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Volume 44
Number 39

Wednesday, March 4, 2026



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Mayhem in March benefits youth boxing program

March 7 event features 16 bouts on the ticket
By Andy Stine
astine@altoonamirror.com

DUBOIS — The Western Pennsylvania Police Athletic League (WPAL) is a non-profit organization that prevents juvenile crime by fostering positive relationships between children and first responders through sports, boxing, and educational programs.

The organization and Team 814, a youth boxing team based in DuBois, are holding Mayhem in March at the DuBois Country Club on March 7.

Aaron Beatty, the executive director of WPAL, said this is the 14th event that DuBois has held. The club usually holds one event a year, but has done two in the past.

"They work so hard for the opportunity every day in the gym," Beatty said. "We have a lot of first-time fighters at this event. This is a year or two of training just to get this opportunity. It really is electric."

Beatty serves as an assistant coach for Team

814, while Randy Strickland is the head boxing coach.

The setup for events like Mayhem in March are similar to a professional boxing event. Volunteers all wear tuxedos, while ring girls go around the ring before each round.

"We really take pride in the fact that this is something you can dress up for and attend with a certain level of pride," Beatty said. "It's pretty unique to a lot of amateur shows and the way we present it."

Mayhem in March will host 16 fights for the night. There will be a fight between two youngsters that are both 12 years old, while the oldest in the event will be a 28-year-old fighting a 25-year-old.

The youngest age anyone can compete is eight years old, while the senior division is for ages 19-40.

There are no females booked for Saturday, although there is typically a couple fights for girls.

"Sometimes we get a little bit younger. We tend not to get much older," Beatty said. "We're really a youth-focused program. Our events are mostly youth, but we do

have some adults around our program."

Beatty said there are boxers registered in gyms all throughout Pennsylvania, plus in other areas including Ohio, Detroit, MI, Maryland, Virginia, New Jersey, and New York.

The fights will all be three rounds. Most fights will be two minutes for each round, while some of the younger kids will have 1-minute rounds.

Boxers and coaches are given a meal after weigh-ins before the event, and boxers get a drawstring bag filled with gifts.

"Boxers and coaches at this amateur level — there's no compensation for it, but everyone works just as hard," Beatty said. "We like to make sure everyone feels that appreciation."

Tickets for the event are \$30 dollars for general admission and are available at team814.org. VIP Gold Ringside tickets, which include a complimentary pre-party, are \$100 dollars.

Proceeds from the event benefit Team 814.

The event will begin at 6 p.m. Saturday, March 7, at the DuBois Country Club.



— Courtesy photos


Youths train for Mayhem in March to be held March 7 at the DuBois Country Club.

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SHOTGUNS: W. Richards 12 Ga. Double Barrel Hammer Gun, New Elgin Arms Co. 12 Ga. Double Barrel, Savage Mod. B 16 Ga. Double Barrel, Ted Williams Mod. 200 12 Ga. 3" Chamber, Hopkins Allen Falling Block 20 Ga. Single Barrel, Stevens Savage Mod. 9478 410 Ga. Single Barrel, Ithaca Mod. 37 Featherlight 12 Ga., Remington Mod. 29 12 Ga., Stevens Mod. 58-D 12 Ga., Montgomery Wards Super Dread Naught 12 Ga., Browning Mod. A5 In Hard Case W/All Accessories Never Been Fired, Win. Mod. 140 12 Ga., Rem. Peerless Field Grade 12 Ga. Over Under, Stoeger Uplander Double Barrel 12 Ga., Mossberg Tactical Pump Mod. 590 12 Ga., Browning Gold Sport Semi Auto 12 Ga., Win. Mod. 37 12 Ga.

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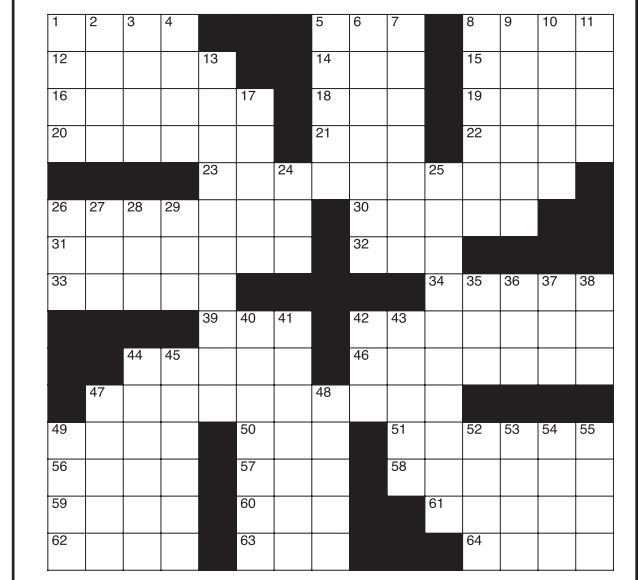
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Crossword Puzzle
Solution on page 6



- CLUES ACROSS**
- Unit of dry measure
 - One who defies authority
 - Social media giant
 - Ruler holy
 - "Much ___ about nothing"
 - Computer manufacturer
 - Creed
 - Immoral act
 - Mountain pass
 - Winged nut
 - Don't know when yet
 - Elected officials
 - Corrupt tendencies
 - Popular adult beverage
 - Made a mistake
 - Morally correct
 - Type of whale
 - Portable conical tent
 - Native people of the Congo
 - More (Spanish)
 - Classroom implements
 - Cognizant of
 - One who tells
 - Free from bondage
 - Thick piece of something
 - Containing two adjacent nitrogen atoms
 - Removed from the record
 - Legendary singer Turner
 - Broke up the earth
 - Hunting expedition
 - Contributes
 - Unit of work or energy
 - Wreckage on the sea bed
 - Affirmative! (slang)
 - Witness
 - Scrape (Archaic)

- CLUES DOWN**
- "... and flows"
 - Humble request for help
 - A position of leadership
 - Continent
 - Adherent of a particular religion
 - Things that can be eaten
 - Self-governing Netherlands territory
 - Long-tailed crow
 - Repeated
 - Bluish greens
 - Humanities
 - Someone who serves in the armed forces
 - Labor (Spanish)
 - Zero
 - Shared by involving three parties
 - Queens ballplayer
 - Consumed
 - Rest here please
 - Men's fashion accessory
 - American time
 - Sound unit
 - They ___
 - Soviet Socialist Republic
 - Places to play video games
 - A sudden attack of illness
 - When you hope to arrive
 - Charges
 - Actress Seyfried
 - A tributary of the Ohio River
 - Omit when speaking
 - Armored fish
 - Remain
 - From a distance
 - Adventure story
 - Geological times
 - Eat dinner

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- Medical or adhesive tape.
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- Antiseptic wipes or spray for cleaning wounds. Choose a pet-safe product.
- Sterile saline solution for flushing wounds or eyes.
- Styptic powder or cornstarch to stop minor bleeding, especially from a torn or broken nail.

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- Blunt-end scissors for cutting bandages and other items.
- Tweezers for removing ticks, splinters or debris.
- A digital thermometer used only for your pets to check for a fever. Petroleum jelly can make this more comfortable for your pets.
- Disposable gloves to protect yourself while treating your pets.
- Syringes for administering liquid medication or flushing wounds.
- A flashlight or penlight to examine wounds, eyes or ears.

