraska PACE®.

"I'm still here," she said. "And they still have my back."

That fall could have taken her life; instead, it became a turning point. Vera regained strength, stability, and, most importantly, the confidence to live on her own again.

"If I can do it myself, I want to keep it that way," she said, a phrase that's become her signature and her compass.

THE JOY OF BELONGING

Ask Vera her favorite activity, and she'll grin: "Talking." She's the first to say, "Good morning!" and the first to welcome new participants: "You're going to like it here." That warmth is part of why staff often describe her as a success



Vera Campos has gratitude and a future on her terms, "If I can do it myself, I want to keep it that way."

story, something that makes her glow.

"It feels good," she said. "They see I'm flourishing. And I am."

THE FALL THAT NEARLY TOOK EVERYTHING

The most harrowing chapter in Vera's story began on an ordinary Friday. She returned home from a day of activity, walked into her apartment, and remembers nothing else. She fell and was unable to reach help. For seven days, she lay on the floor, drifting in and out of awareness. A neighbor

finally noticed a faint, persistent thumping sound and urged the building manager to check. That insistence saved Vera's life.

When she was found, Vera was severely dehydrated, bruised, and barely conscious. She spent a week in critical care, a week in intensive care, and two months in rehabilitation. The physical toll was immense, the emotional impact was lasting. Even now, she keeps a night light glowing in her living room.

"It scares me," she admitted. "The dark reminds

me of being on that floor. I don't ever want to feel that helpless again."

Rehabilitation and mobility: Therapists worked side by side with Vera to rebuild strength and balance. Each session marked a small but meaningful step, from transfers and short walks to the confidence to move safely through her home. Over time, she moved from heavy assistance to doing as much as possible on her own.

Vera never felt alone. Calls, check-ins, and encouragement from the team reminded her that her goals

were possible and that someone always had her back.

"If I had stayed home and felt sorry for myself, I might have gone back to old habits," she said. "PACE® kept me moving forward."

FROM LONG-TERM CARE TO LIVING INDEPENDENTLY

With time, work, and steady support, Vera accomplished what once felt out of reach: She moved into her own apartment in Bellevue, Nebraska, where she's lived independently for more than three years. She cooks, manages her money, and maintains her routines.

"I want to do things as long as I can," she said. "And if I can do it myself, I want to keep it that way."

Her daughters, granddaughters, and a large circle of siblings remain a meaningful presence in her life, but Vera takes pride in doing what she can for herself first.

SHARING HER STORY SO OTHERS CAN FIND THEIR 'SPARK'

Vera is determined to use her experience to encourage others who may feel isolated or overwhelmed.

"Staying home 24/7 isn't good for anyone," she said. "People need a spark in their life."



NEW HORIZONS PHOTO

Glenna Slater, member of the Omaha Tribe, teaches the UmoNhoN language to students at the University of Nebraska Omaha.

--Slater continued from page 1. said. "You have to grow up speaking the language because it is hard to pick it up."

Despite the challenges ahead, Slater plans to expose more people to the

culture and language she's learned over the last 90 years.

"I'll be teaching until I am 110," Slater laughed. "I've never grown tired of teaching the language because it's a sacred language."

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Why more savers are choosing MYGAs over bank CDs

When interest rates rise, many conservative savers start asking the same question: “Where can I keep my money safe while still earning a fair return?”

For years, bank Certificates of Deposit, commonly called CDs, have been a familiar answer. They are simple, predictable, and widely available. You deposit money for a set period, the bank pays a stated interest rate, and you receive your principal back when the CD matures.

But more retirees and pre-retirees are now looking beyond traditional CDs. One option getting more atten-



tion is the Multi-Year Guaranteed Annuity, or MYGA.

A MYGA is a fixed annuity issued by an insurance company. Like a CD, it offers a guaranteed interest rate for a set number of years. Unlike a CD, it offers tax-deferred growth, beneficiary advantages, and future

income options that can be helpful in retirement planning.

WHAT IS A MYGA?

