



# Health & Living

A Special Supplement to

## SiouX Valley NEWS

June 29, 2017

Spotlight on local options for healthy living  
 Social Security – how it affects and can help you  
 Applying for Social Security disability and Medicare  
 Care options when your home isn't an option  
 Planning... Your retirement, living and healthcare  
 Health... How to be healthy and live better



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 Therapy Options  
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Hospice Care  
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# See Clearly, Check Yearly!

Dr. Toso and the staff at Canton Family Vision Clinic take pride in providing high quality eye care. Vision is such a critical part of our life and care of that vision is equally critical. Optometrists help to maintain the precious gift of sight. Canton Family Vision Clinic encourages healthy living and annual eye exams in order to see clearly at each stage of life.

## Pre-Schoolers

Every experience a preschooler has is an opportunity for growth and development. They use their vision to guide other learning experiences. From ages 2 to 5, a child will be fine-tuning the visual abilities gained during infancy and developing new ones. Parents should watch their child for indication of any delays in development, which may signal the presence of a vision problem. Difficulty with recognition of colors, shapes, letters and numbers can occur if there is a vision problem.

According to the American Public Health Association, about 10% of preschoolers have eye or vision problems. However, children this age generally will not voice complaints about their eyes. Parents should watch for signs that may indicate a vision problem, including: sitting close to the TV or holding a book too close, squinting, tilting their head, frequently rubbing their eyes, short attention span for the child's age, turning

of an eye in or out, sensitivity to light, difficulty with eye-hand-body coordination when playing ball or bike riding, and/or avoiding coloring activities, puzzles and other detailed activities. Don't wait for a problem to arise, get your preschooler evaluated by Dr. Toso with a comprehensive eye examination.

## Vision Screening compared to a Comprehensive Vision Examination:

It is important to know that a vision screening by a child's pediatrician or at his or her preschool is not the same as a comprehensive eye and vision examination by an optometrist. Vision screenings are a limited process and can't be used to diagnose an eye or vision problem, but rather may indicate a potential need for further evaluation. They may miss as many as 60% of children with vision problems, which means that even if a vision screening does not identify a possible vision problem, a child may still have one. Furthermore, passing a vision screening can give parents a false sense of security. At Canton Family Vision Clinic, we understand the importance of high quality vision and have committed to providing free thorough eye health and vision evaluations to all children entering kindergarten. Call or email to set an appointment with Dr. Toso for your kindergartener.

## Elementary, Middle and High Schoolers

A child needs many abilities to succeed in school. Good vision is a key. It has been estimated that as much as 80% of the learning a child does occurs through his or her eyes. Reading, writing, white board work, smart board use, and computers are among the visual tasks students perform daily. A child's eyes are constantly in use in the classroom and at play. When his or her vision is not functioning properly, education can suffer.

As children progress in school, they face increasing demands on their visual abilities. The size of print in schoolbooks becomes smaller and the amount of time spent reading and studying increases significantly. Increased class work and homework place significant demands on the child's eyes. Because vision may change frequently during the school years, regular eye and vision care is important. The most common vision problem is nearsightedness or myopia. However, some children have other forms of refractive error like farsightedness and astigmatism. In addition, the existence of eye focusing, eye tracking and eye coordination problems may affect school and sports performance. Dr. Toso performs complete visual analysis to ensure that visual performance is at peak level.

## When is a vision exam needed?

Your child should receive an eye examination every year-more frequently if specific problems or risk factors exist.

Unfortunately, parents and educators often incorrectly assume that if a child passes a school screening, then there is no vision problem. However, many school vision screenings only test for distance visual acuity. A child who can see 20/20 can still have a vision problem. In reality, the vision skills needed for successful reading and learning are much more complex.

Vision changes can occur without your child or you noticing them. Therefore, your child should receive an eye examination every year. The earlier a vision problem is detected and treated, the more likely treatment will be successful. When needed, the doctor can prescribe treatment including eyeglasses, contact lenses or vision therapy to correct any vision problems.

## Adults ages 19 to 40

Good vision is important as you pursue a college degree, begin your career, or perhaps start and raise a family. Here are some things you can do to maintain healthy eyes and good vision: Eat a balanced diet - plenty of fruits and vegetables each day; don't smoke - smoking exposes your eyes to high levels of noxious chemicals and increases the risk for developing macular degeneration and cataracts, get regular exercise - it improves blood circulation, increases oxygen levels to the eyes and helps remove toxins; protect your eyes and skin from the sun - harmful UV rays can damage

your eyes over the long term so wear sunglasses and use sunscreen; protect your eyes from short-wavelength visible light emitted from digital devices and LED bulbs by placing protective coating on your lenses; and get yearly eye examinations - problems may develop without any obvious signs or symptoms. SEE CLEARLY, CHECK YEARLY!!

