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Volume 44  
Number 44

Wednesday, April 8, 2026

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# The Wreck Center works to be heart of community

By Andy Stine  
astine@altoonamirror.com

HOUTZDALE — The Wreck Center aims to be the heart of the community by shining the love of Christ to kids taking part in the church youth group. But the center offers so much more, said Jeffrey Aldridge.

Aldridge, pastor of the Moshannon Valley Community Church in Ramey, helps run The Wreck Center, which hosts the church youth group, the main function of the building.

"On a good Sunday, we'll have 10-15 youth come through and hang out with us," he said. "Everyone in the community is invited. They can have their friends come over. It's not inclusive through the church."

The Wreck Center opened about 15 years ago and Aldridge has been on board for the last 12 years, ever since moving to central Pennsylvania from South Carolina.

The building on Hannah Street in Houtzdale was used most exclusively for an after-school program for the area's youth, but today is used for meetings and events, too.

In addition to the youth group, the center hosts weekly Alcoholics Anonymous meetings, and the



local 4-H Club meets there monthly, he said.

The building is also open for small rentals such as funeral dinners, birthday parties, or any small get-together where the public needs a smaller space, Aldridge said.

"It's not part of our hardcore mission, but we do rent it out as a small place," he said. "In this area, you either have no place or somewhere that wants a lot of money. We try to keep it at a reasonable rate to rent it out for people who need it for small birthday parties or something."

As a way of meeting the needs of the community, the center hosts a backpack giveaway before school starts, with the event featuring games, crafts, snacks and more. They also run a soup kitchen every August, Aldridge said.

And, the center has gotten involved in the community, helping out with the annual Houtzdale Days 5K race. This year, the 5K Run/Walk and Fireman's Challenge is set for Aug.



1 and, new this year, the timing company will take care of the placements.

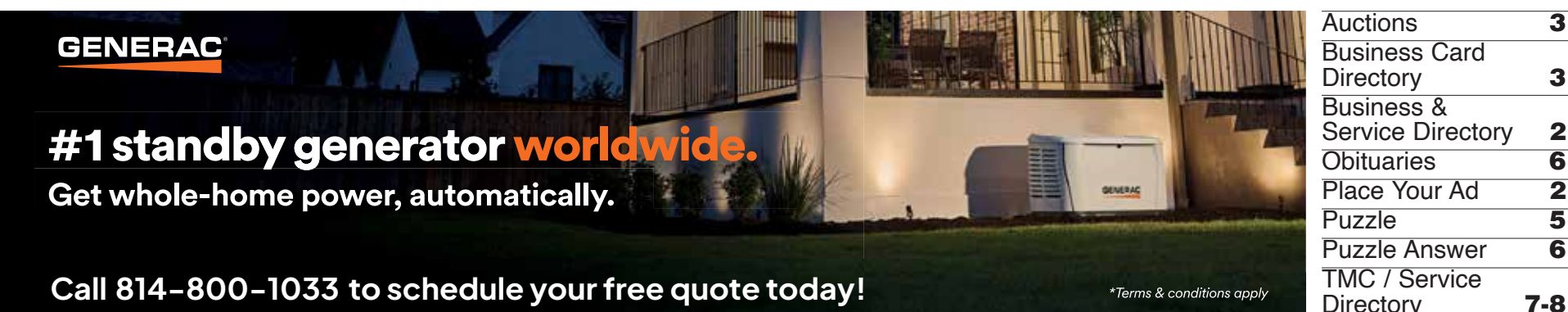
"You asked and we responded," states the post on the Houtzdale Days 5K Facebook page. "The 2026 race will include bibs with timing chips in them and the results will post auto-

matically creating a much smoother and easier process at the finish line. The new timing company is also the registration site. Give yourself the motivation to start running now. Sign up at <https://events.elitefeats.com/26houtzdale> and get

to work." In its posting about the race, The Wreck Center said those signing up for the race will be showing their support for The Houtzdale-Ramey Fire Company as well as the center. For those wonder-

ing where the name The Wreck Center comes from, the center's Facebook page says it all: "Amazing Grace, How Sweet The Sound ... That Saved A WRECK Like Me."

For more information on The Wreck Center, visit their Facebook page.



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Auctions	3
Business Card Directory	3
Business & Service Directory	2
Obituaries	6
Place Your Ad	2
Puzzle	5
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TMC / Service Directory	7-8

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**Paws & Claws**

**Cats are more than just furry friends**

their feline friends, and research indicates cats return the favor by providing a host of health benefits to their owners. The Human Animal Bond Research Institute reports that cat ownership can reduce the risk of cardiovascular disease and improve heart health. In addition, the HABRI notes that cat ownership can help to alleviate social isolation and feelings of loneliness and even reduce stress.



# How to recognize mental fatigue

Everyone feels tired at some point. The signs of physical fatigue are often easily recognizable. Slower movements, heavy eyes, achy muscles, and even frequent yawning are some telltale signs that a body is tired. But what about mental fatigue?

WebMD notes that mental fatigue affects the mind instead of the muscles. That can make mental fatigue difficult to spot. But identifying the presence of mental fatigue is important, as untreated mental fatigue can affect decision-making and performance at work and in the classroom. Anyone can develop mental fatigue, but those who find themselves frequently overwhelmed by work, school or personal obligations may be particularly vulnerable. Recognition of the following signs of mental fatigue may compel those dealing with such exhaustion to take a break and seek help.

• **Mood changes:** People suffering from mental

fatigue may experience mood changes that would otherwise be considered out of character. Increased irritability, a shortened temper, a lack of patience for others, and increased instances of snapping at people are some mood changes that indicate the presence of mental fatigue.

• **Loss of productivity:** A noticeable dip in productivity is another sign of mental fatigue. WebMD notes that a loss of productivity induced by mental fatigue occurs because the feeling of tiredness compromises a person's ability to concentrate. Mental fatigue also can drain a person's motivation. Distractions become harder to ignore when suffering from mental fatigue, which in turn diminishes productivity.

• **Instances of zoning out:** Mental fatigue can get in the way of a person's ability to focus on

what he or she is doing. This sense of zoning out can be particularly dangerous, as it can strike even when driving a vehicle. In fact, WebMD notes a link between mental fatigue and car accidents.

• **Inability to sleep:** It may seem counter-intuitive that mental fatigue would make it difficult to sleep, but it can. People with mental fatigue may struggle to wind down and stop thinking about work- or school-related tasks come bedtime. That can trigger insomnia. One of the dangers associated with this side effect of mental fatigue is that lack of sleep can worsen feelings of exhaustion.

• **Increased anxiety:** WebMD notes that mental fatigue triggers the sympathetic nervous system, which can lead to feelings of anxiety and panic. These feelings may be ever-pres-

ent. Some people find it harder to exercise when their minds are fatigued. A 2017 study published in the journal Sports Medicine found that the duration and intensity of a physical task are important variables when considering the potential effects of mental fatigue on physical performance. Researchers identified a decreased time to physical exhaustion, and a resulting decline in endurance performance, as a side effect of mental fatigue.

Mental fatigue can take a serious toll. Anyone who suspects they are suffering from mental fatigue is urged to contact a health care provider.



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# Clearly Ahead leaders discuss opportunities, challenges

CLEARFIELD — Philadelphia Federal Reserve President and CEO Anna Paulson and Executive Vice President William Spaniel recently traveled to Clearfield to meet with leaders from Clearly Ahead Development to discuss the opportunities and challenges facing economic development in rural communities. The visit provided an important opportunity to highlight Clearfield County's economic landscape and the collaborative efforts underway to advance strategic development initiatives.

