

Prime of LIFE

FRIDAY, JUNE 21, 2019

HARLAN NEWSPAPERS SPECIAL SECTION

From Vietnam to Kentucky Derby dreamer: Remarkable life shapes Gary West

By Bryce Miller

Columnist, *The San Diego Union-Tribune*
(Miller was a longtime Iowa sports reporter,
columnist and executive sports editor with the
Des Moines Register. In January 2015 he left to join the
San Diego Union-Tribune. This column appeared
in their March 3, 2019 edition)

The San Diego Union-Tribune

RANCHO SANTA FE, CA— What did he just hear? Did that scratchy voice on the car radio really blurt out The 172nd Transportation Company? Deployed ... to Vietnam? That was his Army reserve unit, which seemed quietly tucked away in Council Bluffs, IA.

When 20-something Gary West finally arrived to his job at the Armour & Co. meat-packing plant in neighboring Omaha, NE, in January 1968, his mind a muddled mess, he beelined to the nearest telephone.

"I wanted to get the full story before I got too excited about anything," said West, 73, a founder with wife, Mary, of a telecommunications empire that made them billionaires and owner of one of the favorites for this year's Kentucky Derby, Game Winner.

"I called and talked to the highest ranking person



Gary West, along with his wife Mary, are the owners of Game Winner, were one of the early favorites in this year's Kentucky Derby. West is shown in front of Game Winner memorabilia at the couple's Rancho Santa Fe home.

Howard Lipin/San Diego Union-Tribune

Amazing career for former Harlanite

Gary West, 73, is the son of the late Bob and Lois West. He was a 1964 graduate of the 99-member class of Harlan High School and at their 2006 reunion, honored him with a lifetime entrepreneurial success award. West's father managed the Veterans Memorial Auditorium for many years and his mother was a well-known baker.

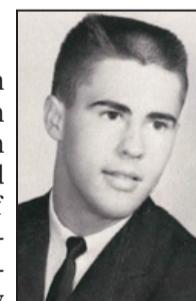
West and his wife, Mary, came ever so close again to winning the Kentucky Derby on Sat., May 4 at Churchill Downs, KY. Their horse, Maximum Security, was the first ever winning horse to be disqualified in the 145-year history of the race for an infraction and they have since filed a lawsuit in U.S. District Court challenging that decision.

According to their West Health website (westhealth.org), "Gary West is a businessman, entrepreneur and pioneering philanthropist who, along with his wife and business partner, Mary West, has pledged his entire fortune to nonprofit efforts to reduce healthcare costs and enable low-income seniors to age successfully. Like their highly-successful business ventures, the Wests' philanthropic initiatives are driven by a unique blend of vision, action, and patriotism."

"While still a teenager, Gary served overseas in the U.S.

Army during the peak of the Vietnam War. After returning home, he began his career as a hospital administrator in Omaha. In 1978, he and Mary launched their first successful business out of their garage — an innovative direct-sales venture named WATS Telemarketing. After selling that business, they went on to launch the innovative telecommunications company, West Corp., in 1986. Over the next two decades, they grew West Corp. into one of the largest customer relationship management providers in the world with more than 35,000 employees and \$3.5 billion in annual sales."

According to the *Forbes* magazine and the *Omaha World-Herald* the Wests received \$1.45 billion for their stake when West Corp. went private in 2006. Later the couple have ventured into several other successful business ventures which have helped support their healthcare endeavors. He is co-chair & founder of the Gary and Mary West Foundation; chairman & founder, West Health Institute and chairman, West Health Policy Center."



Gary West
HHS Class of 1964
Senior Class VP

on that day. I said, 'I thought I just heard something on the radio.' They said, 'You did.' I said, 'Is it true?' They said, 'It is.' I said, 'We're really going to go to Vietnam?' They said, 'Yeah, that's what the orders say.'"

Life was beginning to find roots for West and the whip-smart, beautiful woman he met at a local dance. Things had been gloriously simple to that point, growing up walking rich Midwestern farm soil 50 miles to the northeast.

To squirrel away money as a kid, West worked at the four-lane bowling alley his parents snapped up above the Chevrolet dealership in the small, tight-knit town of Harlan, IA — a family or two short of 5,000 residents. He hustled along the hazardous business end of the lanes, dodging flying projectiles.

"When I was about 8 or 9 years old, I used to set pins in the daytime," said West. "You'd jump down into the pit, load the machine back up, press a big handle down, pick the ball up and roll it back. It was a very dangerous job because pins were flying all over the place."

"At night, I would keep scores for the leagues. I'd get a nickel a person for two hours of work and there were like 10 people, so I'd get like 50 cents. My parents

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Remarkable life shapes former Harlanite Gary West

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worked 15 hours a day. They couldn't take a vacation because they were truly owner-operators.

"So I got my work ethic from my parents."

But now Vietnam — a grisly conflict nearly 9,000 miles away that would claim more than 58,000 American lives — had come calling.

West already had witnessed so much blood, so much death as a young and confused "kill room" supervisor at Armour. Mary, an assistant to the chief executive, helped him land the job that required watching over the horribly unpleasant process that transformed Omaha into the meatpacking epicenter of the United States.

Thoughts tangled in his brain. If the couple rushed plans to marry before he was shipped to Fort Lewis in Washington for advanced military training, he would earn \$100 more per month and could sign up for a \$25,000 insurance policy.

So much to tackle and consider, before hunkering down in the dark, unforgiving wilds of the Vietnamese jungle.

So much to fear.