## Adults ages 41 to 60

Beginning in the early to mid-40s, many adults may start to have problems seeing clearly at close distances, especially when reading and working on the computer. This is among the most common problems adults develop between ages 41 to 60. This normal change in the eye's focusing ability, called presbyopia, will continue to progress over time.

Fortunately, people with presbyopia now have many options to improve their vision - bifocal lenses with and without lines, and contact lenses both soft and gas permeable. The recent advances in contact and spectacle lens technologies have softened this adult transition. Dr. Toso and the staff at Canton Family Vision Clinic tailor your lens for your specific needs.

During these years, schedule a comprehensive eye examination with your optometrist annually to check for developing eye and vision problems. Don't rely on the limited driver's license vision test or other insufficient vision screenings to determine if you have an eye or vision problem. SEE CLEARLY, CHECK YEARLY!!

# Healthy Vision

Free Comprehensive Children's Eye Exam for those entering Kindergarten!



Dr. Jonathan Toso

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Examinations include tests for glaucoma, cataracts, macular degeneration, and the ocular effects of many general health disorders such as diabetes and high blood pressure, as well as effects of medications.

# Brower Health offers mineral information

Stan Brower at Brower Health in Canton recently discussed the importance of minerals and the role they play in maintaining and rebuilding a healthy body.

The first step is knowing what ions are in relation to the body. An ion is a mineral or element that has a positive or negative charge. A body needs minerals because when you have them, the body can then facilitate changes to move nutrients to areas that need them.

This leads to discussion

on trace minerals. Brower said, "You may collect silver coins, wear a platinum ring, or have a gold filling. You've likely sipped tea poured from a copper kettle, eaten a cookie from a fancy tin container or traveled on an airplane made of titanium.

But, did you know that these elements and many others, in very small, balanced trace amounts, are critical to your health?"

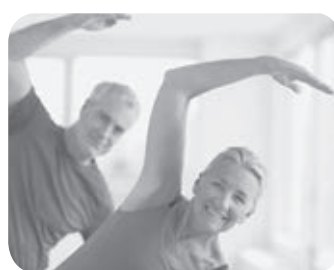
Although trace minerals are no longer as plentiful in the foods you eat, they exist

plentifully in their proper proportions in the mineral-rich waters of the earth's oceans and seas.

Every second of every day the human body relies on ionic minerals and trace minerals to conduct and generate billions of tiny electrical impulses.

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# Are You Leaving Your Beneficiaries A Tax Time Bomb?

When it comes to retirement – and to passing on whatever wealth you’ve accumulated to a spouse or the next generation – you may think you’ve thought of everything.

But despite your careful planning, it could be that Uncle Sam will be handing you a hefty tax bill while you’re living – or your beneficiaries one when you die.

“Even people who have been great about saving for retirement don’t always realize the tax implications of what they’ve done,” says Brett Sause, CEO of Atlantic Financial Group. “They may have created a significant tax problem for themselves, and they could be leaving behind a tax time bomb for their beneficiaries.”

The scenario is a fairly common one, especially for baby boomers in or near their retirement years.

“Someone told you to get an IRA,” Sause says. “Or they told you to open a 401(k) because your employer was offering it as a benefit, and it sounded like a good idea.”

And those are good ideas – to a degree, he says. An IRA, a 401(k) or a 403(b) helps slice into your income tax bill today, putting more in your pocket now and less in the government’s. But these are tax-deferred plans, not tax free.

Eventually, the tax bill comes due. When you retire, any withdrawals from those accounts are taxed. And when you turn 70½, the federal government requires you to withdraw a minimum amount, whether you want to or not.

“People often assume their tax rate is going to be less when they retire, but that’s not necessarily the case,” Sause says.

He says those who want to avoid that tax

time bomb for themselves – and in some cases for their beneficiaries – could consider other ways to invest their dollars, such as:

**Municipal bonds.** Municipal bonds are used to fund schools, highways or other government projects. Under the federal tax code, the interest income on municipal bonds is tax free. Usually, the interest also is exempt from state taxes.

**Roth IRA.** Unlike a traditional IRA, you don’t get to defer taxes on the income you contribute to a Roth IRA. But the upside is that when you reach retirement age, you can generally make withdrawals income tax free. And if you die with money still in the account, your beneficiaries also won’t pay taxes when they make withdrawals (but could still be subject to estate taxes).

**Life insurance.** Life insurance death benefits pass to beneficiaries income tax free, and it provides other advantages as well. “You can use permanent life insurance while you’re still breathing,” Sause says. For example, you can withdraw money from it and you can borrow from it\*. People tend to see the life insurance premium they pay as another bill, he says, not unlike the cable TV or electric bills. Instead, Sause says, it could be seen as a contribution, much like the contribution to an IRA or a 401(k), because in addition to the death benefit protection, permanent life insurance has living benefits too.