Conversations focused on several key priorities, including brownfield redevelopment, the use

of Community Reinvestment Act credits, affordable housing needs, and how current interest rates and monetary policy impact local investment projects.

Representatives from Clearly Ahead shared updates relating to ongoing community projects and partnerships designed to strengthen the county's economy, attract new investment, and expand opportunities for residents and businesses alike.

Following the discussion with Rob Swales, CEO, and Paul McCloskey, VP of Energy and Business Development, Federal Reserve officials toured the River's Land-

ing building. Swales and McCloskey shared successful examples of local brownfield redevelopment projects and visited the Clearfield Riverwalk to gain a firsthand look at recent revitalization efforts and the creation of community assets that continue to enhance quality of life in the region.

Clearly Ahead Development has facilitated the redevelopment of 32 Brownfield projects in Clearfield County that have leveraged over \$388 million in private investment, the creation of over 600 new jobs, and the retention of over 2,600 full time jobs since inception in 1999.



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- '17 Subaru Crosstrek - 2.5L, AWD, 117K
- '17 VW Beetle - 1.8L Turbo, FWD, 151K
- '16 VW Jetta - 1.8L Turbo, FWD, 108K
- '16 Subaru Forester - 2.5L, AWD, 168K
- '16 Acura MDX - 3.5L, AWD, 148K
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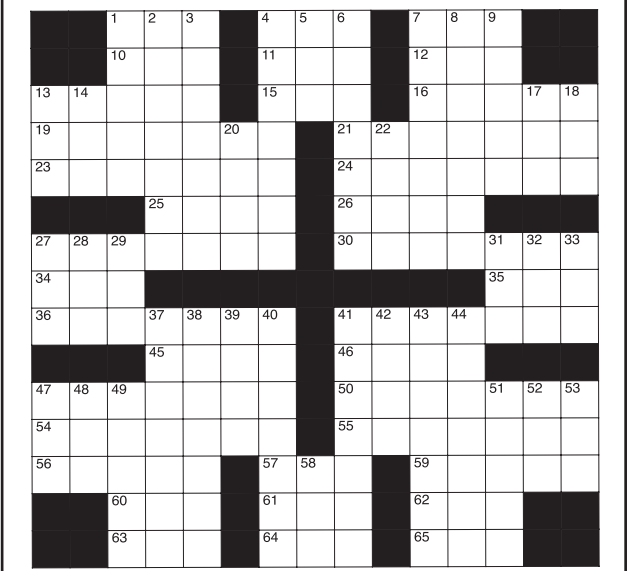
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**AD BARGAIN Crossword Puzzle**  
Solution on page 6



- CLUES ACROSS**
- Health care pros
  - A person inhabiting Benin
  - One thousand cubic feet (abbr.)
  - Split pulses
  - Frozen water
  - Small constellation
  - Perennial mountain rice
  - Pick up
  - Japanese historical period
  - Suggesting the horror of death and decay
  - Unattached
  - Fishing port in SE France
  - Products for dogs
  - One point south of southeast
  - Having the skill or resources to do something
  - Involve oneself deeply
  - Immobile
  - pai dong: Hong Kong food stall
  - Move quickly on foot
  - Gathered
  - A way through
  - Another name for Thor
  - Sharp dueling sword
  - The supreme commander of a fleet
  - Seasoned sausages
  - Path
  - Christian hermit
  - Ancient region of Asia Minor
  - Where wrestlers go to work
  - Roman statesman
  - Explosive
  - Licensed for Wall Street
  - Where golfers start
  - Grow old
  - Autonomic nervous system
  - No seats available

- CLUES DOWN**
- A legally binding command
  - General feeling of discomfort
  - Dribble
  - Soft touch
  - South American plant
  - Clouds of gas and dust in space
  - Warm-blooded vertebrates
  - Lines created by folding
  - Strong belief
  - Senior officer
  - Adult
  - Joint entrance examination in India
  - Passports and drivers' licenses are two
  - Those who go against an accepted authority
  - One point east of northeast
  - Journalist Tarbell
  - One's mother (British)
  - Nowhere to be found
  - A way to save for old age
  - Fall behind
  - Midway between northeast and east
  - The work of a sailor
  - Mark with striae
  - Energy, style and enthusiasm
  - Sticky situation
  - Monetary units of Spain
  - Three-banded armadillo
  - Chooses
  - More disreputable
  - Defensive nuclear weapon
  - "The Partridge Family" actress Susan
  - Livestock owners assn. in Spain
  - Duplicating machine (abbr.)
  - OJ trial judge
  - Politician
  - Airborne (abbr.)

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# Upgrades to ensure a home stays safe and secure

A home can never be too safe or secure. When residents of a home leave or go to bed at night, a wide range of safety and security features can protect them and their belongings. In-home amenities also can make homes safer for residents with mobility issues or other limitations.

Homeowners indeed have no shortage of options when seeking to make their homes safer and more secure. An assortment of safety and security features can help homeowners plan for nearly every situation that could put residents in jeopardy.

- **Age-related safety features:** Various features can help seniors age in place. The National Institute on Aging recommends installing grab bars in showers and bathtubs to reduce the risk of falls when bathing. Such features also can help seniors balance themselves while they bathe and get in and out of showers and tubs. Nonslip strips can be installed on bathroom and kitchen

en floors in areas that might be vulnerable to spills or puddling. The NIA also recommends fixing all carpets firmly on the floors, which may necessitate the removal of all area rugs. Adding handrails on staircases so there's something to grab onto on each side the staircase also can enhance the safety of these potentially risky spaces in a home.

- **Entry point security features:** Deadbolts, security cameras and/or smart doorbells make it easier to keep strangers out and monitor entryways. Smart doorbells may deter criminals from approaching a property. Locks and sensors also can be installed on all windows, and especially those on the first floor that can be accessed from the ground. Locks on sliding doors can be reinforced with secondary locks that further prevent the door from being opened from the outside once the locks are engaged.

- **Fire safety features:** The National Fire Pro-

tection Association notes that the death rate in home structure fires is approximately 60 percent lower in homes with working smoke alarms than in homes with no alarms or in homes where alarms are not working. The NFPA adds that smoke alarms monitor for smoke and control the speaker that emits the sounds that notify occupants of the presence of smoke. The NFPA recommends both ionization smoke alarms and photoelectric smoke alarms, as each employs

a different type of sensor. The combination of both in a home ensures people are alerted in the case of both flaming fires (ionization alarms) and smoking, smoldering fires (photoelectric alarms). A functioning fire extinguisher also is a must (disposable extinguishers typically last between 10 and 12 years), as is a carbon monoxide detector.

- **Lighting:** Sufficient lighting in a home and around the exterior of a home and even the property can be another

important safety and security measure. Exterior lighting deters intruders because it makes them more visible to residents while they're awake and makes them easier to see on overnight security cameras, which can be enough to keep them away. Interior lighting makes it easier to navigate a home at twilight

and at night. Hallway night lights can make trips to the bathroom safer, and lighting alongside stairways can make these spaces easier to navigate when the rest of the home is dark.

There's no shortage of ways to make homes safer and more secure, which should be a priority for homeowners of all ages.

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## Obituaries

### Rose Ann Yarger

Rose Ann Yarger, 83, of Sanborn, Houtzdale, PA, died on Thursday, March 26, 2026 at Penn Highlands DuBois, PA..