A MYGA is a type of fixed deferred annuity. You place money with an insurance company, and the company guarantees a fixed interest rate for a chosen period usually between two and seven or more years.

During that guarantee period, your money is not directly invested in the stock market. The value does not rise and fall with daily market swings. That can make MYGAs appealing for people who want a stable portion of their retirement

savings.

MYGAS OFTEN OFFER COMPETITIVE GUARANTEED RATES

One reason savers compare MYGAs with CDs is the potential for higher guaranteed interest rates.

Banks and insurance companies operate differently, so their rates are not always the same. In certain interest rate environments, insurance companies may offer MYGA rates that are more attractive than bank CD rates, especially for longer guarantee periods.

For example, someone comparing a 5-year CD with a 5-year MYGA may find that the MYGA offers a higher guaranteed rate. That difference may not seem large at first, but over several years, even a small rate gap can affect how much interest the account earns.

The key word is “guaranteed.” MYGAs are designed for people who want predictable growth, not market exposure.

TAX-DEFERRED GROWTH CAN MAKE A DIFFERENCE

CD interest is taxable each year as it is earned, even if you leave the money in the account.

A MYGA works differently. The interest grows tax-deferred, which means you generally do not pay tax on the gain until you withdraw it.

For retirees and pre-retirees, tax deferral may be useful. It can allow the money to compound without annual interest taxation. It may also help someone manage taxable income during years when they are trying to coordinate Medicare costs, Social Security timing, IRA withdrawals, or other retirement income.

This does not mean MYGAs are tax-free. They are not. Withdrawals of gain are generally taxable as ordinary income. The benefit is timing: taxes are usually delayed until money comes out.

MYGAS CAN HELP PROTECT AGAINST MARKET VOLATILITY

Many people approaching retirement want part of their money protected from stock market swings. They may already have investments in mutual funds, stocks, or retirement accounts. What they often want is a safer bucket for money they do not want exposed to

market losses.

A MYGA can serve that purpose. It provides a stated rate for a stated period, and the account value is not directly tied to market performance.

That can be helpful for someone who is recently retired, preparing to retire, or trying to create a more balanced financial picture. It may also appeal to people who want a conservative place for funds they do not need immediately but may want to use later.

CDS HAVE FDIC INSURANCE. MYGAS HAVE LIMITED INSURANCE THROUGH THE STATE.

Bank CDs at FDIC-insured banks are protected up to applicable limits. The standard FDIC insurance amount is \$250,000 per depositor, per insured bank, for each ownership category.

MYGAs are not FDIC-insured. They are backed by the claims-paying ability and financial strength of the issuing insurance company. In Nebraska, annuity owners may also have protection through the Nebraska Life and Health Insurance Guaranty Association, subject to limits and eligibility rules. The Nebraska association states that annuity contract protection is generally limited to \$250,000 per owner, per member company.

This is why it is important to review the insurance company, the contract, and the guarantees before choosing a MYGA.

MYGAS MAY OFFER FUTURE INCOME OPTIONS

A CD gives you a few basic choices at maturity. You can renew, withdraw, or move the money elsewhere.

A MYGA may offer similar options, plus the ability to convert the account into a stream of guaranteed income. This is one reason MYGAs are often discussed in retirement income planning.

Not everyone wants or needs lifetime income from an annuity. Some people simply want guaranteed growth for a set period. Others like knowing they may have an income option later.

That flexibility can be helpful when planning around Social Security, Medicare, Long Term Care insurance, life insurance, health insurance, dental

--MYGA continued on page 11.

EMPOWERED CAREGIVER CONFERENCE

A free conference, exclusively for family caregivers of individuals with dementia.

**MONDAY,
SEPTEMBER 28TH
10 AM - 2 PM**

**BELLEVUE UNIVERSITY
John B. Muller Administrative
Services Building
812 Bruin Blvd. | Bellevue, NE**

The Empowered Caregiver Conference is a free event exclusively for family caregivers of individuals with dementia. Hosted by Bellevue University and the Alzheimer's Association Nebraska Chapter, the conference aims to provide practical advice, expert insights, and a supportive community for caregivers.

