PRIME TIMES

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Letter from the publisher

Welcome to the 6th edition of Prime Times!

HELLO and welcome to our special section, Prime Times, for those who weren't born yesterday. We are pleased to offer those of a certain age, and those who love them and look after them, some information about this specific demographic. After all, some of us know about this time of life first hand.

We have put together articles that speak to the importance of staying young at heart no matter your age by taking care of yourself physically and mentally through exercise and eating whole foods and staying involved in the community.

Music is so much a part of our lives that we're glad to call your attention to an article by Melanie Birnbaum which points out the many benefits of learning a new instrument or taking singing lessons at an older age.

We also touch on retirement — from deciding at what age to retire to exploring new hobbies that you never had the time for in the past. Elissa Gargone enlightens us on choosing the best retirement lifestyle to fit your needs.

Then there is the return of the Over 50 Fair to the Huntington Hilton in September featuring over 25 speakers, 80 exhibitors, free health screenings, a singles lounge, photo booth, and more. We give you all the fun details.

And in the heat of the summer, we've included two recipes for refreshing cocktails to cool off with. Enjoy this issue and look for our next Prime Times in January. Happy reading!
The benefits of taking piano and singing lessons for seniors

By Dr. Melanie Birnbaum

Music is important in all aspects of life and can have a positive impact on your psychological health.

Many people avoid learning an instrument in their senior years because they think that they are unable to learn at their age. However, studies show that we can still learn new skills as we age. Even a small amount of musical training will have long lasting effects on the brain.

Music is important in all aspects of life and can have a positive impact on your psychological health; music relaxes, touches, motivates, and energizes people. Research shows that music has many therapeutic benefits. Playing music can be soothing and stimulating to your primary senses (touch, sight), and keep you calm and composed.

Some of the health benefits of learning to play the piano as a senior include:
- **Cognitive Improvement** — Music is good for the mind because it stimulates different parts of the brain that may not be used during daily life or routine activities.
- **Stress Reduction** — Playing piano helps reduce stress by teaching the mind to relax and focus.
- **Improves Hand/Eye Coordination** — When you play the piano, you must read the music. As you read, you train your hands to continue working at the same time, improving your motor skills.
- **Increases HGH** — Human Growth Hormone helps reduce muscle pain and inflammation. Seniors who play piano have a higher level of HGH than others.
- **Inspires Creativity** — Piano helps you to use both sides of the brain, which correlates to creative thinking.

The benefits of singing include:

- **Stress Reduction** — Anytime you are feeling depressed or anxious, you might benefit from singing. It will help your mood, and create a more positive outlook.
- **Feel Happier** — Singing releases endorphins, a "feel good" brain chemical, that sets off positive feelings in your body. Anytime you are feeling depressed or anxious, you might benefit from singing. It will help your mood, and create a more positive outlook.
- **Improves Your Self Esteem and Confidence** — Singing can help you feel good about yourself and has numerous physical and psychological benefits.
- **Stimulates Creativity** — Singing allows you to express yourself, and get in touch with your inner feelings.
- **Improves Posture** — Standing upright and maintaining proper posture is a part of learning how to sing.
- **Better Brain Health** — Singing can help boost the memories of those with Alzheimer’s or dementia. Better concentration, memory, and mental alertness are ways your brain can benefit.
- **Exercise Your Lungs** — Singing lessons can be exceptional exercise for your body. By learning how to diaphragmatically breathe, a larger supply of oxygen reaches and stimulates the brain.

Many of these benefits can be exceptional exercise for your body. By learning how to diaphragmatically breathe, a larger supply of oxygen reaches and stimulates the brain.

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Feel Happier — Singing releases endorphins, a "feel good" brain chemical, that sets off positive feelings in your body. Anytime you are feeling depressed or anxious, you might benefit from singing. It will help your mood, and create a more positive outlook.