“It’s always hard to do someone’s planning based on what the future holds,” Sause says. “But with our national debt what it is, it’s likely tax rates are going to be higher years from now. So with retirement planning, it often becomes a matter of whether you want to pay your taxes now or pay them later.”

## Continued from Page 2 Adults ages over 60

Vision changes occur as you get older, but these changes don’t have to affect your lifestyle. Knowing what to expect and when to seek professional care can help you safeguard your vision.

As you reach your sixties and beyond, you need to be aware of the warning signs of age-related eye health problems that could cause vision loss. Many eye diseases have no early symptoms. They may develop painlessly, and you may not notice the changes to your vision until the condition is quite advanced. Wise lifestyle choices, yearly eye exams and early detection of disease can significantly improve your chances of maintaining good eye health and vision as you age.

Additionally, health problems affecting other parts of your body can affect your vision as well. People with diabetes or hypertension (high blood pressure), or who are taking medications that have eye-related side effects, are at greatest risk for developing vision problems.

Regular eye exams are even more important as you transition into retirement. The American Optometric Association recommends annual eye examinations for everyone over age 60. See your doctor of optometry immediately if you notice any changes in your vision. **SEE CLEARLY, CHECK YEARLY!!**

The following are some vision disorders that Dr. Toso diagnoses, treats, and manages at Canton Family Vision Clinic:

- **Age-related macular degeneration (AMD)** is an eye disease that affects the macula (the center of the light-sensitive retina at the back of the eye) and causes central vision loss. Although small, the macula is the part of the retina that allows us to see fine detail and colors. Activities like reading, driving, watching TV and recognizing faces all require good central vision provided by the macula. While macular degeneration decreases central vision, peripheral or side vision remains unaffected.
- **Cataracts** are cloudy or opaque areas in the normally clear lens of the eye. Depending upon their size and location, they

can interfere with normal vision. Usually cataracts develop in both eyes, but one may be worse than the other. Cataracts can cause blurry vision, decreased contrast sensitivity, dulling of colors and increased sensitivity to glare.

• **Diabetic retinopathy** is a condition that occurs in people with diabetes. It is the result of progressive damage to the tiny blood vessels that nourish the retina. These damaged blood vessels leak blood and other fluids that cause retinal tissue to swell and cloud vision. The condition usually affects both eyes. The longer a person has diabetes, the greater the risk for developing diabetic retinopathy. In addition, the instability of a person’s glucose measurements over time can impact the development and/or severity of the condition. At its most severe, diabetic retinopathy can cause blindness.

• **Dry eye** is a condition in which a person produces too few or poor-quality tears. Tears maintain the health of the front surface of the eye and provide clear vision. Dry eye is a common and often chronic problem, particularly in older adults.

• **Glaucoma** is a group of eye diseases characterized by damage to the optic nerve resulting in vision loss. People with a family history of glaucoma, African Americans and older adults have a higher risk of developing the disease. Glaucoma is often painless and can have no symptoms. Over time, it can take away peripheral (side) vision.

• **Retinal detachment** is a tearing or separation of the retina from the underlying tissue. Retinal detachment most often occurs spontaneously due to changes to the gel-like vitreous fluid that fills the back of the eye. Other causes include trauma to the eye or head, health problems like advanced diabetes, and inflammatory eye disorders. If not treated promptly, it can cause permanent vision loss.

There are many aspects of vision beyond how well you see. The adage “An ounce of prevention is worth a pound of cure” applies to eye health and vision just as it applies to general health. To keep your sight functioning well see Dr. Toso at Canton Family Vision Clinic, your local eye care specialist.

# There’s Plenty You Should Know About Social Security Disability

By Tyler Bowling  
Social Security Public Affairs Specialist

Life is unpredictable. When something interrupts your plans, it’s good to know there’s a way to supplement your income, in case of an unexpected life event.

Social Security has a strict definition of disability based on your inability to work and provide for yourself and your family. Disability benefits are available only to people with impairments so severe that they prevent any kind of significant, profitable work. Social Security pays only for total disability. No benefits are payable for partial disability or for short-term disability.

We pay disability via two programs: the Social Security Disability Insurance program, for people who have worked and paid Social Security taxes long enough to be eligible, and the Supplemental Security Income program, which pays benefits based on financial need.

When you apply for either program, we will

collect medical and other information from you. Our disability examiners will make a decision about whether or not you can do work that you did before, adjust to other work because of your medical condition, and if your disability has lasted or is expected to last for at least one year or is likely to result in death.

Certain factors may speed or delay the decision in your case, like the nature of your disability and how quickly we can get your medical records. We may also need to send you for an additional medical examination at no cost to you.