- An instant cold pack to reduce swelling.
- Towels and rags to use for warmth, clean up, as a barrier or to transport the animal.
- An extra leash and collar.
- A muzzle or soft cloth to restrain a frightened animal. Even the most well-behaved animals can bite when scared or hurt.
- A first-aid book to help you treat injuries.

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- Your veterinarian's contact information, including name, address, phone number and emergency phone number.
- The contact information for an emergency animal hospital in your area. Add this to your phone as well.
- A copy of your pets' medical records, including a vaccination history.
- A current photo of your pets with their names and a description of any collars or harnesses they may be wearing.

Embracing Passover celebrations

Each year, faithful Jews across the globe participate in one of the most significant festivals on the Jewish calendar. Passover, also known as "Pesach" in Hebrew, is a time for families to gather and recount Jews' journey from slavery to freedom.



Passover is a week-long commemoration of the story of the Israelites' escape from slavery in Egypt. The Book of Exodus details the story that the Egyptian Pharaoh refused to let the Israelites go. In response, God set 10 plagues upon Egypt. The final plague was "death of the firstborn." Israelites hoping to escape the same fate were instructed to mark their doorposts with lamb's blood so the Angel of Death would "pass over" their homes. This is where the name Passover originated.

While the Egyptians were mourning the loss of their children, Pharaoh finally relented and let the Israelites leave slavery. Because they departed in such haste, the bread the Israelites took with them didn't have time to rise, resulting in flat, unleavened crackers. This "matzah" (sometimes spelled matzo or mazzah) became a key component of Passover rituals. Prior to each Passover, the faithful thoroughly remove all chametz (leavened grain) from the home and do a thorough cleaning.

In addition to eating matzah for the duration of Passover, celebrants also consume maror, which are bitter herbs, according to Chabad.org. The maror symbolizes the bitterness of slavery. The Seder, which is a dinner that takes place on the first and possibly second night of Passover, includes charoset, a sweet

paste of nuts, apples and wine that symbolizes the mortar used by Israelite slaves to build Egyptian structures. Karpas, a green vegetable (usually parsley), is dipped in salt water to represent the tears of the slaves and the hope of spring. Zeroah is a roasted bone to symbolize the ancient paschal sacrifice, and beitzah (a roasted egg) is eaten to represent mourning and the cycle of life.

Although it is a religious holiday, Passover also may resonate in other ways and appeal to non-Jews because of its core themes of freedom from physical and spiri-

tual bondage; memories of the commandment and personal stories; and transitioning from winter into the spring season of rebirth. Those ready to celebrate will do so from April 1-9, 2026.

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Obituaries

Jessica C. Hemphill

Jessica C. Hemphill, 40, of Olanta, passed away Wednesday, February 18, 2026, at her home.

Born May 3, 1985, in Clearfield, the daughter of Truby Hemphill and Jeannie 'Bean' (Matter) Humberson. Jessica was a graduate of Clearfield Area High School, Class of 2003 and Lock Haven University, Class of 2005, where she received the degree of Registered Nurse. She loved spending time with her boys and her family and enjoyed outdoor activities especially horseback riding, four wheeling and camping. Jessica is survived by her father, Truby Hemphill and his wife Serena of Curwensville, her mother, Jeannie 'Bean' Humberson and her husband Vernon of Olanta, her two children: Jaxsyn and Casyn, siblings: Truby Jr. (Katie), Alicia, Joshua, Kristen, Shannon, Isaac, Zach, Nicky (Dan), Vaughn, adopted sister, Mindy (Dean) and numerous aunts, uncles and cousins. She was preceded in death by her grandparents: Ron and Nancy Hemphill, Norman and Twila Matter and Louis and Doris Tagliaferri. Private services will be held at the convenience of the family at Bennett and Houser Funeral Home, Inc., Clearfield with her uncle, Mr. Charlie Jones officiating.

Anthony J. Misho

Anthony J. Misho, 65, of Clearfield, passed away on Friday, February 27, 2026 at Penn Highlands DuBois.

Born January 29, 1961 in Detroit, MI, he was the son of the late John and Dorothy (Francek) Misho. Mr. Misho graduated in 1978 from Kiski Area High School and then graduated from the Johnson Technical Institute with certification of draftsman in Auto C.A.D. and C.A.D. He had been employed at Clearfield Distributing and then had worked at ICT Telemarketing. He thoroughly enjoyed volunteering at the Living Bread Ministry on Daisy Street in Clearfield. In his free time, he enjoyed shooting darts in several Clearfield and Curwensville dart leagues. He also coached Little League and Senior League baseball for the Hidden Valley Speedway and the Lion's Club teams. A classically trained musician, he was proficient at playing the saxophone and clarinet. Mr. Misho also had a passion for vegetable gardening, usually listening to a Pittsburgh Pirates game. Mr. Misho is survived by his wife, Dianna (Lewis) Misho; three sons, Aaron Misho, Anthony Misho Jr., and Robert Misho; seven grandchildren, Patrick Lewis, Julian Lewis, Alyssa Lewis, Ravenna Misho, Addalyn Lewis, and Ayden Lewis; three great grandchildren, Hazel, Huckson and Heath Young; and a sister, Celeste Misho. A funeral service was held at the Bennett and Houser Funeral Home, Clearfield, with Scott Schultz officiating. Interment: Hillcrest Cemetery, Clearfield.

Timothy Beers

Timothy Beers, 65, of Smithmill, passed away suddenly on Thursday, February 26, 2026 at home.

Born on April 22, 1960 in Altoona, he was the son of the late Dean and Opal Bonnie (Kruise) Beers. He worked and retired as a substitution supervisor for First Energy. He is survived by her three children, Kevin (Miranda) Beers of Smithmill, Shannon (fiancée Gregory) Beers of Mechanicsburg, Nathan Beers of Smithmill; three brothers, William Beers, Jr. of Utahville, Gary Beers of Utahville, Robert Beers of Smithmill; and a sister Laura Ross of Flinton. He is also survived by numerous nieces and nephews. A service was held at Kruise-Spewock Funeral & Cremation Services, Ramey, with Pastor Robert Ford officiating. Interment: Utahville Cemetery.

Russell M. Franek

Russell M. Franek, 80, of Clearfield and formerly of Philipsburg, died Saturday, February 21, 2026, at Mountain Laurel Healthcare and Rehabilitation Center, Clearfield.

Private arrangements are under the direction of the Beezer-Heath Funeral Home & Cremation Services, Philipsburg.

Elizabeth F. Laube

Elizabeth F. Laube, 99, of State College, died Wednesday, February 25, 2026, at Heritage Ridge Senior Living at Windy Hill, RD Philipsburg.

Private arrangements are under the direction of the Beezer-Heath Funeral Home & Cremation Services, Philipsburg.

Shirley Jean "Cookie" (Barnhart) O'Donnell

Shirley Jean "Cookie" (Barnhart) O'Donnell, 84, of Flinton (Beaver Valley), died Wednesday, February 25, 2026 at her home.