Born on May 11, 1942, in Clearfield, PA, Rose was the daughter of the late Franklin English & Annie (Knee) English. She married Paul L. Yarger on April 25, 1964 in Clearfield, PA. He survives at home. Rose was of the United Methodist Faith. She was a homemaker. Rose was a graduate of the Clearfield High School class of 1961. In addition to her parents, Rose was preceded in death by two sisters, Carolyn Royer and Christine Owens; two brothers, Russell English and Franklin English, Jr.; and a grandson, Jeffrey Martell, Jr. In addition to her husband, Rose is survived by five daughters, Michele K. Passmore of Houtzdale, PA, Penny L. Martell & her husband Jeffrey of Woodland, PA, Paula L. Morgan & her husband Todd of Sanburn, Houtzdale, PA, Evelyn E. Mayhew & her husband Ross of Clearfield, PA, and Laurie A. Joyce & her husband John of Harrisburg, PA; a son, Ed Yarger & his wife, Kate Riordan of Bellefonte, PA; a brother, Barry English & his wife Corinne of Mt. Jewett, PA; twelve grandchildren; and five great-grandchildren. A celebration of life will be held at a later date. Interment: Baughman Cemetery in Sanborn.

### William Paul Gabel

William Paul Gabel, 73, of Spring Valley, Bradford Township, was called home by the Lord at 5:37 pm on Tuesday, March 24, 2026 at Allegheny General Hospital, Pittsburgh, where he was surrounded by his family.

Born in Clearfield on July 6, 1952, he was the son of the late William D. Gabel, who died May 8, 1988 and Grace C. Gabel, who passed away January 26, 2021. He was also preceded in death by a brother-in-law, Michael Mitchell. Mr. Gabel graduated from Clearfield High School in 1970 and from Edinboro University, where he was a member of the Alpha Phi Omega fraternity, in 1974 with a degree in music education. His first stint as band director came at Harmony High School in 1975. The following year he was appointed band director at West Branch High School, where he remained for 35 years until his retirement. Music was never just a job for Mr. Gabel; he mentored countless students and brought music to the community as a member of the Clearfield and Grampian Community Bands, and the jazz ensembles Nostalgia and The 14th Street Jazz Band. He also shared his beautiful voice at many family weddings and funerals. He truly had a gift. Raised a Catholic, after his marriage he joined Centre Grove United Methodist Church. He served as choir director for 40 years, on various church boards and was co-chair of the Community Outreach Program. Most recently, he attended the Hyde Wesleyan Church. Mr. Gabel is survived by his wife, Pamela Thompson Gabel, whom he married October 22, 1977 at Centre Grove UMC; his children, Craig and his wife, Suzanne, and their children Hannah and David of Warriors Mark; Kristen Lanich and her husband, John, and their children Khloe and Brody of Clearfield; Erin Thomas and her husband, Taylor, and their children Lydia and Noah-Leigh, also of Clearfield; and Ryan and his wife, Sarah, and their children Carrie Marguerite, Eleanor and Ezra of Enfield, New Hampshire. He is also survived by a brother, David and his wife, Eunice, of Oklahoma; and two sisters, Carol and her husband, Bob, Litten, and their children and grandchildren, all of Bellefonte and Virginia Mitchell, her children and grandchildren of New Jersey. While music was a pillar of his life, Mr. Gabel's greatest joy was spending time with his grandchildren hunting, fishing, and with his whole family, camping and kayaking. He also immensely enjoyed woodworking, creating for his family and friends and also service projects. He was very proud his grandsons embraced the craft. Funeral services were held at the Hyde Wesleyan Church, 1215 Riverview Road, Clearfield.

### Carol A. Hudson

Carol A. Hudson, 79, of Hyde, passed away on Sunday, March 29, 2026 at her home, surrounded by her family.

Born March 3, 1947 in Lock Haven, she was the daughter of the late Richard E. and Pauline M. (Phillips) Summers. Ms. Hudson retired from DuBois Regional Medical Center, where she was employed as a lab technician. She had also worked at Clearfield Cheese. In her spare time, she enjoyed golfing, reading, and crocheting. She loved her family and spending time with them was very important to her. She enjoyed watching her son and grandson at the local racetrack and was host to many family game nights with her grandchildren, whom affectionately called her 'Little Grammy'. She is survived by three children, Diane Moore and husband Russell 'Rusty' of Clearfield, Dan Hudson Jr. and wife Connie of Curwensville, and Sandy Owens of Clearfield; seven grandchildren; eight great grandchildren; two sisters, Connie Clapsdew and husband Bernie of Arizona and Linda Smeal of Clearfield; and several nieces and nephews and other family members. In addition to her parents, Ms. Hudson is preceded in death by a granddaughter; and a brother, Gary Summers. Honoring Ms. Hudson's wishes, there will be no public services observed.

### Brenda L. Peterson

Brenda L. Peterson, 60, of Morrisdale, passed away Thursday, April 2, 2026, at UPMC Montefiore, Pittsburgh.

Born June 7, 1965, in Clearfield, the daughter of Arthur Haney and Janet (Keith) Shade. Brenda was a graduate of Clearfield Area High School, Class of 1984, Vo Tech Cosmetology and Phlebotomy School, Pittsburgh. She had been employed with Old Town Dairy, the American Red Cross, PHCCPA as a director and was owner and operator of Primitive Stars, Hyde. Most recently she had purchased an ice cream truck which her family will carry on. Brenda was a member of the St. John Lutheran Church, Clearfield. She loved the Clearfield County Fair and had overseen the Expo Building. Brenda is survived by her husband, Russ Peterson whom she married March 15, 1986, a son, Chris Peterson and his significant other Becky of Curwensville, two granddaughters: Livia and Skyla Peterson, three siblings: Bonnie Caldwell (Kent) of Curwensville, Bill Haney (Cary) of Clearfield and Barbara Haney of Clearfield, two nephews: Dustin and Ryan Caldwell and a niece, Kenndra McKendrick. She was preceded in death by her parents and an aunt, Connie Mallin. Funeral services were held at the Bennett and Houser Funeral Home, Inc., Clearfield, with Rev. Robert Way officiating. Interment: Bradford Cemetery.

### Clarence C. Daisher

Clarence C. Daisher, 67, of Luthersburg, passed away at home on Friday, April 3, 2026.

He was born October 13, 1958 in Clearfield, son of the late Clarence and Edna (Price) Daisher. He is survived by a daughter, Shawna Smeal; sisters, Deborah Gardner and Peg Yoder; a brother Tim Daisher; and two grandchildren, Isaiah and Donovan Smeal. In addition to his parents, he was preceded in death by a brother, Robert Daisher; a sister, Jeannette Spaid; and his life companion, Rhonda Greenaway. Services will be private and held at the convenience of the family.

### Janice F. O'Brien

Janice F. O'Brien, 86, of Philipsburg, died Friday, March 27, 2026, at Mount Nittany Medical Center, State College.