If you would like to apply for disability benefits, you can use our online application by visiting <https://www.ssa.gov/disabilityssi/>. It has several advantages, including immediately starting the process, no waiting to get an appointment, and no trip to a Social Security Office. It’s easy, convenient, and secure.

You can find out everything there is to know about disability benefits at <https://www.ssa.gov/disability/>.



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# The Benefits of Hospice at End of Life

By: Jennifer Doblal, RN Hospice Liaison  
Shelly Simantel Horr, LSW Hospice Liaison

Everyone at Compassionate Care Hospice believes that patients are entitled to live as fully and as comfortably as possible. We believe in affirming life and assisting our patients with end of life wishes when possible so they can enjoy the time that is left. Hospice provides palliative care to reduce pain and help control other symptoms that are typically seen at end of life. Pain can stem from the physical, emotional and/or spiritual strain of being the caregiver, family member or the patient. Care is delivered by a TEAM of professionals, including volunteers, to meet the individualized needs of the patient and family unit. Compassionate Care Hospice creates a comprehensive plan of care that is continually reviewed and adapted to meet these ever-changing needs. Care is provided wherever the patient calls 'home'.

Hospice care is an earned benefit for those receiving Medicare and/or

Medicaid with minimal or no cost to the patient or family. Hospice is also a benefit of many private insurance companies and cost varies depending on the specific plans coverage. In order to be assessed for hospice there needs to be a physician order for Compassionate Care Hospice to assess/admit as well as a terminal diagnosis. The patient or Power of Attorney will also need to sign consent paperwork in order for the hospice nurse to assess. Hospice cannot look through a chart or touch the patient until these pieces have been completed.

Hospice isn't just for cancer anymore. There are many qualifying diagnosis's such as Dementia, AIDS, ALS (Lou Gehrig's Disease), Multiple Sclerosis and any end-stage organ failure such as Congestive Heart Failure, COPD, Kidney or Liver failure.

By electing hospice care the patient and family can receive many benefits from the service. We often receive feedback from families saying "I wish we would have started hospice sooner". Many times, hospice is elected in the final days

or hours of life and there simply isn't enough time for the patient and/or the family to experience the full benefit. Again, care is delivered by a TEAM of professionals based on the needs of the patient and/or family. This might include Physician Care, a Registered Nurse Case Manager, Social Worker, Hospice CNA, Chaplain, Volunteers, Bereavement Support and Grief Counseling. Hospice can provide medications and medical equipment to help alleviate symptoms. Short-term respite care, short-term acute in-patient care or 24 hour at-home care during a crisis are also options available to our patients still living in their own home.

Compassionate Care Hospice also has two specialty programs that are unique to our program and not offered by any other hospice in the area. They are Cardiac Connections and Pulmonary Connections, which are specific to heart and lung disease. We are the only hospice who has a full time Certified Nurse Practitioner on staff who oversees the Cardiac Program and makes patient visits. We also have a Respiratory Therapist on staff who makes patient visits on Pulmonary patients.

Compassionate Care Hospice believes in quality care which in turn improves quality of life for everyone involved. The best way to determine if you or a loved one would benefit from the services provided by hospice is to call us at 1-866-338-2066. We would be happy to give a no-name, over-the-phone consultation at no cost. Or, if you would simply like a more detailed program explanation, we can do that too!

# The Many Benefits Of Massage Therapy

Advertisements for vacation destinations often paint couples' massages as the premier romantic activity. It's true that massages can be relaxing and sensual, making such sessions ideal gifts come Valentine's Day. Yet, massages aren't just sultry oils and New Age music. They can actually be very good for overall health.

Massage therapy is beneficial in various ways. Massage is no longer just available in upscale health clubs or luxury spas. Massage spas have cropped up in malls, hospitals, clinics, and even office buildings, making massage therapy that much more accessible.

The Mayo Clinic notes that while more research is needed to confirm the benefits of massage, it may be helpful for a variety of health ailments. In addition to easing sore muscles, reducing joint pain and helping soft tissue strains or injuries, massage can promote relaxation, reduce anxiety and calm feelings of stress. Massage reduces levels of the stress hormone cortisol. This helps to lift spirits and can often lower blood pressure. Massage also may help to boost the neurotransmitters dopamine and serotonin, which are associated with depression.

According to Health magazine, massage also can help promote healthy sleep. It has something to do with the effect of massage on delta waves, which are the brain waves connected to deep sleep. There is some evidence that massage can also increase white blood cell counts, promoting improved immunity.

Many people rely on massages to relieve pain. According to a report published in 2011 in the American College of Physicians' "Annals of Internal Medicine," massage helps people in pain feel and function better than those who do not receive treatment. Massage can alleviate stiffness and pain and promote a better range of motion. And pain relief is not just for the back, arms and legs. Massage can reduce risk for migraines and decrease pain from tension headaches.