"On more than one occasion (during his tour) I told God, 'If you somehow get me out of this, I will do something nice for the world,'" West said recently in his Rancho Santa Fe living room, pausing as tears reddened his eyes. "I didn't know what it was, but I said, 'I'll do it.'"

Grim nights, brighter futures

The owner of Game Winner, an undefeated bay colt whose quartet of victories includes the Grade I wins in the Del Mar Futurity, American Pharoah Stakes and prestigious Breeders' Cup Juvenile, began negotiating with a higher power long before doing the same with business associates.

As a machine gunner on the back of jeeps protecting convoys — "Like in the old show, 'Rat Patrol,'" West said — his job was to ward off threats at all costs with little to no cover.

"Most of the fire fights and bad stuff happened at night," he said. "We'd literally call it circling the wagons because we would take all the semi-trucks and make a big circle out of them. Outside of that, we'd sandbag everything. Then there were people up all night to make sure the people driving the trucks could get some sleep."

"Some nights were completely uneventful. There were other nights that I wouldn't wish on anyone."

When West returned to United States after 10 months in a terrifying combat zone, he locked the nightmares away.

"I never talked to my parents when I got back. I never talked to my wife when I got back. I never talked to my friends when I got back," said West, emotions percolating anew. "The minute I hit the ground in the U.S., I kind of deleted that entire experience out of my mind."

"As far as duty goes, I had pretty good duty in Vietnam. I'm no war hero. I was scared senseless a lot of nights. There were times I did not know if I'd be there the next day or not."

"You've heard the term, 'There are no atheists in foxholes,' right? I can tell you it's true."

Instead of talking, West worked.

Describing himself as "totally unqualified," the man who

dropped out of nearby Dana College before finishing a semester picked up a job as a staffing coordinator at Jennie Edmundson Hospital in Council Bluffs.

In an era of starched dresses and caps for nurses, West ensured there were enough employees filling hallways to handle patient needs. Two years later, the ambitious pin-setter desperate to bury a war that haunted him secured a promotion to assistant hospital administrator.

"It taught me a lot about caring for people and caring about people," West said of his 10-year run.

West and his wife eventually launched West Corporation, a technologically innovative call-center company that made them rich. According to Securities and Exchange Commission records analyzed by the Omaha *World-Herald*, the Wests received \$1.45 billion for their stake when the company went private in 2006.

The couple moved to San Diego, became full-time philanthropists and made the decision to leverage as much of their money as possible to disrupt and reshape the healthcare industry. They established the Solana Beach-based Gary and Mary West Foundation, a group Gary confirmed has awarded more than \$200 million in grants to date.

Other projects include a senior-focused emergency care center model at UC San Diego's Jacobs Medical Center fueled by an additional \$12 million from the Wests, as well as the generic drug non-profit Civica Rx to combat the astronomical costs of prescription medications.

Remember, Vietnam? There was a promise to keep.

According to ProPublica.org, 99.1 percent of revenues for the Gary and Mary West Health Institute — \$20,010,288 in 2016, the most recently available filing — came from self-funded contributions. Gary West told the Union-Tribune the couple, who have no children, funnel \$35 million annually to the foundation to make certain it exists, "100 years from today, doing exactly what we're doing."

"We don't take a penny of outside money from anybody," he said. "The minute you start taking money from other people, there's an expectation of, 'OK, we gave you



Game Winner, one of the early Kentucky Derby favorites owned by Gary and Mary West of Rancho Santa Fe, owns three Grade I wins: Del Mar Futurity, American Pharaoh Stakes and the Breeders' Cup Juvenile. Howard Lipin/San Diego Union-Tribune

some money. Here's what we want you to do.' We want to do what we think is right and fortunately, we've been blessed with enough resources that we don't have to take money from anyone.

"That way, we have no dog in the fight. We just want to help people. When Mary and I pass, 100 percent — not 99.9

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If you need a REAL ID card before your license/ID expires, go to your Courthouse and apply for a replacement card marked as REAL ID compliant for a \$10 fee. *If you want to learn more read the expanded article on page 11.*

HOW DO I GET A REAL ID CARD?

Go to any Iowa driver's license service center or Courthouse and bring the following original documents (no photocopies).

Proof of identity *one of the following*

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- Valid U.S. passport
- Most recent U.S. Citizenship and Immigration Services immigration or refugee document

Proof of social security number *one of the following*

- Social security card
- W-2 or 1099 (*must show your entire social security number*)

Proofs of residency *Two items showing your name and address where you live*

- Utility bill
- Bank or credit card statement
- Pay stub
- Piece of postmarked mail
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Proof of any legal name changes *Any of the following if applicable*

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Remarkable life shapes former Harlanite Gary West

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percent, 100 percent — of our money goes to an endowment that is going to fund West Health's work in perpetuity."

One of the still-rippling results: The UCSD senior emergency unit with ambient lighting, non-slick floors and a range of creatively crafted, age-appropriate benefits became the only facility west of the Mississippi River to earn Level 1 accreditation. Another: The group launched a senior dental care facility that supplied affordable, much-needed services downtown. Meanwhile, Civica is positioned to challenge the thinking of big pharma with a network that has grown to an estimated 750 hospitals.

UCLA professor Gerald Kominski, a senior fellow at the university's Center for Health Policy Research, said efforts like those can translate to real and lasting change.

"A foundation like this can play a very important role to help provide the initial financial support to initiatives that may not save money immediately, but certainly in the long run it can be very successful," Kominski said.

"Partnerships between foundations and hospital systems, that's real change. That's commendable."

The Wests' plan is to essentially give their money away through targeted investments, research and collaborations in the healthcare field, with a laser focus on seniors and sky-high medicinal costs.

