

*Northern Indiana's premier health & lifestyle magazine for active adults 50-plus.*

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**WINTER - SPRING 2016**



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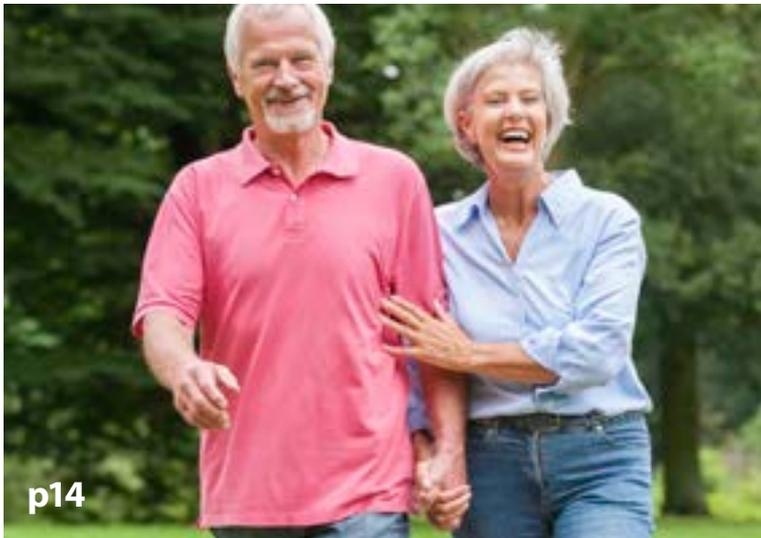
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Cover photo by Lee Ann Davies

Winter–Spring 2016

# RETIREMENT LIVING

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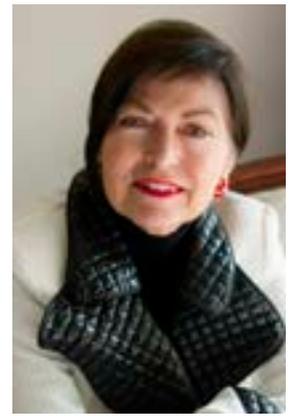
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## PUBLISHER'S MESSAGE



Glee Renick-May

# “Creating a Life Worth Living”

*A “well life” is a whole lot more than simply being healthy.*

**A**ging just isn't what it used to be. Yes, time marches on and the months keep flipping past on the calendar, but these days there are more and more seniors who seem younger, who are more active, who are healthier, in spite of the fact that people are living longer than ever.

Our cover story focuses on “dynamic aging” and learning how to lead a “well life.” There's a physical element to it—exercising more and practicing better nutrition, among other things—but just as important, it's a way of thinking. We hear from such experts as Jane Ellery, who coordinates the wellness management and gerontology graduate program at Ball State University. She says a “well life” is a life worth living “from cradle to grave. We want people in every stage of life to reach their full potential.”

Truth be told, living a “well life” is what *Retirement Living* magazine is all about. The cover story provides the prescription for developing the right mindset, and the rest of the articles offer a roadmap for living that life. For example, we focus on the business of organics, a growing part of a healthy lifestyle for many people across Northern Indiana and around the world. “It's the decision to eat healthier,” says Sacha Burns, owner of the Sunkissed Organics micro-farm in LaPorte County.

Flip a few more pages for thoughts

about managing chronic conditions. Again, healthy choices can often head off some of the issues of aging, or make them easier to live with. Also, aging may bring about the need for a new knee or hip, and we consult with the experts for suggestions to make recovery faster and more successful.

This issue profiles some of the area's influential people over 50—each is living a “well life” that has inspired others. Another article is packed with financial advice—the kinds of tips that can help you live that longer life without worrying so much about how to afford it. It's best to start planning early in life, but for those entering their 50s, there's still time to make a difference. And as you plan to retire in style, read our article on keeping up with the latest fashion styles.

There's still more for your “well life” in this issue's departments and columns. A pet is great for your emotional health, and our expert offers advice to help your dog stay emotionally healthy, too. As you “age in place,” we offer suggestions for keeping your home “place” safe and sound.

We've also got advice on great places to eat Italian across Northern Indiana, and great things to do in Florida's St. Augustine. There's plenty to do closer to home, too—it's spelled out in our arts and entertainment roundup. Enjoy our current issue! **RL**

—Glee Renick-May, Publisher

# Visiting St. Augustine

*The oldest continuously occupied European settlement celebrates 450 years.*

BY ELIZABETH J. MUSGRAVE

Beaches in Florida are to be expected, as are excellent fishing locations and golf courses. Lighthouses, historic landmarks and fine dining at elaborate resorts are also found throughout the Sunshine State. Add in the oldest Spanish Colonial dwelling, the oldest masonry fort in the nation and paranormal activity in several historic landmarks and inns for a city rich in centuries of history.

Celebrating its 450th birthday this year, St. Augustine is the oldest continuously occupied European settlement in North America. Sitting pristinely on the northeastern edge of Florida's Atlantic coast in Florida's Historic Coast region.

St. Francis Inn, nestled discreetly along brick paved streets, is surrounded by banana trees, flowering bushes and tropical plants. The charming Bed and Breakfast could be referred to as the perfect lodging for its authenticity, customer service, dining and location. From the National Historic Register's 1791 home, visitors can easily walk throughout Old Town, enjoying tours, shopping and sightseeing without worry about parking. Relaxing is also encouraged in the private in-ground pool, on one of many terraces and porches, or in the cozy corners of sitting rooms on each of the three floors.

St. Augustine could be considered the most difficult city to visit in the nation. Its past of 450 years has been well documented, historic buildings have been maintained and preserved, and centuries worth of

stories were handed down through families to share. Preserving the past has not prevented the residents from accepting modern amenities and needs, however. Beachfront resorts, prestigious golf courses and charter boats for fishing abound in the more recent areas of town. There is simply not enough time in a typical vacation or visit to capture even a third of what makes this a must-see destination for every person's bucket list.

An initial visit to get an oversight of all that is available would be an excellent way to prioritize for future visits based on your style of travel, hobbies and interests. Certainly it could be enjoyable to simply meander the brick roads, darting in and out of eclectic shops, cafes and landmarks. Perhaps one category is more your passion than others, such as military history, Spanish Colonial topics or paranormal activity.

St. Augustine Lighthouse and Museum has numerous unexplained

sightings and occurrences. Towering 165 feet high, overlooking the Atlantic Ocean, it is open for visitors to climb the 219 stairs to the top for a panoramic view of the town and ocean. The museum shares stories of ship wrecks and preservation projects. Tours of the gamekeeper's home, the lighthouse and grounds include the ghostly version and the history-only version. Hearing all the tales of ghost sightings on the night tour is one not to miss for lighthouse, ghost and history buffs alike.

Trolley tours are also available with stops throughout the town, sharing historical and fun facts. A walking food tour doubles as a way to learn about the multicultural cuisine and more historical tidbits while learning your way about town.

Shopping along the rows of boutiques makes for a lively afternoon of walking. Specialty shops are filled with gourmet foods and wines, local artists' handcrafted works and also tourist type souvenirs to take home.

Landing in America in the 1500s, Juan Ponce de Leon discovered the Fountain of Youth. The Spring of Eternal Hope is located in the area of America's first colony, and is now an archaeological park open to visitors. Fifteen waterfront acres, Spanish colonization landmarks and tropical gardens can be enjoyed for several hours.

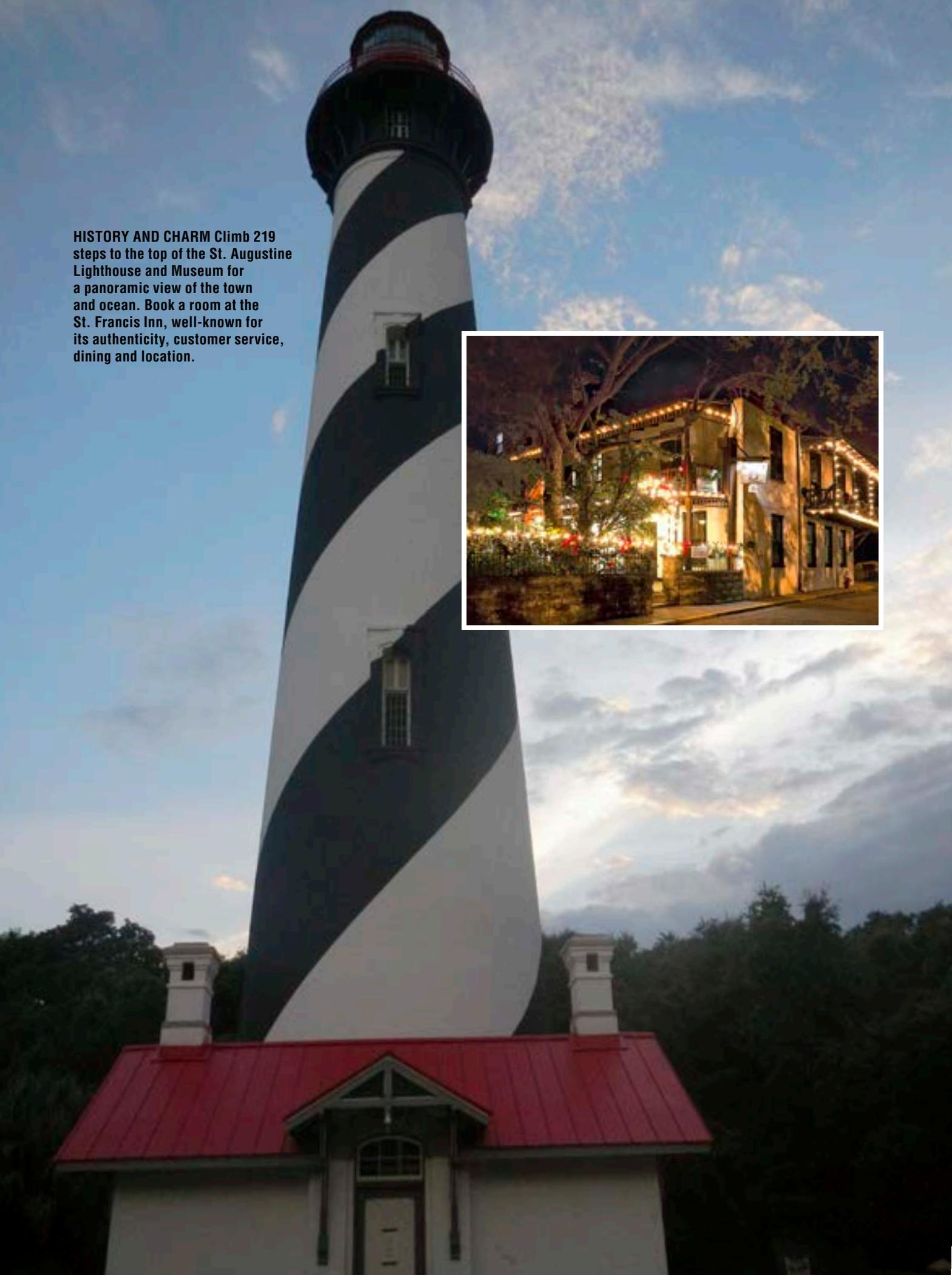
If beach combing, saltwater fishing or boating is more to your liking, the historic region boasts 42 miles of ocean front property. Resorts, rental homes and inns along the way give every lodger options for staying near the water. **RL**

## GET MORE INFO

To learn more about the nation's oldest city, visit the following websites:

- [FloridaHistoricCoast.com](http://FloridaHistoricCoast.com)
- [StAugustineLighthouse.org](http://StAugustineLighthouse.org)
- [StFrancisInn.com](http://StFrancisInn.com)
- [Flagler.edu](http://Flagler.edu)
- [FountainofYouthFlorida.com](http://FountainofYouthFlorida.com)
- [StAugCityWalks.com](http://StAugCityWalks.com)
- [StAugustineHistoricTours.com](http://StAugustineHistoricTours.com)
- [NPS.gov/casa](http://NPS.gov/casa)

**HISTORY AND CHARM** Climb 219 steps to the top of the St. Augustine Lighthouse and Museum for a panoramic view of the town and ocean. Book a room at the St. Francis Inn, well-known for its authenticity, customer service, dining and location.



# Where to Go, What to See

*Events, plays, music and other pastimes across the region and beyond.*



**BLUE MAN GROUP** Chicago's Briar Street Theater is the place to see the rhythmic, cobalt-blue trio.

BY JANE BOKUN

In the words of iconic singer Carole King, “winter, spring, summer or fall—all you got to do is call” for fun in Northwest Indiana. To start, you can take in a Broadway play in Chicago or take your chances guessing the real cost of an item at the live version of “The Price Is Right” coming to the Holiday Star Theatre in February.

There’s plenty to do and see in the Region—and friendly people to do activities with in Northwest Indiana, Chicago, Michigan, Indianapolis, South Bend and more.

Broadway plays this season include “Beautiful: The Carole King Musical,” which will be showing until February 21 at the Cadillac Palace Theatre in Chicago. Carole King rose to fame in the ’70s with her eponymous album

“Tapestry.” Songs included “So Far Away” and “Tapestry.” You can also “Cut the Cake” with the Average White Band at the Venue in the Horseshoe Casino in February.

In March, celebrate St. Patty’s Day in Crown Point. Flash forward to May, and there’s Crown Beer Fest, a local craft beer fest featuring over 35 local breweries, hosted by Crown Brewing.

Now and anytime, you can't go wrong keeping it real in Northwest Indiana.