Massage even has beauty benefits. Rubbing the face and scalp can promote blood flow and encourage lymphatic drainage. This can add vitality to the complexion and plump up the skin. Dull hair may appear more shiny and revitalized.

People can explore different types of massage and experiment with what works best for their ailments. Everything from Swedish massage to reflexology is offered at massage clinics.

Because massage involves being partially or completely undressed and having a massage therapist touch various areas of the body, it is important to find a therapist with whom you feel comfortable. Make sure that the therapist is fully certified and qualified. It also helps if he or she is properly vetted by the spa or clinic. Therapists will heed a person's preferences with regard to the massage, only concentrating on the areas specified. If anything feels uncomfortable or a client prefers not to have an area of the body touched, he or she simply needs to address that with the therapist at the beginning of the session.

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# When To Start Retirement

By Tyler Bowling, Social Security Public Affairs Specialist

At Social Security, we're often asked, "What is the best age to start receiving retirement benefits?" There's not a "best age" for everyone and, ultimately, it's your choice. You should make an informed decision about when to apply for benefits based on your individual and family circumstances. We hope the following information will help you understand how Social Security can fit into your retirement decision.

### Your decision is a personal one

Would it be better to begin receiving benefits early with a smaller monthly amount, or wait for a larger monthly payment you may not receive as long? The answer is personal and depends on several factors, such as your current cash needs, your current health and family longevity. Also, consider if you plan to work in retirement or if you have other retirement income sources. You must also study your future financial needs and obligations, and, of course, calculate your future Social Security benefit. We hope you'll weigh all the facts carefully and consider your own circumstances before making this important decision.

### Monthly payments differ substantially based on when you start receiving benefits

The amount of your monthly benefit can differ considerably based on your retirement

age. You can get lower monthly payments for a longer period of time or higher monthly payments over a shorter period of time. The amount you receive when you first get benefits sets the base for the benefits you will receive for the rest of your life. You'll get annual cost-of-living adjustments and, depending on your work history, may receive higher benefits if you continue to work.

Let's say your full retirement age is 66 and your monthly benefit starting at that age is \$1,000. If you choose to start getting benefits at age 62, we'll reduce your monthly benefit 25 percent to \$750 to account for the longer period of time you receive benefits. This decrease is usually permanent.

If you choose to delay getting benefits until age 70, you would increase your monthly benefit to \$1,320. This increase is from delayed retirement credits you earn for your decision to postpone receiving benefits past your full retirement age. The benefit at age 70 in this example is 32 percent more than you would receive each month if you had chosen to start getting benefits at full retirement age.

You can estimate benefit amounts to help you decide when to start receiving retirement benefits by using our planners and estimator online at [www.ssa.gov/planners/index.html](http://www.ssa.gov/planners/index.html) or [www.ssa.gov/retire/estimator.html](http://www.ssa.gov/retire/estimator.html).

When you're ready for benefits, you can apply online at [www.ssa.gov/retire/](http://www.ssa.gov/retire/).

The Social Security Administration provides benefits during retirement and disability payments. In partnership with Tyler Bowling at the Social Security office in South Dakota, the *Sioux Valley News* and SSI were able to put together information regarding Social Security and some of the common questions or needs. As technology changes, so do the agencies that rely upon technology to communicate with their patrons.

The Social Security online portal will be requiring two authentication entries in the future. Visit [www.socialsecurity.gov](http://www.socialsecurity.gov) today to set up your second authentication. There are many resources online and at local Social Security offices around the state.



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# When To Enroll In Medicare Parts A & B

By Tyler Bowling  
Social Security Public Affairs  
Specialist

Are you wondering when you should enroll in Medicare? You are asking a question that many people near age 65 consider. When to enroll is one of the most frequently asked questions at Social Security. Knowing the basics of Medicare enrollment for Part A and Part B will help you successfully prepare for health coverage when you are eligible for Medicare.

## Medicare Has Four Parts

- Hospital insurance (Part A) helps pay for inpatient care in a hospital or skilled nursing facility (following a hospital stay), some home health care and hospice care.

- Medical insurance (Part B) helps pay for services from doctors and other health care providers, outpatient care, home health care, durable medical equipment, and some preventative services.

Medicare Part A & Part B are called "Original" Medicare because they were the only parts available when the Medicare legislation was signed into law on July 30, 1965. The Centers for Medicare & Medicaid is the agency in charge of the Medicare program, but you apply for Medicare Part A & Part B at Social Security.

- Medicare Advantage plans (Part C) are available in many areas. People with Medicare Parts A & B can choose to receive all of

their health care services through a single provider under Part C. Part C plans are sold by private companies approved by Medicare.

- Prescription drug coverage (Part D) covers some of the cost of prescription drugs. These plans are offered through private companies approved by Medicare.

