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Retirement

travel tips that won't break the bank

Retirement ushers in a new stage in life, one in which adults have ample free time to pursue their interests and hobbies.

When eight or more hours per day are no longer allocated for work, those hours can be devoted to other pursuits. Retirees have the time to travel, and such exploration need not break the bank.

A 2014 MassMutual survey found that 72 percent of respondents reported feeling quite happy or extremely happy in retirement. Being able to travel when and where they desire may be a big component of this happiness. A study by Virtuoso found that travel factors significantly into the lives of today's seniors. They spend more on travel than any other generation — an average of \$11,077 a year. Travel spending is at the highest among people between the ages of 75 and 79.

Learning how to get the most bang for your traveling buck can help retirees make travel more affordable.

- **AVOID PEAK TRAVEL SEASONS.** Many working families are restricted by school and work schedules, often limiting travel to summer and holiday breaks. The hospitality industry tends to raise their prices during these times of year. Retirees can travel any time they want. Booking trips during less busy times of year for tourism is a great way to save money.
- **CONSIDER A RENTAL AGREEMENT.** Retirees who want to travel for many weeks or even months out of the year may want to think about renting their homes while they are gone. The money earned in rent can help offset the costs of travel.
- **THINK ABOUT ALTERNATIVE LIVING SITUATIONS.** Seeing the country and traveling most of the time may be more doable if retirees forego the house entirely and opt for different residences. Many recreational vehicles are large enough to be full-time homes. Simply park the RV in a new spot each month for a different perspective. House boats can be an option for the marine-minded.
- **TRY A REPOSITIONING CRUISE.** Cruising is a popular form of travel for seniors. Investopedia says cruise lines offer discount repositioning cruise trips when they need to move ships from one port to another, usually during the off-season. Unlike typical cruises where a ship will return to the port of origin, a repositioning cruise stops at several ports on the way and ultimately docks in a new end destination.
- **FIND AN INEXPENSIVE DESTINATION.** For the cost of staying at a popular family resort for a week, you may be able to stay for double or triple the amount of time for about the same amount of money elsewhere. Weigh destinations carefully and compare costs. Think beyond the “popular” destinations around the world.

Travel is a favorite pastime for retirees. Cost-saving strategies can make travel more budget-friendly for seniors who want to spend more time exploring. Weigh destinations carefully and compare costs. Think beyond the “popular” destinations around the world.

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Tips for making travel easier

Few demographics have the free time and the financial capacity to travel as much as retirees. Now that children have flown the coop and retirement papers have been filed, the world is many seniors' oyster.

These tips can make travel easier for any senior ready to see the world.

1. SEEK THE MOST DIRECT ROUTE. Traveling may be a bit easier to endure when the route is as short and direct as possible. It may cost a little more to book nonstop flights or travel during peak hours, but that investment may be worth it.

2. CHOOSE SENIOR-FRIENDLY TRAVEL SERVICES. Working with a trusted travel advisor is often easier than booking your travel yourself. Travel agents often have inside information and may be privy to perks and discounts. Plus they can streamline the process, ensuring all you need to do is go along for the fun.

3. SENIOR DISCOUNTS ARE WANING. Most airlines have done away with senior discounts. In 2013, the price comparison resource Fare Compare looked at senior discounts of various airlines and found most of them were unreliable.

4. INQUIRE ABOUT ACCESSIBILITY. If mobility is an issue or if there are any disabilities, contact your carrier and hotel or tour company and be sure that there will be accessibility arrangements,

such as wheelchair access or ground-level accommodations.

5. PACK LIGHT. Don't get bogged down by excess luggage. Pack only what you need, including medications, in a carry-on bag.

6. CONSIDER A CRUISE.

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7. MANAGE MEDICATIONS. If prescription medications are needed, be sure to consult with the doctor and pharmacy about getting a supply that will last the course of the trip.

8. Bring along a companion. You may feel more comfortable bringing along one of your children, another young relative or a close friend, especially if you are traveling internationally. This extra person can help navigate and ensure all your needs are met.

Seniors have the opportunity to travel more and can make such travel easier in various ways.



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Simply Shirl's Handcrafted Soap

by Chris Herbolsheimer
chrish@wpdailyquill.net

There is an ancient proverb, "Necessity is the mother of invention," and that is exactly what drove Shirley Porter to become a soaper. She wasn't looking to build a sudsy empire or sit atop a goat's milk throne, she simply wanted to help those closest to her.

Born and raised in Alabama, Porter visited family in Missouri in 2017, and after falling in love with the beauty of Howell County and the friendliness of the people, she decided to move to West Plains.