She was born August 20, 1941, in Beaver Valley, a daughter of the late Robert S. and Beulah M. (Gates) Barnhart. On September 3, 1960, in Beaver Valley, she married William L. O'Donnell who died August 24, 2013. Surviving are two sons Brad R. (Michelle Sahn) O'Donnell of Flinton and Bruce W. (Lisa Callahan) O'Donnell of Coalport and two grandsons Bradley J. O'Donnell and Shea B. O'Donnell. Cookie was preceded in death by her parents, husband, an infant daughter Brittany, two brothers William and Robert and three sisters Patricia Kendrick, Donna Westover and Joanne Hilmer. She was a member of Faith Tabernacle Congregation, Beaver Valley. She loved her family, especially her grandchildren, immensely. There will be no viewing. A private graveside committal service will be held at the Beaver Valley Cemetery at the convenience of the family, followed by her burial. Pastor Warren Yeager will officiate. Arrangements by McQuown Funeral Home, Glasgow.

Judith Elaine (Johnston) Fudrow

Judith Elaine (Johnston) Fudrow, 80, of Locust Grove, VA., and formerly of Blandburg, died Wednesday, February 25, 2026 at Mary Washington Hospital, Fredericksburg, VA.

She was born October 9, 1945, in Blandburg, a daughter of the late Albert H. and Olive M. (Bender) Johnston. She was also preceded in death by a son Brian Fudrow, a grandson Bryan Fudrow, two sisters Linda Johnston and Barbara Johnston and two brothers Donald Johnston and James Johnston. On November 9, 1963, in New Cumberland, she married Richard A. "Fritz" Fudrow who survives along with a son Frank A. (Judy O'Donnell) of Locust Grove, a granddaughter Stephanie (Nico) Rublein and their two sons Finnegan and Jameson, and four sisters Mary Jane (Glenn) Bricker of Camp Hill, Carolyn A. Persik of Carlisle, Gerardine M. (Jon) Rosensteel of Altoona and Mary E. (Dan) Campbell of New Cumberland. Judy was a 1963 graduate of Cedar Cliff High School, Camp Hill, and had been employed as a secretary for PA CareerLink, Altoona. She was a parishioner at St. Isidore the Farmer Catholic Church, Orange, VA. Services were held at McQuown Funeral Home, Glasgow, with Fr. Robert Reese officiating. Burial: Pleasant Hill Cemetery, Glasgow.

Barbara F. Kochara

Barbara F. Kochara, 84, of Gallitzin, passed away February 27, 2026.

Born September 13, 1941, in Altoona, daughter of the late Bruce E. and Stella (Szymanski) Plunkett. Preceded in death by her siblings David (Jackie) Plunkett, Bruce P. Plunkett, and Betty (Chuck) George. Survived by her loving husband of 63 years, Michael J. Kochara, children Lisa (Patrick) George, Richard (Kim) Kochara, Susan (George) Reed, David Kochara, and Eileen (Greg) Farabaugh. Her brothers Paul (Cheryl), and Peter (Joan) Plunkett, as well as 9 grandchildren, 12 great grandchildren and numerous nieces and nephews. Barb was a member of St. Demetrius Catholic Church, Gallitzin where she was always involved with church events and activities. She had retired from Publix Dress Factory and Eagle Wear in Gallitzin, member of Arts Alive, and enjoyed quilting in her spare time, as well as being a Volunteer Grandma at St. Michaels School. She loved spending time with her family and always attended children's and grandchildren's sporting events and activities. A Funeral Mass was held at St. Demetrius Catholic Church, Gallitzin, Fr. Albert Ledoux celebrant. Burial: St. Patrick's Cemetery, Gallitzin.

Obituaries Courtesy of:
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WEDNESDAY, MARCH 4, 2026

FORGING AHEAD Old Bedford Village blacksmith Dave Petit transitions to director of historic Colerain Center

By CONNER GOETZ
cgoetz@altoonamirror.com

Dave Petit describes his innate curiosity as “a dog with a bone” when he discovers a new research fixation, whether it be Civil War reenactment, historic furniture making or traditional blacksmithing.

Now, his attention is fully fixed on his new position as the inaugural executive director of the Colerain Center in Spruce Creek, as he looks to develop its art and education programming.

From visiting historic sites in the Chambersburg area with his family as a child, the study of history has been a central pillar in Petit’s life.

“It’s always been there for me, a deep appreciation (of history),” Petit said.

A history teacher Petit encountered in eighth grade further cemented his interest.

“He was very inspiring, the way he used a lot of man-made artifacts to teach, and his style of teaching is now my style of teaching,” Petit said.

About this time, Petit began learning the craft of historic furniture-making and using traditional tools and techniques.

This led Petit to participate in a local group of Civil War reenactors, who benefitted from Petit’s cabinetry skill to include period accurate pieces in their displays.

Petit said he appreciated the high level of craftsmanship necessary to produce reenactor-quality costumes and related supplies.

According to Petit, his interests in Civil War history “faded” after spending nearly three decades with the group.

He joined a new group of early 1800s reenactors in 2011, who led him to volunteering at Old Bedford Village two years later.

When a blacksmith position at the village opened up in 2014, Petit knew it was time to “take the leap” into a new career.

Petit moved into the village later that year, and threw himself into learning everything he could about traditional blacksmithing.

“I really embraced the history of it, especially the role (blacksmithing) played in the region,” he said.

Petit launched himself “full bore” into learning the new skill, mainly from older books and a series of instructional DVDs.

Petit now has a full collection of self-made woodworking and blacksmithing tools, plus a mobile smithing setup — for off-site educational demonstrations — that fits neatly in the bed of his truck.

At the village, Petit took on many roles, from leading educational programs, leading tours to electrical and cabinetry work in the historic structures.

After spending more than a decade at the village, Petit began looking for another position in local preservation education, citing a need for an improved work-life balance.

A local institution

The Colerain Center takes its name from the eponymous Colerain Forges, an 18th-century ironworking site nestled alongside Spruce Creek in northern Huntingdon County.

According to Petit, the forges played an integral role in the development of the regional iron industry, as a number of local furnaces would bring their freshly smelted pig iron to Colerain to be shaped into a variety of finished goods.

The Colerain Center boasts one of the best-preserved ironmasters’ mansions in the region, Petit said, which gives contemporary visitors a glimpse into life in the early 19th century.

“It was the crown jewel of their operation,” he said.

Although ironwork at the forges stopped in 1874, the property took on a new life as a meeting place for local artists under the ownership of the Stewart family.

The property changed hands several times over the next century, before California attorney and author Dorothy Gray Gurney purchased the land and began the long work of restoring the building to its former glory.

The mansion was added to the National Register of Historic Places in 1990 thanks to the efforts of Gurney and her husband Hartley, who died in 2006.

Dorothy Gurney founded the Colerain Center for Education, Preservation and the Arts as a 501(c)(3) nonprofit in 2019, donating the property to the new foundation.

Gurney died in 2022 at the age of 85.

The center has carried on her legacy by using the property to host a range of educational programming focused on the early iron industry and a wide array of arts programming.

Future plans

The center has seen an influx of visitors since the pandemic, leading the board to create its first full-time executive director position in early 2026 to catalyze further growth.



Courtesy photos
Dave Petit works some metal on his anvil.

“We are excited to have Dave Petit as an extraordinary addition to the Colerain Center,” Colerain Center Board President Jerry Zolten said in a release. “He brings to the table not only a deep knowledge of Pennsylvania industrial history, but also an exceptional ability to talk about it and to demonstrate hands-on in the old ways.”