Each state has a free community resource to help you understand and use Part C and Part D as well as providing other Medicare information. In South Dakota, it's called SHIINE (Senior Health Insurance & Information Education). Use this link (<http://www.shiine.net/>) to get your questions about Part C and Part D including their enrollment periods answered.

But back to enrolling in Medicare Part A & Part B. When should you enroll?

## Medicare Part A & B Automatic Enrollment When Receiving Social Security Benefits

Let's discuss the simplest type of Medicare enrollment first. If you are receiving monthly Social Security checks, you will automatically be enrolled. For example, if we are sending you a Social Security retirement check, we know who you are because we already collected information from you when we processed a claim to pay you monthly retirement benefits. Because of that information, we know what month you turn 65

and we have contact information from your retirement claim. We will automatically enroll you by sending you a red, white, and blue Medicare card which shows you have Part A and Part B coverage on the first day of the month you turn age 65. There is no further action needed on your part unless you do not want Part B. (We'll talk about why you might not choose to take Part B at the initial enrollment period a little later in the SPECIAL ENROLLMENT section). Sometimes people confuse this Medicare material with unwanted "junk" mail and throw it out. KEEP THIS MEDICARE ENROLLMENT INFO WITH YOUR IMPORTANT PAPERS.

## Medicare Part A & Part B Enrollment When Not Receiving Benefits

Automatic enrollment does not occur if you are not receiving monthly benefits at age 65. Action is required from you to enroll in Medicare. You can enroll in Medicare without starting your Social Security checks.

## Part A & B Initial Enrollment Period

If you have enough work to get a Social Security retirement check, you have enough to get Medicare Part A premium free. If you're eligible for free Part A, you can sign up for Part A anytime once your initial enrollment period starts. However, you can only sign up for Part B at certain times.

you may have to pay a late enrollment penalty.

## Initial Enrollment Period

You can sign up for Part A and/or Part B during the 7-month period that begins 3 months before the month you turn age 65, includes the month you turn 65, and ends 3 months after the month you turn 65.

If you sign up for Part A and/or Part B during the first 3 months of your Initial Enrollment Period, in most cases, your coverage starts the first day of your birthday month. However, if your birthday is on the first day of the month, your coverage will start the first day of the prior month. If you enroll in Part A and/or Part B the month you turn 65 or during the last 3 months of your Initial Enrollment Period, the start date for your Medicare coverage will be delayed.

## General Enrollment Period

If you didn't sign up for Part B during your Initial Enrollment Period, you can sign up between January 1 – March 31 each year. Your coverage won't start until July of that year, and you may have to pay a higher Part B premium for late enrollment. Your monthly premium will go up 10 percent for each 12-month period you were eligible for Part B, but didn't sign up for it.

## Special Enrollment Period

If you (or your spouse) are still working, you may be able to sign up for Part B during a Special Enrollment Period. If you didn't sign up for Part B when you were first eligible because you're covered under a group health plan based on current employment

(your own or a spouse's) you can sign up for Part B:

- Anytime you're still covered by the group health plan; or

- During the 8-month period that begins the month after the employment ends or the coverage ends, whichever happens first.

Usually, you don't pay a late enrollment penalty if you sign up during a Special Enrollment Period.

When you enroll in Medicare Part B while you're still in the group health plan, or during the first full month when you are no longer in the plan, your coverage begins either

- On the first day of the month you enroll;

- Or, By your choice, on the first day of any of the following three months.

If you enroll during any of the remaining seven months of the "special enrollment period," your Medicare Part B coverage begins on the first day of the following month. If you don't enroll by the end of the eight-month period, you'll have to wait until the next general enrollment period, which begins January 1 of the next year. You may also have to pay a late enrollment penalty for as long as you have Part B coverage.

NOTE: COBRA and retiree health coverage don't count as current employer coverage.

You need to understand how the Medicare enrollment periods work, so that you can feel secure when planning for health coverage at retirement. To file your application online, you can visit <https://www.ssa.gov/medicare/>.



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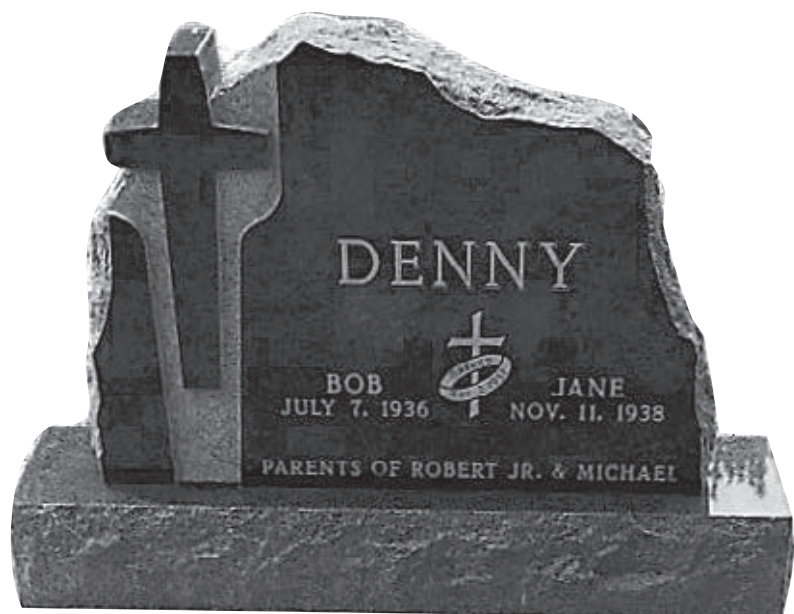