Janice was born on March 31, 1939, in Philipsburg, a daughter of the late Richard and Doris (Stratton) Behmer. She was a 1957 graduate of the Philipsburg-Osceola Area School District. She was employed throughout her working career as a special education teacher's aide with the Central Intermediate Unit #10. She retired after twenty years of service. Janice was married on December 30, 1961, in Philipsburg, to Raymond V. "Bud" O'Brien, who survives. She is also survived by three daughters: Colleen Jeffries and her husband, Robert, of Summit, New Jersey, Maureen Tocimak and her husband, Drew, of Chester Hill and Molly Hiryak and her husband, Mark (Colonel, Retired), of Colorado Springs, Colorado; a son, Michael O'Brien and his wife, Carrie, of State College; ten grandchildren: Logan Jeffries, Emily Scott-Young (Isaac), Laura Jeffries, Katie Taylor (Brent), Callie Czap (AJ), Meghan Hiryak, Sarah Hiryak, Nichole Hiryak, Olivia O'Brien and Connor O'Brien; one great-grandson, James Andrew "Jac" Czap; one sister, Claudia Richardson, Little Rock, Arkansas; and numerous other extended family members. She was preceded in death by a great-grandson, Landon Taylor, in addition to her parents. Janice was a lifelong member of the First Baptist Church, Philipsburg. She was also a member of the Philipsburg NOP Club and the former Philipsburg Country Club. Among her favorite pastimes, she enjoyed shopping, reading and spending time with her family and friends. A memorial service was held at the Beezer-Heath Funeral Home & Cremation Services, 719 E. Spruce Street, Philipsburg, with Pastor Ted Seibert, officiating.

### Hazel Patricia (Goodrow) Lloyd

Hazel Patricia (Goodrow) Lloyd, 68, of Coalport, died Thursday, April 2, 2026, UPMC Presbyterian, Pittsburgh.

She was born June 26, 1957, in Clearfield, a daughter of the late Charles and M. Hazel (Borsht) Goodrow. On June 13, 2003, in Clearfield, she married Ken Lloyd who survives along with four children: Mille P. Gustafson and Lisa M. (husband Steve) Wilsoncroft, both of Coalport, Brandy A. (husband Ron) Miller of Fernwood and Naomi J. Lloyd. Also surviving are four granddaughters: Keneisha (husband Dakota), Madison, Charlie (fiancé Matt) and Vanessa, four grandsons: Tyson (wife Kala), Darius (wife Renee), Xavier and Gage, five great-grandchildren, four sisters and one brother. Pat was preceded in death by her parents and a son-in-law Harold Gustafson, III. She enjoyed doing crafts with her grandchildren, quilting and was active on social media. There was no viewing. A Memorial gathering was held at the McQuown Funeral Home, Glasgow.

**Obituaries Courtesy of:**  
**Heath's Funeral Home**  
**Bennett & Houser Funeral Home, Inc**  
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WEDNESDAY, APRIL 8, 2026

## Walking by faith



Mirror photos by Colette Costlow  
**Reverend Nancy Threadgill stands outside St. Mark's Episcopal Church on Monday afternoon, celebrating her retirement from the priesthood after 20 years.**

**Episcopalian priest retires from position at Johnstown church after 20 years in ministry**

By COLETTE COSTLOW  
 ccostlow@altoonamirror.com

JOHNSTOWN — Priesthood was the Rev. Nancy Threadgill's third profession in life, after becoming a medical technician and a nurse.

While working as a nurse in the early 2000s, Threadgill felt a nudge toward religious life. And as a cradle Episcopalian, she followed that instinct into seminary.

After 20 years of leading congregations in three parishes, she officially retired

from her position at St. Mark's Episcopal Church in Johnstown on March 1.

Threadgill, 76, said her retirement is bittersweet, as she will miss her congregants, but she is ready to enter the next chapter of her life.

### North and South

Threadgill calls herself a "product of the north and south," as her medical engineer father hailed from Texas, while her mother grew up in Sewickley, Pa. As a result, she spent time in both parts of the country.

"I really had lived half my life in the north and half my life in the south," she said.

The second of three children, Threadgill was born on Feb. 23, 1950, in Hawaii. When Threadgill's parents

believed her 8-year-old brother, Jerry, wouldn't receive the education they wanted him to have, they moved back to Sewickley before eventually relocating to Baton Rouge, Louisiana, when Threadgill was 13 years old.

"And that was in the '60s," she said. "So if you think about it, we're moving from the north to the south in the '60s, it's quite a culture shock."

Once again, the family picked up and moved to Cincinnati, Ohio, where Threadgill told her father they were staying until she finished high school at Indian Hills in 1968.

However, when Threadgill went to Michigan State University to study medical technology, her parents moved back down to Baton Rouge, where they stayed permanently.

"I think she (my mother) decided she didn't want to move again," Threadgill said. "And she certainly didn't want to go up north ... She didn't like snow."

With a bachelor's degree in medical technology and a master's degree in clinical laboratory science from Michigan State in her pocket, Threadgill decided to study nursing at the University of Wisconsin-

Madison.

She certainly didn't expect to feel nudged to become a priest in the midst of her nursing career.

Feeling uncertain about her future calling, she waited for her feelings to settle before moving to Fort Walton Beach, Florida, to be closer to her mother after her father passed away.

As a nurse in Florida, however, the calling persisted as people continued to ask her if she thought about the priesthood. But she couldn't see herself as a priest.

"I kept trying to say no for a long time, but eventually it came through to me that maybe," she said.

### Religious life

When Threadgill was attending church as a child, women were not allowed to become priests.

"We couldn't even be acolytes on the altar, which made me mad because my brother could be an acolyte," she said. "I couldn't just because I was a girl."

The General Convocation of the Episcopal Church officially accepted the ordination of women in 1976, clearing the way for Threadgill's and many other women's future careers.

Two priests from the Episcopal Diocese of the Central Gulf Coast told Threadgill that they'd sponsor her if she wanted to become a priest.

Threadgill's older cousin, Linda Green, called Threadgill's decision to leave her successful nursing career to follow the priesthood courageous.

"This was at a time when women in ministry in most traditional denominations were a novelty, and breaking that glass ceiling took a lot of effort and intense scrutiny from many people," she said.

With a dream in mind, Threadgill completed a three-year residency from 2003-06 at Seabury-Western Theological Seminary.

"We formed a family," she said, mentioning that she formed a group with other aspiring priests throughout the program, bonding over their shared and unique experiences.

"We worshiped together, we learned together, we celebrated in shared meals together," she said.

After graduation, she returned to the Episcopal Diocese of the Central Gulf Coast, where she worked as a curate in Mobile, Alabama. Shortly after, she became the rector of an African American church, Church of the Good Shepherd.

"When you come out of school, you have a lot of book knowledge," she said, reflecting on the beginnings of her work in the church. "And then suddenly you're thrust into working."

After spending eight years as the rector, Threadgill decided to relocate back to the northern part of the U.S.

"I decided I needed to get out of the south for various reasons, but one is it's way too hot," she said tongue-in-cheek. "I don't deal well with heat."

When looking for priest positions up north, she applied for an opening at St. Mark's Episcopal Church in Johnstown.

### True calling

Taking a chance, Threadgill entered St. Mark's for an in-person interview in 2014.

"When Nancy walked in and said she was a 'cat

person,' I was hooked," said St. Mark's administrative secretary Joanna McKinley, who has six cats and three rescues herself.

At the time, Threadgill had six cats of her own. And because of her fondness for animals, she quickly took over the parish's free pet food pantry shortly after being named head priest.

She also brought along two kittens — named Mark and Maggie — who lived at the church and attended Mass for eight years.

They were the face of the food pantry, according to McKinley, who mentioned that they greeted families who brought in food or donations. They passed away in 2023 due to an illness.

"Nancy has opened her heart to everyone who has walked through our doors," McKinley said. "She has always been a positive light in my life."