PRESENTERS

LEARN FROM OUR
SPEAKERS, CONNECT WITH
LOCAL RESOURCES &
ENJOY A FREE LUNCH!



Ethan Schroeder
Alzheimer's Association
Community Educator

Communicating Effectively

Learn how dementia affects communication and gain practical tips for interacting with family, friends, and healthcare professionals.



Maggie Rempe
Alzheimer's Association
Community Educator

Supporting Independence

Strategies for helping individuals with dementia maintain daily activities while balancing safety and independence.



Joel High
Alzheimer's Association
Community Educator

Responding to Dementia-Related Behavior

This class outlines how dementia can cause changes in a person's behavior, including how a person may communicate. Learn about the possible reasons for behaviors and ways to address them, including non-medical and medical approaches.

REGISTRATION

This free event requires advance registration by September 18th. For more information and to register, scan the QR code or [click here](#).



Hosted by:



Protect yourself from summer heat: Essential tips for older adults

A Message From ArchWell Health

Picnics, parades and pool days mean summer is here — and so is the heat. However you spend your extended sunlight season, remember that rising temperatures and high humidity pose real health risks if you're over 65.

To beat the heat and its havoc (dehydration can sneak up faster than you think), a little preparation goes a long way. Here's what to know before heading outside — and what to do if the heat gets the better of you.

WHY HEAT HITS HARDER AS WE AGE

Not all that long ago, you might have spent hours at the beach or park under the hot sun with little more than a carbonated beverage to quench your thirst. But as you get older, it's harder for your body to handle all that heat.

Health issues like heart, lung and kidney disease can make older adults more susceptible to the risks of high temperatures. Natural changes to our skin also

limit our ability to regulate heat. At the same time, we often feel less hungry and thirsty than we used to, which means dehydration can set in before we ever feel the urge to drink. Certain medications can speed up the overheating or dehydration process too.

TIPS FOR SUMMER SAFETY

If your calendar is full of trips to the zoo or the shore this summer, hooray! It's great to stay engaged and take advantage of time outside with family and friends. Just keep these tips in mind to keep out of the danger zone.

LOWER YOUR BODY TEMPERATURE

When it comes to staying cool, some simple adjustments can make all the difference. Avoid being outside during the hottest part of the day, typically between 11 a.m. to 3 p.m., and always give yourself permission to rest. You'll enjoy the day more for it.

If your plans include a midday event, such as a 4th of July parade or family

reunion, scout out shady spots in advance or bring a canopy for shade.

KEEP THE FLUIDS COMING

The first sign of mild dehydration is often thirst, so it's important to keep sipping water or your favorite beverage throughout the day, especially if you plan on spending it outside. Older adults often need more liquids than they realize, so be intentional about it. Bring along a water bottle of your own and limit alcohol and caffeine, which can speed up dehydration.

For men ages 51 and up, the National Academy of Medicine recommends about 13 cups of fluid a day and about 9 cups for women.

KNOW THE SIGNS OF HEAT EMERGENCY

If you are overheating or dehydrated, your body will let you know: Watch out for symptoms like dizziness, muscle cramps, swelling in your ankles and feet, nausea, weakness and a rapid pulse, says the National Institute on Aging.

--MYGA continued from page 10. insurance, and other retirement needs.

IMPORTANT MYGA CONSIDERATIONS

MYGAs are designed for longer-term savings. They are not usually the best place for emergency money.

Most MYGAs have surrender periods. If you withdraw more than the contract allows during that period, you may pay surrender charges. Some contracts allow a certain amount of penalty-free withdrawals each year, but details vary.

You should also consider age, income needs, tax situation, beneficiaries, and liquidity before choosing between a CD and a MYGA.

A CD may be better if you want short-term access and FDIC coverage. A MYGA may be worth considering if you want a longer guarantee, tax-deferred growth, and possible retirement income options.