Petit said he wants to use his multifaceted experience in historic preservation and education to expand the center into a regional academic resource for the early iron industry.

“I think if we can bring in more history, that pulls in more people,” Petit said.

Petit added that striking the right balance of colorful arts programming and rich historic focus will be the key to the continued growth of the center.

“(Petit) is the perfect choice to be our first executive director ... we couldn’t be happier to have him leading the Colerain Center forward, and we’re excited to see where he’ll take it next,” said Chris Rosenblum, Colerain board member.

Mirror Staff Writer Conner Goetz is at 814-946-7535.



Dave Petit will become the inaugural executive director of the Colerain Center in Huntingdon County (below).



Courtesy photo

Petit will be the new executive director of the Colerain Center in Huntingdon County, a nonprofit recounting the history of the area’s iron forges.

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Passing wealth on takes planning

How the rich pass on their wealth, and how you can too

BY MATT SEDESNEY
The Associated Press

NEW YORK — Death and taxes may be inevitable. A big bill for your heirs is not.

The rich have made an art of avoiding taxes and making sure their wealth passes down effortlessly to the next generation. But the tricks they use — to expedite payouts to heirs and avoid handing money to the government — can also work for people with far more modest estates.

“It’s a strategic game of chess played over decades,” says Mark Bosler, an estate planning attorney in Troy, Michigan, and legal adviser to Real Estate Bees. “While the average person relies on a simple will, the well-to-do utilize a different playbook.”

Consider a trust

First, consider the facts: Despite widespread misconceptions, only estates of the very richest Americans are generally subject to taxes. At the federal level, estates of over \$15 million typically trigger taxes. At the state level, 16 states and the District of Columbia do collect estate or inheritance taxes, according to the Tax Foundation, sometimes with lower exemptions than the IRS, but still at thresholds targeting millionaires.

While most people can pass on what they have without worrying about their heirs being caught in a web of taxes, it can require planning to escape a messy process that can hold up estates for years and cost families significantly in court fees and lawyer bills.

The solution at the center of many estate planners’ designs is a trust.

Though trusts conjure images of complex arrangements utilized by the uber-rich, they are relatively simple tools that can make sense for many people. They come with expense, often costing thousands of dollars in lawyer fees to set them up. But for a retired couple with a paid-off house, 401(k)s and a portfolio of investments, they can ease the passing of assets to heirs.

Among the reasons: Even if you aren’t leaving enough behind to trigger taxes, your estate can get tied up in probate court, which typically assesses fees based on an estate’s total value.

“You are leaving what might have gone to your children or other loved ones to attorneys and the courts,” says Renee Fry, CEO of Gentreo, an online estate planner based in Quincy, Massachusetts. “Anywhere from 3 to 8% of an estate might be lost.”

Trusts can allow an estate to sidestep court altogether and to shield it from public view by keeping details out of public records. Some people also use them to protect their savings if they someday need nursing home care and would prefer to qualify for a government-paid stay under Medicaid instead of paying themselves.

See **Wealth**/Page 2



Associated Press file photos

Hazel Soares (center), 94, gets her picture taken with some of her classmates on May 15, 2010, before the start of commencement exercises at Mills College, in Oakland, Calif.

The ‘new majority’ student

Why older adults are pursuing career growth or personal interests

BY CHEYANNE MUMPHREY
The Associated Press

FLAGSTAFF, Ariz. — Interested in starting a business, learning about artificial intelligence or exploring a new hobby? There’s a class for that.

Millions of U.S. adults enroll in credit and non-credit college courses to earn professional certificates, learn new skills or to pursue academic degrees. Some older students are seeking career advancement, higher pay and job security, while others want to explore their personal interests or try new things.

“They might have kids, they might be working full-time, they might be older non-traditional students,” said Eric Deschamps, the director of continuing education at Northern Arizona University in Flagstaff, Arizona. But returning to school “opens doors to education for students that might not have those doors open to them otherwise.”

Older students, many of whom bring years of work and life experience to their studies, often are juggling courses with full-time jobs, caregiving and other family responsibilities. It is a challenging balancing act but can also sharpen priorities and provide a sense of fulfillment.

Here’s what experts have to say about returning to school, what to consider beforehand and how to balance coursework with work and personal commitments.

“I prefer calling our (adult) learners not only continuous, but the new majority student. These are learners who tend to already be employed, often supporting a family, looking for up-skilling or sometimes a career change.”

Traci Fordham, UCLA interim associate dean for academic programs and learning innovation



In this April 23, 2007, file photo, Nola Ochs listens to a lecture during a class at Fort Hays State University in Hays, Kan.

Why more people want to continue learning

UCLA Extension, the continuing education division of the University of California, Los Angeles, offers more than 90 certificate and specialization programs, from interior design, early childhood education and accounting to photography, paralegal studies and music production. Individual courses cover a wide range of topics, including retirement planning, writing novels, the business of athletes and artists, and the ancient Japanese art of ikebana, or flower arranging.

About 33,500 students — nearly half of them older than 35 — were enrolled during the last academic year. UCLA reported a full-time enrollment of about 32,600 degree-seeking undergraduate students during the same period.

“I prefer calling our (adult) learners not only continuous, but the new majority student. These are learners who tend to already be employed, often supporting a family, looking for up-skilling or sometimes a career change,” Traci Fordham, UCLA’s interim associate dean for academic programs and learning innovation, said.

Higher education experts say some adults take classes for professional development as economic concerns, technological advances and other workforce changes create a sense of job insecurity.

“A great example of that is artificial intelligence. These new technologies are coming out pretty quickly and for folks that got a degree, even just 5 or 10 years ago, their knowledge might be a little bit outdated,” Deschamps said.

What to ask yourself before returning to school

Adults interested in becoming students again may want to assess their time and budgets, and weigh the potential benefits and consequences, including the financial impact, the potential for burnout and rewards of education that may take a while to materialize, academic advisors say.

Deschamps suggests asking where you want to be in 5 or 10 years and how the training and knowledge received through an additional class or certificate can help get you there. For example, if you want to start a microbrewery, learning to brew your own beer or launching a business will help. If a promotion or career change is the goal, training for a new job, refreshing skills or understanding a different industry may help show you are qualified.

See **Growth**/Page 5

Avoid ‘ick’ factor when choosing a nursing home

BY MATT SEDESNEY
The Associated Press

NEW YORK — Sometimes it’s a fall that brings a broken hip and a loss of mobility. Or nursing problems that bubble into danger. Or the death of the partner who was relied upon for care.

The need to move to a nursing home, assisted living facility or another type of care setting often comes suddenly, setting off an abrupt, daunting search. It’s likely something no one ever wanted, but knowing what to look for and

what to ask can make a big difference.

What to do when looking for a long-term care facility:

Government ratings

Regulation of assisted living facilities varies greatly from state to state, meaning there’s no centralized standards or source for information. If you’re looking for a nursing home, though, they are monitored by the federal government.

The Centers for Medicare and

Medicaid Services maintains records on nursing homes, including data on who owns the facility, how robust its staffing is and what types of violations it might have been fined for. It assigns homes a star rating, from one to five.

Sam Brooks, director of public policy for the National Consumer Voice for Quality Long-Term Care, said while the star rating “can be notoriously unreliable,” due to its reliance on self-reported data, it can still provide some clues about a home.