Looking back on her career, Threadgill said her favorite part of being a priest was conducting baptisms, as they signify new life for babies, children and adults alike.

"It's welcoming new people to Christ," she said.

At the same time, she said it's special to be present when someone dies.

Because of her extensive nursing background, she said she wasn't afraid to enter hospitals or deal with death, recalling that she was frequently chosen to work with dying patients as a critical care nurse.

"I could be patient and work with families or people who were dying," she said, "so that's one of the (religious) nudges that I think I had that people saw."

Green said Threadgill has lived and preached the command to "love God and love your neighbor."

"I have heard her preach sermons from her heart, which confirms to those around her that her call was real and true," she said.

"St. Mark's is a better church because of the love and compassion that she has shown to us and to those who have had the honor of meeting her," McKinley said.

Mirror Staff Writer Colette Costlow is at 814-946-7414.

### The Threadgill file

- Name:** Nancy Threadgill
- Residence:** Johnstown
- Age:** 76
- Education:** Indian Hills High School; Michigan State University; University of Wisconsin-Madison; Seabury-Western Theological Seminary
- Careers:** Medical technician, nurse and priest
- Hobbies:** Crocheting, knitting and cross-stitching
- Pets:** Cats: Magic, Samson, Lilibet and Stripes

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## Medicaid 'spend down' not DIY strategy

BY KEN SWEET  
The Associated Press

The U.S. Department of Health and Human Services estimates that more than half people over age 65 will need help with daily activities such as bathing, dressing or eating at some point, either for an extended period or the rest of their lives. Some research suggests that share may be as high as two-thirds.

Yet relatively few older Americans have private long-term care coverage. AHIP, a trade association representing the U.S. health insurance industry, estimates that only 3% to 4% of Americans over 50 have an active policy that covers extended care. Medicare, the main health insurance program for older Americans, generally does not pay for continuing support services in a nursing home or assisted-living community.

As the youngest baby boomers approach their mid-60s, many families, couples and individuals may be planning to rely on savings, unpaid caregiving arrangements or Medicaid, the joint state and federal assistance program for the poor. The first two options can prove inadequate, while qualifying for residential care under Medicaid is difficult due to the program's low income and asset limits.

Eldercare experts say an approach to consider, especially if the person needing care is middle-class or of modest means, is to deliberately, but systematically, put yourself or a relative into poverty so Medicaid picks up the costs of a nursing home or assisted living services sooner than later.

This is known as a Medicaid "spend down" strategy.

In order to get someone qualified for Medicaid for nursing home care, families need to systematically, and transparently, use a family member's assets on appropriate costs in order for the strategy to work. One example would be using an older family member's dwindling assets to prepay for a funeral or to buy a burial plot.

### Intentional poverty

Deliberately reducing a person's income and savings to qualify for Medicaid can sound daunting. But without planning, the high cost of long-term care can quickly drain savings anyway. Assisted living and nursing home care can cost thousands of dollars a month, often forcing families to exhaust their resources before qualifying for assistance.

A 2024 study by insurance company Genworth Financial found that a home health aide cost an average of roughly \$78,000 a year, while the average cost of semiprivate room in a nursing home was roughly \$111,000. This is compared to the median retirement savings of 65 to 74-year-olds of \$200,000, according to data from the Federal Reserve. An unplanned long-term stay in a nursing home will eat up those savings within a couple of years.

See **Medicaid**/Page 4

# 'Music is like vitamins'

## Singing circle offers support for people with dementia



Associated Press photos  
People, many of them seniors with a form of dementia, join in the "singing circle" run by opera singer Maartje de Lint on Feb. 24 at the Concertgebouw's ornate Mirror Hall in Amsterdam.

BY MIKE CORDER  
The Associated Press

AMSTERDAM — Megan Worthy still recalls singing in a choir in the Australian capital, Canberra, as she was growing up.

Now, as a rare form of early-onset dementia chips away at her vision and other brain functions, the 58-year-old is transported back to her musical youth as she and her daughter, Bronte, sing together with other people with neurological conditions in an Amsterdam concert hall, the Concertgebouw.

"It's pretty brutal," Worthy said of her rare neurological condition. "I'm starting to lose everything, you know, and this is really rewarding and seeing all these people, yeah, it did make me have a lot of memories."

She was taking part in a so-called "singing circle" run by opera singer Maartje de Lint at the landmark concert venue for seniors with what she calls "vulnerable brains," many of whom have a form of dementia or Parkinson's disease.

Millions of people have some form of dementia, a progressive loss of memory, reasoning, language skills and other cognitive functions. People can experience

**"So we give people perspective. It's like actually a training for the brain, for the body, to get more resilient and understand the perspective that you still have."**

Maartje de Lint



Megan Worthy, (right, with glasses) and opera singer Maartje de Lint (left) and others, many of them seniors with a form of dementia, join in the "singing circle" on Feb. 24 at the Concertgebouw's ornate Mirror Hall in Amsterdam.

changes in personality, emotional control, even visual perception. Alzheimer's is the most widely recognized type, but there are many others, with their own symptoms and underlying biology. Small strokes, for example, can impair blood flow to the brain and trigger what's called vascular dementia.

The singers in Amsterdam, who each pay \$23.50 to attend, are arranged with their carers in a circle of chairs under a ceiling hung with 14 crystal chandeliers in the venue's ornate Mirror Hall.

"We always say, music is like vitamins," said Selien Kneppers, 78, who once managed a Dutch boogie woogie and blues band and now regularly attends the singing circle.

Roving around the middle, often dropping to one knee and reaching out her hands to connect with a singer, is de Lint. She and other singers in her organization crisscross the Netherlands

and Europe, leading singing workshops. Singing, de Lint says, is a way of keeping the brain active and bringing family members and their loved ones closer together.

"So we give people perspective," she says before one of her singing sessions in Amsterdam. "It's like actually a training for the brain, for the body, to get more resilient and understand the perspective that you still have."

The hourlong session clearly has an emotional effect on the singers and their carers. Helpers regularly hand out paper tissues for people to dab away tears. One man tenderly reached out a hand to touch the face of the woman next to him as they sang songs ranging from Elvis Presley's "Love Me Tender" to Frank Sinatra's "Fly Me to the Moon" and "Amazing Grace."

See **Singing**/Page 5

# RMDs: Should retirees take funds earlier or wait?

BY CHRISTINE BENZ  
Morningstar

Within a given year, is there any advantage to taking your required minimum distributions as soon as you can, or taking it down to the wire and pulling the distribution in late December? Or is it better to take monthly or quarterly withdrawals?

Here are three timing approaches to consider, along with the pros and cons of each.

### Option 1: Wait until year-end

Why consider it: It's not a huge advantage over a lifetime of savings, but the main advantage of delaying until later in the year is a bit of extra tax-deferred compounding.

Assume 75-year-old Anne's IRA totaled \$1 million at the end of 2025, translating to a 2026 RMD amount of \$40,650. If she took out and spent her RMD at the beginning of 2026 and the money remaining in her account subse-

quently earned 12% for the year, she'd have \$1,074,472 in the IRA at year-end 2026. If she delayed the RMD until year-end 2026, and her full \$1 million was earning 12% during the year, her IRA would be worth \$1,079,350 at year-end 2026, after the \$40,650 distribution, meaning more money in place for the year ahead.

That's the story of any money that is invested for tomorrow (and gains in value) versus spent today, however. And there's the potential for returns to break the other way. If her account lost

12% in 2026, she would have been better off taking out her RMD early rather than risking a larger sum in the market and taking her withdrawal later on. But because stocks and bonds more frequently gain in value than they lose, the benefits of an additional year of compounding can add up.