You hear the conviction drip from the voice of West, a man with a kind, humble veneer, enraged by America's financially crippling healthcare ecosystem. His pact, his experiences in a Midwestern hospital, his do-something DNA has motivated him to become an unflinching agitator.

Fulfilling the sacred vow from a war-scarred jungle a half century ago, in his mind, demands action, not speeches and saber-rattling.

"The cost of the entire healthcare system is totally and completely out of control," West said. "Our government is complicit. Our entire healthcare ecosystem, I don't know if the world collusion is too strong, but it's a word I would consider."

"Let's be honest. Over the past 20 years or so, providers and payers, being insurance companies, pharmacy benefit managers, the entire med-tech industry, everything that comprises our healthcare system, has given our politicians billions of dollars. You just don't give people billions of dollars without expectations."

"I'm one of those guys, I don't look at what people say. I look at what people do."

An uncommon owner of a Kentucky Derby contender with an equally uncommon vision.

You warn West that you need to ask him the toughest question yet. For someone so focused and committed to saving and enriching lives through healthcare activism, Vietnam surely presented a torturous dilemma.

Did you take lives?

"I'm sure I did, but it's not the kind of thing where you're shooting at targets and go look," said West, the pain and conflict of it filling the quiet spaces. "At night, all you know is seeing muzzle flashes somewhere on the horizon. You're shooting at those muzzle flashes. I can't say without absolute certainty ... and I don't want to

know with absolute certainty."

Joltin' 'Joe' hooks West

When West was young, he shadowed his father to the since-shuttered Omaha track Ak-Sar-Ben (Nebraska spelled backwards). He developed an interest in horse racing there. Mary did, too.

The couple decided if they ever earned enough money, they'd buy a race horse. They crossed racing paths with Joe Blow, landing him for \$13,500 in an early-1980s claiming race. Though Joe Blow began to pile up wins, no one claimed him back.

This hardly-average-Joe won 19 times between 1981-85, according to the American Racing Manual. West, who saddled himself to the ultimate over achieving underdog, was hooked.

"He had a knee about the size of a soccer ball with three or four screws in it," West said. "Everybody thought this horse can't possibly have another race in him. Well, we raced him over 100 times. He was truly a blue-collar horse. We loved him."

As time passed and business successes mounted, the Wests gained traction in the sport and industry. West estimates they now start each year with 55 to 65 2-year-olds.

"I tell everybody the Keeneland September Sale is like the NFL draft for the Chargers," he said.

The analogy makes particular sense, since the Wests live in the former home of one-time Chargers owner Gene Klein — a sprawling residence abutted by 229 acres Microsoft founder Bill Gates purchased from weight-loss tycoon Jenny Craig. In 1988, Klein conquered the Derby with Winning Colors.

Game Winner is trained by Hall of Famer Bob Baffert, a five-time winner of the Derby.

"That house has a lot of Derby luck to it," Baffert said.

The best horse the Wests raced was West Coast, who won the esteemed Travers Stakes in 2017 at Saratoga, finished third in the Breeders' Cup Classic that fall at Del Mar and was named North America's champion 3-year-old. But West Coast was a late bloomer who was not considered for the Triple Crown races. Game Winner has been first or second in the Derby rankings all winter.

The excitement is tempered, though. The Wests have been here before.

On the eve of the 2002 Derby, Gary West remembers seeing camera crews and track personnel crowding his barn. As West got closer he realized they were huddled around the stall of his horse Buddha, the second choice on the morning line. The track veterinarian speculated an injury causing the horse to be withdrawn could have been caused by stepping on a stone or twisting an ankle. That Derby winner's trainer, who watched from the box next to the Wests? Baffert, with War Emblem.

The Wests had another Derby hopeful in New Year's Day, who won the 2013 Breeders' Cup Juvenile in just his third start. But he never made it to Churchill Downs because of an injury that forced his retirement just a few weeks later. (The Wests bred and own a 3-year-old son of New Year's Day named Maximum Security who is undefeated in three starts for trainer Jason Servis and could start next in the Florida Derby.)

"Gary's totally prepared for that belly punch," Baffert said. "He knows the game."

History needles Game Winner's chances, as well. Only two Breeders' Cup Juvenile winners — Street Sense in 2007 and Nyquist in 2016 — went on to win the Kentucky Derby.

"The only time I would get excited between now and the Kentucky Derby, God willing he gets into it, is when they're loading into the starting gate," West said. Pain, promise shape plan

Since returning from Vietnam in 1969, West has not watched a single movie depicting war. That remains non-negotiable — now, and likely forever.

"You couldn't pay me enough to watch one," he said. "I just don't have the stomach for it. I love veterans. I love and appreciate the military. It just brings back memories I don't want to bring back."

As West attempted to frame the feelings he bottled up for so long, the crushing weight of it all revealed itself in uncomfortable, glancing snapshots.

"If you've never been in combat, it's almost impossible to explain," he said. "The sights, the sounds, the smells, the absolute chaos that goes on. You're involved in something you have zero control over."

"If you're in the middle of nowhere and something happened, you didn't know if you had five Viet Cong, 500 Viet Cong or 5,000 Viet Cong. And we probably never had more than 50 or 60 people involved in a convoy."

Then West sums up the swirl of it all — the Midwestern upbringing, the darkness of Vietnam, the couple's bold healthcare philanthropy — and now, a possible Kentucky Derby horse.

There's much to consider, back in 1968 and today.

"I think most people would do something similar to what Mary and I are doing under the same circumstances," Gary said. "So we're no heroes, but we do hope to be good role models if we can."