BEYOND MYGAS: OTHER SAFE-MONEY ANNUITY OPTIONS

While MYGAs are an excellent choice for people seeking a guaranteed rate of return, they are not the only option available. Some annuities offer a blend of guaranteed growth and the opportunity for additional gains tied to market performance, without exposing your principal to market losses.

For example, certain fixed indexed annuities (FIAs) may offer a guaranteed minimum return over a set period—such as a 20% guaranteed return over five years (equivalent to 4% annually)—while also providing the potential for higher earnings based on the performance of a market index. If the index performs well, the

account may earn more than the guaranteed minimum. If the market declines, the principal remains protected from market losses.

This combination of safety, guarantees, and growth potential makes indexed annuities an attractive option for savers who want more upside opportunity than a traditional CD or MYGA, while still maintaining protection from stock market downturns. As with any financial product, the features, guarantees, and growth opportunities vary by carrier and contract, making it important to review your options carefully.

COMPARE BEFORE YOU RENEW

For conservative savers, bank CDs still have a place. They are simple, familiar, and FDIC-insured within applicable limits.

But MYGAs may offer advantages that CDs do not, including tax-deferred growth, competitive guaranteed rates, beneficiary features, and future income options. For retirees and pre-retirees, the right choice depends on your timeline, liquidity needs, tax picture, and retirement goals.

Before renewing your next CD, it may be worth comparing both options side by side.

Mary Hiatt is a Retirement & Insurance Advisor and President of Mary the Medicare Lady (A non-government entity.) Not connected with or endorsed by the U.S. government or the federal Medicare program. Medicare Supplement insurance plans are not connected with or endorsed by the U.S. government or the federal Medicare program.

King Crossword

- ACROSS**
- 1 Science room
 - 4 Novelist Waugh
 - 8 Baby carriage
 - 12 Mode lead-in
 - 13 "Break My Heart" singer Dua
 - 14 Deserve
 - 15 Most spiteful
 - 17 Erte's style
 - 18 Naval rank
 - 19 Director DuVernay
 - 21 Hosp. workers
 - 22 Frasier's ex-wife
 - 26 Hay bundles
 - 29 Transcript no.
 - 30 Dr. of hip-hop
 - 31 Spanish cheers
 - 32 Espionage org.
 - 33 Close
 - 34 "Diamonds" singer
 - 35 Kilmer of "Top Gun"
 - 36 Paper packs
- DOWN**
- 37 Severe
 - 39 "Great Expectations" lad
 - 40 Hosp. areas
 - 41 Dodges
 - 45 Fresh
 - 48 California island
 - 50 March Madness gp.
 - 51 Skater's leap
 - 52 Dijon denial
 - 53 Undecided
 - 54 Legendary loch
 - 55 Donkey
- DOWN**
- 1 Lingerie trim
 - 2 Cumming or Bates
 - 3 Cave creatures
 - 4 Sets straight
 - 5 Property claims
 - 6 Mini-albums, for short
 - 7 Tree with pods
 - 8 Bicycle part
 - 9 "Norma —"
 - 10 Lob's path
 - 11 L-P link
 - 16 Corvette quartet
 - 20 By means of
 - 23 Notion
 - 24 Streetcar
 - 25 Towel word
 - 26 Employer
 - 27 Landed
 - 28 Jet type
 - 29 Baseball's Hodges
 - 32 MRI's kin
 - 33 Neighbor of Tibet
 - 35 TiVo precursor
 - 36 Foes
 - 38 Hawkeye
 - 39 "For — sake!"
 - 42 Actress Merrill
 - 43 Eve's grandson
 - 44 Without
 - 45 Busy insect
 - 46 Sgt., for one
 - 47 Corn spike
 - 49 Chopper

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						54					55	

This Month's Crossword Puzzle

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

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

Daughters of the American Revolution preserve stirring memories of Patriots

By Andy Bradley
Contributing Writer

James Walker was a boy of 16 when, like many New England lads during the American Revolution, he enlisted in his colony's militia in the summer of 1777 to help stave off the Redcoats. As a member of a rag-tag assembly of volunteers from New Hampshire, he marched into battle at Fort Ticonderoga. This was the war's second skirmish for the fortress looming high above Lake Champlain in northern New York.