“One or two stars, expect it to be

bad,” Brooks said.

Ratings can be a resource to rule out the worst options, but not necessarily to find the best. Still, Brooks suggests taking a closer look at four- and five-star facilities and to consider a home’s ownership, too. Nonprofit homes are often better staffed.

You could scour inspection reports and online reviews for clues, too, but eventually you’ll need to make a list of potential candidates and start making visits.

“The data,” Brooks said,

“only goes so far.”

Look past the lobby

When visiting a home on your list, be careful not to be too swayed by decorative touches that might be designed to lure you in, like a lobby’s furniture, dangling chandeliers or vases of flowers.

“When I tour a building, I listen first. Is it loud? Are call bells ringing nonstop?” said Mark Sanchez, CEO of United Hebrew, a nursing home in New Rochelle, New York.

See **Ick**/Page 4

Military service honed Marlett's fitness, discipline

By GEORGE THOMAS KATTOUF
For the Mirror

Many of us would not elect to jump out of an airplane, march for 20 miles with 80 pounds on our back, ride an 850-pound motorcycle and participate in a wide variety of challenging sports. Furthermore, most of us would not participate in a job which required a fitness test two times per year. It sounds like an extremely atypical lifestyle, yet it is just part of the story of this month's Fitness Track subject.

Tom Marlett began sports participation while attending Saint Mary's parochial school in Altoona. He was motivated to participate in football when he saw a photo of his father who coached at Saint Mary's prior to his birth. His initial reaction to the sport was mixed.

"I was only nine years old and those big guys who were two to three years older sometimes picked on the little guys," Marlett said.

Marlett didn't let adversity prevent him from continuing his gridiron endeavors. He played offensive guard and defensive linebacker at Roosevelt Junior High School. He also ran the 100-yard dash and four by one relay.

"Believe it or not, I was the biggest kid on the track," Marlett said.

One other sport added to his athletic resume.

Wrestling became the third sport in his junior high career. Marlett began wrestling in eighth grade as a 145 pounder and continued in ninth grade at 165 pounds. He had a great deal of success wrestling during his ninth-grade season.

"I was twelve and one during that season. All my twelve wins were by pins. My only loss was to a guy from State College by the name of Larry Suhey. He cleaned the mat with me," said Marlett who also qualified and won in the regionals but lost in the state tournament during his ninth



THE FITNESS TRACK



Courtesy photos

The subject of this month's Fitness Track subject, Tom Marlett, 71, of Altoona, began participating in youth sports during his days at Saint Mary's parochial school and continued on through his days with the United States Army and beyond into his later years.

PT was every morning and encompassed warming up, stretching, push-ups and typically a five- or six-mile run. This was his routine from 1979 until his retirement at age 45. Twice a year, he had to complete a fitness test. His ability to compete with much younger service members was remarkable.

"The test requirements were how many push-ups you can do in two minutes, and to max it you had to do 75. Seventy-nine sit ups in two minutes was the max, and then your time on a two-mile run. I always met my age requirements. Not only that, but I always was able to meet the standards for the 17-21 age group up until my retirement," Marlett said, noting that last year, he could not meet the running standards which had changed.

Some additional requirements included: rappelling (descending from a vertical drop), jumping out of helicopters into the water, and rucking (marching with 80 pounds on your back

while wearing boots and carrying an M16 rifle for 20 miles) which honed Marlett's fitness and discipline.

He entered the military as a PFC (Private First Class) and retired as a Warrant Officer. He succeeded in getting two bachelor's degrees, Business Management and Human Resources, and a master's degree in international relations. Marlett was stationed in Korea, the U.S. Special Operations Command in Tampa, Fla. and Central and South America.

Training hard is and has always been in his blood. When he retired from the military, he did not forsake fitness.

"What I used to be able to do and what I can do now are two different things. Upon returning to the states, I would run on the treadmill for a half hour, and sometimes as fast as I could, and then do push-ups, sit ups, lift weights, and then get in the pool. Well, because I'm old and a little bit broken, I do biceps

and triceps and 15 minutes on the treadmill. Then I go into the pool. I walk for 15 minutes, swim 15 minutes and walk again for 15 minutes," said Marlett, who has endured multiple knee surgeries, including a total knee replacement, back and shoulder surgeries.

Marlett recently sold his 850-pound motorcycle.

"I fell while coming down my driveway. A car was coming so I hit my hand-brake, put my foot down, my knee buckled and the bike went down. The guy got out of his car and helped me pick the bike up. I said, 'Okay, Tom, this bike's too heavy for you right now.' If I ever do get another one, it will be smaller," said Marlett, who also has his eye on a Mercedes convertible.

Marlett is 5-foot, 10 inches tall and weighs 240 pounds. He tries to eat a healthy diet by consuming a lot of fruit and vegetables. He would like to lose 20 to 30 pounds.

"Sometimes I get off track. For example, last night I had ice cream. You have to do that occasionally," Marlett said.

The 71-year-old has some great advice for our youth.

"You don't have to be the tough guy, but you need to be that person who likes to work out because all that training will benefit you in the long run. You don't have to exercise for three hours a day. Just go out for 30-45 minutes and do resistance training, swim, run, and walk. Working out is going to help your body and mind," Marlett said.

George Thomas Kattouf of Altoona is the developer of the website AgelessTimeless.com. He has been instructing martial arts for over four decades in the Altoona Area at the Academy of Martial Arts and encourages seniors to stay fit through martial arts training. If you or someone you know in Blair County is age 50 or older and would be a good candidate for the Fitness Track, email Kattouf at george@agelesstimeless.com. Tune in to the YouTube channel AgelessTimeless to learn more.

grade year.

While attending Altoona High School, Marlett continued to participate in three sports. He wrestled during his sophomore year but cut weight, at one point 40 pounds, to participate in a tournament that took its toll on his ability to maintain the strength to grapple at a high level. In regard to track, he realized that some other members of the team were faster and decided to choose football as his primary endeavor. He played offensive guard and strong side linebacker. Subsequently, he attended Shippensburg University and started his freshman year. He had issues with some of his teammates and elected to move on to a semi pro team.

"In 1976 and '77, I played

for the Central Pennsylvania Whitetail Bucks out of Snowshoe, Pa. It was an awesome team. The owners were lawyers and coal miners," Marlett said.

Rugby was also in Marlett's sports resume. He was a wing forward, the equivalent of a linebacker. There is no padding in rugby, so the body takes a beating. His rugby exploits took place in Pittsburgh, prior to his next big life step.

In 1979, he enlisted in the Army and had a solid reason for entering the service.

"It was time to get disciplined and to grow up," said Marlett, whose father, Thomas Marlett Sr. was also in the military.

The rigors of military life kept Marlett in outstanding shape throughout his career.

WEALTH: Investing time worth it

(Continued from Page 1)
Pass on stocks virtually tax-free

Imagine being an investor in a stock like Nvidia that has soared in recent years. Now imagine being able to reap the profit of selling your shares without paying tax.

It's possible with one caveat: You have to die.

That scenario, known in estate lingo as "step-up," allows many rich families to grow their wealth while ensuring their heirs won't be saddled with the bill.