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HARLAN - The Harlan Senior Center, which is also affiliated with Connections Area Agency on Aging, is located inside the C.G. Therkildsen Activity Center, and is in charge of maintaining and offering the home-delivered meal service to Harlan residents.

If you are interested in this service please contact the Harlan Senior Center at 755-2757 to begin the process of setting up meal delivery providing you are eligible for home delivered meals.

The option to visit the Senior Center, if you are able, is encouraged and it allows you to enjoy a meal with friends and take part in various activities and take advantage of community resources.

The Connections Area Agency on Aging is committed to continuing this vital service in Harlan and they offer their full support to the Senior Center. They also wish to thank the many valuable volunteers who help deliver the home delivered meals locally.

How to apply

Application and registration forms for the Home Delivered Meal Program are available through the Harlan Senior Center, Myrtue Medical Center, your doctor, or Home and Public Health.

Guidelines for the Home Delivered Meal Program

1. Call them at the senior center 755-2757 to request meal delivery.
2. Reservations / cancellations are required by 11:30 a.m. the day prior.
3. Microwave/oven packaged and sealed meals are delivered.
4. All meals are low sodium and diabetic friendly and include skim milk.
5. You will receive a monthly menu to review your choices.
6. Frozen meals are available for those that qualify for additional or week-end meals.

DELIVERY TIMES

Meals are delivered Monday thru Friday

No meal deliveries on Fourth of July, Labor Day, Memorial Day, Thanksgiving, Christmas or New Year's Day.

Meals are delivered by volunteers from Harlan churches, schools and businesses. Suggested contribution is \$3.75 per meal, a contribution statement is mailed to each participant.



The program is based out of the Therkildsen's Center's Senior Center.



Volunteer Chris Petersen and Peggy Berg, Harlan Lions Club, are one of many local volunteers who provide daily meals and an inspiration to those they are delivering meals to in Harlan.

Currently there are three routes with a total of 22 - 30 hot meals each week. why don't you ? If you are interested in delivering for the Home-Delivered Meal program please call 755-2757.



Volunteers are a critical component to the weekly home delivered meal program, including First Baptist Church's Barb Wirtjes. First Baptist is one of several local churches and organizations who volunteer their time and staff for this local cause.



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Michael P. Jones, owner

Are expired medications still safe?

It is 2 a.m. and that cough and stuffy nose you have been battling is still keeping you up. You reach for the nighttime cold relief medicine only to find it expired a few months ago. If you take a dose to ease your symptoms, will you be putting yourself at risk?

This situation is a relatively common occurrence. Many medicine cabinets are stocked with over-the-counter drugs as well as prescription medications that may be past their expiration dates. It is a good idea to routinely discard expired medicines, but if you happen to take a drug that has passed its expiration date, you will most likely suffer no ill effects.

According to the Harvard Medical School Family Health Guide, the expiration date on a medicine is not the dates when a drug becomes hazardous. Rather, it marks the period of time after which a drug company can no longer guarantee the efficacy of the medication.

Since 1979, drug manufacturers have been required by the Food and Drug Administration to stamp an expiration date on their products. This is the date until which the manufacturer can still guarantee full potency of the drug.

Therefore, most drug manufacturers will not do long-term testing on products to confirm if they will be effective 10 to 15 years after manufacture.

The U.S. military has conducted their own studies with the help of the FDA. FDA researchers tested more than 100 over-the-counter and prescription drugs. Around 90 percent were proven to still be effective long past the expiration date — some for more than 10 years.

Drugs that are stored in cool, dark places have a better chance of lasting because the fillers used in the product will not separate or start to break down as they might in a warm, humid environment. Storing medicines in the refrigerator can prolong their shelf life.

Although a pharmacist cannot legally advise consumers to use medication past an expiration date, most over-the-counter pain relievers and drugs in pill form should still be fine. Certain liquid antibiotics and drugs made up of organic materials can expire faster than others. For those who still want to err on the safe side, routinely clean out medications from cabinets once they expire. However, if an expired medication is taken by mistake, there's little need to worry about potentially adverse effects.

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Former Harlanite publishes her first novel

A native of Harlan, Kim Camery Millick, has published her first fiction novel, *Rookie Warden*, which could be considered a mirror of her life as she was one of the first female game wardens in the U.S. She is the daughter of the late Miles & Norma Jean (Hansen) Camery both Harlan natives and graduates.



Former Harlanite Kim Camery Millick started her career in 1976 as a Wisconsin game warden. As one of the first women wardens in the U.S., she caught poachers and violators without the use of a gun.

Getting a Masters degree in forestry, she was hired to manage timberland in Maine's North Woods. She uses those experiences as a backdrop for her writing the, "Rookie Warden" available on Amazon.

In 1956 her father was named an Iowa State game warden and the family moved to Ventura, IA, in Cerro Gordo County. Millick is the granddaughter of the late Marinus & Elsie Hansen and Joe & Cecil Camery, Harlan.

Born in Harlan in 1955, she studied at the Univ. of Wisconsin - Stevens Point for her natural resources degree and later a Masters degree in forestry. She now resides in Maine. Her mother, Norma and sister, Barbara (Dale) Reininger reside in Sun Prairie, WI.

An Amazon review of the book said, "Fearless, principled, and naively navigating a man's world...Catherine is one of the first women game wardens in the U.S. Her first year is fraught with danger, pinching poachers and working with wardens who aren't thrilled to partner with her. Cat uses her wit and good judgment when firepower and brawn are not available, winning the hearts of those who put her to the test."



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Little Flower Haven understands the importance of meeting the individual social and spiritual needs of our residents.