There is no denying the power of music. It can make us smile or cry. Music is powerful medicine, especially for seniors who are battling a variety of illnesses.
DEMYSTIFYING MEDICARE

By Melissa Negrin-Wiener, Esq.

Medicare, the federal health insurance program for people 65 or older and the disabled, can be very confusing and even frustrating. Here is a breakdown of essential facts:

There are two different ways to get Medicare Coverage. There is Traditional Medicare (Parts A and B) and there are Medicare Advantage Plans (Part C). You can choose between Traditional Medicare and a Medicare Advantage Plan when you first enroll, and you can make changes during certain times of the year (see below). Typically, Medicare pays 80% of Medicare-covered services, leaving 20% the responsibility of the consumer.

Enrollment

Individuals can sign up for Medicare during the period beginning 3 months before their 65th birthday and ending 3 months after the month in which they turned 65. Coverage begins the month after you sign up.

Open enrollment for Traditional Medicare is October 15-December 7 annually. During open enrollment you can:

• Join, drop, or switch to a Medicare Advantage Plan
• Join a Medicare drug plan
• Switch from one Medicare drug plan to another

The enrollment period for Medicare Advantage Plans is from January 1 through March 31 annually. During the Medicare Advantage plan enrollment period, you can:

• Switch to another Medicare Advantage Plan
• Drop your Medicare Advantage Plan and return to Traditional Medicare
• Join a Medicare drug plan

Part A: Hospital Insurance

Medicare Part A covers in-patient hospital stays, short-term skilled nursing facility care/rehabilitation, hospice care and some limited home health care. If you are admitted to a skilled nursing facility for rehabilitation directly from the hospital, Medicare will cover the first 20 days in full. From days 21-100, there will be a co-insurance due. However, Medicare can cut off benefits anytime between days 21-100 if they feel you are not progressing with rehabilitation. From the day you are cut off or day 101, whichever comes first, all costs must be covered by the resident either with their own funds, with long-term care insurance or through the Medicaid program.

Part B: Medical Insurance

Medicare Part B covers doctors’ services, medical supplies, outpatient care and preventive services. Of course, any doctor or other health care providers must accept Medicare in order for their services to be covered. Many people who choose Traditional Medicare will also purchase a supplemental or Medigap policy through a private insurance company to cover some, if not all, of what Medicare does not cover, including the 20% mentioned above.

Part C: Advantage Plans

Medicare Part C bundles Part A and Part B together. These health plans are approved by Medicare and will typically also include drug coverage (Part D), which can be used to lower the cost of prescriptions. Advantage plans may also offer additional benefits like vision, dental and hearing services. Medicare Part C includes policies sold through private insurance companies.

Signing up for Medicare can be a very confusing process and any misstep may result in penalties that will remain in place over one’s lifetime. Contact our office at 631.390.5000 to get help with your Medicare needs and questions.

Melissa Negrin-Wiener, Esq. is a Senior Partner at Cona Elder Law, an award-winning law firm concentrating in the areas of elder law, estate planning, special needs planning, estate administration and litigation, and health care law. The firm has been ranked the #1 Elder Law Firm by Long Island Business News for eight consecutive years. For additional information, visit www.conaelderlaw.com.
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Dr. Lisa McDevitt has been working at Ear Works Audiology since 2016. She received her Doctor of Audiology (Au.D.) degree from the University of Connecticut in 2008 and has 14 years of diverse clinical experience. Her clinical expertise includes diagnostic audiometric testing for pediatric through geriatric populations. Dr. McDevitt specializes in audiologic rehabilitation, including the selection and fitting of amplification and hearing assistive technology. She is a member of the American Speech-Language-Hearing Association (ASHA) and regularly attends educational seminars.

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Experts on aging agree. What’s most important for a long and healthy retirement is having a continuing sense of purpose and social engagement.