**Chicago** – “**Beautiful: The Carole King Musical**” will be showing until February 21, 2015 at the Cadillac Palace Theatre, 151 W. Randolph in Chicago. This award winner shows you're as beautiful as you feel. It's the story of iconic singer/songwriter Carole King, an inspiring true story of her remarkable rise to stardom, from being part of a hit songwriting team with her husband Gerry Goffin, to her relationship with fellow writers and best friends Cynthia Weil and Barry Mann, to becoming one of the most successful solo acts in popular music history. See more at [chicago-theater.com](http://chicago-theater.com). For more information and tickets call 800/745-3000.

**Hammond** – Take a chance on seeing band **Kool & the Gang plus The Average White Band** at the Venue at Horseshoe Casino at 8 p.m., January 22. Kool & The Gang has sold more than 70 million albums worldwide and influenced the music of three generations. Thanks to songs such as “Celebration” and “Jungle Boogie,” they've earned two Grammy Awards, seven American Music Awards, 25 Top Ten R&B hits, nine Top Ten Pop hits, and 31 gold and platinum albums. Kool & The Gang has performed continuously for the past 45 years, longer than any R&B group in history. Their bulletproof funk and tough, jazzy arrangements have also made them the most sampled band of all time. For more information and tickets call 866/711-7463.

**Indianapolis** – Once again everyone's favorite comedian **Ron White** will be in town February 26 at the Old National Centre in Indianapolis. Ronald Dee “Ron” White is an American standup comedian and actor, best known as a charter member of the Blue Collar Comedy Tour. The Old National Centre is at 502 N. New Jersey St., Indianapolis. For more information and tickets call 317/231-0000.

**Merrillville** – Come see “**The Price Is Right Live!**” Stage Show at the Star Plaza Theatre at 8 p.m.



**STANDUP GUY Comedian Ron White visits Indianapolis February 26 at the Old National Centre.**

on Saturday, February 27. Tickets are already on sale at the box office, [Starplazatheatre.com](http://Starplazatheatre.com) and Ticketmaster. “The Price is Right” is one of America's oldest game shows. Audiences also can win prizes by playing along at home. The Star Plaza is at 8001 Delaware Place in Merrillville. Prices start at \$45. For more information call 219/769-6600.

**Valparaiso** – “**Nancy Drew: Girl Detective**” will be March 5, 2016, to March 13, 2016, (Every Sunday,



**YOU'VE GOT A FRIEND “Beautiful: The Carole King Musical” is at the Cadillac Palace Theatre in Chicago until February 21.**

Friday, Saturday) at the Chicago Street Theatre, 154 W. Chicago Street in Valparaiso. Audiences young and older will love this all-new mystery featuring the world's most famous teenage sleuth based on the best-selling book series. For more information call 219/464-1636.

**Crown Point** – “**A New World**” concert will be March 11 at 7:30 p.m., The Auditorium at Bethel Church, 10202 Broadway, Crown Point. Experience one of the most beloved symphonies in the world—again or for the first time—from the famous English horn song of the slow movement to the triumphant, breathtaking brass tune of the finale. Plus world-renowned trumpet player Jens Lindemann performs what the Maestro of the Northwest Indiana Symphony has called the “happiest, most exciting and virtuosic of pieces.” For more information call 219/836-0525 x 200.

**Crown Point** – **St. Patrick's Day Celebration** will be March 17, 2016, downtown in the City of Crown Point. The nighttime parade starts at dusk. Join in the fun as the annual St. Patrick's Day nighttime parade heads down Main Street in Crown Point. All of the parade entries are illuminated. After the parade, celebrate with a drink at a place such as Crown Brewing. The event is free and open to the public. For more information call 219/662-3290.

**Gary** – For the environmentally-minded, **Family Day at the Douglas Center** will be from 9 a.m. to 3:30 p.m. beginning June 6 (every Saturday) at the Paul H. Douglas Center for Environmental Education, 7-85 N. Lake Street in Gary. Enjoy hands-on family activities in the park's west-end visitor center, especially the new Nature Play Zone where unstructured play in nature is the tradition. Help feed the center's resident turtles or fish or join a ranger for a hike in Miller Woods. Admission is free. For more information call 219/395-1882.

**Michigan** – Just six miles from Allegan, Michigan, **Castle in the Country** is a bed and breakfast inn in Southwest Michigan. Here, you'll find accommodations on its 65-acre country estate with wedding, spa and wine tour packages. With your stay, you receive two free glasses of wine at nearby Fenn Valley Winery. There is a romantic tour of the Castle in the Country kingdom as well as cross-country skiing, hiking and snowshoeing trails. For more information call 888/673-8054.

**Chicago** – The long-running **"Blue Man Group"** show is at the Briar Street Theater in Chicago. The rhythmic, cobalt-blue trio continues to amaze each year with physical stunts, visual gags, art commentary and audience participation. Call for performance times. Tickets \$49-\$99. For more information access [www.blue-man.com](http://www.blue-man.com).

**Chicago – Second City** is the legendary theater that started it all and brought you John Belushi, Bill Murray, Gilda Radner, Mike Myers and Tina Fey. It presents comedy shows seven nights a week that are big on improvisation and many times, audience participation. Shows run at various times weekly. Tickets \$23-\$28. The neighboring UP Comedy Club presents a show as well. Dinner/show packages available; no drink minimum. For more information access [www.secondcity.com](http://www.secondcity.com). **RL**

*Do you have an event you want published in this magazine? Please email events to Jane Bokun at [bokno1@aol.com](mailto:bokno1@aol.com).*

# Mellencamp Still Touring

*Next stop is Australia, where he'll play a string of dates.*

BY JANE BOKUN

Everybody has a story, and singer/songwriter John "Cougar" Mellencamp has many.

According to website E! Online ([eonline.com](http://eonline.com)), the "Jack and Diane" singer from Seymour is dating 61-year-old former supermodel Christie Brinkley, which wouldn't be the first time the 63-year-old sparked rumors about his life.

Mellencamp has been the subject of controversy since his early days as John Cougar after attending Indiana University. Mellencamp's manager changed his name to Cougar because he thought nobody would like John's real name of Mellencamp.

Still going strong in 2015, the iconic singer will bring his Plain Spoken Tour to Australia in February 2016. The concert will feature special guest Jewel along with singer Carlene Carter. He will appear in Perth, Melbourne, Sydney, Brisbane, Adelaide, Canberra and the Hunter Valley.

Mellencamp started writing in Indiana and now his list of honors includes a 2001 Billboard Century Award, the Woody Guthrie Award in 2004, a Grammy Award and the Americana Music Association Lifetime Achievement Award for Songwriting, and he was inducted into the Rock and Roll Hall of Fame in 2008. In 2012 he was awarded the John Steinbeck Award for his spirit, commitment to democratic values, and belief in the dignity of the common man.

According to his website, Indiana-born Mellencamp burst onto the Australian scene in 1979 with his first hit, "I Need a Lover." His enduring success has continued throughout 40 years of playing and touring, and Mellencamp is well known to Aussie audiences for songs such as "Jack & Diane," "Paper in Fire," "Small Town," "Cherry Bomb" and "R.O.C.K. in the USA."

Mellencamp recently completed his 80-date Plain Spoken tour of North America, blending a catalog of powerful anthems and popular hits. According to his Facebook page, with more than 2 million fans, Mellencamp is still going strong and often has fan appreciation nights in New York City and throughout the world. Mellencamp's 1985 "Scarecrow" album included such hits as "Small Town," "Lonely Ol' Night" and "R.O.C.K. in the USA." His list of Top 20 hit songs is extensive enough to impress old and new fans alike.

In 1985, Mellencamp's concern for the plight of the American farmer, which had been voiced in the "Scarecrow" album, brought him together with Willie Nelson and Neil Young to launch Farm Aid. It became an annual event and has helped make people aware of the issues farmers face.

By the early 1990s, "Cougar" was finally gone from Mellencamp's name and a string of successful albums as John Mellencamp—"Whenever We Wanted," "Human Wheels" and "Dance Naked" (including the No. 2 single "Wild Night")—were released.

He suffered a mild heart attack while touring in 1994 in support of "Dance Naked.. This forced him to take a break from his music career, but he returned strong in 1996 and released "Mr. Happy Go Lucky," which featured the hit "Key West Intermezzo (I Saw You First)." Healthier and happier, he returned to touring in 1997 and continued to write and record frequently.

Mellencamp continued to tour throughout 1999, 2001, 2002, 2005 and 2006—up until today.

Mellencamp continues to evolve artistically with "Plain Spoken"—the first new music from the artist since 2010's critically acclaimed "No Better Than This." "Plain Spoken", his 22nd full-length album and first release on Republic Records, was released last year.



**R.O.C.K. IN AUSTRALIA**  
John Mellencamp's next  
touring stop is Down Under.

# Viva Italia!

*Italian cuisine in Northwest Indiana.*

BY BARBARA EASTMAN

Compared to other countries in the world ranked by size, Italy comes in at #72, occupying approximately the same surface area as the state of Arizona. And yet, the food of Italy has been embraced as one of the world's most popular cuisines. We have our fair share of authentic Italian restaurants in Northwest Indiana, and here are a few of our favorites.

## **LUCREZIA CAFÉ AND RESTAURANT, CHESTERTON**

Featuring the cuisine of Northern Italy, Lucrezia Cafe and Restaurant's original location, a tiny Victorian house in Chesterton, opened 16 years ago. The romantic spot has been voted favorite restaurant of the region many times over and has been featured on the popular PBS series, "Check Please! Chicago," "Chicago Tonight," and other broadcasts. Owners Mike and Nada Karas opened a second Lucrezia Café in Crown Point 11 years ago, and it, like its Chesterton sister, has a devoted clientele.

The menu features a wide variety of appetizers, meat and fish entrees, and, of course, pastas and desserts. One of the most popular menu items is the lamb shank that is cooked low and slow in red wine, with onions, garlic and rosemary and is served with roasted potatoes and braised red cabbage. Lucrezia has an extensive wine list featuring wines from around the world and with the lamb shank, Maggie Spears, a server in



**TRATTORIA TONELLI** Chef Giuseppe's daily specials are determined by what looks best from local resources around the Michigan City establishment.

Chesterton, says she often recommends the Louis M. Martini Cabernet, a wine from the Napa Valley, which goes very well with the succulent lamb. For more information, go to [www.lucreziacafe.com](http://www.lucreziacafe.com).

## **TRATTORIA ENZO, LAPORTE**

When new owners Chip and Kelley Steffey finalized the purchase of Trattoria Enzo last January, customers hoped they wouldn't change a thing. With a combined 50 years of



**LUCREZIA CAFÉ AND RESTAURANT** Try a Louis M. Martini cabernet with the lamb at this Chesterton establishment.

restaurant experience between them, the Steffeyns knew they'd be crazy to mess with the formula that has made this rustic LaPorte eatery so popular. Slowly they are making some changes, but the menu has remained basically the same as when it opened 16 years ago. According to Chip, the same team has run the kitchen and many of the servers have also worked at Enzo from the beginning.

Known for great food served in a casual atmosphere, Trattoria Enzo features Northern Italian cuisine in a space with exposed brick walls, painted wood floors, high ceilings, fireplace, and a cozy bar. Daily features are listed on a chalk board and they are always great, but there are a few items that are always available, like the stuffed chicken breast. Enzo's menu includes a nice variety of pastas and the butternut squash ravioli with sage and toasted walnuts is sublime. Customers love the "dinner for two," which includes a choice of soup or salad, a pizza and a pasta to split, and a dessert to share—all for \$33.95. For more information, go to [www.trattoriaenzo.com](http://www.trattoriaenzo.com).

### **TRATTORIA TONELLI, MICHIGAN CITY**

Cindy Tonelli, formerly of Oak Park, bought a second home in Michigan City and fell in love with Northwest Indiana. She dreamed of one day opening an Italian restaurant, and when space vacated by a popular restaurant became available in a

building owned by her brother, she knew the time was right. Trattoria Tonelli opened on Mother's Day weekend, and occupies an intimate space with a bar and only 40 seats. Through a mutual friend, Cindy met Chef Giuseppe Ferruzza, who grew up in the restaurant business. His mother opened a small trattoria in Sicily in 1970 and he began taking on

small jobs in the kitchen while still in grammar school. He never attended culinary school, learning his craft by observing his mother, and yet has run some of the most prestigious Italian restaurants in Chicago and its suburbs.

Chef Giuseppe's menu has many daily specials, determined by what looks best from his local resources, and there are several staples that are nearly always available. His Orrechiette Rustica with a creamy vodka sauce, hot Italian sausage and peas is a customer favorite, as is his lasagna, made from his mother's recipe. A favorite appetizer is grilled calamari and Giuseppe's Agnello Alla Erbe (lamb chops marinated with Italian herbs), served with cauliflower and oven-roasted potatoes, which customers say is delicious, especially when accompanied by a glass of Castelli Romani. Trattoria Tonelli has an excellent selection of Italian wines and beers. For more information, go to [www.trattoriatonelli.com](http://www.trattoriatonelli.com). **RL**



**TRATTORIA ENZO** Northern Italian cuisine in a casual atmosphere in LaPorte.

# Safely “Aging in Place”

*The bathroom can be a dangerous place—here are ways to make it safer.*

BY BARBARA EASTMAN

While they have reached what has traditionally been called “retirement” age, many baby boomers are still working, eating better, and trying to remain more active. Members of this growing demographic are also living longer than previous generations and the overwhelming majority wishes to remain in their homes for as long as possible (which is described by a new term, “age in place”). To ensure that this may occur, certain modifications to their homes may be required.