But Walker's duty was short-lived. Patriot forces were outnumbered nearly three to one that day in early July 1777, so their commanders signaled retreat.

Young James, after just one month of service, journeyed 135 miles on foot back to his home in Antrim, N.H.

Walker's story ripples to this day all the way from New Hampshire to Nebraska. You see, James grew up to be part of a prominent New England family, whose lineage included Franklin



COURTESY PHOTO

It was not uncommon for boys as young as 13 to join their colony's militia as volunteers to fend off the Redcoats.

Pierce, 14th president of the United States. His oldest daughter, Elvira, was born in 1830, when he was 70 years old. She married John Tewksbury, and in 1857 the couple ventured to the great unknown plains of the West — presumably to escape financial woes besieging the East Coast at the time,

and to partake in the new land speculation boom on the American frontier. This transpired a full decade before Nebraska achieved statehood.

The couple settled near Weeping Water in Cass County, about 30 miles south of Bellevue. They farmed 320 acres and John supplemented their income by becoming a grain dealer and later opening a flour mill in the village.

Tewksbury died in 1905, and his spouse, Elvira, lived another 15 years, dying in 1920. She is buried in Laurel Hill Cemetery at 21st and Polk Streets in South Omaha.

This history is significant because Elvira is the only known daughter of a Revolutionary War Patriot who made her way to Nebraska and was buried in Omaha. At least five other women who were direct descendants of Revolutionary War Patriots also ventured to Nebraska and are interred in cemeteries throughout the state.

Daughters of the American Revolution (DAR) designate these women "Real" Daughters, with a capital R.

Preservation and verification of the facts underpinning these remarkable chapters in local and American history is the primary duty of the Daughters of the American Revolution (DAR). Founded in the late 1800s, DAR ensures that the memories and sacrifices of everyone who supported the Patriot cause, either by taking up arms or providing logistical and medical sup-

port, are not forgotten.

Today 175,000 women belong to one or more of 3,000 DAR chapters nationwide. Membership is open to anyone over 18 who can prove, through verifiable genealogical research, they are a descendent of a Patriot from the Revolutionary era.

"A Patriot just doesn't have to be a militia man," said Ann Higgins Cox, the leader of DAR in Nebraska. "It could be someone who provided a cow or a barn or some support for the Revolutionary War."

Locally, members of three DAR chapters subscribe to the three pillars of the organization — education, historic preservation and patriotism. Daughters support and encourage one another in their ongoing genealogical research, and engage in service projects throughout the community, with a special emphasis on supporting veterans.

The more a daughter does genealogical research, which is aided and supported by both the national DAR headquarters in Washington, D.C., and at state and local levels, the more likely she is to discover multiple linkages to her Revolutionary roots.

For example, Kami Voboril of Lincoln has traced her roots to five Patriots — all of whom are verified by officials at the DAR national headquarters.

Voboril joined DAR because "I wanted to do genealogy." She enjoyed "writing the letters to all of those aunts and uncles and cousins over the years, asking for birth dates and family names and marriage records. This was all done through the mail because we didn't have Ancestry." (Ancestry.com, is a popular online resource for exploring family heritage). These source documents fill several dozen binders in her Lincoln home.

As a result of her efforts over a 10-year period, Kami uncovered multiple connections to people supporting or fighting in the War for Independence. "As the years have gone by, it just gets more and more exciting. When I got that first one (lineage verification from DAR), I'm like, 'OK, I'm done. I'm never going to find anymore. That's

not even possible.' And then I found another one, and then another. And I have one right now waiting to be verified by the DAR in Washington, D.C."

Likewise, Ann Cox, the state DAR regent (the leader of the 1,100 Nebraska DAR members in



Cox

26 chapters), has traced her lineage to six Patriots, all of whom have been officially verified by national DAR officials. "I joined later in life because I was teaching and had children. I joined because I finally had time."