Retirement gives people freedom from the constraints of the workplace, but it also changes what for many is a significant part of their social lives—being around others in a shared mission. No matter how young or old we are, it’s important to maintain and pursue friendships and activities. It’s this engagement that gives us a sense of purpose and growth.

As a retiree, you may want to move away from or closer to a city, seek warmer weather, or relocate to be near your children or grandchildren. Many retirees downsize to an apartment or condo, freeing themselves from upkeep for a home and yard.

Finding the right retirement lifestyle that will stimulate and reward you with a sense of purpose is about asking the right questions. That process starts with a thoughtful assessment of your individual needs and desires. While this exercise can present its challenges, it can be mighty stimulating to imagine a new phase of life that isn’t dictated by a workday.

Planning is critical

The ideal time to begin this process is while you’re still working. It can take some time to figure out just where you’ll want to be, and what you’ll do there. Too many people approaching retirement fall into some version of a failure to plan, whether it’s having no plan, waiting too long to plan, or thinking that they don’t need a plan.

There are plenty of lifestyle choices out there. The more you learn about those options, the easier that decision will be. You don’t want to be pressed to make a choice when you unexpectedly have a need.

Understandably, while this hesitation may stem from denial or uncertainty about the future, one thing that is certain is that our needs will change over time, so it’s important to set to the task and make a plan. It’s not unlike starting a business—you’re setting yourself up for success.

Questions to consider

1. What do I want my future to look like?
2. What do I want to keep doing?
3. What don’t I want to do?
4. What can and can’t I do physically now?
5. What will I not be physically able to do down the road?
6. What kinds of activities interest me?
7. Where do I want to be — near family, in my familiar community? City, country, suburbs?
8. What kind of people do I want to be with?
9. What amenities would I like?
10. How much space do I really need?
11. Will my finances comfortably cover my healthcare costs, should my health change?

It’s critical to be realistic with your answers. For example, if you have physical issues now, it’s likely you’ll be more challenged physically in ten years. You have to be honest about the existing barriers to things you want to do now, and strategize as to how you will manage these challenges later in life. Then look around the house and ask: what is really important for me to keep, and what can I do without?

Look for more than real estate

If you’re considering buying a retirement home, make sure to consider the services that come with it or are close by. These services will gain importance as time passes. A 55-plus community that suits your lifestyle at age 60 or 65 may not be able to comfortably support you after age 75 or 80. You’ll want access to a range of people and activities, various transportation options, shopping, quality health services, and other support systems in place.

Options include: Life plan retirement communities like Jefferson’s Ferry, which enable residents to age in place with independent living, assisted living and skilled nursing services available on one site; assisted living facilities that help you manage the tasks of daily living in a community setting with apartments and shared or private rooms; independent living 55+ communities; condominiums, and shared space with family members.

Most of us need people around us to thrive. That’s not limited to those who’ll provide care, but others who will engage our interests as our friends and companions. Having more time to do the things you like, trying new things and enjoying the company of friends and family is the key to a long and happy life.

Elissa Gargone is the Vice President of Sales and Marketing at Jefferson’s Ferry Lifecare Retirement Community in South Setauket.

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Get Back to You

_Stephen T. Greenberg, M.D., F.A.C.S._

If you’ve been considering cosmetic surgery but aren’t sure which procedure is right for you, Greenberg Cosmetic Surgery and Dermatology creates customized packages including a mix of surgical and non-surgical options. Dr. Stephen T. Greenberg’s offices offer personalized Body Sculpting packages designed to meet your specific goals.

If your body has changed due to pregnancy, the Modern Mommy Makeover package may be right for you. Breast surgery and Tummy Tucks are among the procedures that can help restore your pre-pregnancy body. Men can also benefit from the Daddy Do-Over package, which includes hair restoration, gynecomastia surgery, EMSCULPT Neo and injectables. The Bridal package has brides looking their best when they say “I do” with treatments that target stubborn body fat, such as liposuction.