WE OFFER...

- Religious services for all denominations.
- Requested personal visits with priest, minister or pastor.
- Prayer and communion services.
- Daily social activities, special events, exercise classes, hobbies and crafts.
- Community activities invited regularly.

NURSING & THERAPY SERVICES

Little Flower Haven is a locally-owned Licensed Skilled Nursing Facility.

WE OFFER...

- Short-term recuperative stays covered by Medicare.
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- Daily on-site physical, occupational and speech therapy services.
- IV therapy services.
- Quarterly care planning conferences for residents & families.
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Earling, Iowa

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Prime of LIFE

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Silver Sneakers® - Muscular Strength & Range of Motion
10:05 am on Tuesday, Thursday

Have fun and move to music in this 1 hour class through a variety of exercises, designed to increase muscular strength, range of motion and activities for daily living. A chair is used for seated and standing support. Taught by a certified SilverSneakers instructor.

Sit & Be Fit - 10:45 am on Wednesday
Thirty-minute class instructed from a chair designed for beginners, seniors, or individuals with limited physical conditions.

Facility Hours:

Monday - Friday ... 5 am - 9 pm
Saturday 7 am - 7 pm
Sunday 11 am - 7 pm

Come Join the Fun!

Pool Hours:

Monday - Friday ... 6 am - 8 pm
Saturday 8 am - 6 pm
Sunday noon - 6 pm

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Assisted Living and Memory Care

"Creating Moments of Joy—One smile at a time"

Respite Care

All caregivers need a break and not all caregivers have the support of other family members or friends to help. So, if you need a break or you are going out of town, Hansen House provides the option of assisted living respite care. If your loved one is staying with us for a day, week or month, we provide the apartment, they just need to bring clothes and other favorite items and we will do the rest! During their stay they will get to experience all the perks of being a resident at the Hansen House.



Respite care stays range between one day and three months for a low, daily rate. Each respite resident receives the following:

- *furnished apartment
- *cable television
- *wireless high speed internet
- *individually controlled heat and air conditioning units
- *breakfast, lunch and dinner served daily in our family dining room
- *weekly housekeeping and laundry
- *medication management
- *certified and attentive care staff on site 24/7.



Additionally, respite residents will get to enjoy the same amenities as other Hansen House residents.

- *beautifully landscaped, secured outdoor courtyard
- *private dining room available for parties and social gatherings
- *daily activities
- *religious services on-site
- *small pets welcome
- *hair salon
- *community spaces

**713 Dye Street
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(712)242-5734
hansenhouseassistedliving.com**
Find us on Facebook:
**Hansen House Assisted Living—
Harlan, Iowa**



Harlan Senior Center Activity Calendar

**Therkildsen Activity Center
& Harlan Senior Center**
706 Victoria, Harlan, 755-2757
www.cityofharlan.com/ActivityCenter.htm

Senior Center Hours 8:30 am - 2 pm
Mondays & Friday - crafts/quilts -- held at 9:30 am
Wednesday -- bingo at 1 pm

Monday - Friday meals served at noon (except holidays and other special dates, call to confirm) • Call the day before to register

Check us out on FACEBOOK/Harlan Senior Center for Programs

**Keep in Touch . . .
Listen to Datebook
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plan your days &
evenings.**

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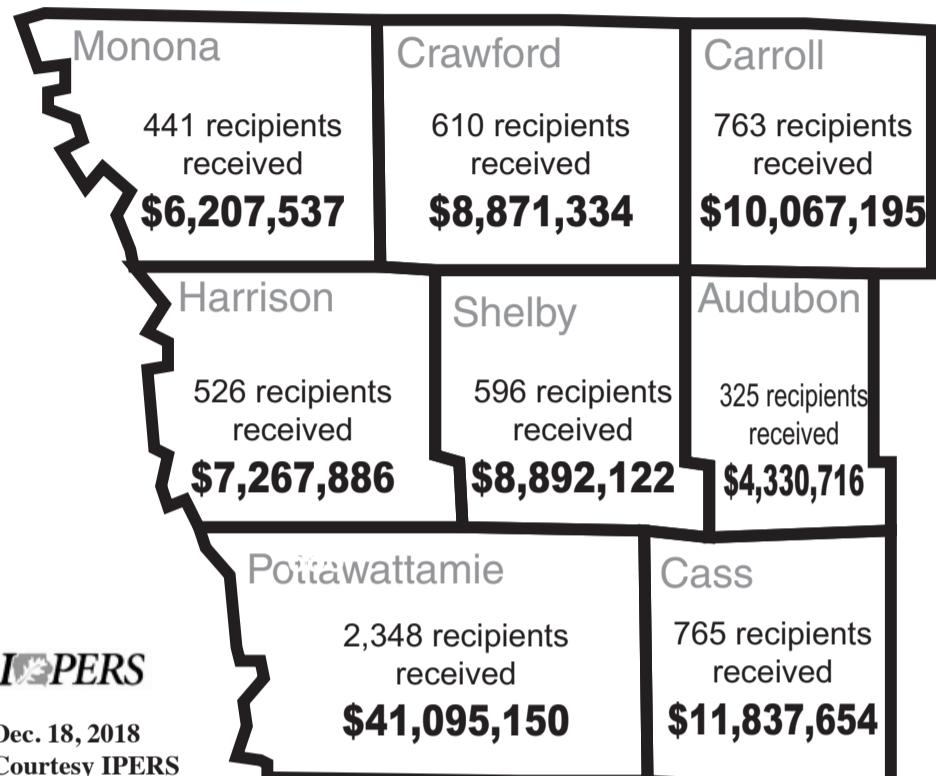
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IPERS retirement benefits paid and number of payees per county



IPERS

Dec. 18, 2018
Courtesy IPERS
QUESTIONS
ABOUT IPERS?