Although a keen interest in genealogy is the glue that binds DAR members together, service to their local communities and neighborhoods is also an essential component of their membership.

Local examples have included supplying Revolutionary War textbooks to area school libraries, providing college scholarships, volunteering at local shelters and food banks, welcoming new citizens at naturalization ceremonies at the courthouse, and many more.

In addition, Daughters provide grave memorial medallions for their deceased members as well as commemorative markers throughout the state, including one at Memorial Park in Omaha.

The DAR is sponsoring or supporting multiple initiatives around the state to celebrate America 250, including marching in July 4 parades in Bellevue and Ralston, as well as participating in the July 8 ceremonial reading of the Declaration of Independence at Memorial Park. The date corresponds to the first public reading of the Declaration of Independence in Philadelphia, marking the moment ordinary citizens learned about the Second Continental Congress's decision to sever ties with Britain.

While DAR leaders acknowledge that celebrating America 250 is important, celebrating and

--DAR continued on page 13.

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COURTESY PHOTO

The DAR has placed Revolutionary War Patriot markers throughout the state. This one is in Memorial Park in Omaha.

--DAR is continued from page 12.

safeguarding our colonial history and the long struggle for independence is a routine daily undertaking of the organization, said Cox. "The DAR is unique because every day we are celebrating the Revolutionary War."

Even today, DAR continues to identify and verify unknown Patriots and their descendants, including underrepresented groups such as Black and Native American patriots. More than 5,000 Black (mostly slaves) soldiers and sailors fought for the American cause, according to the American Battlefield Trust. Additionally, several thousand Native Americans fought for the colonists, according to the National Archives. Many more fought for the British.

DAR was founded in 1890 to preserve the memories of those who supported the Revolutionary War effort. Membership is restricted to those women whose lineage can be traced to those who either fought in — or provided logistical support for — the war effort. Men have a similar, albeit

smaller, organization — Sons of the American Revolution. The two organizations often collaborate on commemorative events throughout Nebraska.

Cox said women may be surprised at the high possibility of discovering a Patriot in their family tree, as nearly one in four Americans can trace their lineage to one or more Revolutionary War Patriots. According to Ancestry.com, about 7.5 million living Americans are direct descendants.

The best way to start your inquiry is to identify as many records as possible (birth, marriage, death certificates, obituaries, etc.) dating back to your grandparents, further back if possible. Then, continue to dig by accessing the free resources and research tools at DAR.org. Ancestry.com or similar online tools are useful, too. Finally, secure support from any one of the 26 Nebraska DAR chapters as well as the state DAR registrar. Contact information for Nebraska chapters can be found at nebraskadar.com. or on Facebook, Nebraska Daughters of the American Revolution.

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Omaha Fire Department

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Smoke/Carbon Monoxide Requests
1516 Jackson St.
Omaha, Neb. 68102

For more information, please call 402-444-3560.

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American Red Cross

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INSTALL SMOKE ALARMS.

MAKE A FIRE ESCAPE PLAN.

Omaha Philatelic Society celebrates 100 years of collecting stamps in Nebraska

By Ron Petersen

The Omaha Philatelic Society is celebrating 100 years of greatness in 2026.

Philatelic refers to anything relating to philately — the study, collection, and appreciation of postage stamps and postal history.

The objective of the Omaha Philatelic Society is the advancement of philatelic interest and knowledge among the membership and its community, the formation of philatelic friendships, mutual benefit through the exchange of philatelic material, and the



promotion of our collecting hobby.

“In today’s world to have a group that comes together that has a common interest for a very long time is pretty impressive. It’s fun to celebrate and we want to let

people know that we have been around for 100 years,” Omaha Philatelic Society President Ben Brick said.

During the winter and early spring of 1926, a group of stamp collectors made it a habit to stop in at the offices of Swartz & McKelvie Printing Company to talk about and exhibit their stamps to each other.