Breast surgery is one of the most common cosmetic surgeries in the U.S. and helps to restore confidence in your appearance. Several types of breast procedures are available, including breast augmentation, lift and reduction, each designed to address different concerns. Breast augmentation increases the size of the breasts with saline implants. A breast lift restores the shape and volume of the breasts that may have been lost due to weight loss, pregnancy, or nursing. Breast reduction surgery removes excess fat, tissue, and skin from the breasts and provides relief from the weight of overly large breasts. If you have had one or more children or lost a lot of weight, a tummy tuck may be a good option. This procedure helps to achieve a firmer, less bulky stomach and a defined waistline by removing loose, sagging skin and fat while tightening the abdominal wall. “Dr. Greenberg changed my life,” says Angela B., a mom of three who had a tummy tuck. “I cannot believe how amazing I look. I’m so happy. Oh, and the entire staff is amazing. They took really good care of me. I’m grateful to have met Dr. Greenberg and his associates. I highly recommend him.”

Greenberg Cosmetic Surgery and Dermatology offers full tummy tucks or mini tummy tucks—a version that focuses on the lower abdomen. This type of procedure is less invasive and requires less time for healing. You eat right and work out, but sometimes body fat won’t budge. Liposuction is a popular cosmetic surgery that gets rid of stubborn body fat permanently, creating the body you want. It can be performed on various areas of the body, including the stomach, hips, thighs, buttocks, back, neck, arms, and legs.

Stephen T. Greenberg, M.D., F.A.C.S., is a renowned double board-certified plastic surgeon that has provided thousands of women and men with beautiful and natural looking results. For nearly 30 years, Dr. Greenberg has been a leader in cosmetic enhancement and correction, changing the lives of his patients from celebrities to everyday people. His full-service medical spas provide non-invasive treatments performed only by licensed medical professionals that enhance surgical results as well as correct other imperfections such as sun damage, scars, enlarged pores, skin texture and uneven skin tone. The med spas offer body contouring, laser hair removal and even sweat reduction. Join the experienced dermatologists to get your annual skin cancer screening, address skin disorders and treat acne all under one roof. Dr. Greenberg’s experienced team takes care of patients from head to toe!

“Dr. Greenberg’s office is sunshine,” says patient Alyssa D. “The staff is always smiling and extremely helpful and professional. Dr. Greenberg is the nicest. He has a wonderful, caring bedside manner. He made me feel so comfortable and patiently answered all of the questions and concerns I had. The results of my surgery were nothing short of amazing. Best doctor ever!”

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BY ELISSA GARGONE

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JULY 20, 2023 • TBR NEWS MEDIA • PRIME TIMES • PAGE B7
Save the date! Organizers of the Over 50 Fair have announced its return to the Huntington Hilton, 598 Broadhollow Road, Melville on Sunday, Sept. 10 from 10 a.m. to 4:30 p.m.

This year’s event, its 14th annual, will offer Baby Boomers, seniors, and more the chance to meet with exhibitors and attend classes geared toward them. The Over 50 Fair annually entertains and educates hundreds of Long Islanders.

Each year, many dozens of businesses and non-profits promote local products and services, including health and wellness, education, travel, and financial services, plus some less expected, such as a hypnotist and a divorce attorney.

Some of this year’s “draws” will be a singles lounge compliments of MTN Matchmaking, “funny money” blackjack with Ace Deuce Casinos, and a free photo booth, compliments of Smiles Per Hour. There will also be a live acoustic music showcase, courtesy of The Booking Ace.

Some of this year’s 20+ classes include “How to Improve Your Dating and Sex Life After 50” with Maureen Tara Nelson, “Three Techniques to Reduce Stress Right Now!” with David Lawrence, and “How My Positive Attitude Helped Me Beat Breast Cancer” with Helen Cernigliaro. Additional classes will include a comedy show and talks on Medicaid and Medicare.

Free health screenings this year will include hearing screenings from HearingLife. There will also be free energy scans and reiki healings available.