Impact of Social Security in our area		
County	Total Beneficiaries	Monthly Benefits Paid
Clay	1,865	\$2,258,000
Lincoln	6,850	\$8,849,000
McCook	1,240	\$1,372,000
Minnehaha	31,805	\$39,283,000
Union	2,835	\$3,643,000
<b>Total</b>	<b>44,595</b>	<b>\$55,405,000</b>
<b>Total for South Dakota</b>	<b>165,499</b>	<b>\$192,240,000</b>

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## The Benefits of Preplanning Your Funeral and Memorial

Coping with the death of a loved one is never easy. Dealing with a sudden, unexpected death of a beloved friend or family member can be even more difficult, especially for those people who have to make important financial decisions while grieving.

To remove the burden and stress associated with funeral planning, many adults preplan their funerals. Adults can be as specific as they prefer to be when preplanning their funerals, and doing so gives relatives peace of mind knowing that their loved ones' funeral services were conducted in accordance to their own wishes.

Preplanning a funeral may sound morbid, as few people want to think about their deaths or discuss dying with their families. But there are numerous benefits to preplanning funerals.

- Preplanning provides time to make the best decisions. Men and women who preplan their funerals have ample time to decide just what they want their memorial services to be like and how they want to fund those services. Men and women trusted to make those decisions upon the death of a loved one will need to make those decisions more quickly and likely won't be in the correct frame of mind to make decisions that will honor their loved one's legacy.

- Preplanning ensures your wishes are honored. Men and women who formalize their funeral plans will ensure their wishes are honored. That can give men and women peace of mind and will provide peace of mind to the loved ones they leave behind, who can attend funeral services knowing those services are being conducted in adherence to their loved one's wishes. Even men and women who discuss their wishes for their funerals with loved ones may not have those wishes honored if they are not

put in writing.

- Preplanning can help control costs. Preplanning often includes men and women setting aside money for their funerals before they pass away. Knowing that a funeral, which can be expensive, is already paid for can provide additional peace of mind. Instead of worrying that their relatives will be forced to handle the burden of financing their funerals, men and women who preplan can rest easy knowing their insurance money and life's savings will be going to their surviving loved ones and not toward paying for funeral expenses.

- Preplanning protects families faced with sudden death. Few people want to think about their deaths, and fewer still want to think about dying suddenly and/or dying young. Preplanning a funeral and setting money aside early can protect and help families faced with sudden deaths. That can be especially important for young parents, who won't want to leave their spouses and children financially destitute should they suddenly pass away.

Preplanning a funeral may not be something to look forward to, but doing so can protect families and provide men and women with some peace of mind.

Working with the right memorial company can make a difference in feeling good about your memorial purchase or going through an agonizing process.

Paulson Monuments in Canton has the experience in pre-planning to provide a heartfelt offering of ideas, advice and many types of memorials for your needs.

Memorials can also be important when honoring a special foundation, mission or group of people. Paulson Monuments' staff, Laura and Rachel, offer many suggestions on the variety of memorials available.

## Someone Needs You...

Social isolation among seniors is alarmingly common and will only increase as the older population grows in numbers. The impact is not just emotional. Studies suggest social isolation is associated with higher rates of death in older people and loneliness is considered the "hidden killer" of the elderly. Most researchers have found that both isolation and loneliness tend to be more evident among elderly persons who have outlived family members and friends, and live alone. A lack of social interaction can make older people more vulnerable to depression, lower general well-being, a higher level of disability from chronic diseases, poor diet, and a reduction in exercise. Seniors with a sense of purpose or hobbies that really interest them are less likely to succumb to the negative effects of social isolation.

The Senior Companion Program is one of South Dakota's most successful programs for the elderly. By providing weekly visits, Senior Companions can alleviate isolation and loneliness. They also provide supportive services that enable adults who need some assistance to maintain independent living. Depending on client needs, Senior Companions provide assistance with activities that might include: shopping and errands, light housekeeping, meal planning/preparation/sharing, reading, writing letters, making phone calls, paying bills, completing forms, medication reminders, transportation to doctor appointments and most importantly – conversation, listening and companionship. Clients receive these services free of charge regardless of income.