It works like this: Say your savvy uncle bought 100 shares of Nvidia when it began trading in 1999 at \$12 a share. Between splits and a soaring price, that \$1,200 investment would be worth more than \$9 million today.

If he left it all to you, you could sell the shares owing little or no tax because gains are calculated from the day he died, not the day he bought it.

Benjamin Trujillo, a partner with the wealth adviso-

ry firm Moneta, based in St. Louis, Missouri, says it all seems "like a magic trick." And it's completely legal.

"Wealth transfer looks like smoke and mirrors," Trujillo says. "Assets like stocks can quietly grow for decades and, when they're inherited, the tax bill often disappears."

Lawmakers have sometimes proposed limits on the "step-up" rule but at least for now, it remains, making it one of the biggest not-so-secret weapons in the arsenals of those looking to create generational wealth. If stocks aren't your forte, "step-up" applies to other types of investments too, including artwork, real estate and collectibles.

Keep up to date on beneficiaries

Ever get a prompt on one of your accounts asking you to name a beneficiary? It's more than a confusing (or annoying) nudge from your brokerage. Estate planners

say it is one of the simplest ways to ease the transfer of assets to loved ones after you die.

Regulations vary from place to place, but many banks and brokerages allow you to name a beneficiary to whom the funds will be transferred to upon your death.

"One of the easiest ways to transfer assets hassle-free," says Allison Harrison, an attorney in Columbus, Ohio, who focuses on estate planning.

Beneficiary designations generally override wills, so it's important to make sure yours are up to date to avoid the mess of having, say, an ex-spouse end up with everything you saved.

All of this requires planning, but experts say investing a little time in mapping out your estate is one of the moves that separates the rich from the less well-off.

"Wealthy families plan," says Fry. "They don't leave assets and decisions unprotected."

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Is your aging parent safe at home?

Dear Savvy Senior,
After watching the coverage of the Nancy Guthrie kidnapping case, I'm worried about my own elderly mother who lives alone in another state. I want to make sure she's safe without being intrusive. Are there simple, affordable ways to check in on her from afar?



Jim Miller
Savvy Senior

Here's how it works: After downloading the app, your mother selects a daily check-in time. Snug sends several reminders leading up to that time, prompting her to confirm she's OK by tapping a large green button on her screen. If she doesn't check in within 10 minutes after her scheduled time, the app automatically notifies her emergency contacts and shares her last known location so help can be sent promptly. For added peace of mind, Snug also offers a Dispatch Plan (\$20 per month or \$200 per year) that includes multiple daily check-ins. If she misses one, Snug will call her directly to see if she's OK. If there's still no response, they can request an in-person wellness check by local authorities, who will visit her home to make sure she's safe. The app works with both iPhone and Android devices.

— Concerned Son Dear Concerned,

You're not alone. High-profile cases like this often heighten fears, especially for adult children whose parents live alone and may be vulnerable. The good news is there are several free or low-cost ways to stay connected and gain peace of mind without infringing on your mother's independence.

Check-in app

If your mother uses a smartphone, a simple solution is Snug (snugsafe.com), a free app that checks in daily to confirm she's OK. It's used by tens of thousands of older adults who live alone and want their loved ones alerted quickly if something goes wrong.

Check-in calls

If your mother doesn't use a smartphone, a daily check-in call program can provide similar reassurance. Many police or sheriff's departments nationwide offer telephone reassurance programs, often free of charge. Typically, an automated system calls at a set time each day. If she answers, all is well. If she doesn't pick up after repeated attempts, or the call goes to voicemail, her emergency contact is notified. If that contact can't be reached, backup contacts are called. As a last resort, local police or emergency services may be dispatched to her home. To see if this service is available in your mother's community, call her local police department's nonemergency number or the Area Agency on Aging at 800-677-1116. If no local program exists, private companies like CareCall or ConfirmOK offer similar services for a monthly fee.

Technology aids

You might also consider simple home technology to

enhance her safety. Monitored medical alert systems are among the most common — wearable "help buttons," some with fall detection, that allow her to call for help 24/7 while immediately notifying you. These typically cost around \$1 per day.

Other options include motion or contact sensors placed around the home to track daily routines and alert you to unusual activity, or a small security camera with two-way audio, night vision and motion detection. Basic sensors and cameras can cost under \$35, though they require Wi-Fi and do raise privacy considerations, so it's important to discuss them with your mother beforehand.

While no solution can eliminate every risk, these tools can provide meaningful peace of mind, for both you and your mother, while preserving her independence.

Send your questions or comments to questions@savvysenior.org, or to Savvy Senior, P.O. Box 5443, Norman, OK 73070.

Tips for the over-50 crowd out traveling

Metro

Travel has long been viewed as a positive hobby that can pay short- and long-term dividends. Some of those benefits may surprise even the most devoted jet-setters. For example, a joint study from the Global Commission on Aging and the Transamerica Center for Retirement Studies found that women who vacationed twice a year had a considerably lower risk of heart attack than women who vacationed once every six years. The same study noted men who did not take an annual vacation had a 30 percent greater risk of heart disease than men who did vacation each year.

■ Determine vaccination requirements if you plan to travel overseas. The Health In Aging Foundation urges older travelers hoping to go overseas to identify vaccination requirements they plan to visit. Make this part of your early planning.

■ Get a pre-trip medical checkup. A pre-trip medical checkup can ensure adults over 50 are healthy enough to travel. A doctor visit also can be a great opportunity to update vaccinations and discuss medications. It can be tricky to manage medications when crossing time zones, and travelers can work out a schedule with their physicians to ensure they don't miss any doses.

■ Beware of deep-vein thrombosis (DVT) and how to avoid it. The Mayo Clinic notes DVT occurs when a blood clot forms in one or more of the deep veins in the body, typically in the legs. If you'll be driving long distances, make frequent pitstops to get out of the car and stretch your legs.

■ Stay hydrated. The Cleveland Clinic notes that dehydration can cause dizziness, elevate a person's heart rate, contribute to swollen feet and muscle cramps, and result in fatigue, among other side effects.

Hobbies to get seniors out and about

Metro

The threat posed by social isolation has been known to medical researchers and health care professionals for years, but the issue gained wider attention during the pandemic. Restrictions on social gatherings during the pandemic opened millions of people's eyes to the ill effects of social isolation, and while that threat proved temporary for the majority of people across the globe, many seniors continue to live largely isolated lives.

According to the Mayo Clinic, depression, anxiety, increased risk of suicide, and various chronic health problems are some of the outcomes associated with loneliness. That's a troubling assessment that becomes even more disconcerting when considering a general decline in socialization as evidenced by the 2021 American Perspectives Survey. Survey participants indicated they have fewer close friendships than they once did, speak with their friends less often and rely less on friends for personal support. That's challenging for adults of all ages, but it can be especially difficult for aging adults, who may be dealing with the loss of a spouse or other close confidantes they would otherwise rely on when confronting personal problems. Hobbies that promote socialization can help aging adults reestablish friendships and build new ones, paying dividends that can have a profound impact on their overall health. With that in mind, adults who feel as though their social circles are shrinking in mid-life or in retirement can look to

these activities as means to rebuilding their social lives.

■ **Book club:** A book club offers multiple benefits to adults. Book clubs are inherently social and tend to bring like-minded individuals together, which can help build new and lasting friendships that extend beyond weekly discussions. A 2021 study published in the journal *Neurology* also linked regular reading to a lower risk of developing dementia.