The Over 50 Fair is the brainchild of East Hills resident Barbara Kaplan who said that the Over 50 Fair is “overflowing with opportunities for age 50+. Our attendees enjoy the opportunity to meet with many experts in their fields all in one place.”

Many local beauty queens from the Ms. New York Senior America pageant attend every year, including CJ Marie, Ms. New York Senior America 2015, and Elisabeth Zamarelli, Ph.D., Elite New York American Beauty 2015. The lovely “queens” will also be hosting a dance demonstration as part of the Seasoned Steppers.

Giving is Living, a local non-profit that helps Long Island’s needy, will be in attendance collecting non-perishable food and funds. Those who donate will receive raffle tickets to win terrific donated prizes.

Tickets in advance are $5, which includes all classes, exhibits, photo booth, “funny money” blackjack, singles lounge, health screenings, and more. Those who purchase tickets online at www.Over50Fair.com will receive a raffle ticket at the event for a special door prize raffle. Tickets are also available at the door for $7, free for veterans with ID. For more information, call 516-621-1446.
The value of hobbies is undeniable. A recent study published in *Psychosomatic Medicine* reported that individuals who engaged in enjoyable leisure activities had lower blood pressure and a smaller waist circumference. That’s good news for seniors, many of whom have ample time to take part in the following fun and engaging hobbies.

**COOKING:** Years spent hustling and bustling through the daily grind of personal and professional obligations might have forced individuals to embrace cooking that emphasized convenience over culinary skill. Now that there’s more time to embrace one’s inner Emeril, seniors can look to cooking classes or take the self-taught route and purchase a new cookbook filled with delicious recipes. A well-cooked homemade meal can provide a sense of accomplishment and affords seniors an opportunity to control the ingredients in the foods they eat, which can be important for individuals with health-related dietary restrictions.

**GARDENING:** Seniors looking for hobbies that get them out in the great outdoors need look no further than their own backyards. Gardening can benefit the body in myriad ways. According to the Mayo Clinic Health System, gardening can burn as many calories as working out in the gym. In addition, the MCHS notes that individuals who grow their own fruits and vegetables are more likely to include those foods in their own diets, thus saving them money at the grocery store and also increasing their intake of nutrient-rich foods.

**SWIMMING:** Swimming is an ideal exercise for seniors, as it’s low-impact but still a great way to utilize the entire body. A study published in the journal *Quality of Life Research* found that water-based exercise improves older adults’ quality of life and decreases disability. A separate study published in *The Journal of Sports Medicine and Physical Fitness* found that water-based exercise can improve or help to maintain bone health in post-menopausal women.

**LEARNING A NEW LANGUAGE:** French, anyone? How about Spanish or Italian? With time on their hands, many retired seniors find they can finally focus on learning a new language. There are many options available to seniors who want to pursue a new language. In-person classes can often be found through private tutors, local schools, clubs, or colleges. Others prefer to learn a new language through apps downloaded to their digital device or through audio books and podcasts.

**CREATING ART:** Whether it’s painting, drawing, or working with ceramics, the fine arts provide seniors with a wonderful outlet. Creating art is a very satisfying hobby that expands the mind and the spirit. Some people may prefer to pursue their artistic talents in the comfort of their home, others may wish to take lessons or work with peers at a studio.

**JOINING A BOOK CLUB:** Book clubs can build camaraderie with other readers while enjoying a common interest. For seniors, book clubs offer the opportunity to forge friendships with like-minded counterparts while gaining insights into new authors and titles. These are just a few of the many hobbies seniors can pursue as they look for positive and fun ways to spend their free time.

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DOG DAYS OF SUMMER WORD SEARCH

Find the words hidden vertically, horizontally & diagonally throughout the puzzle.