"The program makes me feel useful and gets me out and about - I don't want to be a couch potato yet!" "One of my clients remarked to me the other day, 'These two hours with you are the fastest two hours of the week!' She really made my day."

These are comments from just a couple of the 56 Senior Companions in South Dakota who provide a vital service to their communities, enriching lives along the way and you could join them!

Do you know of anyone 55 or older who likes helping others? Could they use a little extra income? Are you looking for a way to get involved in your community? Consider becoming a Senior Companion. It's a wonderful volunteer opportunity for older adults. One Senior Companion, who has been with the program for 27 years says, "I feel that making a difference in our clients' lives and showing them that someone cares and is concerned for their well-being, is rewarding."

You would enjoy many benefits, including: an hourly tax-free stipend, mileage reimbursement, paid training, paid leave, accident insurance, friendship with peers and satisfaction in helping others.

You must be 55+ years old, meet an income guideline, and be willing to serve 15-40 hours a week. If you would like information on how you can become a Senior Companion, please call the office 605-361-1133 or toll-free 888-239-1210 or visit our website [www.good-sam.com/scpsd](http://www.good-sam.com/scpsd). You can find us on Facebook - Search for Senior Companions of South Dakota!



**SENIOR COMPANIONS**  
OF SOUTH DAKOTA

Join our dedicated volunteers in their mission to assist other seniors to stay in their own homes.

### Activities may include:

- Help with shopping and errands
- Visiting and listening
- Plan, prepare or share meals
- Help with reading, writing letters
- Share hobbies and other interests

### An opportunity to serve your community...with many personal benefits:

- Paid hourly tax-free stipend
- Mileage reimbursement
- Paid training
- Paid holidays and paid leave
- Accident insurance while on assignment
- Friendship with peers

Must be 55+ and meet an income guideline. Please call (888)239-1210 for more info.



## Do you have a plan?

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Rachel Scott, Monument Consultant

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# A Garden Designed For Healing

When you visit a health care facility you wouldn't be surprised to find doctors, nurses and medical equipment, but what about a garden?

A project is currently underway at Sanford Canton-Inwood Medical Center to add a garden. Not just any garden, however. The Hiawatha Healing Garden is being created on the campus with the specific goal of improving health outcomes.

"Research has shown that nature is a key factor in reducing patient and staff stress and leads to better outcomes for patients and staff satisfaction," said Scott Larson, CEO.

Adding gardens to health care facilities may be a relatively new development, but the benefits have long been known. In the 19th century, Florence Nightingale spoke of the importance of natural light and fresh air for healing, saying that healthcare providers should "put the patient in the best possible condition so that nature can act and healing occur."

The idea for a healing garden at Sanford Canton-Inwood was initially proposed by two employees. "Healing gardens are not a standard feature on Sanford properties," said Larson, "but after researching the benefits and realizing we had the perfect spot for one we decided to pursue the idea."

According to Larson, a group of employees have volunteered to serve on the planning committee and have even gone a step further and provided labor and supplies to make the dream become a reality.

"With generous donations of labor and materials, we have been able to proceed with the project and greatly reduce the overall expense," said Larson.

Sanford has donated a significant amount to the project with the rest of the funds provided by donations from employees and community members.

The Hiawatha Healing Garden will feature abundant green space, flowering plants, trees and a soothing water feature. Pathways and seating areas have been designed to accommodate wheelchairs and walkers.

The walkways and majority of the plantings are complete. The water feature will be installed this summer and the next phase of fundraising will provide for shade with the installation of a pergola and lighting features to enhance safety.

Residents of Hiawatha Heights Assisted Living are especially looking forward to the garden. Many residents will have a view from their apartment windows and all will be able to spend time appreciating the garden's features.

Sally Escher's apartment will have a direct view of the water



feature. She misses her former days of gardening on the farm, but finds the Hiawatha Healing garden calming and relaxing. "As we get older we need more of that," she commented.

Regardless of age, humans find nature restorative. One study found 95% of people interviewed said their mood improved after spending time outside, changing from depressed, stressed, and anxious to more calm and

balanced.

Stress can definitely have an impact on your health according to Dr. Cathy Hennies. "Stress can affect your body, thoughts, feelings and behavior. Uncontrolled stress can contribute to health problems such as high blood pressure, heart disease, obesity and diabetes," she said.

The Hiawatha Healing Garden is located near the inpatient wing of the hospital between

Hiawatha Heights and the clinic. When complete, hospital visitors, patients' families and community members will also be encouraged to join patients, residents and employee to find respite in the garden.

For more information about the Hiawatha Healing Garden or to make a donation, visit [cantoninwoodfoundation.org](http://cantoninwoodfoundation.org) or call Melissa Schutte at (605) 764-1495.



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