It was not too long ago that bathrooms were small and strictly functional spaces. In vintage homes this may still be the case, but in newer construction, bathrooms tend to be much larger and include amenities for a spa-like environment. While there is a trend to “glam up” our bathrooms, they are still the site of more household accidents (more than 80 percent, more than any room in the house according to the Center for Disease Control and Prevention (CDC). A startling one in three persons over the age of 65 will experience a fall at home this year. These falls do not always result in serious injury, but many do, prompting more than 200,000 visits to Emergency Rooms for treatment of things such as minor cuts and bruises to serious injuries like fractures and head trauma.

There are many modifications that can be made to your bathrooms to ensure your safety, and we called on professionals from three Northwest Indiana businesses to walk us through some of the things we can do to make our homes safer to “age in place.” We sought advice from Carol Taiclet, who manages the



**HAVE A SEAT** Those with joint issues may appreciate sitting down in the shower.

plumbing department for Von Tobel Lumber and Hardware in Valparaiso and has been helping clients design and plan bathrooms for more than 30 years. Doug Van Der Weide has been in the business for as long as Carol and is a design consultant for the Water Place, a Leeps Supply Showroom. And, finally, we spoke with Rachel Byrne, kitchen and bath designer for Schilling Home Supply, a company with a long history of working with homeowners and contractors.

## PLAN AHEAD

Whether designing for new construction or rehabbing an existing bathroom, Carol Taiclet cannot stress enough the importance of planning

ahead. When she works with clients she says, “I tell them, ‘You may be in your 40s now, but you need to plan for 20 or 30 years ahead, particularly if you expect to remain in your home for many years to come.’”

## GRAB BARS

Doug Van Der Weide, of The Water Place says, “As our clients age, there are many things that can be done to ensure their safety at home. One of the easiest ways to prevent falling accidents is to install grab bars and most leading manufacturers are now including them in their collections, along with matching shower heads, faucets, and towel bars.”

He says that proper installation is key: “Grab bars cannot be placed

just anywhere and anchoring plugs don't provide enough support, so it may be necessary to remove tile and install the proper blocking in the wall. It is also important that the grab bars have a textured gripping surface. The combination of soap and water is slippery, and if the grab bar is smooth it may not allow a person to get or maintain a good grip. And, under no circumstances, can towel bars be used in place of grab bars. They are not meant to support more than the weight of a towel and should never be used for any other purpose." Grab bars may be needed in locations other than in the shower, near the toilet, for example.

### COMFORT HEIGHT TOILETS

Carol Taiclet says that many accidents occur when a person is using the toilet. Diminished upper body strength, bad knee or hip joints, and arthritis can make it difficult to use conventional toilets. The solution may be as simple as a comfort height toilet. The typical toilet height ranges from 14 to 15 ½ inches, and the seat adds another inch. Toilets are now available 16 1/8 inches to 17 inches, plus seat. However, for a person who is very tall, these still may not be tall enough, and that's where a wall hung toilet is the answer because it can be placed at exactly the desired height. While these may be a good solution for taller persons, they would not be appropriate if you (or an aging parent living with you) are very short.



**PLAN AHEAD** Homeowners in their 40s or 50s should consider what they'll need in later years when they design a bathroom.

### ADJUSTABLE HEIGHT AND HAND-HELD SHOWER HEADS

When a bathroom is shared it is important to consider the needs of all users. Rachel Byrne of Schilling's says, "A slide bar will allow a person to adjust the height of the shower head, and a detachable shower head is particularly desirable for persons with limited mobility. Slide bars can be installed vertically, but in some instances (if a person showers while seated, for example), horizontal installation may be preferred."

### SHOWER SEATS

People with joint issues often find weight-bearing to be a challenge while showering and, for them, a shower seat is the solution. These may be purchased from a variety of retailers, but they often have a clinical/utilitarian look and may be in the way when a bathroom has multiple users. "The solution is a fold-away seat that is wall-mounted in the shower and folds up against the wall when not in use," says Rachel Byrne. "Once again, these seats can't simply be screwed into walls without proper support, which may require tile removal and installation of blocking."

### SLIP SLIDIN' AWAY

Porcelain, natural stone, and other smooth surfaces have been used in bathrooms (and kitchens) forever because they are easy to clean and disinfect. However, they are unforgiving and can be treacherous in bathrooms where soapy water and moisturizing creams combine to create slippery surfaces. It is very important that shower stall or bath-tub surfaces have textured surfaces to minimize the risk of falls. If you're doing an extensive remodeling, you can select textured tiles and other surfaces, but if you're simply trying to adapt an existing space and have a limited budget, you can easily find bath mats held in place on the floor of the tub by suction cups, and bathroom rugs with rubberized, non-stick backing. Doug Van Der Weide says it is best to evaluate on an individual



**ADJUSTING A** slide bar allows the user to change the height of the shower head.

basis. Someone who uses a walker or who has a shuffling gait may be better off with nothing on the floor at all. Keeping clutter off surfaces is also a good idea—particularly anything breakable, which could become a safety risk if broken."

### WALK-IN SHOWERS AND TUBS

Many of the features discussed by the contributing designers can be incorporated into new construction fairly easily, but trying to incorporate some of these changes into a remodel of an existing, older bathroom can be very expensive and may not even be possible, due to space constraints. Curbless showers are desirable for persons in wheelchairs or anyone who may have trouble stepping over a shower threshold, but they require space which may or may not be available. Carol Taiclet observed, "Walk-in tubs may be the answer for some, but they are costly to purchase and install, require a lot of space, and aggressive closing systems (magnetized) are necessary for a leak-proof seal, but can be hazardous if a user gets his or her hands in the way."

These are just some of the considerations homeowners should keep in mind when making adaptations to their new or existing bathrooms. The professionals at the businesses listed below will be happy to consult with you or your builder, and are happy to share their knowledge and experience to ensure that you or your loved ones can safely "age in place." **RL**

# Dynamic Aging

*Here are some of the secrets to living a “well life.”*

BY LAURIE WINK

**T**oday's seniors live longer, look younger and have more active lifestyles than previous generations. They're more into rock 'n roll than rocking chairs.

Aging doesn't have to be a downhill slide into degeneration and limitation says Jane Ellery, who wants to change the common view of older adults as societal burdens. Ellery is an assistant professor and coordinator of the wellness management and gerontology graduate program at Ball State University. The program focuses on “wellness,” a concept Halbert Dunn introduced in the 1950s to describe the ongoing process of achieving one's full potential throughout life.

A “well life” is more than being healthy, Ellery notes. “It's about creating a life worth living from cradle to grave. We want people in every stage of life to reach their full potential. You may not have the greatest health in the world, but you have a reason to get up every morning and feel like a proud member of our society.”

**“I INTRODUCE PEOPLE TO THEIR POWER”** Life coach Suzy Vance says retiring is just like getting a new set of wheels.



Ellery earned a bachelor's degree in exercise physiology from Purdue and a master's in cardiac rehabilitation from Ohio State. She ran community-based cardiac rehab programs and established a corporate employee health program before joining Ball State's Fisher Institute for Wellness and Gerontology in 2003.

Her students learn as much out of the classroom as in it. As an example, she cites a partnership with residents of a low-income neighborhood in Muncie that turned a formerly dangerous area into a place where people enjoy living.

"We go into communities and are willing to look and listen to what's going on," she says. "The people are the experts and we're the facilitators. We dream together and think about what could happen. Then we take the ideas to people in the community who can make it happen."

Neal Miller and other alumni of the Ball State program are leading the movement to change society's view of aging. Miller became aware of older adults as a teenager working in a family restaurant in Mishawaka. He noticed that most customers 65 and older came in for several meals each day.

"They didn't have any family so we were their family," he says. "A lot of them didn't have meaning and pur-



**POSITIVE CHANGE** Some residents at The Barrington in Carmel never had a gym membership before, and now they're in better shape than ever.

reach program for older adults at the Community Center for Vital Aging, a facility for low-income seniors in Muncie. "A lot of them had chronic diseases and were taking 20 or more prescription medications a day," he says. His team organized educational sessions on wellness topics such as nutrition and exercise and saw positive results. "One man lost more than 100 lbs. over two years by applying what he learned," Miller says.

Miller deepened his insights during a four-month, live-in internship at a Masterpiece Living senior community

an approach that's based on a landmark MacArthur Foundation Study on Aging. The 10-year study was headed by Dr. Jonas Salk, the polio vaccine pioneer. A key finding was that 70 percent of physical aging and 50 percent of mental aging is based on daily lifestyle choices.

Clearly, more is possible as we age than previously thought Miller notes. "If people don't believe they can make improvements as they age, they're not going to try," he says. "Life isn't over because you turned a certain age."

Miller works with partner organizations to integrate the Masterpiece Living approach into their cultures. One such partner is The Barrington of Carmel, a continuing care retirement community in the Indianapolis area owned by Senior Quality Lifestyles Corporation. Janine Short, director of marketing, says residents are encouraged to keep growing in four key areas: physical, intellectual, emotional and spiritual. A monthly activities calendar offers a menu of options in the four areas for residents at all levels of care.

Short has seen positive changes in residents' abilities and attitudes. "I've watched residents just blossom," she says. "People who've never had a gym membership in their lives come

---

*"We want people in every stage of life to reach their full potential."*

—Jane Ellery, Ball State University

pose in their lives, but I could see they had knowledge and experience that they wanted to share."

Miller was enriched by the intergenerational connections and subsequently enrolled in the Ball State master's program. "The typical gerontology approach focuses on issues of aging from a medical perspective," he says. "Instead, we looked at aging from a holistic perspective.

Miller was part of a community out-

in Tampa. "A lot of people have these perceptions of senior living communities as being the last stop where someone is forced to go," he says. "You could feel the energy when you walked in the door. People were living with meaning and purpose."

Today, Miller works for Masterpiece Living as a partnership and outcomes specialist. Masterpiece Living creates senior living environments that encourage successful aging through

up to tell me they've never been in such great shape."

Outside of independent living communities, there are a number of pathways to individual fulfillment in one's later years. Encore.org is a nationwide effort aimed at "advancing second acts for the greater good." The nonprofit organization taps the talent and experience of people over 50 to help solve social problems while also satisfying their need to connect and make a difference. The website [encore.org](http://encore.org) showcases stories of people who've been able to "challenge conventional thinking about aging and create a new narrative for later life, characterized by individual renewal and social impact."

Encore Network organizations such as the Executive Service Corps and the Retired and Senior Volunteer Program (RSVP) operate throughout the United States. RSVP is among the largest volunteer networks for people 55 and over who want to volunteer in their local communities. Michael Glorioso coordinates RSVP in Lake, Starke, La Porte and Porter Counties from his base at the United Way of Porter County in Valparaiso. He handles activities of 335 senior volunteers—ranging in age from 55 to 100—at 42 sites throughout the four counties. Volunteers can choose from 85 different positions at hospitals, food banks, day care centers, shelters, schools and other sites.

Volunteer Bob Setlak, 75, retired 10 years ago from a 30-year career with Crown Cork & Seal Co. His wife Erma got him involved with RSVP and now he's hooked on being a math tutor. Setlak has always enjoyed math and is working with adults who don't share his affection for numbers. "A lot of people have a fear of math," he says.

Setlak started as a math tutor at the Lowell Adult Living Center before switching to the Crown Point Adult Living Center. He spends about six hours a week in one-on-one sessions covering basic math, algebra and geometry. "I'm an implementer for them," Setlak says. "When they get

enthused, it's a psychological as well as educational experience and we feed off each other. It's an energizing experience and it keeps the neurons flowing."

RSVP volunteer Nancy Bedolla, 59, retired from her job as a bus driver for Portage Township Schools because of her health. Now she vol-

unteers once a week at the Porter Township food pantry, which serves an average of 80 to 90 families each week. Bedolla, a native of Puerto Rico, lost her father when she was 11 and was one of 10 children raised by a single mother who worked two jobs. At 18, Bedolla came to Portage to live with her aunt and find a job.



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She married and raised two children who now have successful lives, so “I decided it was time for me to give back to the community that had sheltered me when I came here.”

can help cut through the confusion and clarify next steps.

Leslie Plesac, a certified life coach, works with people who’ve reached the “afternoon” or “three-quarter

couldn’t afford to leave. Through life coaching sessions, the woman discovered that flexibility and freedom were very important to her and she was able to move on.

“We tell ourselves stories that make us stuck,” Plesac says. “What we think creates the way we feel, and the way we feel allows us to be productive or not. You can change your thoughts.”

Like Plesac, life coach Suzy Vance doesn’t push her clients in a particular direction or give them answers to their dilemmas. Instead, she helps them realize that they have multiple choices and can sort through options for the future.

“I introduce people to their power,” says Vance, who has been a personal coach and career mentor for more than 25 years. At the age of 73, she embodies the ongoing personal and professional growth that she encourages in her clients.

“Retiring is just getting a new set of wheel,” she says. “It’s called retiring.”

Vance has worked with clients who are facing job stagnation, job loss or retirement. Some are health care professionals who are frustrated by the required paperwork and have lost touch with the reason they entered the medical field. She knows what it feels like to become disillusioned with a chosen career. In 1988, Vance left a position as an employment litigation attorney at a major law firm in downtown Chicago.

“It was a polarity system,” she says, “and one way or another you had to have a winner and a loser. And people were spending way too much money.”

She has found fulfillment by helping others navigate life’s ups and downs through personal coaching and career mentoring. “I’ve learned I have a gift of introducing people and organizations to their power,” she says. “People who come to me are usually lost in some way. They’re searching and wanting something different, but they don’t see how to get from here to there.”

*“I don’t have any idea what you should do but each one of us has an essential self at the core of who we are that hasn’t changed since childhood.”*

—Leslie Plesac, certified life coach

Bedolla finds volunteering to be fun and personally gratifying because she knows that she’s making a difference in the lives of those who need help. “My children have never known hunger but I experienced it myself. I understand them completely. I have a connection with them.”