The Omaha Philatelic Society decided to form a stamp club, and their efforts resulted in the formation of the Omaha Philatelic Society on April 23, 1926. The first stamp show sponsored by the Omaha Philatelic

Society was held from May 22nd to June 4th, 1929, at the Aquila Court Art Gallery. Seventy-five frames of stamps were exhibited. The Omaha Philatelic Society continues its proud tradition of hosting the Omaha Stamp Show each September.

“It’s an opportunity to bring in stamp dealers around the region to Omaha. It gives collectors an opportunity to gather together and revisit the vendors,” Brick said. “It’s our main event we host every year.”

The year 1994 marked another proud milestone in the club’s history when it hosted two nationally accredited stamp shows within two-and-a-half-month period — the American Topical Association’s annual TOPEX show and its own show.

Then they hosted an American Philatelic Society World Series of Philately Stamp Show at the Westside Community Conference Center in Omaha in September 2021, which has helped bring in new members.

“We have seen a resurgence recently with some renewed interest in stamp collecting in younger generations,” Brick said. “We’ve been able to maintain the club and continue to promote it to those who don’t know about it.”

The Omaha Philatelic Society meets the second and fourth Friday of every month, which is when members come together for a brief discussion on current club affairs followed by an exchange (auction) of philatelic items submitted by their members. There can also be a presentation related to philately given by

a member or guest speaker, but if there isn’t a presentation, then the club will usually hold a member bourse, where members are encouraged to bring stamps, covers, or any other philatelic item from their collection for selling, trading, or for show-and-tell.

“Meetings usually centers around collecting in general. People will talk about what they collect and showcase their collections,” Brick said. “When we don’t have a presenter, we will open it up to swap, trade or sell items. We have items that we will sell, which allows people to get a hold of unique items, or they can offload some items in a collection.”

When it comes to the Omaha Philatelic Society and stamp collecting, it can be a fun hobby that explores history, geography, art and politics.

“Stamp collecting is a way to expand knowledge of a particular topic or part of the world. It is for those who have an arts background, but the hobby can intersect with another interest. I have an interest in geography, and I liked learning about the countries on the stamps. I like learning about the world in general and about the cultures,” Brick said. “Stamps focus on different subjects and it’s a simple way to learn about things. It can be a hunt sometimes to find a hard-to-find stamps, but that is all a part of the fun.”

For more information about the Omaha Philatelic Society, visit their website at omahaphilatelicociety.org or Omaha Philatelic Society Facebook page.

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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:

• **Aug. 6, Oct. 1, Dec. 3**
The Servite Center of Compassion
72nd St. and Ames Cr.

• **Aug. 19, Oct. 21, Dec. 16**
St. Timothy Lutheran Church
93rd and Dodge streets

• **Sept. 8, Nov. 10**
St. Vincent de Paul Church
14330 Eagle Run Dr.

• **Sept. 26, Nov. 28**
Faith Westwood
United Methodist Church
4814 Oaks Ln.

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.

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.

There will be a painting workshop with Kim Darling at 9 a.m. every Wednesday.

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.

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, Homestead 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.

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

This Month's
Sudoku Answers

L	A	B	A	L	E	C	P	R	A	M	
A	L	A	L	I	P	A	E	A	R	N	
C	A	T	T	I	E	S	T	D	E	C	O
E	N	S	I	G	N	A	V	A			
		R	N	S	L	I	L	I	T	H	
B	A	L	E	S	G	P	A	D	R	E	
O	L	E	S	C	I	A	N	E	A	R	
S	I	A	V	A	L	R	E	A	M	S	
S	T	R	I	C	T	P	I	P			
		O	R	S	E	V	A	D	E	S	
A	N	E	W	C	A	T	A	L	I	N	A
N	C	A	A	A	X	E	L	N	O	N	
T	O	R	N	N	E	S	S	A	S	S	

This Month's
Crossword Answers

A safer digital future starts with AI literacy

By: Kim Rowell, Cox Communications, Market Vice President – Nebraska/Iowa

From video calls with family to online banking and telehealth appointments, digital tools are woven into everyday life in ways that would have seemed unimaginable just a decade ago. That rapid evolution is especially clear in the rise of artificial intelligence.