■ **Sports:** Sports provide another avenue to socialize with like-minded individuals. Golf is not a team sport, but it is typically played in groups of two or four, making it an ideal activity for adults with free time on their hands to get out and about and meet other people. Leagues for softball, bowling and pickleball also provide opportunities to socialize, and many adults are participating in such

leagues for that very reason. A CivicScience study released in 2025 found that 49 percent of adults who planned to participate in adult recreational sports leagues were doing so for social interaction and the chance to make friends.

■ **Travel:** Travel can provide another means for aging adults to make friends. Group tours to foreign countries, day trips to local attractions arranged by township recreational offices or even overseas trips with friends you've fallen out of touch with can be a great means to build new friendships and reinvigorate old ones, all the while getting you out of the house.

These are just some ways for men and women to get out of the house and socialize with others their age, a worthy endeavor that can be highly beneficial to adults' overall health.



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Women suffer heart attacks, too

Understanding risks, symptoms and how to save yourself

By LAURA UNGAR
The Associated Press

Lori Sepich smoked for years and sometimes skipped taking her blood pressure medicine. But she never thought she'd have a heart attack.

The possibility "just wasn't registering with me," said the 64-year-old from Memphis, Tennessee, who suffered two of them 13 years apart.

She's far from alone. More than 60 million women in the U.S. live with cardiovascular disease, which includes heart disease as well as stroke, heart failure and atrial fibrillation. And despite the myth that heart attacks mostly strike men, women are vulnerable too.

Overall in the U.S., 1 in 5 women dies of cardiovascular disease each year, 37,000 of them from heart attacks.

Cardiovascular disease is "the No. 1 killer of women. It will affect you or someone you know," said Dr. Sharonne Hayes, a cardiologist at the Mayo Clinic in Rochester, Minnesota. "Knowing what to do if you have symptoms of a heart attack and taking action if you do, that's really important."

Do what you can to prevent heart attacks

There are several ways anyone can reduce their risks.

The American Heart Association has created a list called "Life's Essential 8": eat better, quit tobacco, get healthy sleep, be more active, control cholesterol, and manage weight, blood sugar and blood pressure.

Dr. Stacey Rosen, association president, advises getting regular checkups



The Associated Press

This December 2025 photo provided by Lori Sepich shows Sepich in Memphis, Tenn.

to talk about these preventive measures, keep tabs on your health and discuss any family history of heart problems.

Doctors also suggest discussing risk factors that uniquely or disproportionately affect women.

Women are more likely to have autoimmune conditions like lupus or rheumatoid arthritis, which cause inflammation that can raise heart disease risk. They're also more likely to suffer from depression, which is associated with inflammation and unhealthy behaviors like staying in bed.

Other conditions associated with an increased risk of cardiovascular disease are a history of high blood pressure or diabetes while pregnant, miscarriages or stillbirth. Hot flashes and night sweats during menopause have also been linked to a greater risk of high blood pressure and other cardiovascular risk factors.

Be aware they don't happen like movies

When people think about heart attacks, many envision a middle-aged man suddenly clutching his heart and falling to the ground.

But in reality, Hayes said, "it's not going to probably be one of those Hollywood heart attacks."

Chest pain or discomfort is a usual symptom, but far from the only one.

"What's different about women is that they are more likely than men to have other symptoms as well," Rosen said.

Those include back pain, shortness of breath, cold sweats, tiredness, nausea, lightheadedness, an anxious feeling, jaw pain and finger tingling.

Experts aren't sure exactly why symptoms differ between men and women, but some research suggests that physiological differences may play a role.

Another difference: Symptoms may come on a bit more subtly for women than men. Hayes hears a common refrain from patients: "I got the symptom and it waxed and waned a little bit over time, but I knew something wasn't right."

Immediate action

"If you think that there's even a chance that you're having a heart attack, that's when you call 911," Rosen

said, adding that it's better to "err on the side of over-concern than err on the side of minimizing something that could be quite serious."

Doctors recommend taking an ambulance to the hospital, which is more equipped to handle emergency situations than urgent care centers or a doctor's office.

Any delays in getting the right care could be harmful or even deadly.

"If you wait too long," Rosen said, "the damage can be more significant."

Don't be in denial about heart attack symptoms

When Sepich had her first heart attack, she waited too long. She had largely been in denial about her heart problems since being diagnosed with severe, hereditary high blood pressure at 17.

On Easter Sunday 2005, she woke up to extreme chest pressure, nausea and pain radiating down her arms.

"I chose to ignore those signs that day because I was absolutely in shock," she said. "I was scared."

She attended Mass and a family lunch and went to work the next day. She eventually went to the ER at her doctor's urging, where she wound up having six stents placed and spending a week in the hospital.

She acted more quickly when she had her second heart attack, and got another stent placed after her cardiologist found a nearly complete blockage in the heart's biggest artery.

Sepich now keeps her blood pressure under control, hasn't smoked in more than two decades and exercises almost every day.

She urges other women to be honest with themselves about heart disease.

"I could justify my actions from denial. I could just be like, 'Oh, it's not gonna hurt you,'" Sepich said. "Well, it does hurt you. It can kill you."



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THE NEW ROLE OF HOME APPRAISAL IN TODAY'S MARKET

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What is the "New Role"? It's About Security.

The traditional role of an appraisal was primarily for the bank: to ensure the property's value supports the loan amount. However, for you, the seller, the appraisal now serves a far more vital function: it is your security blanket against pricing mistakes and market fluctuations.

As a Certified Residential Appraiser, I've seen firsthand the pitfalls of over- and under-pricing a home that has been in the family for decades.

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While most appraisals happen after a buyer makes an offer, a growing number of savvy senior sellers are investing in a pre-listing appraisal. Why?

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If you have questions, you can contact me at 814-695-5323 office 934-5246 cell or email at broker@perrywellingtonrealty.com

Adam Conrad Jr. MBA, DRE®, CRB®, SRS®, SRES® e-Pro is the broker/owner of Perry Wellington Realty, licensed in PA, Florida, Maryland and WV. Adam is the Owner and Director of Education and owner of Vintage Real Estate Academy, real estate school. Adam has lectured in business and entrepreneurship at Pennsylvania State University and other colleges. He hosts a TV Show on NBC affiliate WJAC-HD channel 6 weekly on Fridays at 1230pm. He is also an author and contributor to Inman news. Perry Wellington has been the number one broker in AHAR for 9 consecutive years. Statistics courtesy AHAR 2017-2024.



Associated Press file photo

Birdhouses line a path outside a resident's room on May 21, 2020, at the Ida Culver House Ravenna, a senior independent and assisted living home in Seattle, Wash.

ICK: Remember to think long-term

(Continued from Page 1)

After that, Sanchez said, switch your senses. Do you detect an odor? Do you see residents clustered around the nurses' station, perhaps clamoring for help? Are staffers speaking respectfully to residents? Are they making eye contact? Are they rushed?

"Culture shows up in small moments," Sanchez said, "and it matters."

Seeking input from families of current residents can be insightful. Another resource may be your local long-term care ombudsman. Ombudsmen, funded by the federal Older Americans Act and present in every state, investigate long-term care residents' complaints.