For retirees who are reinvesting some or all of their RMDs in a taxable account rather than spending, the sole benefit of delaying RMDs is to have an additional year to take advantage of the tax deferral afforded by the

IRA wrapper.

Why avoid it: Those tax-deferred compounding benefits may not be a big deal for smaller investors. The post-RMD period is usually shorter than the accumulation period; the shorter the time frame, the less the compounding benefit. Plus most retirees' portfolios are more conservative, and therefore lower-returning, than accumulators', so the compounding and/or tax-deferral of delaying may not be extreme.

See **RMDs**/Page 2

# Thurheimer's new routine dispels old adage

BY GEORGE THOMAS  
KATTOUF

For the Mirror

The idiom, "You can't teach an old dog new tricks" is typically not expressed as a compliment and may or may not be true. The statement alludes to the premise that as we age, it is very difficult to learn or embrace new things. You will have to determine whether this is factual for the general population. I can suggest a few things that will dispel this myth. The majority of you likely use your phone to send a text message. It may seem like a small task, yet you had to learn this small digital skill. When was the last time you pulled out a road map, which took up two seats and a window, to get to your destination? How about banking with a book to log your deposits? Have you typed with keys and a ribbon lately?

You have adapted the technology which has gradually required you to learn a new trick or two. How about fitness? You may have changed the way you approach exercise based on research, injury, or motivation. That adaptation demonstrates your willingness to go with life's flow.

A few words from his physician, Dr. John Reinhardt, prompted Jeff Thurheimer to dramatically alter his unhealthy routine and embrace a new way of living.

According to Thurheimer, "You need to go to the gym," were the simple words from Dr. Reinhardt which changed his life for the better.

Thurheimer did not engage in athletics while in high school. Bowling was his primary means of exercise starting at age 12. He did enter the United States Air Force after high school. During the six years of military service he engaged in daily calisthenics. After leaving the military, his fitness regimen ceased to exist.

"I worked for ADT security and was too busy working to go to the gym," said Thurheimer, who worked for the company for 45 years.

His job required him to travel a great deal. While on the road, he adopted the SAD eating protocol, known as the Standard American Diet. Fast food restaurants became his typical means of consumption, which likely added to his physical deterioration.

If you think Dr. Reinhardt's bluntness was a one-time fluke, you would be mistaken. The Altoona doctor had an epiphany over his many years of practice, which led him

## THE FITNESS TRACK



Nathan McCullough (blue shirt) watches as Jeff Thurheimer goes through some exercises at The Summit in Altoona.

to direct many patients to adopt exercise as a means to regain health.

"I've gotten very interested in it the last 10 years because as I've gotten older, my patients have aged. Every Sunday night before I hit the sack, I get in the system and I see all of my patients who have an emergency room visit. We have about 17,000 that go to emergency rooms in the area. There's too many falls, frailties and too many patients above the age of 65 ending up in the emergency rooms. There had to be a better way. And so that started my journey and just believing that I could make a difference. I'm taking care of people in their 60s, 70s, 80s and 90s. Their medication lists are too long, and their quality of life is too low. The expense of taking care of these patients is way too high," Reinhardt said.

One of the major concerns for seniors is the risk of a fall, which can negatively impact upon the quality of life. The Center for Disease Control reports falls as the leading cause of injury for adults 65 and older. Yearly, over three million emergency room visits are due to falls resulting in one million hospitalizations nationwide.

"They will lose one degree of independence, which means if you ambulate freely, you'll get a cane," Reinhardt explained. "If you have a cane, you've got a quad cane. If you have a quad cane, you get a walk-



er. If you have a walker, you go to a wheelchair. And if you go from a wheelchair you will be essentially bedridden and need help with transfers. So that's a terrible sentence, and we all know this, but just don't talk about it much. I think it's somewhat unique for me, just because I put people through that test at age 65 every time I see them."

Thurheimer heeded his physician's recommendation and joined the Summit Athletic Club in 2019.

"I worked on the resistance machines two times

per week, but not in any proper way," said Thurheimer, who noticed improvements in his strength and balance.

In September 2025, he decided to procure the services of a personal trainer. Nathan McCullough became his Summit fitness guide and recommended Thurheimer for The Fitness Track.

McCullough provides Thurheimer with an upper body workout on the machines at the Summit.

"The basic chest press, bicep curl, lat pull down

with a cable, tricep extension and the shoulder press are some of the machines he uses in his one-hour workout session. Those are some basic upper body movements. We don't do a ton of lower body movements because he has some knee issues. We usually do a little lap around the track for a cool down," said McCullough.

His trainer charts his weekly session and has the data to show Thurheimer's gains.

His wife, Debbie, has also seen the dramatic improvement in her husband's strength and balance. At one point, her husband was having back pain which could have led to several medical assessments. She feels McCullough's interventions were miraculous.

"It was a balance issue. Jeff had just gotten hearing aids. I don't know if you're aware of it, but when you have hearing aids, typically there is a program where you learn to ambulate with hearing aids. That opportunity wasn't afforded to us. Nate, his personal trainer, was aware of those circumstances and targeted my husband's needs. He is now able to walk straight without pain in his back," she explained.


"Balance can be easily fixed with just a couple simple training methods. Step up pads can be stacked, and with dumbbells in each hand, you can mimic going

up and down the stairs. With added weight you condition your body and legs to get used to handling this weight," said McCullough, who has used such strategies to enhance Thurheimer's balance.

Thurheimer, age 73, bowls two to three days per week on a team and carries a 175 average. Without work on balance and strength, he may have had to discontinue this activity which he has enjoyed for over 60 years.

So, what did it require to change a poor lifestyle? A physician willing to change his patient paradigm, a personal trainer who thought outside the box, a supportive wife who encouraged her husband, and a transition to a healthier diet. Finally, let's not forget Thurheimer, who was willing to accept the guidance and learn to walk a new fitness path.

*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.*



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Every year, I look at the data to see when the "perfect storm" of buyer demand and low inventory hits. According to the latest projections, we have a clear winner. If you want to sell your home for the highest price in the shortest amount of time, mark your calendars for the week of April 12-18.

Why this specific week? It's "just right" for a listing. By mid-April, buyers have shaken off the winter blahs and are out in full force, some are driven to move before the new school year starts while others just prefer to move when the weather is nicer. Meanwhile, many sellers are still procrastinating, waiting for the "May flowers" to bloom. This creates a supply-and-demand imbalance that favors you, the seller. Historically, homes listed during this window command premium prices. They'll also get more foot traffic than those listed just a month later.

To take advantage of the best week to sell, you need to get "market-ready". This means the deep cleaning is done, the minor repairs are finished, and the professional photography is scheduled. Remember your first showing is online!

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The 2026 market is going to be fast-paced. Whether you're looking to downsize to a one-story or move into a larger family home, the data says the next few weeks are your best chance to make it happen.

Don't wait for the summer rush when every other house on the block is your competition. Aim for the peak week!

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

Adam Conrad Jr. MBA, DREI®, CRB®, SRS®, SRES® e-Pro, is the broker/owner of Perry Wellington Realty, licensed in PA, Florida, Maryland and WV and a Certified Residential Appraiser licensed in PA. 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 8 consecutive years. Statistics courtesy AHAR 2017-2024.