Everyone faces challenges at various points in life. Some of the challenges encountered as we age have to do with shifting priorities, a sense of feeling lost and uncertain about what to do next. At those times, seeking the services of a life coach

point” of their lives and aren’t sure who they are anymore. She engages them in a self-discovery process that is unique for each person.

“As a life coach, it’s about listening,” she says. “I don’t have any idea what you should do but each one of us has an essential self at the core of who we are that hasn’t changed since childhood.”

When people feel reconnected to their core self, Plesac says, they become ready to make a change. She coached a woman who was unhappy in her safe, secure job but felt she



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As a self-described “question whisperer,” Vance asks questions that unlock a client’s truth and listens carefully to the responses. She resists asking why they did a particular thing and instead asks, “What triggered you to do that?”

“Triggered’ is one of my favorite words to focus people and get to the truth,” she says. “My reward is seeing my clients go on and do things they love. They’re happy people.”

“Happy” is an apt word to describe the ultimate outcome of dynamic aging. Ellery, of Ball State, describes the duality of a well life as being able to achieve a sense of purpose by feeling useful and engaging with others in meaningful ways.

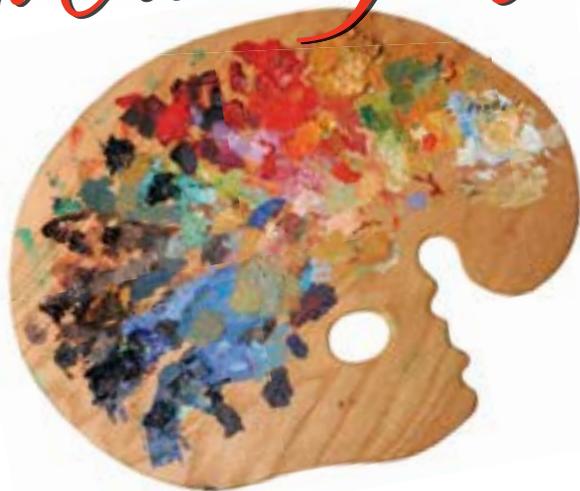
“It’s a self-centered approach,” Ellery says. “If I’m the best I can be in an environment that helps me reach my full potential, then I’m not only great for me, I’m great for society.” **RL**



PHOTO BY RICHARD WANER

**“PLANNING NOW SO WE DON’T HAVE TO IN THE FUTURE”** Lisa and Eric Myers say their later-life goal is to “do things on a whim: travel, play and enjoy what life has to offer.”

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# Going Organic

*It's not a passing trend, but an ongoing decision to eat healthy.*

BY JERRY DAVICH

The seeds for Northwest Indiana's organic food movement were planted many years ago in farmers markets and green-minded stores featuring locally-grown menu items.

Today, its harvest is more abundant than ever as a growing number of region residents demand foods without synthetic fertilizers, growth hormones, antibiotics, conventional pesticides, or genetically modified organisms (GMOs). Consumers not only want to know what's going into their food, and why, they want to know if it's grown locally and organically, or ideally, both.

Is this merely a fad? A passing trend? A full-fledged movement? No, it's beyond such underestimating descriptors, says organic gardener Sacha Burns, owner of Sunkissed Organics micro-farm in La Porte County.

"It's the decision to eat healthier," she says flatly.

And, appropriately enough, it's happening organically—one farm at

a time, one family at a time.

"Gone is the time when people eat just to eat. Now we are a more health conscious society and that's a great thing to be," says Burns, whose micro farm has been in her family since the 1970s.

Reflective of the increasing organic and locally-grown expansion efforts in this region, Sunkissed Organics started on two acres and now "grows and grazes" on more than 10 acres. The business began as a chrysanthemum farm and, after Burns' father died, transitioned into a produce farm operated by Burns, her sister, Nicoke Zaiko, and their mother. Today, it offers heirloom produce, heritage eggs and high-quality meats.

"We depend on folks wanting a healthier option for their homes and families," Burns says. "Growing produce is all about being in cooperation with nature, not constantly fighting against her."

This Mother Nature-minded mantra is echoed by others in the industry who agree that consumers are behind this collective attitude.

"More consumers are reading the ingredients on the back of boxes or food labels and they are tired of their foods being polluted by preservatives and fillers," said Mike Massaro, owner of the Produce Depot in St. John.

He and his wife, Rose, opened the business in 2009 after first dabbling in the industry with farmers markets. Their store offers organic items, gluten-free products and homemade signature sandwiches, prepared with all-natural items from their shelves.

"I do all my own buying, three times a week, in Chicago," says Massaro, who typically wakes up at 2:30 a.m. on those days to arrive in Chicago by 4 a.m. "We take pride in offering our customers the freshest products and seasonal favorites."

Nearby chain stores such as Whole Foods, Meijer, and Strack & Van Til have amplified the popularity of this rising organic movement, bringing it to the masses in droves. Responding to customer demand, Meijer recently launched a new line of healthier products called True Goodness, boasting no artificial ingredients, to replace its organic line. Such deep-pocketed strategies have served as a double-edged cutting knife for mom-and-pop stores such as the Produce Depot.

"It hurt us a little at first, but our customers are now coming back to us after seeing the shiny new store and its long lines," Massaro says. "They tell us they miss our personalized service."

This is a familiar refrain for owners of organic stores in this area, where customized customer care serves as their bread and butter amenity.

"My store offers so much more than the chain stores," says Eve Kaiser,



**"MORE CONSUMERS ARE READING THE INGREDIENTS,"** says Mike Massaro, who with wife Rose owns the Produce Depot in St. John.



**TALK TO THE FARMERS** Paul and Joanne Mosher own Holy Cow Farm Fresh, a small family farm business in Monon.

owner of Local Organic Affordable Foods, or LOAF, in Chesterton.

LOAF serves local products from free-range family-based farms which pride themselves on handling animals from birth to death. It exemplifies the farm-to-fork philosophy of serving one cow versus up to 500 cows, for higher quality and healthier impact.

As with most businesses selling locally grown items, they not only sell food, they sell food for thought regarding a new way of shopping, eating and cooking. LOAF, for instance, also offers cooking classes and new recipes for customers.

“Customers are becoming more against industrialized and standardized products for their families,”

Kaiser says. “They’re realizing there is not a never-ending supply of meat and other products.”

This grassroots trend in environmentally-friendly buying habits is paying off for these emerging retail outlets. It’s a natural extension from farmer markets’ popularity, these owners agree. This also illustrates the “gap between farmers and consumers,” as described by Julie Basich, cofounder and COO at Fair Oaks Farm in Newton County.

Basich, who led the startup and development of the facility’s agritourism venture, noted this in her keynote speech at the 24th annual Entrepreneurial Excellence Awards at the Radisson in Merrillville.

You would think that the bank-

ing industry would ride this wave of consumer interest in a growing field. However, none of these businesses were seriously bolstered by the banking industry. Kaiser, for example, started LOAF with her tax return check. Massaro started his Produce Depot with farmer markets’ profits.

“Our animal production has been all self-funded,” says Joanne Mosher of Holy Cow Farm Fresh, a small family farm business in Monon.

In 1998, the same year Mosher and her husband, Paul, married, they purchased their first cow. They bred the cow with a bull, doubling their herd. The couple began raising beef, and eventually pork, only by request for close family and friends until they gave birth to Holy Cow in 2013.

“We have been growing steadily ever since,” says Mosher, whose farm sells directly to consumers. “We came to the realization that more people wanted meats grown naturally, with no antibiotics and no growth hormones.”

Holy Cow now sells grain-finished beef, grass-fed beef, pastured pork, pastured chickens, free-range tur-

keys and free-range eggs at three local farmers markets. The couple also delivers to customers from Valparaiso to Zionsville and from Merrillville to Lafayette.

“Our customers want to talk directly to the farmer and get their questions answered, an option not available at the chain stores,” Mosher says. “They want to know their food and know

their farmers. When people decide to care about what they are eating, they pay attention to the details.”

Such details include noticing that most of Holy Cows’ feed is raised on the farm, with non-GMO hay, corn and soybeans, as well as some fields grown organically without chemicals.

“We truly believe that happy, healthy animals grown in a low-stress environment make the best healthy, flavorful food,” Mosher says.

At The Wholesome Cupboard in Valparaiso, owner Debra Standerski stresses health above all else with her specialty foods, including gluten-free, vegan, vegetarian, organic and non-GMO. Her store on US 30 offers several olive oils, gift baskets, coffees, free samples, ethnic offerings and more.

As a registered nurse for 33 years, and a five-year breast cancer survivor, she is passionate about nutrition and foods’ crucial importance for wellbeing.

“I’m able to help customers who have dietary restrictions, which continues my goal to help keep people healthy,” Standerski says. “It’s the personal touch that matters. We can walk customers down the aisles, answer questions and offer healthier living recommendations. Just as I do as a nurse.”

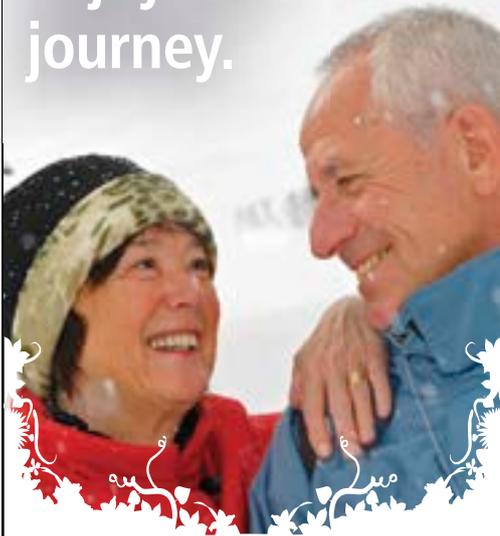
On a similar note, Burns blames much of our country’s obesity problems on a steady diet of convenient, inexpensive processed foods.

“If you have little money in your budget to purchase food for your family, it is, sadly, cheaper to buy processed foods than to buy fresh vegetables and fruit,” she says. “As a farmer, it is difficult for me to lower my prices and still make any profit for my farm while growing produce and livestock for the market that is chemical, hormone and antibiotic free.”

Green Sense Farms in Portage, the country’s largest indoor vertical farms, is taking this movement one step further by launching a new line called Beyond Organic.

“We think the general public doesn’t fully understand what organic

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means, beyond being expensive and trendy,” says CEO Robert Colangelo. “Organic is good but it doesn’t necessarily mean it’s a pristine product. For instance, a woman recently told me, ‘I only eat organic produce so I don’t have to wash it.’”

Green Sense Farms uses high-tech and highly controlled vertical farming systems to grow leafy greens, lettuces and other similar crops without herbicides, pesticides and GMOs. The facility was hailed by Popular Science magazine as one of 2015’s “100 Greatest Inventions,” with recent expansion into the People’s Republic of China.

Colangelo likens the vertical indoor farming market explosion to the dot-com boom from several years ago.

“Yes, dot-coms are here to stay, but for every 100 that took part in that boom, only one remains as a viable, profitable business,” he says.

A similar boom is taking place with indoor vertical farming, and possibly the organic foods market, with many companies getting infatuated with the sexiness of this growing industry. Will they have what it takes to remain in business a decade from now?

This may possibly explain why the banking industry is hesitant to support these new or young businesses. It looks like a potential risk for their portfolio.

“It is so difficult to get a bank to lend to this idea or movement,” says Colangelo, who had just returned from Norway for further company expansion. “Banks are not known for being visionary and this movement reveals this again.”

Green Sense Farms has relied on private investors, who are knocking on the company’s proverbial door at a rate of 100 a month, he notes.

“We’ve given up on talking with banks in this area,” he says disgustingly.

On a similar note, Mosher from Holy Cow believes that this truly organic movement to healthier eating is driven by families and consumers, not banks and corporations.