AI PRESENTS RISK AND OPPORTUNITY

AI can be a powerful ally. It helps explain complex topics, provides step-by-step guidance, and supports lifelong learning. Used thoughtfully, it can boost confidence and independence.

But AI tools don't always get things right. Unlike traditional search engines, generative AI often presents answers with confidence—even when

information is incomplete or incorrect. That can make it harder to know when to question what you're seeing. According to Cox Mobile's Online Safety Survey, nearly one in three seniors (32%) report encountering misinformation in the past year. And it's not limited to older adults—many in the "sandwich generation," balancing careers, children, and aging parents, report similar experiences.

MISINFORMATION AWARENESS STARTS WITH KNOWING THE RED FLAGS

A key part of AI literacy is recognizing when something doesn't add up. Warning signs include overly definitive answers on complex topics, references to sources that don't exist, or emotionally charged language pushing quick decisions.

Beyond misinformation,

scammers are using AI to impersonate trusted contacts using just a few images or voice clips. These risks often show up in everyday activities like online shopping—an area 73% of seniors say concerns them most. AI-generated reviews, fake storefronts, and impersonated customer service are becoming more common.

That's why it's critical to slow down and verify before acting—especially when information involves health, finances, or personal data. If something feels off, don't rely on contact details provided in a message. Instead, go directly to a company's official website to confirm legitimacy.

By making verification a habit—just like using strong passwords—older adults can enjoy the benefits of AI while staying protected.

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Cyclists stay active on the trails, streets

By Ron Petersen

To be fit and healthy you need to be physically active. Regular physical activity can help protect you from serious diseases such as obesity, heart disease, cancer, mental illness, diabetes and arthritis. Riding your bicycle regularly is one of the best ways to reduce your risk of health problems associated with a sedentary lifestyle.

Cycling is a healthy, low-impact exercise that can be enjoyed by people of all ages. It is also fun, cheap and good for the environment.

“It doesn’t matter if you are young or old, you can get out there on the bike,” Omaha Pedalers Bicycle Club President, Rick Stein said. “I know people who have medical problems, but they are out there moving because you can go anywhere like on trails or highways.”

Riding in a group provides a sense of security to cyclists with concerns about riding alone. This is particularly true of those who want to get into road riding. Personal safety and mechanical problems are the two main concerns not only of new and less experienced riders, but also of the more experienced.



COURTESY PHOTO

The Omaha Pedalers Bicycle Club bring cyclists together to enjoy an activity others have in common.

All of the rides through the Omaha Pedalers Bicycle Club have an experienced ride leader and the club welcomes all who wants to join.

Group riding also is a great way to meet other cyclists, people with a common interest.

“It’s a social club,” Stein said. “We don’t care how fast or slow you are.”

The Omaha Pedalers Bicycle Club will start the

rides from various locations in and around the metro area. A typical ride start locations may include Elkhorn/Waterloo, Dodge Park, Schramm State Park, Democracy Park (north end of the Keystone Trail) and Stinson Park at Aksarben Village.

Every year, the club hosts special events which includes an annual picnic ride on the Wabash Trace to Silver City, an overnight

campout in Iowa and the fall ride to Magnolia along the Missouri River.

The club also hosts signature rides every month which usually involves pie, rides at night or scenic routes around the Midwest.

“There is so many opportunities to ride in our monthly rides,” Stein said.

Whether it’s on a gravel road, trail or highway, there are plenty of opportunities to ride a bike through the

Omaha Pedalers Bicycle Club.

“Come out and join us,” Stein said. “It’s very social because you are meeting people that are staying active. Everyone will get out and exercise together.”

For more information about the Omaha Pedalers Bicycle Club, visit their website at opbc.clubexpress.com or their Facebook page: Omaha Pedalers Bicycle Club.

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