## RMDs: Installments are an option

(Continued from Page 1)

Delaying can heighten the risk of missing a distribution and having to pay a penalty. Also, if you die late in the year, before taking your RMD, your heirs have a tight window to take RMDs from the account.

Finally, if you want to convert any IRA assets to Roth, you'll need to take your RMDs before a conversion.

### Option 2: Take as soon as possible

Why consider it: To ensure you don't forget and risk a penalty and to avoid a tight window for heirs if you die. Taking an RMD early in the year frees you up to do an IRA conversion later. If a retiree is pulling

RMDs for living expenses but the IRA subsequently drops in value throughout the year, she'd have been better off taking the money out earlier, leaving less money at risk of losses.

Why avoid it: There might be forgone tax-deferred compounding opportunities. Moreover, in particularly bad market environments, Congress might vote to not require RMDs in a given year, but this is extremely rare.

### Option 3: Space throughout year

Why consider it: Taking distributions semiannually, quarterly, or monthly helps ensure that you receive a range of prices for the assets you sell. Taking RMDs in installments guar-

antees that you'll never sell at precisely the right or wrong time. A retiree taking RMDs in installments would retain some, but not all, of the benefits of tax-deferred compounding afforded the retiree who takes a year-end distribution.

Most financial providers have RMD services that calculate and disburse installment amounts on the schedule you dictate: monthly, quarterly, or semiannually. The other big advantage of installments is that it helps ensure regular cash flow from your portfolio.

Why avoid it: If you're taking RMDs manually throughout the year, rather than relying on your investment provider's service, there's a risk you could miscalculate or fail to take all of your distributions.

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Associated Press file photo

Elena Ivanov, visiting from San Jose, Calif., walks across a field covered with blooming poppies on March 30, 2022, near the Antelope Valley California Poppy Reserve in Lancaster, Calif.

# How to protect yourself as allergy season begins

By **KENYA HUNTER**  
The Associated Press

ATLANTA — Allergy season can be miserable for tens of millions of Americans when trees, grass, and other pollens cause runny noses, itchy eyes, coughing and sneezing.

Where you live, what you're allergic to and your lifestyle can make a big difference when it comes to the severity of your allergies. Experts say climate change is leading to longer and more intense allergy seasons, but also point out that treatments for seasonal allergies have become more effective over the last decade.

Here are some tips from experts to keep allergy symptoms at bay — maybe even enough to allow you to enjoy the outdoors.

## New cities top the list of 'allergy capitals'

The Asthma and Allergy Foundation of America issues an annual ranking of the most challenging cities to live in if you have allergies, based on over-the-counter medicine use, pollen counts and the number of available allergy specialists.

This year, the top five cities are: Boise, Idaho; San Diego; Tulsa, Oklahoma; Provo, Utah; and Rochester, New York.

Pollen helps plants reproduce — and makes us miserable

Pollen is the powdery substance made by seed-producing plants and trees that is part of their reproductive process. Earlier in the spring, tree pollen is the main culprit. After that grasses pollinate, followed by weeds in the late summer and early fall.

Some of the most common tree pollens that cause allergies include birch, cedar, cottonwood, maple, elm, oak and walnut, according to the Asthma and Allergy Foundation of America. Grasses that cause symptoms include Bermuda, Johnson, rye and Kentucky bluegrass.

## Here's how to track pollen levels

Pollen trackers can help you decide when to go outside. The American Academy of Allergy Asthma and Immunology tracks levels through a network of counting stations across the U.S. Counts are available at its website and via email.

## The first step is to try to avoid pollen

The best and first step to controlling allergies is avoiding exposure. Keep the windows in your car and your home closed, even when it's nice outside.

If you go outside, wearing long sleeves can keep pollen off your skin to help ward off allergic reactions, said Dr. James Baker, an allergist at the University of Michigan. It also provides some sun protection, he added.

When you get home, change your clothes and shower daily to ensure all the pollen is off of you — including your hair. If you can't wash your hair every day, try covering it when you go outside with a hat or scarf. Don't get in the bed with your outside clothes on, because the pollen will follow.

It's also useful to rinse your eyes and nose with saline to remove any pollen, experts said. And the same masks that got us through the pandemic can protect you from allergies — though they won't help with eye symptoms.

## How to relieve allergy symptoms

Over-the-counter nasal sprays are among the most effective treatments for seasonal allergies, experts said.

But patients often use them incorrectly, irritating parts of the nose, said Dr. Kathleen May, an allergist at Augusta University in Georgia. She suggested angling the nozzle outward toward your ear rather than sticking it straight up your nose.

Over-the-counter allergy pills like Claritin, Allegra and Zyrtec are helpful, but may not be as effective as quickly since they're taken by mouth, experts said.

If your allergy symptoms are impacting your quality of life, like causing you to lose sleep or loose focus at work or school, it might be

time to consider making an appointment with an allergist. There are medications that can train your immune system not to overreact to allergens.

Some remedies for allergy relief that have been circulating on social media or suggested by celebrities — like incorporating local honey into your diet to expose yourself to pollen — have been debunked.

Dr. Shyam Joshi, an allergist at Oregon Health and Science University, said that's because the flowers that bees pollinate typically don't contain the airborne pollen that causes allergy symptoms.

## Is allergy season changing?

Winters are milder and growing seasons are longer as the climate is changing, meaning there's more opportunity for pollen to stay in the air, resulting in longer and more severe allergy seasons.

Last year was one of the most intense allergy seasons on record, particularly in the Southeast U.S.

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# Where to get help with, advice on your Medicare decisions

**Dear Savvy Senior,**  
I'll be 65 in a few months and could sure use some help sorting through all the confusing Medicare options that are available to me. Where can I get help with my Medicare decisions?



**Jim Miller**  
Savvy Senior

sold by private insurance companies. Another option is a Medicare Advantage plan. These plans, also offered by private insurers, bundle hospital coverage, medical care, prescription drugs, and often extra benefits like vision, dental, and hearing into one policy. Most operate as HMOs or PPOs and require you to receive care within a defined network of providers in your area.

Medicare Advantage plans have also faced increased scrutiny in recent years over prior-authorization requirements that can delay or deny

certain services. To help you determine which path makes the most sense for your situation, there are several reliable resources available, depending on how much assistance you need.

## Tools and Resources

A good starting point is the "Medicare & You" handbook, which provides a clear overview of the program and your options. You can download a copy at [medicare.gov/medicare-and-you](http://medicare.gov/medicare-and-you), and you should receive a printed version in the mail about a month before your 65th birthday.

The Medicare website also features a helpful "Find a Medicare Plan" tool at [medicare.gov/plan-compare](http://medicare.gov/plan-compare) that allows you to

compare health plans, prescription drug coverage, and supplemental policies available in your area. If you prefer to speak with someone directly, call Medicare at 800-633-4227, and a representative can walk you through your options over the phone.

Another excellent free resource is your State Health Insurance Assistance Program (SHIP), which provides unbiased Medicare counseling either in person or by phone. To locate your local SHIP office, visit [shiphelp.org](http://shiphelp.org) or call 877-839-2675.

You can also contact the Medicare Rights Center ([medicarerights.org](http://medicarerights.org)) at 800-333-4114 for help with specific questions.

In addition, HealthMetrix Research publishes a free

Cost Share Report at [medicarenewswatch.com](http://medicarenewswatch.com) that compares Medicare Advantage plans by area based on cost-sharing and health status.

## Get Help

If you'd like more hands-on help, you can work with a Medicare insurance agent.