515-281-0020 or 1-800-622-3849 (toll-free) • Mon. – Fri. 7:30 a.m. – 5 p.m.
or email: info@ipers.org

Social Security Help For Those Nearing Retirement

SOCIAL SECURITY TOOLS

A good place to start is socialsecurity.gov and click on the "Retirement" tab at the top of the page and access their retirement planner tools.

Or, if you would rather have face-to-face assistance, you should call below and schedule an appointment to visit with a nearby claims representative.

CARROLL Office

818 Bella Vista Dr F
Carroll, IA 51401
(800) 772-1213 for appointment

Co. Bluff Office

20 Arena Way #1,
Council Bluffs, IA 51501
(866) 331-9094

The Social Security Administration also offers a bevy of free publications (see ssa.gov/pubs) that you can have mailed directly to you. "Retirement Benefits," "When To Start Receiving Retirement Benefits" and "How Work Affects Your Benefits" are three popular publications for those nearing retirement.

OTHER RESOURCES

"Social Security Claiming Guide" which is published by the Center for Retirement Research at Boston College. This easy-to-read 24-page guide sorts through all the options and frequently asked questions (socialsecurityclaimingguide.info).

"When to Take Social Security Benefits: Questions to Consider" (whentotakesocialsecurity.info). Offered by the National Academy of Social Insurance, this 16-page booklet uses a question-and-answer format to guide you through the key issues. To get a free hardcopy mailed to you, call 202-452-8097.

Getting an Iowa Driver's License?

Read this before going to the Courthouse

This article is for those already with an Iowa Drivers License.

The REAL ID Act promotes security in the issuance of driver's licenses and ID cards, and deters identity theft and fraud by requiring citizens to meet certain physical and procedural security standards for issuance of a driver's licenses and ID cards.

When do I need a REAL ID-marked card?

Iowans will not be required to present a REAL ID-marked card for federal official purposes until Oct. 1, 2020. If your driver's license or ID card will expire before Oct. 1, 2020, you can just wait until it is time to renew your driver's license or ID card.

If your driver's license or ID card will expire after that date (or if you are over 70 and have a non-expiring ID card issued before Jan. 1, 2014), you can come in at any time before or after Oct. 1, 2020, and apply for a duplicate card that is marked as REAL ID-compliant.

A REAL ID driver's license or ID card is not mandatory, and some people may find they do not need one.

Because Iowa has already produced cards that meet the REAL ID security standards, there are no material differences between current cards and REAL ID marked cards. The only significant physical difference will be a star verification mark on the front of the card in the upper, right-hand corner.

Documents required to get a REAL ID

Step 1.

Document your date of birth, identity and lawful status or presence. Select one document you will use. If possible, select a document that has your current full legal name to avoid documenting any name change.

- Valid, unexpired U.S. passport or U.S. passport card

- Certified copy of a birth certificate issued by a state of the U.S. It must be a certified copy and have the stamp or raised seal of the issuing authority.

A hospital-issued certificate is not acceptable.

Step 2. Check your name.

Is your current full legal name different from the name listed on the identity document you checked in step 1?

Were you previously issued an Iowa driver's license or ID card with a name different from that listed on the identity document you checked in step 1?

If you answered yes to one or both of the questions above, you must document your name change. **If not, go to step 3.**

To document your name change, bring documents that connect the name on the identity document you selected to your current full legal name. Select the documents you will use (this can be more than one if needed to connect the name listed on your identity document to your current name). You do not have to document all the names you may have previously used, as long as the documents you provide clearly connect the two.

- Certified marriage certificate
- Court order under petition for name change
- Court order for name change in a divorce decree or decree of annulment
- Court order for name change in a decree of adoption

Any marriage certificate must be issued by the state office of vital statistics or equivalent agency in your state or country of marriage. It must be a certified copy and have the stamp or raised seal of the issuing authority. A church, chapel or similarly issued certificate is not acceptable.

Any court order must contain your prior full legal name, your court-ordered full legal name and your date of birth; and be stamped with the official court seal (date stamps and file stamps are not the official court seal).

Photocopies and faxes are not acceptable.

Step 3.

Document your Social Security number (SSN).

Select one document you will use that contains your current name and SSN.

- Social Security card
- W-2 form
- Social Security Administration (SSA) 1099 form displaying your full Social Security number
- Non-Social Security Administration 1099 form displaying full Social Security number
- Pay stub with your Social Security number on it

If you need to correct or update information at the SSA, do so several days before you apply for a DL or ID card. For information on how to do this, visit www.ssa.gov. Your SSN will not be listed on your DL or ID.

The Iowa DOT will assign you a unique DL or ID number.

Step 4.



To help applicants identify and gather the required documents, use the Iowa DOT's Web application **Prepare for Success**.

Answer a few questions and the system will create a customized list of documents you need to bring with you. - www.iowadot.gov

Document your Iowa residency and residential address. To establish Iowa residency and residential address, you must present two documents that show your current name and Iowa residential address.

The address must be a physical address

where you reside and not a post office box. Printouts of services paid or transacted electronically are acceptable. Select two documents you will use.