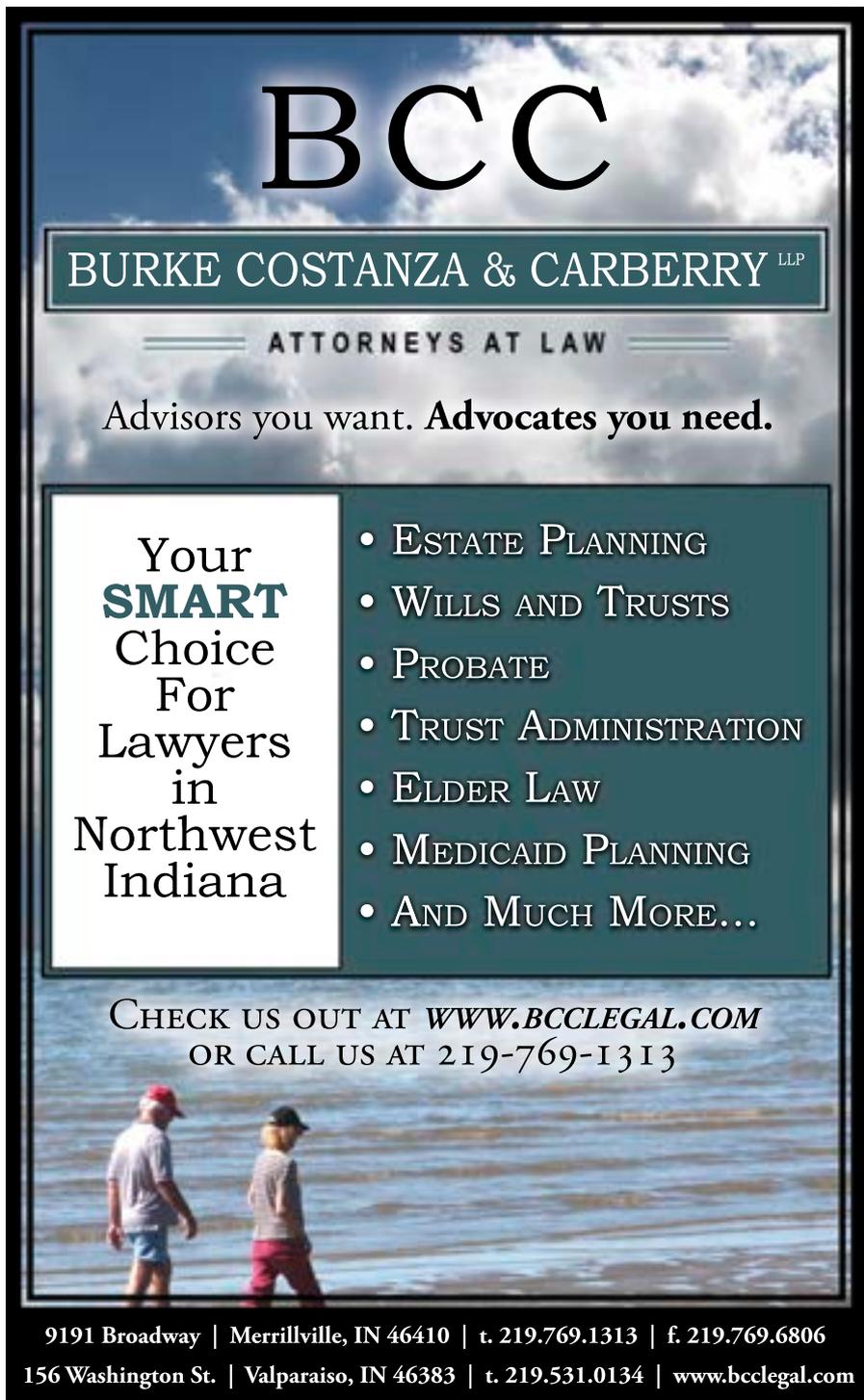
“We are convinced that the small

family farm still holds a staple role in directly feeding America’s concerned families now and in the future,” she says.

Burns from Sunkissed Organics agrees: “I think as more people seem to be diagnosed with various medical conditions, more are trying to change their eating habits to benefit their health.”

Massaro from Produce Depot routinely watches families return to his store to introduce children to healthier eating habits. One by one, these Northwest Indiana stores are planting new seeds of consumerism into these impressionable young minds.

“This is more than just a movement,” he says. “It’s here to stay.” 



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# Turning 50?

*It's not too late to prepare for retirement, but the time to begin is now!*

BY JERRY DAVICH

**H**ave you started preparing for retirement? It's not too late, but now is the time to begin establishing a sound financial plan for your golden years. Otherwise, those years will be tarnished by regrets, hindsight and financial insecurity, experts say.

"Someone in their 50s should definitely feel a strong sense of urgency," says Jerry Yeager, CEO of SYM Financial Advisors in South Bend.

Yes, the earlier, the better but Yeager's firm routinely assists couples who only get serious about retirement savings after their kids fly the coop and build their own nests. Earlier than that, many couples are focused on their kids' college funds and other child-rearing expenses.

"When the college years start, the giant sucking noise gets louder. That's the sound you hear when large amounts of money leaves an account to fund college expenses," Yeager says. "After kids are finished with college, it's like the day after a tornado."

The sun may be shining brightly, but the damage remains.

"That's when the real work begins and retirement planning is the next hurdle," he says.

Douglas Hoover, vice president of Wealth Management at Strategic Financial Group in Merrillville, says by the age of 50 you should first establish a specific target date for



retirement. After that, these other factors should be addressed:

- Identify your current expenses and future retirement expenses.
- Develop estimates of your pension and social security income.
- Identify the value of your assets including your business, investment real estate and 401k/IRA retirement savings.

• Finally, develop a financial plan that you can monitor on an annual basis, to check your progress toward retirement and make necessary adjustments along the way.

“Having a specific retirement goal and monitoring the progress toward that goal will substantially increase the likelihood of achieving the goal, compared to the person who does

no formal planning or analysis and, at the age of 62, decides to see if they are prepared to retire,” Hoover says. “They could be in for an unfortunate surprise and a substantial reduction in their anticipated retirement lifestyle.”

Edward Jordanich, senior vice president for Wells Fargo Advisors in Mishawaka, suggests obtaining the most current social security statement (currently available online only) to help project future benefit payments.

“Work with a financial advisor or use an online tool to plug in this data and make projections showing how much you will need to live on when your paychecks stop,” he says. “It can help set goals for your saving, investing and debt-reduction for your remaining years of employment.”

Wesley Kotys, president of The Kotys Group in Valparaiso, reminds clients that they often have a better start than they think. This is due to 401k contributions, buying real estate, receiving an inheritance or building a business along the way.

“Many times we see people who have a start, but do not have specific goals or any real direction as to how their assets may work together to supplement their retirement needs,” Kotys says.

Still, countless clients find themselves in this risky situation, prompting financial advisors to adjust their advice and guidance.

“The best advice is that using ‘rules of thumb’ do not work when someone has delayed planning for retirement,” says Kotys, who too often hears the same question from clients.

How much does someone my age need in order to retire?

“The answer is not about a particular dollar amount, and it is almost useless for people to compare themselves to their friends or co-workers as every household has different spending and savings habits,” he replies to them.

He advises clients to engage in a formal financial planning process.

“This process looks at current income, spending, assets, liabilities, retirement goals and other outliers

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## Succession Planning

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such as having to care for aging parents or children who are back in the home," he says.

Yes, sometimes those "boomerang" college students can again throw a wild curve ball to the best of strike-zone plans.

"All of these variables, along with others like social security and pensions, play a critical role in helping clients determine how much they should be saving and investing now to have a secure financial future," Kotys said.

Michael Dexter, a financial advisor for Edward Jones in Merrillville, says monitoring accounts should be done more frequently than just once a year.

"We monitor accounts 24/7, but quarterly and semiannually is good practice for those with higher needs, and those needing to stay on track," he says.

"Clients who feel a need or pressure to play catchup need to not get

*"Someone in their 50s should definitely feel a strong sense of urgency."*

—Jerry Yeager SYM Financial Advisors

caught up into trying to take on more risk. It can cause you to invest outside your risk tolerance into investments that don't perform consistently and often you can't get out daily," Dexter says. "If you lose 50 percent of your money, it will need to go up 100 percent just to break even.

Hoover warns to not fall victim to the traditional "glide path" retirement formula that many 401k plans utilize to dictate how money should be invested, depending on age or proximity to retirement. This "target date" calculation is often used by retirement mutual funds.

In a nutshell, this timeworn glide path formula suggests that the older and closer to retirement, the greater the need to have more bonds or fixed income investments as a large portion of your portfolio, Hoover says.

The elementary rule is to take 100, minus the age of the investor, to determine how much stock should be in a portfolio. For example, a 30-year-old should have 70 percent in stocks while a 65-year-old should have 35 percent in stocks.

"This rudimentary formula does not take into account important market indicators," Hoover says. "We believe the continued low interest rate environment, as well as the potential for rising interest rates, may cause many years of poor returns in bonds."

Therefore, investors may want to refine their savings plans investment allocations, he suggests.

Investors should consider investment products or the alternative investment world that they would



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traditionally shy away from, such as commodities, emerging market equity and debt instruments, hedge funds, managed futures, real estate and annuities, Hoover recommends.

Jordanich cites another pitfall to avoid: fighting the last battle instead of staying focused on the future. For example, dramatically reducing exposure to the stock market in

response to the high-profile losses from 2008 and 2009 may be worse than staying with initial plans.

“Those who try to time the market or make-up quickly for losses can be more susceptible to sales pitches for volatile investments or complex products with high or hidden costs and risks,” he says. “Taking the long-term view and sticking with a savings

and investment plan as the months and years go by may be a little boring, but this type of discipline and commitment will be rewarded when the retirement years do arrive.”

Kotys agrees, noting that too many middle-aged clients wrongly hustle to “make up for lost time. Many who do so at precisely the wrong time in the market cycle and get hit with significant losses.”

“Taking more risk is not always correlated with making more money,” Kotys says.

Also, don’t assume you will be able to secure work after age 65, Hoover says.

“Corporate cutbacks have forced people into retirement between the ages of 62 and 65, who are then unable to find work,” he says.

Another mistake financial planners routinely see is the limited mindset that there is only one or two things someone can do to help their situation.

“When we look at a household, there might be eight to 10 adjustments that can be made to meet retirement goals,” Kotys says. “When multiple adjustments are made to create small efficiencies, the results over time can be astounding and significantly enhance quality of life down the road.”

For example, a 50-year-old client might think their only option is to increase contributions to a company sponsored retirement plan and get more aggressive with their investments. The actual solution may be a combination of some or all of the following examples:

- Increase 401k contributions and make small adjustments to spending habits.
- Pay down debt three years sooner to free up cash flow.
- Reassess why you may have five life insurance policies worth \$100,000 of cash value.
- Stop or cut back on paying college tuition for children since they are able to borrow for their education. (No one will give you a loan for your retirement.)
- Sell non-income producing

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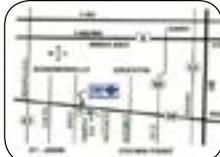


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real estate or turn it into income-producing.

- Review tax situation to be sure it is as efficient as possible.

“People achieve better outcomes by being disciplined savers than they do by being savvy investors looking to strike it rich on the next Apple stock,” Yeager says.

Dexter reminds clients that adding or increasing contributions through their employer-sponsored plan is one way to plan, but this is only one leg of a three-legged stool.

“We use a high-level program that tells our clients if they are on track or not and what excess amount they need to put away to stay on track for each goal,” he says. “Goals can be numerous, including retirement, college, buying a second home, gifting, transferring wealth to their kids or family, and transitioning their business.”

Tactically, save early and often, experts say. And take full advantage

of your company’s retirement plans where employers match the amount you save. Essentially, it’s free money and a best practice for Retirement 101.

“If your company offers a 3 percent match on your savings plan contributions, do your best to contribute at least 3 percent out of every paycheck and defer it into your plan account,” Jordanich says.

The maximum 401k contribution for 2015 is \$18,000. However, once an employee has turned 50, they have the ability to add a “catch-up” amount to their 401k each year.

“For the year 2015, the catch-up provision increased \$500 from last year and is now at \$6,000,” Kotys says. “So if you are over 50, behind on your investments, and have the financial ability to increase, you can stash away \$24,000 per year to help meet your goals.”

So when exactly is the smartest time to begin planning, investing

and squirreling away for your golden years? Yeager summed up the timeless professional advice in just two words: right now.

“If you think you can’t afford to save or give, figure it out. Get help. It’s worth it,” he insists.

Dexter notes, “Time needs to be your friend and adding risk can be your enemy as you get closer to retirement.”

Begin by simplifying your lifestyle. Downsize your home. Move closer to work. Buy used cars and drive them into the ground. Ditch cable TV. Swap your smart phone for a flip phone. Curb restaurants and cut gym memberships.

“The joy of living within your means for the rest of your life is well worth it,” Yeager says.

Dexter adds, “The one hour of smart planning is worth its weight rather than the alternative choice of not. And remember, not planning is a decision.” **RL**

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# Most Influential and Intriguing

*A roundup of some of the region's most interesting people of 2015.*

BY JANE BOKUN

Each year the magazine's editorial board of directors collects nominations for our list of those most influential over 50 who impact Northwest Indiana. The people of influence that Retirement Living has chosen for 2015 continue to touch the region and are examples of leadership and entrepreneurship. For example, there are Barbara Bradley Baekgaard and Patricia R. Miller, who started a multimillion-dollar bag conglomerate, Vera Bradley, right from Fort Wayne. Here in Indiana, we're lucky to have many big ideas and the people who can implement them.

It's no secret that if you need help in all areas of business, such as banking and technology, or just to hone your skills as the next "Shark Tank" recipient, Indiana is the place to be. Retirement Living magazine honors those who go above and beyond to bring us the latest in technology, business, and improvements to our quality of life. With that in mind, we present Retirement Living's most influential and intriguing people over 50.

## **ARTS ADVOCATE**

Christina R. Dougherty went to the

University of Michigan, graduated and moved to Chicago. She then began her career as a music educator, performer and arts administrator, which led her to earn a master's degree in management from Northwestern University. "I'm honored to have been selected as most influential by the magazine," Dougherty says.

**Accomplishments:** Among her many talents, she has also been an instructor in the graduate education departments of St. Xavier University and Aurora University in Chicago, and a voice instructor at St. Louis University and the American College in Chicago. She has been a section leader of the Chicago Symphony Chorus. If that isn't enough in her busy life, she brings her talent to Northwest Indiana by continuing to perform with the Northwest Symphony Orchestra Chorus.

## **GOVERNMENT**

State Sen. Edward Charbonneau, who has served in the Indiana Senate since 2007 and is Home Field Advantage Foundation president, has had a heart for the people around him ever since he graduated from Indiana's Wabash College. He earned his

MBA from Loyola University and his JD from South Texas College of Law. "Indiana is a great place for business," Charbonneau says.

**Accomplishments:** A few of the businesses/groups/awards linked to Charbonneau are Power Over Poverty Under Laws of America Restored (POPULAR)—2011 mid-year integrity award recipient; Opportunity Enterprises—board member; The Methodist Hospitals Inc.—former interim president and CEO and board vice chairman; Northwest Indiana Forum—former president and CEO; U.S. Steel—former head of government and community affairs; Indiana State Ethics Commission—former member; Indiana Steel Industry Advisory Commission—former member; Sagamore of the Wabash award recipient; Tradewinds Rehabilitation Center Sempre Vivum award recipient; and ABATE of Indiana, Region 2 member.