Keep in mind that agents are paid commissions by insurance companies, so it's important to choose an independent agent who represents multiple insurers — not just one. That gives you access to a broader range of options.

Also understand that commissions are typically higher for Medicare Advantage plans than for Medigap and Part D policies used with Original Medicare. As

a result, some agents may have a financial incentive to recommend Advantage coverage. That doesn't mean the advice is wrong, but it's wise to ask questions and understand all your choices before enrolling.

You can search for licensed agents through [nabip.org](http://nabip.org), the website of the National Association of Benefits and Insurance Professionals.

Taking the time now to compare your options carefully can help you avoid costly mistakes and give you confidence in the coverage you choose.

Send your questions or comments to [questions@savvysenior.org](mailto:questions@savvysenior.org), or to Savvy Senior, P.O. Box 5443, Norman, OK 73070.

# MEDICAID: Differences between states

(Continued from Page 1)

"There's a reasonably high likelihood that you'll need nursing care for a period of their lives, and there's a good chance you may need it for a long period of time," said Eric Carlson, director of long-term services and supports advocacy with Justice in Aging, a national nonprofit legal advocacy organization focused on older Americans. Carlson has worked on these issues for 35 years.

Medicaid eligibility for long-term or skilled nursing care is generally limited to people with low incomes and minimal assets, though the exact thresholds vary by state. In most states, an individual must have monthly income below \$2,800 to \$3,000 a month. A person can have no more than \$2,000 in assets for an individual, excluding certain property such as a primary residence, a vehicle and personal belongings.

Due to the complicated nature of Medicaid eligibility, experts say it's best to work with eldercare specialists to make sure an individual's assets are used appropriately and you don't inadvertently disqualify the person who needs assistance from accessing Medicaid.

For example, families do not want to just transfer the assets of a person needing nursing care to the bank accounts of relative to appear poor on paper. Medicaid applications often have what is known as a five-year "look back" policy, which assigns examiners to review an applicant's



A woman uses a walker as she exits an assisted living building on July 4, 2025, in Boca Raton, Fla.

assets and bank accounts to see if there might have been improper transfers out of the individual's bank accounts.

It's important to keep track of nursing home expenses that could be applied to a spend down. They include paying out of pocket for nursing home care, hospital bills as well as personal items and clothing. An applicant can also use their remaining assets to pay down their mortgage, or other debts.

"People shouldn't be doing 'do it yourself' financial planning in these matters. It can create significant problems with a person's estate," Carlson said. "You don't want to wait until the day nursing care is absolutely necessary to make these sorts of decisions."

Because Medicaid is a joint state and federal program, states administer these programs in different ways. In New York, for example, residents whose income exceeds Medicaid limits can still qualify through an 'excess income' or spend-down program, deducting medical expenses such as doctor visits, prescriptions or home care from their income until they meet eligibility thresholds. Once that amount is reached, Medicaid covers additional care for the rest of the month.

Similar 'medically needy' programs exist in more than 30 states, allowing people with high health care costs to qualify even if their income is initially too high.

Carlson recommends using resources like Justice

Foundation and other eldercare advocates at the state and local level to help navigate these issues. There are also liaisons in cities and states that work with Medicaid to walk a family through the process.

For those who are years off from needing nursing care, make sure to create a long-term plan for this type of care, especially since most Americans are likely to need assistance with daily living eventually. One option is to buy a long-term care policy, which is typically bought by individuals or families in their late 40s or early 50s. A policy of a couple hundred dollars a month could end up paying for care that's tens of thousands of dollars a year in the future.

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# Take the safe approach to dating

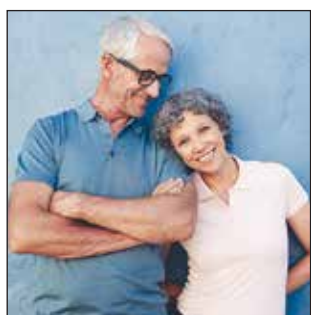
Metro

Dating in one's golden years is a common experience for many seniors. Whether it's the result of a loss of a spouse or other life events, many people find themselves looking for love in their golden years.

According to statistics from The Senior List and the Pew Research Center, roughly one-third of adults 65 and older in the United States reported being single in 2022, a percentage exceeded only by people between the ages of 18 and 29. Many older singles are not looking for a committed relationship; some just want to have fun exploring the dating scene. With that in mind, here's how seniors can explore dating, which may look and feel a little different than the last time seniors were dating.

## Identify your reason for dating

Seniors should establish the reasons they are ready to get back into the mix. Identifying the motivation for mingling can help set the



Metro

Here's how seniors can explore dating, which may look and feel a little different than the last time seniors were dating.

right course for finding a partner. Sometimes it boils down to wanting someone to share hobbies, go to dinner or travel with. Some seniors like the idea of having a relationship with someone, but living apart with their own homes and sense of independence. Others are looking for the next Mr. or Mrs. Right, and want a partner to share their life with in all ways.

## Going digital

While meeting people

in person is possible, particularly when those with similar interests are pulled together through clubs or social events, the dating world has increasingly moved online. Online dating is a popular and modern way to meet new people. Apps like OurTime and SilverSingles are geared specifically to the older demographic, while Bumble is women-led. Meetup is not a dating app, but one for meeting people with an interest in sharing specific experiences.

## Be open and honest

Great relationships are rooted in honesty. Individuals should skip the "glory days" photos of their youth or even 10 years ago and use current photos for dating apps. People should be specific with what they are looking for, like a travel companion to go to Europe or someone who enjoys trying the local culinary scene. Being honest and specific increases the chances of finding a good match.

## Be safe

Seniors are often the targets of scams, and by tugging at the heartstrings, scammers can exploit vulnerabilities. AARP says nearly 60,000 people reported romance scams to the Federal Trade Commission in 2024, when victims reported losing \$2.95 billion. Wanting to move conversations off of dating apps and directly to texts or other messaging platforms where they can't be monitored is a red flag. Scammers often indicate they live far away and can't meet in person and will give excuses to that effect. Others will promise the world and be in constant contact. It's a cause for concern anytime a person mentions needing money or having an investment opportunity.

If and when a senior meets with a date, the interaction should take place in a public location for the first several dates. Double-dating with a friend also can be a safe approach. Dating in one's golden years requires some adjustments and an emphasis on safety.



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The Associated Press

People, many of them seniors with a form of dementia, join in the "singing circle" run by opera singer Maartje de Lint on Feb. 24 at the Concertgebouw concert hall in Amsterdam.

## SINGING: Benefits being studied

(Continued from Page 1)  
Neurobiologist Brankela Frank, who is not connected to de Lint's project, agrees that singing can be beneficial to people with dementia or Alzheimer's or other kinds of neurodegenerative diseases.

Music "speaks to brain areas that haven't really been degenerated yet," she told The Associated Press. "So, for example, their verbal skills often are compro-

mised, but music speaks to parts of the brain that don't necessarily need verbal skills. And so it taps into their emotion, their sense of self, their identity."

Scientists are studying the potential benefits of music for people with dementia, traumatic brain injuries, Parkinson's disease and stroke. Music lights up multiple regions of the brain, strengthening neural connections between areas that govern language,

memories, emotions and movement.

Megan's daughter, Bronte Henfling, said that even getting her mother to a new environment that was not a medical appointment to discuss her posterior cortical atrophy felt good.

"Just hearing everyone come together and sing ... it reminds us that we're all human and there's a humanity out there which is really pleasing and nice to be a part of," she said.

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