With all the available information on each home, it can be easy to feel like you're drowning in data. So pay attention to how a place feels, too, and pair that with concrete facts.

When Jennifer Fink was making the "stressful, grief-inducing, hard and scary" decision on what memory care community was right for her mother, she didn't consult state databases or Google ratings. She went with her gut reaction and luckily, it was right.

"Trust your gut. Keep top of mind that the salesperson wants your loved one's money," said Fink, of Auburn, California. "If it's giving you the 'ick,' then move on."

Staffing matters most

More than any other single thing, experts on long-term care stress that a facility's staffing is most important. That means both the quality of the care you witness workers giving residents during your visit and the average staffing levels shown in the reported data.

A home providing an average of three hours of nursing care to each resident each day may not look all that different on paper from one providing three-and-a-half hours. But those minutes matter dearly, meaning the difference between a person getting a shower, having help at mealtime, or being discovered if they've fallen.

During a visit, pay attention to how quickly call bells are answered and whether it seems like residents are engaged in activities. Ask staff how long they've worked there. A home that holds on to its workers for years may offer your loved one more continuity.

Evan Farr, an elder law attorney in Lorton, Virginia, who wrote "The Nursing Home Survival Guide," said visiting a facility at night or on the weekend can be particularly revealing.

"These are the times when staffing is reduced and the true operation of the facility becomes apparent," Farr said. "It is entirely possible to have a five-star rated facility that is woefully under-staffed from 5 p.m. Friday until 8 a.m. Monday morning."

A long-range view

When faced with an urgent decision, it can be difficult to focus on anything beyond the factors in front of you. But it's important to choose a home with a long-range view.

At the start, many long-term care residents are able to pay for the cost of their bill. But what happens if their money runs out? If it's a nursing home that accepts Medicaid, how many beds are allocated to such residents? Would your loved one get that slot? If it's an assisted living facility, do they even accept people on Medicaid?

Assisted living facilities often have complicated billing structures that require a bevy of questions to understand. Ask how costs may change as a person's needs increase. Some places tack on separate charges for tasks like helping a person to the bathroom.

"Four-thousand dollars a month can become \$8,000 overnight," said Geoff Hoatson, founder of the elder law practice Family First Firm in Winter Park, Florida.

Another fact of long-term care that few understand is how often facilities seek to remove residents seen as undesirable, often due to a change in their financial circumstances or in their health. Dementia patients in particular — with challenging care needs and symptoms that can sometimes bring aggression — are targeted with orders to leave.

"Ask specifically what conditions would require transfer," Hoatson said.

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Some empty nesters downsize home in retirement

Metro

The day a child leaves home can be bittersweet for parents. Although a son or daughter being successful and mature enough to move on to new opportunities can be a source of pride, parents typically lament the quiet that comes from empty rooms and a change to the daily routine they'd grown accustomed to when the kids were around. After some time, some couples decide to downsize to a home more befitting the empty nester lifestyle.

Downsizing presents an option for homeowners whose kids have left the nest. New analysis from a survey of 2,500 empty nesters commissioned by Regency Living found that 30 percent of empty nesters choose to downsize and move from their original family homes. When retirement is just around the corner, many professionals shift focus to how they want to live and where. Moving to a new home presents plenty of opportunities for older adults, including a chance to choose a home based on

what's right for them in this stage of life. There are questions homeowners can ask themselves as they ponder if downsizing is right for them.

1. How much upkeep can I handle?

A lifelong family home may be well-loved, but chances are it requires significant upkeep and repairs. Empty nesters may choose to move on to a home that offers lifestyle benefits like less maintenance. Homes in lifestyle communities or those overseen by a homeowners' association tend to have certain maintenance built into a monthly fee.

2. Is this layout still a fit?

Many empty nesters may not immediately feel the effects of aging, but before selecting a next home, individuals should think about aging in place and any unique needs they may have. Opting for a single-level home, or at least one with the owner's suite on the



Metro

There are questions homeowners can ask themselves as they ponder if downsizing is right for them.

main level, can be advantageous.

3. Can I make due with less square footage?

A cavernous home with many rooms often isn't desirable for empty nesters. All of that square footage requires heating, cooling and maintenance. Rattling

around inside a big, empty house may precipitate the decision to downsize. Downsizing also can free up home equity, which can be used to fund retirement needs.

4. Which features do you desire?

Many empty nesters want the next home to focus on

some luxury items they may have bypassed in the first home when priorities lay elsewhere. Upscale environments like gourmet kitchens, spa-like bathrooms and outdoor living spaces may be in the budget when moving into a home with a smaller footprint.

5. Will my home be secure while I travel?

Empty nesters might want to choose homes in gated communities or condominium complexes for safety reasons. Should they opt to spend a portion of time at a vacation rental or second home as snowbirds, secure communities enable residents to leave their primary residence with the peace of mind that those homes will be less vulnerable to thieves.

6. Does this home have enough light?

The American Optometric Association says many adults start to have problems seeing clearly beginning at age 40. Homes with more light from large windows and artificial lighting can reduce accident risk.

Moving to a smaller home is a consideration for many empty nesters. Various features offer benefits to adults who want to age in place.

GROWTH: You're never too old to learn

(Continued from Page 1)

Schools like UCLA and Northern Arizona University are working to make continuing education courses accessible by keeping the cost low in comparison to degree-track classes and offering financial assistance. A variety of learning environments usually are offered — in-person and online classes, accelerated and self-paced instruction — to help adults integrate schoolwork with their home and work lives.

Katie Swavely, assistant director for academic advising and student success at UCLA, started at community college before transferring to UCLA to study anthropology. She said it took her 10 years after graduating to go back for her master's degree in counseling with a focus on academic advising. Swavely completed that degree in 2020 and credits access to the program through employer-sponsored tuition assistance from her job at the time.

"I felt like in so many ways I didn't really know who I was or what I wanted to do other than just pay the bills and survive," said Swavely, who is married and has two children. "It was hard. And I thought about quitting many times. We had to budget to the extreme and find additional ways to make it work."

She added: "There are questions of how are we going to make it work and do we have the money. As a parent, sacrifices are there all the time. You make those judgment calls every day. But making sure that you're investing in yourself. There's always gonna be reasons why it's not today, not this month, not



Associated Press file photo

Nola Ochs and her granddaughter, Alexandra Ochs (right) walk across the Fort Hays State University campus between classes April 23, 2007, in Hays, Kan.

this year, but it's also OK to just jump in and go for it and see how it works out."

As an avid book lover, Swavely now wants to take a book editing course and hopes to continue her education and enroll in that through the university soon.

Overcoming barriers to returning at any age

Some experts say one of the main barriers to returning to school is psychological. There might be concerns that their writing skills are rusty and that they don't know enough math or technology, bringing up feelings of uncertainty or failure.

"I think this is tied to access. Many of our learners, not all of them, haven't imagined themselves in any

kind of higher education, post-secondary education environment," Fordham said.

Swavely said it was important for her to build a support network and take advantage of the counseling and advising options that were available to her as a student.

She encourages adults who are furthering their educations to spend time "finding your community." Having people around who helped build up her confidence at home and during classes got her through graduate school, Swavely said. She also suggests setting boundaries and giving yourself grace when you need help.

"The biggest piece of advice is for people to realize you're never too old to learn," she said.

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