## **BANKING AND FINANCE**

Michael Schrage is a leader who turned Centier into Indiana's largest privately owned bank and is deeply committed to public service. "We love dealing in Indiana," Schrage says.



**Christina R. Dougherty**



**State Sen. Edward Charbonneau**



**Michael Schrage**

**Accomplishments:** Schrage led Centier Bank through extensive growth. Under Schrage's leadership for the past nine years, Centier has been voted among the top 10 best places to work in Indiana. The past two years Centier has been named one of the best banks in the country to work for by American Banker, a trade publication. Schrage has served on numerous local boards including the American Red Cross, the Northwest Indiana Symphony; the Calumet Council of Boy Scouts and St. Jude House. Schrage chaired the Juvenile Diabetes Walk and most recently has been deeply involved with the American Heart Association and its gala. Schrage has served on the board of the Indiana Chamber of Commerce for the past five years and is a board director for Culver Academy.

### ECONOMIC DEVELOPMENT

Don Babcock, who is the director of economic development at NIPSCO (Northern Indiana Public Service Co.), is friendly, funny and open to new ideas. He says the reason for his company's success is that "NIPSCO is partnering with our community to create a better tomorrow. We're making things more efficient for our customers and recognizing the value it brings," Babcock says.

**Accomplishments:** As the director of economic development at NIPSCO, Babcock has the demanding job of deciding how the company allocates the \$1 million-plus it invests each year and the \$5 billion it

plans to invest over the next 10 years in order to help build the economy of Northwest Indiana.

### BUSINESS DEVELOPMENT AND MARKETING

Dave Wilkinson is the kind of executive who instinctively knows business.

**Accomplishments:** He tripled the revenue of the Strack & Van Til grocery enterprises and shares his expertise as visiting professor of the Indiana University Northwest School of Business and Economics. The fact that he has is now a retired Strack and Van Til president has not slowed him down one bit.

### TECHNOLOGY

Martin Beran is the head of System Support at Fronius USA. "Our company started in Austria and now our science is seen in companies all over the world," Beran says.

**Accomplishments:** This innovative company manufactures grid-connected PV inverters, including those that convert DC energy from solar panels to AC that can be used by companies such as NIPSCO to power homes and businesses, as well as system monitoring equipment. Fronius USA is also a member of Northwestern Indiana Regional Planning Commission's solar-ready committee.

### PHILANTHROPY

Maggi Spartz heads up the Unity Foundation of LaPorte County. This dynamic woman is a graduate of the

Kelley School of Business at Indiana University, where she honed her entrepreneurial skills. "I was an entrepreneur and I came to be passionate about the Unity Foundation," Spartz says.

**Accomplishments:** She says she started with nothing but a great board of directors. Now the Unity Foundation has a whopping \$26 million in assets. "We're not just a charity, we're a vehicle to help others," Spartz says.

Among her biggest accomplishments may be her son Emerson Spartz, who is one of the world's leading experts on Internet virality and has been featured in major media including the Wall Street Journal, CBS Evening News, CNN and more. Emerson Spartz owns Spartz Inc., and he runs one of the fastest-growing digital media publishers with 160 million page views per month. At the age of 12, Spartz founded MuggleNet, the No. 1 Harry Potter website, which attracted 50 million page views per month. He later became a best-selling author.

"There are some amazing things going in Northwest Indiana," Spartz says. "We're on the cusp of a renaissance."

### EDUCATION

Thomas Keon has been named chancellor-designate, effective July 1, 2016, when Purdue University Northwest officially comes into existence, the result of the unification of Purdue University Calumet and Purdue University North Central. Keon, who has



Don Babcock



Maggi Spartz



Thomas Keon



**Patrick Salvi**

been chancellor at Purdue Calumet since 2011, was one of four finalists in the national search.

**Accomplishments:** Dr. Thomas L. Keon began his appointment as the seventh campus leader in the history of Purdue University Calumet on July 1, 2011. During his installation address on March 20, 2012, Chancellor Keon spoke of a Purdue University Calumet that “creates new industries in Northwest Indiana, in addition to serving existing ones. We should not merely serve, but also dream boldly and push forward.” Before arriving at Purdue University Calumet, Dr. Keon spent 14 years as dean of the College of Business Administration at the University of Central Florida (1997-2011), where he was responsible for all personnel, including 150 full-time faculty members, budgets of up to \$31 million, and 9,100 students and academic programs at the bachelor’s, master’s and doctoral levels at a university of more than 55,000 students.

### **WOMEN IN BUSINESS**

Barbara Bradley Baekgaard and Patricia R. Miller were just looking for luggage that was a tad more feminine when they created their multi-million dollar business.

**Accomplishments:** As cofounders of Vera Bradley, an international woman’s bags and accessories firm, Miller and Bradley Baekgaard started the company more than 30 years ago. In fact, recently, Patricia R. Miller announced her retirement. She will continue to serve as a member of the Vera Bradley board of directors and on the Vera Bradley Foundation for Breast Cancer Board.



**John Gorski**

“Vera Bradley is a thriving enterprise today because of a friendship that spans several decades. Pat’s business skills paired with Barb’s creative talents were the perfect combination to successfully launch this company in 1982,” Mike Ray, Vera Bradley CEO, said in a press release. “The solid foundation and positive culture that Pat helped build will certainly live on at Vera Bradley. We wish her the best as she starts another chapter and look forward to her ongoing contribution as a member of our Board.”

These two amazing women and their foundation have donated more than \$25 million to help find a cure for breast cancer.

### **ENTERTAINMENT**

Hailing from tiny Seymour, Indiana, John Mellencamp has made Indiana proud for decades. Mellencamp fell in love with music and was fronting a soul band by the time he was 14.

**Accomplishments:** He released his first album in 1976 called “The Chestnut Street Incident.” According to his website, Mellencamp’s manager dubbed him Johnny Cougar out of his belief that nobody would buy a record by anybody named Mellencamp. John protested but was overruled and eventually, of course, reclaimed his birth name as his public name. His first hit was “I Need A Lover.” In 1982 his fifth album, “American Fool,” was the year’s best-selling album on the strength of two huge hits, “Hurts So Good,” and the No. 1 single “Jack & Diane.” The albums that followed in the ’80s, “Uh-Huh,” “Scarecrow,” “Lonesome Jubi-



**Dr. Jerome Garden**

lee,” and “Big Daddy,” were released under the name John Cougar Mellencamp. Hit singles during this period included “Crumblin Down,” “The Authority Song,” “Small Town,” “Rain On The Scarecrow,” “Lonely Ol Night,” “R.O.C.K. In The U.S.A.,” “Paper In Fire,” “Check It Out,” “Cherry Bomb,” “Pop Singer,” and “Jackie Brown.”

He received the 2001 Billboard Century award in recognition of all that he had accomplished over the course of his career and was honored with the Woody Guthrie Award in 2004. He was honored by The Americana Music Association with its Lifetime Achievement Award for Songwriting three years later with the award presented in Nashville by Rosanne Cash.

### **SPORTS**

Railcats owner Patrick Salvi is the go-to man for all things innovative in the sports realm. As to his award of most innovative for sports in Retirement Living, Salvi says he is “honored.”

**Accomplishments:** Aside from sports, Salvi is the managing equity partner of the Chicago personal injury law firm, Salvi Schostok & Pritchard PC. As one of the most prominent trial lawyers in the country, Salvi is consistently recognized by “Best Lawyers in America” and has been named to the “Illinois Super Lawyers” Top 10 list.

As a lifetime baseball aficionado, Salvi decided it was time to enter the world of minor league baseball. He purchased his first team, the Gary

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**“BE ACTIVE IN ANY WAY YOU CAN,”** Dr. Maya Kommineni, a cardiologist with the Porter Physician Group, tells patients.

# Managing Chronic Conditions

*Healthy choices head off some of the chronic issues of aging.*

BY LAURIE WINK

**T**he statistic is startling: Those who’ve reached the age of 65 are at high risk for developing one or more chronic health conditions, including arthritis, diabetes, heart disease and dementia.

But the simple fact is: Older adults who choose a healthy lifestyle can greatly reduce these risks and stay active and independent as they age.

According to experts at the Centers for Disease Control and Prevention, more than 75 percent of healthcare dollars are spent on treating medical conditions that are preventable and, in many cases, reversible. Research discoveries being made at the Mayo Clinic’s Kogod Center on Aging suggest that aging doesn’t have to increase the risk of disease and disability. According to James L.

Kirkland, M.D., Ph.D., the Center on Aging’s goal is to discover ways to improve the quality of life for older adults.

“We’re trying to figure out ways where we can delay the onset of age-related disabilities, diseases and dysfunction as a group, so that we don’t have to do things like prescribing better wheelchairs and better walkers,” Kirkland says on the Mayo

Clinic website [www.mayoclinic.org](http://www.mayoclinic.org).

Area physicians and health care professionals agree that people who regularly make healthy choices are able to live better longer. Dr. Vinay Tumuluri, an internal medicine physician with IU Health, says more than half of his patients are 65 and older. The most common health problems in this group are COPD, type 2 diabetes, osteoarthritis, osteoporosis, various cancers and heart disease.

"These tend to be conditions that have accumulated over a lifetime of not taking care of the body," Tumuluri says. "While there are genetic factors at play, especially with conditions such as heart disease, several of these conditions reflect choices made over a lifetime."

But Tumuluri says that, even after 65, risk factors significantly decrease when people decide to quit smoking, get more exercise and lose weight. He cautions patients who are reaching retirement about "the immediate post retirement lull."

"We often underestimate the amount of physical activity we get at work, which completely goes away once people retire," he says. "This often leads to significant weight gain. I suggest a planned retirement with exercise as a significant part of it."

He also encourages patients on Medicare to take advantage of the yearly wellness visits covered by Part B to develop a personalized prevention plan to help them stay healthy.

"I think that if baby boomers approach healthcare in their senior years with the same gusto as a younger person, and with proper attention to prevention and diet, there is no reason they shouldn't have a long successful aging," Tumuluri says.

Dr. Angelique Brown, a family practice physician with Methodist Physicians Group in Merrillville, says more than a third of her patients are

**"I DON'T WANT TO SEE YOU IN THE HOSPITAL," Dr. Angelique Brown of Methodist Physicians Group tells patients. "I want to see you in the office."**

65. She says the top killer of this age group is heart disease, affecting about 40 percent of men and 20 percent of women. Cancer is the second cause of death, notably colon, breast and skin cancers. In addition, she says, one in nine will develop Alzheimer's disease. Diabetes is another common problem because of the high percentage of obesity.

About half of her older patients have arthritis pain. And depression is "extremely common," Brown notes. "As people get older things change. Loved ones pass away. They become socially isolated and less active."

Brown encourages her patients to take charge of their own health by controlling their weight, keeping blood pressure under control, getting a good night's sleep and staying physically active. She says most senior patients respect her recommendations but it's not always easy to get them to follow through.

"I always say to my patients, 'I don't want to see you in the hospital.

I want to see you in the office.' My job is to keep them from winding up in the hospital or a nursing home."

For Dr. Maya Kommineni, a cardiologist with the Porter Physician Group in Valparaiso, the key word is "prevention." While genetics play a role, she says much of patients' health is in their own hands.

Her typical patient comes in with chest pains and her job is to ask questions about family history and lifestyle then recommend changes that can head off a heart attack. She emphasizes the importance of exercise and stretching. "Be active in any way you can. A simple 30-minute walk that gets the heart rate up will positively impact you."

Dietary changes are equally important, Kommineni says. "I recommend making fresh fruits and vegetables about 80 percent of their diet and eating less meat."

Even patients with severe coronary disease that have had open heart surgery are able to make changes that dramatically improve their health. "So many drop weight and reduce their levels of medication or go off medications completely."

Kommineni takes a multidisciplinary approach that combines elements of traditional Western medicine and Eastern medicine. Her family roots are in India, where physicians use homeopathic treatments that rely on plant-based natural substances rather than prescription medications.

Kommineni is a vegetarian and is among those who are interested in "plantrician." The Plantrician Project was started by a group of physicians and healthcare practitioners who are promoting so-called "lifestyle medicine" with food as the central component.

Osteoarthritis, a disease of the joints, occurs more frequently with age. For those who are dealing with severe osteoarthritis and facing the prospect of joint replacement surgery, Brandy Mills is a valuable resource.

Mills, a patient navigator for Porter Regional Hospital, conducts monthly



seminars on the Top 10 things to know about arthritis pain in shoulders, back, hips and knees. She sees people over 60 who want to know how to extend the period of time before having surgery. Mills recommends getting regular exercise, using ice and heat treatments and taking prescribed medications for joint pain. But she says the most important thing is to lose weight, which will help alleviate pain before joint replacement surgery and also speed recovery following surgery.

“For every pound you’re overweight, you put four pounds of extra pressure on your hips and knees,” Mills says. “If you’re 150 pounds overweight, your joints are carrying 600 extra pounds.”

“People who have chronic pain often are not moving, not socializing and fall into depression,” Mills says. “Joint replacement surgery increases activity, which helps with diabetes, heart health and mental health.”

Memory changes are another aspect of normal aging. In the same way that our bodies lose resilience, our brains can slow down a bit, making it difficult to immediately remember people’s names and other things.

But dementia is different. It’s a disease that greatly increases after age of 65, but it’s not part of normal aging according to Dr. Mark Simaga, a neurologist with St. Mary Medical Center in Hobart.