- Iowa voter registration card

- Valid Iowa vehicle registration certificate
- Valid insurance card or certificate of coverage (life, health, auto, homeowner's or renter's)
- Second valid insurance card or certificate of coverage (different from first)
- Utility hookup or bill (water, gas, electric, or garbage removal)
- Second utility hookup or bill (different from the first)
- Telephone hookup, service agreement or bill (landline or mobile)
- Statement from a financial institution (bank, credit union or other financial institution)
- Second statement from a financial institution (different from the first)
- Personal check or deposit slip issued by a financial institution (you may mark this "VOID")
- Credit, debit or charge card statement
- Iowa residential mortgage, lease or rental agreement (lease and rental agreements must include the landlord's name and contact information)
- Application for homestead tax credit for Iowa residential property
- Application for military tax credit for Iowa residential property
- Valid real estate tax statement or receipt for Iowa residential property
- Pay stub from your employer
- Your current school enrollment papers for an Iowa public or private school
- Current school enrollment papers for a dependent child in an Iowa public or private school
- A federal, State of Iowa or local government document (such as a receipt, license, permit, assessment, professional or trade license, or other document)
- Second federal, State of Iowa or local government document (different from the first)
- An envelope, box, postcard or magazine that includes a postmark or stamped date
- Iowa DL or ID card that has not been expired for more than one year

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Medicare.gov

The Official U.S. Government Site for Medicare

Nearing age 65 ? Medicare rules and guidelines explained

*By Judy Franklin
Social Security District Manager in Council Bluffs, IA*

Social Security and Medicare have a few things in common. Both programs help safeguard millions of Americans as well as improve the quality of life for our family and friends. Although both programs are household names, many people may not be familiar with the details of Medicare.

Medicare is our country's health insurance program for people age 65 or older. The program helps with the cost of health care, but it doesn't cover all medical expenses or the cost of most long-term care. You have choices for how you get Medicare coverage. If you choose to have original Medicare coverage, you can buy a Medicare supplement policy (called Medigap) from a private insurance company to cover some of the costs that Medicare does not.

Medicare has four parts:

- **Medicare Part A (hospital insurance)** helps pay for inpatient care in a hospital or skilled nursing facility (following a hospital stay). Part A also pays for some home health care and hospice care.
- **Medicare Part B (medical insurance)** helps pay for services from doctors and other health care providers, outpatient care, home health care,



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durable medical equipment, and some preventive services.

- **Medicare Part C (Medicare Advantage)** includes all benefits and services covered under Part A and Part B. Some plans include Medicare prescription drug coverage (Medicare Part D) and other extra benefits and services.
- **Medicare Part D (Medicare prescription drug coverage)** helps cover the cost of prescription drugs. Some people with limited resources and income may also be able to get Extra Help with the costs—monthly premiums, annual deductibles, and prescription co-payments—related to a Medicare prescription drug plan. The Extra Help is estimated to be worth about \$4,900 per year. You must meet the resources and income requirement.

Want to learn more

Learn more about Medicare's different parts are further explained in our publication at socialsecurity.gov/pubs/EN-05-10043.pdf.

If you can't afford to pay your Medicare premiums and other medical costs, you may be able to get help from your state. States offer programs for people eligible for or entitled to Medicare who have low income. Some programs may pay for Medicare premiums and some pay Medicare deductibles and coinsurance. To qualify, you must have Medicare Part A and have limited income and resources.

You can learn more about Medicare, including how to apply for Medicare and get a replacement Medicare card, at socialsecurity.gov/benefits/medicare.



Upcoming Commander Club Events

Aug. 6: - Le Mars; meet the mayor, visit Veterans Park, tour Art Alley, see Brown Family Music Show, visit the Blue Bunny Ice Cream Parlor & the Tonsfeldt Round Barn. \$146 per person.

Aug. 22-23: Dubuque; Mississippi River Museum (Smithsonian), dinner at Catfish Charlies on the river, Dubuque Belltower theater, "Ain't Retirement Grand", Melleray Abbey, BBQ in Luther, vintage motorcycle museum & shop, train ride in Boone. \$289/person dbl. & \$359/person single.

Aug. 30-Sept. 14: Land & cruise pkg to Alaska w/AAA Travel. This trip is FULL.

Oct. 2019 - Minneapolis Ladies Only. Minnesota Textile Art Centerw/"hands on" project, dine & see a show at the Chanhassen Dinner Theater, visit Cathedral of St. Paul & Old Muskego Church, Mississippi River Cruise, demo at the Minnesota Institute of Culinary Arts and get a little retail therapy at Mall of America. Price is \$618/person/dbl.

As details/prices come available, we will print brochures and get information out to you. Please give us a call if you have interest in any of these trips.

*Don't forget Movie Day: 2nd Tuesday each month – coffee & rolls
8:30 am, movie 9:00 am, Harlan Theater.*

Tickets can be purchased in advance at any SCSB office (by the Friday before the movie) for \$2, or purchased at the door for \$3.

Contact Teresa at the Main
Branch 755-5112 for more
specific trip information



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Remember the Laurel School Jungle Gym?

HARLAN - Here's a step back in time from our archives. We came across this photo from the late 1960's of the Laurel School jungle gym that for many over the age 50 may recall.

Laurel Elementary School (1916) was torn down in 1992 - 1993. It sat on the northern two-thirds of the block between 7th & 8th and Laurel St. which is now occupied by a town home development.

Prepare for visiting elder guests

Mobility and comfort needs for seniors may differ those necessary to accommodate other guests. Meeting the needs of senior guests may involve any of the following.