**Answers are on page 15**

| AIR CONDITIONER | AUGUST |
| BASEBALL | BEACH |
| BOATING | CAMP |
| CANOE | CLOUDS |
| DIVING | FANS |
| GARDENING | HEAT |
| ICE CREAM | INDOORS |
| MUGGY | OCEAN |
| POPSICLE | SHADE |
| SUMMER | TEMPERATURE |
| THUNDERSTORM | VACATION |
You know how important regular check-ups are and that consulting your healthcare provider when you have a concern is smart. But what happens after the visit is just as essential to maintaining good health. Unfortunately, some people don’t follow their provider’s advice. Maybe they don’t take their prescriptions as written or forego recommended preventive screenings and immunizations. This can be costly, both for individuals and the health care system.

Following a doctor’s recommended care plan can be challenging, according to Dr. J.B. Sobel, chief medical officer with Cigna Healthcare’s Medicare business. There are multiple reasons why older patients can have difficulty following their provider’s instructions – including managing multiple medications at different times of day – or trouble accessing or affording care.

Thankfully, there are some processes and resources that can help you faithfully follow your healthcare provider’s advice.

Get organized. More than half of adults 65 and older take four or more prescription drugs, according to the Kaiser Family Foundation. With more medications, it can be difficult to know what to take, when to take it, and in what dosage. A low-cost pill organizer, available at drug stores and retail outlets, can help you stay organized. You may also want to automate your medication by taking it at the same time every day if directions allow that. The key is to find a system that works for you and stick with it.

Communicate with your provider or pharmacist. If your medication doesn’t seem to be working or is causing undesirable side effects, talk to your doctor or pharmacist about adjusting your dosage or switching to an alternative. Likewise, discuss any concerns about screenings or tests with your provider. Take notes at your appointment or bring a loved one with you to help with questions. And don’t be afraid to ask if there’s anything you don’t understand.

Connect your providers. Make sure your various doctors share information. For example, if you have an unexpected hospital visit, notify your primary care provider so they can review any new medications or diagnoses from the hospital and help you fit them into your current care plan. This can also help protect you from unnecessary or duplicate procedures.

Find alternative access to care. If you have difficulty getting around or live far from where care is rendered, there are programs to help. Your provider may offer virtual visits. You may be able to have prescriptions safely delivered to your home in a 90-day supply, perhaps at a lower cost, and with reminders for refills. If you have a Medicare Advantage plan, you may be eligible for rides to your provider or pharmacy at no extra cost.

Seek help with costs. “Extra Help” is a federal program providing prescription drug cost support to those who qualify. Many pharmaceutical manufacturers help customers afford medications. You could also ask your healthcare provider about generic medications, which typically cost less but are equally effective. Medicare and Medicare Advantage plans pay for many preventive procedures with no extra cost to you.

“If keeping up with your health care feels overwhelming, please don’t get discouraged,” said Dr. Sobel. “Seek help from a doctor, a pharmacy or a loved one. They want to help you. Keep in mind that it’s easier to maintain good health than it is to recapture your health following a preventable crisis.”

Five ways to get the most out of your doctor’s visits
As the dog days of summer press on and people continue to enjoy outdoor gatherings, tasty and cool cocktails remain ideal when entertaining. Blueberries and strawberries continue to be the stars of summertime shows, and can be the inspiration for your next drink.

The following recipe for “Blueberry Lavender Lemonade” from the U.S. Highbush Blueberry Council pairs the sophisticated flavor of lavender with tart blueberry in a refreshing concoction that also includes gin. The result is fruity, floral and fragrant.

Blueberry Lavender Lemonade Cocktail

YIELD: Makes 2 servings

INGREDIENTS:
- Lavender Simple Syrup
  - ½ cup granulated sugar
  - ½ cup water
  - 1 tablespoon dried edible lavender flowers
  - ¾ cup blueberries, divided
  - 2 tablespoons fresh lemon juice
  - 2 ounces gin
  - 1 tablespoon lavender simple syrup
  - ½ cup club soda
  - 2 sprigs fresh lavender
  - 2 lemon wheels

DIRECTIONS:

To make the Lavender Simple Syrup:
In a small saucepan set over medium-low heat, combine all syrup ingredients and cook, stirring occasionally, for 3 to 5 minutes or until sugar is dissolved. Remove from heat and let steep for 2 to 3 hours. Strain and set aside.