Alzheimer’s disease is a form of dementia that can only be diagnosed after death, during an autopsy. Simaga says another type of dementia that can look like Alzheimer’s is vascular disease dementia. It’s caused by multiple small strokes that can be detected with a PET scan.

“Vascular dementia risk factors are hypertension, smoking and diabetes,” Simaga says. “These are factors that are potentially preventable if you take care of the heart and blood

vessels. All the things that are good for the heart are good for the brain.”

Neurologists usually see patients when a series of problems develop, such as personality changes, losing things and having difficulty walking. Simaga says that, once dementia is diagnosed, he prescribes medications that can slow down its progression.

“The bottom line is, once (dementia) is started, there is no definite treatment,” Simaga says. “The best we can do is help them stay in their home for an extra two years with a minimum of help before they need 24-hour care.”

Simaga also recommends social contact for his patients. “The thing that really lights up your brain is social interaction. All the medicine in the world isn’t as good as that.”

Social contact combined with physically and mentally challenging activity definitely contributes to brain health according to Dory Lawrence.

“What was most surprising to me when my story ran in *Retirement Living Magazine* was the number of customers and strategic partners who read the article and actually came to the store telling me about it. One customer actually came to the store with a copy of the magazine in hand! I’m convinced this magazine reaches our demographic target audience in Northwest Indiana!”

- Duane Walker, President and CEO of Chicagoland Popcorn



For more information about how *Retirement Living Magazine* targets existing and new customers contact us toll free at 888-915-0339.

RETIREMENT  
LIVING

She's a brain health educator who offers BrainWorks sessions that are open to the public at Elkhart General and Memorial Hospitals as well as senior living facilities.

BrainWorks is based on a three-part model of physical health, cognitive fitness and connectedness. Of the three, physical exercise is the most important Lawrence says. "We try to advance the idea that the most important thing for seniors to do is stay active. Oxygen is your brain's favorite food. Moving improves thinking for all people."

Stimulating the mind is also important as people get older. Lawrence says, "Doing novel things helps improve the connections in the brain." She suggests activities such as cooking new recipes, doing puzzles, traveling and reading.

Although it can become harder for older people to get out of the house, Lawrence says staying connected to others is vital to brain health. Some



**STIMULATE THE MIND** Do puzzles, read, travel and cook new recipes.

activities she suggests are going to church and engaging in other group activities, such as quilting circles and book clubs.

"Social connections help people feel better and when they feel better, their brains work better."

The bottom line? "The less you do, the less you can do," Lawrence says.

Dr. Byron Holm is a primary care physician at IU Health La Porte Phy-

sicians Primary Care in Walkerton and Plymouth. Like the other health care professionals interviewed for this article, he says common chronic diseases of older patients are preventable by lifestyle changes—primarily diet and exercise.

"Just because you are genetically pre-disposed to a condition doesn't mean you cannot make lifestyle changes to reduce your chances of



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developing the condition and complications from it.”

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- Improve your reaction time

and cognitive flexibility.

“About any disease you can think of can have its occurrences reduced by 30 to 50 percent with 30 to 45 minutes of exercise five days per week,” Holm says.

It’s as simple as that. **RL**

INFLUENTIAL continued from page 32

SouthShore RailCats, in 2008. Salvi then expanded his enterprise to include a 100 percent interest in both the Schaumburg Boomers (Frontier League) and the North Shore Navigators (Futures Collegiate Baseball League), as well as a minority interest in the Martha’s Vineyard Sharks (Futures Collegiate Baseball League).

Salvi was recently honored by The Pitch and Hit Club of Chicago, an organization dedicated to honoring the achievements of those in the baseball community. They recognized the Gary SouthShore RailCats and Schaumburg Boomers owner, Pat Salvi, and the Boomers president/general manager and former RailCats general manager, Andy Viano, at their annual awards banquet in 2014. Salvi Sports Enterprises, the parent company for both the Gary SouthShore RailCats and Schaumburg Boomers, was honored with the 2014 Organization of the Year Award. Both Salvi-owned franchises won the 2013 championship in their league, the Frontier League and the American Association respectively.

## HEALTH CARE ADMINISTRATION AND ADVOCACY

Having started his career as a pharmacist, John Gorski has devoted more than 30 years to improving the delivery of health care. He has guided the creation of the region’s largest integrated healthcare delivery system, Community Healthcare System, operated by Community Foundation of Northwest Indiana (CFNI). Gorski was appointed CFNI’s president and CEO in 2015 after serving as the chief operating officer and having directed the strategic growth and development of the system’s three not-for-profit hospitals brought

together in 2001: Community Hospital in Munster, St. Catherine Hospital in East Chicago and St. Mary Medical Center in Hobart.

**Accomplishments:** Prior to directing the operations of Community Healthcare System, Gorski spent 23 years at Community Hospital in Munster, beginning as director of pharmacy and advancing to director of ancillary services. At Community Hospital, he initiated major service line expansions, helping to transform a small community-based hospital into a major medical center now recognized as one of the nation’s best. His commitment to patient-focused health care has led him to champion innovative models of care improving the delivery of healthcare and increasing patient satisfaction. In 2004, he was the recipient of the American College of Healthcare Executives’ Senior-Level Healthcare Executive Regent’s Award for his contributions toward the advancement of excellence in healthcare management. In 2006, he served as president of the Northwest Indiana Administrator Forum of IHA for the American College of Healthcare Executives Indiana Hospital Association.

## MEDICAL RESEARCH & PHYSICIAN

Laser technology has been evolving and at the forefront has been Dr. Jerome Garden as director of the Physicians Laser and Dermatology Institute in Chicago.

**Accomplishments:** Since receiving his medical degree and dermatology training at Northwestern University Medical School, and becoming board certified in dermatology, he has constantly been involved in laser and related technology therapy and research, cosmetic dermatology, and patient care. He is

currently a professor of clinical dermatology at Northwestern University Medical School, and on staff both at Northwestern Memorial Hospital and The Children’s Memorial Hospital. Dr. Garden is the author of numerous articles and chapters in the field of lasers, and has contributed to the development of various laser and related technology systems, and to their application. In addition, Dr. Garden has been an ongoing reviewer of scientific articles for various medical journals. For many years, he has been involved in the training of physicians in laser therapy. He also is a frequent lecturer on these topics at national and international medical meetings.

## MANUFACTURING

Former CEO of McGill Manufacturing, Jim McGill has always been sure of his company’s success.

**Accomplishments:** The company began a century ago by his father, Charles S. McGill. The now-Valparaiso company manufactured bearing and electrical products. In Valparaiso, the company was run by the McGill family until it was bought by Emerson Power Transmission in 1990. Jim McGill worked for his father until 1976. He felt a sense of pride in his family’s name and abilities. But, he also learned to be a philanthropist. He said he always enjoyed giving back to the community.

Now, McGill Manufacturing Co. Inc. is a large-sized ball and roller bearing manufacturer in Valparaiso. It has 800 full-time employees and generates an estimated \$85.2 million in annual revenue. Due to his philanthropic nature, McGill served on the Valparaiso University board of directors and Indiana Commission for Higher Education. **RL**



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**Annette Heneghan,**  
RN, BS



**Paula Lorance, RN**

# From Hospital to Home

*Specialized home health promises quicker recovery and fewer complications for hip and knee replacement patients.*

BY ANNETTE HENEGHAN, RN, BS,  
AND PAULA LORANCE, RN

**S**eventy-two-year-old Susan Brobst of Chesterton knew she had weak knees. In fact, when her physician suggested she take a

precautionary stress test last year her knees weren't even strong enough to handle it. Brobst's South Bend-based orthopedic surgeon told her she had no meniscus left in either knee—both were in desperate need

of replacement. Brobst scheduled the right knee procedure for January and the left for August and hoped for the best.

"A woman I know had a terrible experience in a nursing home after a



joint surgery,” Brobst says. “All I kept thinking was, ‘I don’t want to go to a nursing home.’ That’s why I kept pushing them off.”

Brobst’s fear is understandable. In the common approach to post-surgical treatment, patients go from the hospital to a skilled nursing facility (SNF) for a week or two before returning home to complete their outpatient care. But this trip to the SNF can come at a great price to patients and providers alike, with the potential to cause unnecessary post-surgical complications and putting patients at additional risk for contracting illnesses like pneumonia and the flu. In fact, a December 2013 article by Kaiser Health News reported a 5.4 percent rate of re-hospitalization among Medicare hip and knee replacement patients. And a 2014 study of 76,289 patients with total hip or knee replacements documented more than 1,070 re-hospitalizations at a cost of more than \$25.5 million.

On the other hand, studies show that otherwise healthy individuals recover faster and better in their own environment. Therefore, with a certain healthy population, it is beneficial to leave out the SNF altogether, sending patients straight home from the hospital to their familiar environment with a fully supportive health care team in place.

“People I meet tell me they are still recovering from their knee replacement months ago,” says Brobst. “Thanks to my doctor and my nurses and therapists from VNA Healthtrends, I was walking right away. I was in my own home, with my daughter and able to sleep in my own bed at night. I was surprised at how little pain I felt and amazed at how I could walk. I was assuming that first step I took was going to be awful and it wasn’t. I would do laps around my dining room table in January because I didn’t want to go out. In the summer I went up and down my driveway.”

### **THE HOSPITAL TO HOME MODEL OF CARE**

At VNA Healthtrends, our “Hospital



## Maintenance Therapy Helps Patients Age In Place

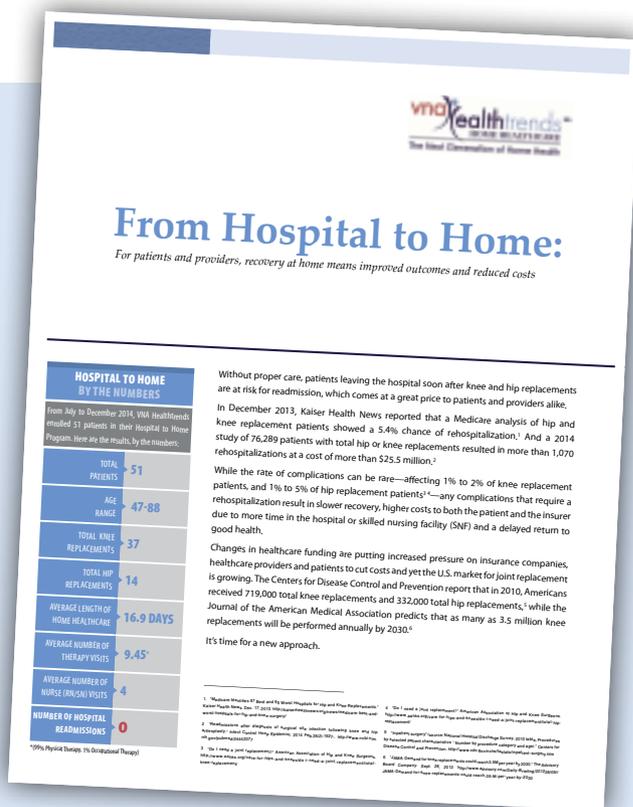
Thanks to a landmark ruling in 2013, *Jimmo v. Sebelius*, Centers for Medicare & Medicaid (CMS) now covers maintenance therapy for patients with chronic diseases, such as Parkinson’s, ALS, dementia and MS. Maintenance therapy differs from traditional rehab-based therapy in that the therapist isn’t looking for improvement at each session, but instead seeks to maintain the patient’s current level of ability for as long as possible—helping them age in place.

Home health providers like the Schererville branch of VNA Healthtrends are setting the bar for effective maintenance therapy programs that strive to foster independence for the patient through occupational therapy, which emphasizes instructions and follow through on activities of daily living; physical therapy, which emphasizes ambulation and mobility; and speech therapy, which emphasizes communication and safe swallowing. An initial course of maintenance therapy includes six to nine treatments spread over a 60-day period. Therefore, nurses and other health care providers are still key partners in a patient’s care.

The goal is to minimize the rate of decline and, therefore, a successful maintenance therapy program will minimize re-hospitalization for patients with chronic illnesses. VNA Healthtrends recently surveyed its population of maintenance therapy patients, and found that of 369 patients served over the last 18 months, 350 of them—that’s 95 percent—did not require follow-up emergency room visits or any hospitalization during their maintenance therapy period.

to Home” model of care for post hip or knee replacement features a rigorous immediate post-surgery protocol. Patients receive nursing and therapy for their first three days at home, in

addition to care for five out of the seven following days—resulting in in-home health care for eight out of their first ten days post-discharge. During the second and third weeks



## HOSPITAL TO HOME BY THE NUMBERS

From July to December 2014, VNA Healthtrends enrolled 51 patients in their Hospital to Home Program. Here are the results, by the numbers:

TOTAL PATIENTS	51
AGE RANGE	47-88
TOTAL KNEE REPLACEMENTS	37
TOTAL HIP REPLACEMENTS	14
AVERAGE LENGTH OF HOME HEALTHCARE	16.9 DAYS
AVERAGE NUMBER OF THERAPY VISITS	9.45*
AVERAGE NUMBER OF NURSE (RN/SN) VISITS	4
NUMBER OF HOSPITAL READMISSIONS	0

\*(99% Physical Therapy, 1% Occupational Therapy)

## Hospital to Home Pilot Program

The results of VNA Healthtrends 2014 pilot Hospital to Home Program are powerful: Of the 51 patients who participated between July 2014 and December 2014—receiving either total knee or total hip replacement—100 percent were able to transition to outpatient therapy without a single rehospitalization.

Patients who participated in the Hospital to Home pilot for hip and knee replacement fared better than the 2014 national average when it comes to rehospitalizations (there were none), and the length of episode of care was well within the national average (16.9 days).