Porter started Simply Shirl's to help some family members and certain patients with skin conditions. Her soap-making hobby quickly flourished due to the all-natural ingredients used, positive reviews and word of mouth.

Porter uses her background as a caregiver in the medical field to influence the products she creates and devotes a large portion of the soap-making business to helping people maintain healthy skin. The company also recently expanded to produce candles, lip balm and other natural home, beauty and personal care items for children and adults.

Porter has developed individual recipes for the goods her company makes and oversees the design and production of all merchandise.

Today, Porter remains active in health care and after spending long shifts working with patients, she can be found focusing on Simply Shirl's. She is passionate about making soap and other health and beauty products.

Porter donates the "ends" -- those pieces that aren't large enough to sell as full bars -- to the residents of the Green House Homes at West Vue, where Porter works.

"I am simple, I enjoy a life simple and I believe we should use simple products on our skin as they do wonders without the harsh chemicals," she explained. "Simply Shirl's Handcrafted Soaps naturally seemed to be a great choice when it came to a name for my company." Porter said she has two main reasons for starting down the soaping path.

"Reason number one: My grandbabies suffer from eczema and I wanted to help formulate a soap that would be great for them without being so expensive, like those store brands, yet be gentle for baby skin," she said. After months of research and information-gathering, she realized she could actually do it -- a lot of the ingredients were already in her kitchen.

As she started gathering up those ingredients, molds and pans, she realized a second source of inspiration: her clients.

"Reason number two: I work in health care and, daily, see elderly patients who have poor skin due to cheap soaps used on them. I wanted to be able to help them," she elaborated. "I have been donating my soaps to my residents and they are so excited to try the soaps, and I have gotten wonderful feedback from them on how long the soaps are lasting -- a little really goes a long way."

She said, of the soaps she's taken her residents, the ladies enjoy the Rose-Apricot soap and the men like the Pipe Tobacco soap.

Recently, this writer visited Porter's home to experience the soap-making process up close. On the menu for the day's batch was a new



Staff Photo By Chris Herbolsheimer
SHIRLEY PORTER carefully combines the goat's milk and lye into the liquified lard.

recipe that Porter will call "Turmeric and Honey." The recipe also includes cinnamon and nutmeg, but all of that would be a lot for a label.

Porter had the ingredients pre-measured, noting the measuring process can take as much as 25 minutes. The lard used for the soap base had already been boiled down, a process that Porter says takes about six hours. It must be done slowly at a relatively low temperature to avoid scorching, she explained. Now, it just needed to be heated for use.

Lard or pig fat will produce creamy and stable lather. In addition, it has mild moisturizing qualities that will prevent the soap from drying the skin. Lard soap is highly compatible with the structure of the human cells.

In a separate bowl Porter combined goat's milk and lye. She said she prefers to use frozen goat's milk, as it reacts to the lye in a much more

SOAP continued pg 7



Staff Photo By Chris Herboolsheimer
ONCE ALL THE INGREDIENTS are combined Porter pours the mixture into molds where it will harden for 24 hours.

SOAP continued from pg 6

stable manner.

For anyone considering dabbling in soap-making at home, it is very important to wear gloves and safety goggles when working with lye, as it can cause chemical burns to the eyes and skin that are no fabrication.

Once the lard was ready for combining with the goat's milk and lye combination, Porter imparted a vital piece of wisdom: "You have to pour the lye mixture into the lard. If you pour the lard into the lye mixture it will blow up like a volcano!"

Using a wand mixer, Porter blended the liquid until it was near the consistency of pudding. Then the mixture was poured into molds where it would rest for 24 hours to set.

Simply Shirl's Handcrafted Soaps are available for purchase at West Plains Area Farmers Market from 8 a.m. to 1 p.m. Saturdays and Wednesdays during the warm warm season, Wages Brewing Company's Artisans of the Ozarks showcase from noon to 5 p.m. on the first Saturday of every month and at Carol Ann's Boutique, 4 Court Square in West Plains.

Follow "Simply Shirl's Handcrafted Soaps" on Facebook to learn more.



Staff Photo By Chris Herboolsheimer
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How seniors can safely stay behind the wheel

A greater sense of independence is often cited as the reason so many young people anxiously await the day they earn their drivers' licenses. But the connection between driving and independence is not lost on seniors, either.

Aging can take its toll on drivers, prompting such drivers' families to feel as if their loved ones' ability to safely operate motor vehicles has been compromised. However, many seniors can still safely operate motor vehicles, and those who do can take steps to ensure they're as safe as possible behind the wheel.