To make the Blueberry Lavender Lemonade Cocktail:
In a cocktail shaker, add 2/3 cup blueberries and lemon juice. Muddle berries to release juices. Add gin and lavender simple syrup, and fill with ice. Shake until frosty. Strain through fine-mesh sieve into two ice-filled glasses. Top evenly with soda water. Garnish with remaining blueberries, lavender sprigs and lemon wheels.

Tip: Cover and store remaining lavender simple syrup in the refrigerator for up to 2 weeks.

Rosé is tailor-made for warm evenings. With its pretty pink hue and delicate flavor, rosé can feel as if the essence of summer has been bottled. Recently, a frozen rosé drink dubbed “frosé” emerged and made rosé even more popular. Summertime refreshment has never been the same.

There are different variations of frosé. Some concoctions pour rosé over sherbet while others mix the wine with various liqueurs before freezing. This “Best Frosé Recipe,” from husband and wife home cooking experts Sonja and Alex Overhiser, is frosé at its most basic — without skimping on flavor. Keep in mind that this mixture takes six hours to freeze, so prepare accordingly if you will be serving guests.

Best Frosé Recipe

YIELD: Makes 6 servings

INGREDIENTS:
- 1 750 ml bottle of favorite rosé wine
- 8 large strawberries (about 1 1/2 cups ripe strawberries, halved), plus more for garnish
- 1 tablespoon honey (or maple syrup for vegan)

DIRECTIONS:

Open the rosé and pour 2/3 cup into a glass measuring cup; set aside for when serving. Remove the tops of the strawberries and cut them in half. In a blender, blend the remaining rosé, strawberries and honey until smooth and fully combined. Then pour the mixture through a strainer and into a covered baking dish. Transfer the baking dish to the freezer and freeze at least 6 hours, or overnight. The alcohol in the mixture will keep it a slushy texture instead of freezing solid. Blend the mixture again until it comes to a fluffy texture.

To serve, place the blended mixture into a glass. Then pour a splash of rosé into each glass (this step is important: it gives the final texture and brings in the character of the rosé). If desired, garnish with strawberries and serve.

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How to determine the right time to retire

Professionals work hard to achieve both short- and long-term goals. Retirement certainly qualifies as a long-term goal, and many people spend decades building and investing in a nest egg that they hope will help them enjoy their golden years to the fullest extent.

The decision regarding when to retire is affected by a host of variables, so what’s a good time for one individual may not be ideal for another. However, professionals on the cusp of retirement can consider these tips as they try to pick the right time to retire.

CONSIDER AGE-RELATED BENEFITS. The United States features government-sponsored retirement income programs and it behooves individuals to familiarize themselves with the rules of those programs so they can maximize their benefits. Individuals can begin claiming benefits at age 62, though those benefits will be reduced by 25 percent. If individuals wait until they’re 66 or, in some cases, 67, to claim Social Security benefits, they will receive their full benefits.

The Social Security Administration notes that those who can wait until age 70 to claim benefits will receive as much as 132 percent of the monthly benefit they would have received at full retirement age.

These distinctions are significant, especially for people who will be looking to government-sponsored programs to provide significant financial support in retirement. Individuals who won’t rely as heavily on such programs may be able to retire earlier.

PAY OFF YOUR DEBTS. Carrying debt into retirement can be risky. In general, it’s ideal to pay off all debts, including a mortgage and car payment, before retiring. Doing so can provide more financial flexibility and make it easier to manage unforeseen expenses, such as those incurred due to health problems.