Download the report here: [www.vnahealthtrends.com/documents/file/vna-hospital2home.pdf](http://www.vnahealthtrends.com/documents/file/vna-hospital2home.pdf)

after surgery, patients receive therapy on three days. After three weeks, many patients are able to begin outpatient therapy.

The Hospital to Home model of care includes many features that appeal to patients and caregivers as well as their health care providers and insurers:

- 24-hour on-call nurse manager
- Gait training and home stair management
- Instruction in personal care and light housekeeping
- Home safety assessment and durable medical equipment recommendations
- Electronic medical records (EMR) and fully integrated physician communication

## PATIENT OUTCOMES ARE MAXIMIZED AT HOME

A significant benefit of in-home care is easy access to therapy. At home, therapists are focused on one patient only, and can use the patient's familiar habitat to tailor therapy instruction. The home health care model provides flexibility, accommodating any clinician's treatment protocol.

For another patient, David K., the Hospital to Home model made for a totally different recovery the second time around compared to his first knee replacement done under a more traditional model of care eight years ago. "This model has allowed me to start on a regimented physical therapy program that will help me with a quicker and faster recovery," says David. "The first two weeks out of surgery are so critical. Because each case is different, you need the personal touch of someone to see where you are, and you work together toward the ultimate recovery."

Like Brobst's experience, David's episode of home health and therapy began within 24 hours post-surgery in order to get his knee moving immediately. "The benefit of home health care is that I was able to move off the walker to the cane quicker, and by the end of the home health episode I was completely off the cane," said David. "I'm glad insurance companies are acknowledging that the Hospital to Home (care model) can help people recover better and faster."

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**COSTS ARE REDUCED,  
BENEFITS ARE  
EXPONENTIAL**

The typical length of stay in a SNF post-surgery is between 10 and 20 days and a home health care episode typically lasts about the same amount of time—but at an enormous savings. On average, care in a SNF costs \$600 per day, compared with an average daily home health care cost of \$200.

Additionally, the potential benefits for patients with successful joint replacement surgery are exponential, including numerous quality of life factors. The American Academy of Orthopedic Surgeons found that the lifetime societal net benefit for knee replacement patients averages between \$10,000 and \$30,000.

**NOT A ONE-SIZE  
FITS ALL MODEL**

Not all candidates for knee or hip replacement surgery are good candidates for the VNA Healthtrends Hospital to Home model. Patients who have lived with joint pain for many years and have utilized prescription pain medications may not be good candidates, as patients are required to give up pain medications early in their recovery under the home health model, which may be difficult for a person in chronic pain.

Ideally, the home health care model can succeed with younger patients in good overall health besides their joint issues who have a caregiver at home to help when the nurses and therapists aren't around.

David K.'s wife, Pam, says the Hospital to Home model of care was key to her husband's recovery this time, adding that having nurses in her home helped relieve her concerns and they supported her as the caregiver, as well. "Eight years ago, no one came to the house," she explains. "It was just me and him. Now, we have people coming—and that's important for the caregiver, too." **RL**

*VNA Healthtrends in Schererville provides continuity of care, boasting dedicated nurses and therapists that offer a spectrum of care. Annette*

*Heneghan oversees the day-to-day operations of VNA Healthtrends' five offices and leads current business expansion efforts. A healthcare industry veteran of more than 25 years, Annette began her career as a surgical intensive care nurse and then a home healthcare field provider*

*before she went into agency management. Paula Lorance brings over 20 years of health care experience to her position as regional director of clinical services at VNA Healthtrends. Paula holds an RN with a BS in health administration as well as an associates degree in nursing.*



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# Stylish 55 and Up

*Look good and feel great with these fashion tips!*

BY LAUREN CAGGIANO

**J**ust because you are of a certain age that does not mean you can't look stylish and sophisticated. Despite what our youth-obsessed culture says, you can look good at any age—and feel great in the process! Two local experts share insight into how to dress appropriately after 55, this season and beyond.

Deborah Cafiero of Judee's in LaPorte says winter women's fashion for fall/winter 2015 is a bit of an extension from the summer themes. And color trends apply to women of any age.

"The colors you love from the summer and the comfort and coziness you welcome in fall can all be yours in the new 2015 Fall fashions. Designers have brought forward the bright and bold color punches you adore from the summer to energize the classic fall textures and colors of greys, browns, camel and winter white. You will even discover some bold, large botanical prints meant to brighten up your outerwear, dresses and sportswear."

Don't be afraid to embrace texture, too. Furs and fringe are trending this season, according to Cafiero. Form and function intersect with the look, which provides fantastic style and novelty, while wrapping you in cocoon-like warmth. Fall fur and fringe can be found in bold jewel tones, patchwork and multi-colored patterns.

Classic looks never go out of style, especially for mature women. For example, Cafiero recommends every woman invest in a figure-flattering pea coat or blazer—something you can wear with jeans or a cocktail dress. Straight leg pants are perfect under any oversized shirt, and wide-



**THE RIGHT SIZE** Men should put some time into their wardrobe, including the time it takes to get tailored clothes.

leg pants can balance with hips for a leaner look, especially attractive with a long silk blouse, she says.

You can have your cake and eat it too, with tunic dresses, says Cafiero. That's because they are forgiving in the midriff. Add tights and you can wear heels or flats to complete the look. A cape, poncho or wrap is a flattering look for senior fashionistas. Don't forget the fur or fringe.

Of course every classy lady deserves a well-dressed man. Leann VanSchoyck of LR Clothier in La Porte has been outfitting men for nearly 10 years. She says older men need not fear color. This year oranges and greens dominate the fashion landscape for men.

Button-down shirts and oxfords are trending. Both looks pair well with dark jeans or a sport coat—"taking you from the office to dinner." The wingtips, popular in the 1930s, have enjoyed comeback. Although, as VanSchoyck will tell you, "Nothing really goes out of style. It always comes back around."

For a cozy look, VanSchoyck recommends button-down sweaters and cardigans. Flannel and corduroy are great for cold Indiana winters. Speaking of Indiana, VanSchoyck says her customers tend to dress on the conservative side, but that doesn't have to be the case. It's OK to go with a bolder look.

"The Midwest tends to be more stagnant," she says. "We aren't as quick to adopt (new trends). But I do try to think outside of the box."

VanSchoyck also challenges men to really put the time into their wardrobe. That means ditching baggy jeans in exchange for tailored ones. It all comes down to getting measured so you can wear the right size of pants and look well-put together. VanSchoyck says, for some reason, men tend to go up a size, which can do them a disservice. "Get that number out of your head," she says. Instead get the right size and you'll be amazed by the difference.

Accessorizing is another way to



**EMBRACE TEXTURES** Furs and fringe are trending this season.

take an outfit to the next level, and it doesn't have to be complicated. Shoes are the icing on the cake when it comes to an ensemble. In fact they can make or break an outfit. For this reason VanSchoyck recommends that men invest in a quality versatile pair. Cufflinks, pocket squares and gold watches are other great statement pieces.

Getting older means learning from your past fashion mistakes of your younger years and forging ahead in a more streamlined and easy manner. Look in the mirror and be real about what you have to work with—at any age! As we mature, fashion needs to be less fussy and more sleek and sophisticated, but not fuddy-duddy. Here's to looking your best! **RL**

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# Behavioral Issues in Dogs

*In most cases, it's not hard to figure out the cause and the solution.*

BY JENNIFER HENDRICKS

As a trainer with a strong focus in behavioral work, I help people keep dogs in their homes and assist those who adopt dogs to transition them into their homes. If you have recently adopted a senior dog or your life-long friend is getting up there in years, behavioral issues of varying types may pop up, seemingly out of nowhere. If caught early, most issues can be completely corrected with only a few sessions with a professional trainer or behaviorist.

## SEPARATION ANXIETY

This is a very common issue in dogs of all ages. Symptoms can range from relatively mild—salivating, panting, general restlessness—to much more severe, including destructive behaviors, urination, defecation and attempts to escape. There are a few exercises and routines you can set in to place with your pet to prevent separation anxiety and combat mild symptoms.

- Many people view the crate as just plain mean or as a type of punishment. That couldn't be further from the truth. When introduced correctly, the crate can become your dog's safe haven, a place of security. In the case of dogs with separation anxiety, crates can have a calming effect and prevent pets from injuring themselves.

- When leaving your dog, keep goodbyes calm and emotionally neutral. If you dread leaving your pets or feel sorry that they will be alone for a few hours, they will pick up on your emotions and this can cause unnecessary anxiety. Change up your "leaving routine." If you go through the exact same steps every time you



**WELL-ADJUSTED** Most pet behavioral issues can be resolved with the help of a trainer or behaviorist.

leave the house (setting your keys and jacket by the door, putting your shoes on, turning out the lights, etc.) this can become a source of anxiety. Rearranging the steps can help keep your pet guessing.

- When you arrive home, resist the urge to charge in and exuberantly greet your dog. Again, keep your emotions neutral and greet your pet calmly.

- If symptoms of anxiety are more severe, you should contact a professional trainer or behaviorist to help you set up a more in-depth training plan to correct the issues.

## HOUSE TRAINING

House training issues that pop up out of the blue can be caused by a variety of things, including drastic changes in a dog's routine or environment. Some factors that can lead to "accidents" in the house are:

- Moving to a new home
- An addition to the family or a member moving out

- A change in your daily schedule
- It's advisable to first visit your veterinarian to rule out possible health causes of house training issues.

## AGGRESSIVE BEHAVIOR

Aggressive or phobic behaviors are perhaps the most disconcerting to deal with in your beloved family pet. These behaviors can be caused by anything from a bad experience with another dog or person, neglect or a general lack of confidence. There are also a plethora of underlying diseases that can lead to aggressive behavior issues in your dog (diabetes, thyroid issues, cognitive issues, sensory issues, side effects of certain medications, etc.). When we aren't feeling well, we're able to communicate that to those around us. Dogs communicate with a growl, a nip or other signs of aggression. Again, a visit to your veterinarian is always a good idea. If health issues are ruled out, contact a professional trainer or behaviorist who specifically deals with aggressive or phobic behavior modification.

Perhaps the most important thing to keep in mind is that the sooner a behavioral issue is addressed, the higher the success rate in eliminating that issue and the sooner you can get back to enjoying your time with your four-legged best friend! **RL**

*Jennifer Hendricks established Hendricks Dog Training in 2005 and offers private in-home training and behavior modification throughout Northwest Indiana and the Chicagoland area. She's been training dogs of all breeds for more than 20 years and is a graduate of the National K9 School for Dog Training, based in Columbus, Ohio.*

# Library With a Twist

*Creating a “maker space” for technological inspirations.*

BY HEIDI PRESCOTT

It would be too easy to describe Earl Adams as articulate, motivated and inspiring.

And to say the 59-year-old LaPorte retiree has always “followed his passion” would be too cliché.

“In *no* way is Earl Adams a cliché,” says Fonda Owens, director of the LaPorte County Public Library. “There are no obstacles for Earl. He makes everything seem possible.”

The retired biomedical engineer and business owner became a regular volunteer at the library in January, after he approached Owens and the two began collaborating on what has quickly become one of the library’s most popular offerings: a maker space.

“This is something I wanted to achieve in my lifetime. And we’re doing it *now*. Actually, I think we’re just getting started,” Adams says. “The really exciting part is how there’s no roadmap to follow.”

Like LaPorte, a growing number of libraries across the country are devoting time and space to maker spaces that focus on STEAM: science, technology, arts, engineering and math.

Some people believe maker spaces are the future of public libraries, because they encourage collaboration and learning beyond the traditional card catalog and computers. They bring the skills of residents within a community together, providing both information and opportunity.

The main library, which is undergoing an extensive renovation, has carved out dedicated space for its popular “Spark Labs” maker space initiative.

“This was one of those projects that’s always in the back of your mind,” Owens says. “But I’ll be honest, we’re librarians. We’re cer-



**MAKING EVERYTHING SEEM POSSIBLE** Earl Adams, volunteer at the LaPorte County Public Library, shares his engineering skills with library patrons.

tainly capable of learning, but we didn’t know how we would fit something like this into our workload.”

Adams not only knows what area employers need in their workforce, he also offers the library a wealth of personal knowledge.

He describes himself as hands-on. A maker. Someone who has been interested in creating things since he was 10 or 11 years old, when he received an advanced chemistry set.

“He’s an invaluable resource,” Owens says. “From the get-go, it was like we had been waiting for each other.”

Adams has watched several hundred community members ranging in age from 5 to 92 take part in “Maker Mondays” and other classes during the last nine months.

The participants collaborate, tinker, laugh and learn. One week they might fly a plane inside a flight simulator, and another week they might design and print necklaces from the library’s 3-D printer.

The printer, in fact, happened to be Adams’ first library project.

“But Earl didn’t want to put it together for us,” Owens explains about the natural-born teacher and leader. “So we scheduled the meet-

ing rooms and promoted the event, inviting people to learn how to build a 3-D printer. And you know what? They put it together and Earl’s joy came from being there to help and watching it happen.”

Adults teach children, and children frequently teach adults here. More often than not, Adams says participants don’t even realize how much they’re learning.

“The man who was 92 came to a class just wanted to see what a 3-D printer was,” he says.

This summer, Adams remembers a student commenting, “These classes are way better than school.” The boy was learning how to control a robot. And after attending several maker space classes, and learning how to design and print using the 3-D printer, he says a 12-year-old girl approached him to talk about her career aspirations.

“She told me she wants to be a biomedical engineer,” he says proudly.

“Nothing really stops us,” Adams says of the ever-evolving curriculum that will expand as grant money is obtained. “We aren’t afraid of making a mistake. If we make one, we move on. It’s a fun environment, where you learn for the pure joy of learning.” **RL**



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