- Make sure pathways leading to and from the home are level, cleared and easy to see.
- If possible, add a ramp over stairs that lead to the front door. Ensure handrails are sturdy.
- Remove clutter and excess furniture if a guest visiting will be using a walker or a manual/motorized wheelchair.
- Remove accent rugs from a home, and be sure that any mats are secured with nonslip material, lighting in entry ways, staircases and hallways, especially areas leading to kitchens or bathrooms.
- If guests will be staying overnight, arrange sleeping accommodations on the first floor and/or in a room closest to the bathroom.
- Well-placed grab bars in the bathroom can be an asset. See if you can borrow a portable shower seat to make bathing or showering easier for overnight senior guests.
- For long-term guests, consider replacing round doorknobs and other pulls with lever-action ones that are easy to grab.
- Concessions may need to be made concerning interior temperature, noise levels and television viewing.

Together let's plan for the future so you can continue all the good you do in your life.

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Prime of LIFE

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Yearly eye exams can reveal more than just vision trouble

More evidence points to the importance of routine eye exams, not only to pinpoint potential conditions of the eye, but also to serve as windows to diseases that affect the entire body.

Now more than ever it is essential to make and keep annual eye exams, as they can help to reveal the first signs of serious ailments.

Doctors from around the world say dozens of diseases — from certain cancers to arthritis to high blood pressure — can show symptoms in the eye. Under the watchful and knowing gaze of an eyecare professional, individuals can get early diagnosis and begin treatment promptly.

There are many systemic diseases that can be seen in the eye.

In addition to the conditions mentioned, jaundice can indicate liver disease while retinal detachment and bleeding in new blood vessels may indicate hypertension.

By looking at the color of the cornea, some doctors can tell if a patient has el-



evated levels of cholesterol. Many people have had their eye doctors be the first healthcare professional to detect the presence of their diabetes.

If your eye doctor suspects an underlying medical condition, he or she will likely refer men and women to their primary care doctors for a more thorough examination.

Going to the eye doctor can do more than ensure your vision is sharp. It's a life-saving decision for many people who have major health conditions diagnosed through the eyes.

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Don't be misled by false Medicare or Social Security ads

By Chris Woods

Social Security Operations Supervisor in Council Bluffs, IA

People are often misled by advertisers who use the terms "Social Security" or "Medicare". Often, these companies offer Social Security services for a fee, even though the same services are available directly from Social Security free of charge.

These services include getting:

- A corrected Social Security card showing a person's married name;
- A Social Security card to replace a lost card;
- A Social Security Statement; and
- A Social Security number for a child.

If you receive misleading information about Social Security, send the complete ad, including the envelope, to: Office of the Inspector General Fraud Hotline Social Security Administration, P.O. Box 17768, Baltimore, MD 21235

Need Physical Therapy?

Ask for Jeremy!

"For a year and a half, I suffered from lower back pain, and could not find relief with other physical therapists. Jeremy used dry needling, stretching and core strength exercises to help me regain pain-free sleep and flexibility to perform daily activities comfortably. Every session was a little easier, and the great results actually surprised me. I would highly recommend Jeremy to anyone seeking pain relief. He'll listen to you and schedule appointments to fit your busy schedule. Give him a try!"

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**Jeremy Arfeld,
MSPT, COMT**



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Therkildsen Activity Center & Harlan Senior Center,
706 Victoria, 755-2757

Harlan Senior Center...at the Therkildsen Activity Center

The Harlan Senior Center, 706 Victoria, is open Monday - Friday, to all residents age 60 and over for services and information resources.

Harlan Senior Center is one of 50 Iowa senior centers in 20 counties operated by Connections Area Agency on Aging.

Noon Meals at the Center:

Each day, the Harlan Senior Center serves a hot, delicious, and nutritious meal. The meal is available to any senior (age 60 and over) at the suggested contribution rate of \$3.50. Spouses of seniors who are not yet 60 may also receive a meal at the suggested contribution rate.

All meals are served at noon, Mon., thru Fri., and reservations are required (755-2757).

ALSO - Reservations must be made by 11 a.m. on the day prior to the day that you wish to attend.

Persons under 60 years of age may eat at the Harlan Senior Center at a cost of \$6.50 paid to the manager. There are no regular evening meals on the dining schedule.

Take a break from your day and enjoy a great luncheon, pool or bingo. To learn more about the senior center call 755-2757.

Meals Delivered:

Home delivered meals (suggested payment \$3.75) for those who are confined to their home, or who would have difficulty getting to the Senior Center for the noon meal. Arrangements can be coordinated for home delivered meals by calling the Center.

Pool:

Come join a friendly game of pool every week at the Center.

Craft & Quilting:

Every Monday and Friday morning experience quilting and crafting adventures.

They have sewn over 200 quilts for Omaha's Open Door Mission and have crafted dozens of activity bags for children who are visiting the Veterans Hospital, Omaha. The group also does a variety of other crafts such as small bags as well as Christmas stockings.



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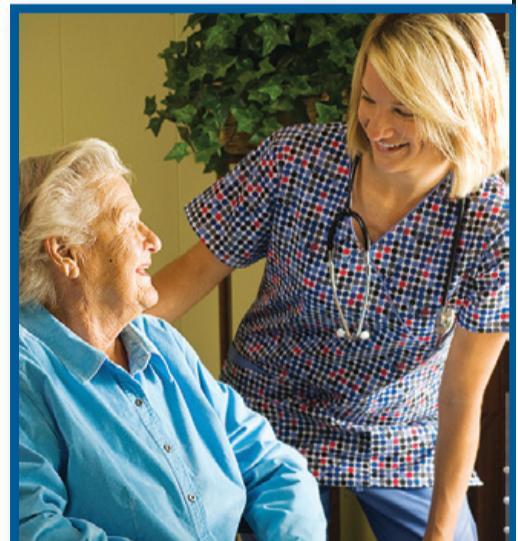
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