► Avoid driving on days when aches and pains are strong. Aches and pains are common side effects of aging, and seniors know that some days are better than others. Seniors' ability to control their vehicles may be compromised on days when stiffness, aches or pains seem particularly strong, so it's best to avoid driving during these times. Fatigue may set in on days when aches and pains require extra effort to perform relatively simple tasks, and drivers of all ages should avoid driving while tired.

► Don't skip medical checkups. Few seniors may look forward to their medical checkups, but visits to the doctor can reveal issues that can help seniors be safer on the road. Schedule routine vision exams so eyeglass prescriptions are always up-to-date. In addition, seniors should discuss hearing screenings with their physicians so they can ensure they can always hear sirens and other motorists while on the road. Great strides have been made in regard to helping people with fading

hearing hear better, and seniors would be wise to take advantage of such advancements, which include hearing aids that can be connected to smartphones.

► Familiarize yourself with medication side effects. Whether they do so temporarily or permanently, many seniors take medications, and every medication comes with side effects. When filling a new prescription, carefully read the dosage and description label to ensure that it's safe to drive while taking the medicine. Make note of how you feel when taking a new prescription, avoiding driving if the medication makes you feel fatigued or drowsy or affects your motor functions. If the side effects of a new prescription are making it difficult to safely operate a vehicle, discuss potential alternatives with your physician.

► Avoid driving in certain conditions. Driving in inclement weather, during rush hour and at night makes many drivers uncomfortable, regardless of their age. But such conditions can be especially dangerous for aging drivers whose vision and reaction times might be fading. Seniors who avoid driving in harsh conditions and heavy traffic may be more comfortable behind the wheel, thereby reducing their risk of accident or injury.

Seniors need not give up their drivers' licenses at the first signs of aging. But adjusting certain behaviors and exercising extra caution can help these men and women stay safe behind the wheel.



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Retirement is a milestone that is often the byproduct of decades of hard work. Though a growing number of working professionals have no intention of ever retiring, the vast majority of adults look forward to the day when they can call it a career.

The prospect of early retirement is enticing to millions of people. Though retiring early may seem like a no brainer for individuals in position to do so, a careful consideration of the pros and cons of early retirement can ensure people make the best decision.

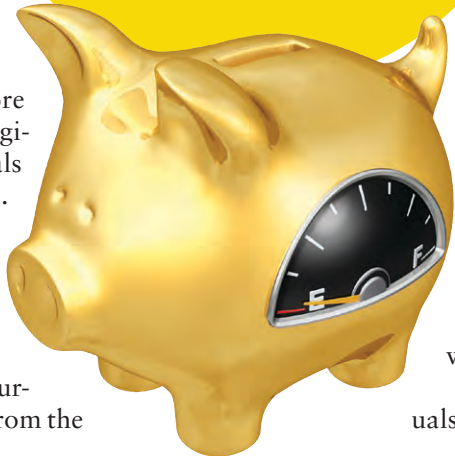
► **BENEFITS OF EARLY RETIREMENT**

For many people, early retirement is less about finding a beach to relax on and more about pivoting to a second career. In fact, a recent report from the Employee Benefit Research Institute indicated that 74 percent of workers plan to get a new job after they retire. In such instances, early retirement is often about turning a long-time passion into a second career. That can help adults achieve a lifelong dream, making it one of the better reasons to retire early.

Another advantage to retiring early is the chance to spend more quality time with family. One study from the American Psychological Association found that more than half of working professionals now check work emails after work hours, including on weekends. Forty-four percent even check their email while on vacation. Early retirement enables individuals to escape that round-the-clock career commitment, affording retirees a chance to spend more unfiltered quality time with the people they love most.

Retiring early also provides an opportunity to escape a daily grind that many people have indicated has become increasingly burdensome in recent years. The 2021 Work and Well-Being Survey from the

The pros and cons of early retirement



American Psychological Association found that 79 percent of the roughly 1,500 adults surveyed had experienced work-related stress in the month prior to participating. Work is a leading cause of stress for many people, and stress has been linked to a host of health problems. Individuals who can retire early can benefit from less stress in their lives.

► **DISADVANTAGES TO RETIRING EARLY**

Retiring early can seem like a dream, but it could turn into a nightmare for people whose finances aren't as robust as they need to be to support a lengthy retirement. One report from the Boston College Center for Retirement Research found that around 50 percent of working families face a significant decline in their standard of living during retirement. Life expectancy has been on the rise in developed countries since 1900, so retiring too early carries some significant financial risk for people who have saved but not necessarily saved enough.

Retiring early also could make people more vulnerable to cognitive decline than they would be if they keep working. One study from researchers at Scotland's University of St. Andrews found that people who wait until age 67 to retire experience less cognitive decline than people who retire prior to turning 67.