CONSIDER YOUR RETIREMENT LIVING EXPENSES. It goes without saying that a sizable nest egg will be a necessity for anyone hoping to live comfortably in retirement. But the tricky part is figuring just how big a nest egg might need to be. In such instances, individuals can speak with a financial advisor and discuss what their retirement living expenses will be.

Conventional wisdom based on the Consumer Price Index suggests individuals will need to replace between 70 and 80 percent of their pre-retirement income after calling it a career. But even that figure is not set in stone, as rising inflation, such as the rapid spike experienced in 2022, can quickly put retirees in financial jeopardy.

By estimating the expenses they might have in retirement, individuals can begin to see just how close or far away from retirement they may be. Budget for inflation so any spike in living expenses can be easier to manage.

Many individuals recognize that there’s no perfect time to retire. But a few simple strategies can help professionals make the best decision possible.

Bobo the reticulated giraffe turns 3 this summer!
Stay young at heart (and body and mind)

When joints ache and you don’t move as fast as you used to, it may seem that growing old is anything but graceful. While you can’t stop the hands of time, there are ways you can keep your physical and mental well-being in tip-top shape for years to come.

Even if you’ve spent a lifetime practicing healthy habits, your senior years are no time to allow those practices to fall to the wayside. On the other hand, if you put off quality self-care for later in life, rely on your experience and maturity to know that taking care of yourself is as important as, well, life itself.

Eat balanced meals. It’s never too late to begin paying more attention to what you eat. Seniors may be prone to poor eating habits for the sake of convenience or because it’s not as much fun cooking for one or two when you once had a full house to feed. Actually, as you age, keeping your weight in check and continuing to fuel your body with essential nutrients is more important than ever.

Eat plenty of whole foods, including fruits and vegetables, which can lower blood pressure, lower the risk of heart disease and stroke, help with digestive problems and have a positive effect on blood sugar.

Keep moving. It’s true that aches and pains may keep you from being as spry as you once were, but limiting your movement can actually create a snowball effect that results in even less mobility over time. Muscles that aren’t used regularly can weaken and restrict your movement even more. Taking a quick walk around the neighborhood or local park can have significant benefits. Work with your physician to determine an appropriate amount of activity for your condition.

Mind your mind. When you’re in the workforce, or while you’re tending to the needs of a growing family, you rely on your brain to power through, probably without even thinking about it. Yet over time, most people experience some degree of cognitive deterioration, partially from basic biology and partially from lack of “exercising” that vital muscle. Keep your mind sharp by communicating regularly with your family and friends, and seek out activities that put your brain to use, such as crossword puzzles or online word games like Wordle and Word Hurdle and try to get seven to nine hours of sleep at night.

Be a social butterfly. A common lament of middle-age is the lack of time to nurture friendships. With an empty nest and an open calendar, there’s no time like the present to strengthen long-term bonds or seek out new companions who share life experiences and a desire to age with grace. Close connections with friends and family members will not only boost your emotional well-being, they can ensure there are others watching out for you on a regular basis.

Follow doctor’s orders. When you’re younger, skipping an annual checkup here and there seems like no big deal. As you age, those regular assessments are more important. They serve an important role in disease prevention, controlling common chronic diseases, identifying potential issues and introducing treatments before big problems arise. Honor your regular medical appointments and heed the advice you’re given — including taking any medicines as prescribed.
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Answers to Word Search on page 10
They say playing with your pet brings higher levels of feel-good hormones. It’s true. It’s also a heck of a lot of fun. Just ask Dennis and Jeanette LaRock.

As volunteers for the Guide Dog Foundation, these Jefferson’s Ferry residents have aided in the training of 18 different animals over the years. When they met their beloved Golden Retriever Tali, they just couldn’t say goodbye. Like all Jefferson’s Ferry residents, Tali is smart as a whip, sweet natured, and always ready to join in the fun. Are there really mood-boosting benefits to life at Jefferson’s Ferry? You bet there are.

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