Out-of-pocket medical costs are another significant disadvantage to retiring early. Employer-sponsored medical insurance tends to cost individuals less than private plans, which is a significant consideration for individuals at a point in their lives when they may need to visit doctors more often.

Early retirement has its advantages and disadvantages. Individuals must consider both to make the best decision for them.

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Rock Steady Boxing delivers positive punch to Harrison

By RODNEY BEAVER
rodneyb@harrisondaily.com

A classified ad from the newspaper in 2008 for a massage therapist got the ball rolling for Charles Cantrell and the career that he later fell in love with.

In the fall of 2016 while working on his bachelor's degree at Arkansas State, Cantrell was inspired by a need that he seen in the community for working with special populations. After an internship at Baxter Regional Medical Center, a degree in exercise science and a masters in kinesiology, he came to Harrison, opened the Take Charge Wellness Center in November of 2019 and incorporated the Rock Steady Boxing program into his gym.

"There are several gyms in the area for apparently healthy people," Cantrell stated. "Once a person gets through with physical and occupational therapy, I saw a need for affordable treatments with older clients such as people with chronic conditions and special needs."

With limited boxing experience during his time in the Navy, but extensive knowledge as a personal trainer, a master massage therapist and an exercise physiologist, Cantrell introduced Rock Steady Boxing to the community of Harrison with four core members. The program is designed to to assist people with Parkinson's disease, Parkinson-plus syndrome and Lewy body dementia. Members are given hope by improving their quality of life through a non-contact boxing based fitness curriculum.

Over 60,000 people are diagnosed with the disease each year and it is estimated that there are over 1 million people with the condition in the United States. Parkinson's disease is described as a degenerative movement disorder which can cause deterioration of motor skills, balance, speech and sensory function. The Rock Steady Boxing program addresses all those symptoms on an individual basis.

"I communicate with a couple of doctors and it's mainly the neurologists who deal directly with the Parkinson's symptoms who make



RODNEY BEAVER/STAFF

Charles Cantrell (left) of Take Charge Wellness Center coaches through a heavy bag drill with Gary Garrison. Cantrell runs the Rock Steady Boxing program for people with Parkinson's disease to help them improve areas of their life where the disease has affected them. Cantrell aims to build a working relationship with each of his clients.

the recommendations," Cantrell noted of how the members are directed toward his gym. "I don't know why I was attracted to this, but I seen how well it helped people. Everything that Parkinson's takes away, Rock Steady Boxing provides some way to get it back or strengthen that area of their life."

The first step for a client is an extensive evaluation.

"First and foremost, Parkinson's does not affect everyone the same way," Cantrell commented. "You have to pay attention to the person and their abilities in order to set up a program that will be effective for them. You can't treat one person the same as the other."

Once Cantrell puts his expertise to work and creates a personal training regimen for his clients, the training can begin. Each member then begins to see progress on many levels.

"Along with the physical and mental progress, the camaraderie is one of the great things that this program gives more than any thing else," he added.

Herb Lair is a member at the gym and can attest that his Parkinson's and neurological issues are being helped by the program.

"This is the best thing that I've ever done from this standpoint," Lair commented of Rock Steady Boxing. "I have to work on everything that has to do with balance and this has been a big help. He (Cantrell) adapts to whatever a person needs. Whether a person needs to use a chair or a certain approach, he works with them."

Some of the things that the program addresses is: hand-eye coordination, work with the speed bags, strengthening exercises for the legs, balance improvements and lots of dexterity drills with the fingers.

While the Take Charge Wellness Center is the only place in town that addresses these issues with the Rock Steady Boxing program, Cantrell expressed emphasis that he can build a program for any person with any

BOXING continued pg 11

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goals.

“We are a full service weight room,” he concluded. “We offer massage therapy, we do fitness assessments which induce strength, body fat assessments, endurance work and conditioning for any aspect. We do personal training for all individuals and starting on July 1, we will begin offering boxing fitness classes for anyone interested along with yoga workouts in the near future.”

The gym is located on 123 East Bower Avenue and is open from 6 a.m. until midnight Monday to Friday. Hours on Saturday are 6 a.m. until 6 p.m. and they are closed on Sunday. For more information, contact Charles at (870) 280-1148.



RODNEY BEAVER/STAFF

Rock Steady Boxing member Corrine Shaw hits the speed bag during her workout which helps to improve her hand-eye coordination.



RODNEY BEAVER/STAFF

The heavy bag is one of the many drills that Carlene Morris has incorporated into her routine since joining the Rock Steady Boxing program at Take Charge Wellness Center.



RODNEY BEAVER/STAFF

Herb Lair works on his hand-eye coordination during a speed bag drill in the Rock Steady Boxing program held at Take Charge Wellness Center.

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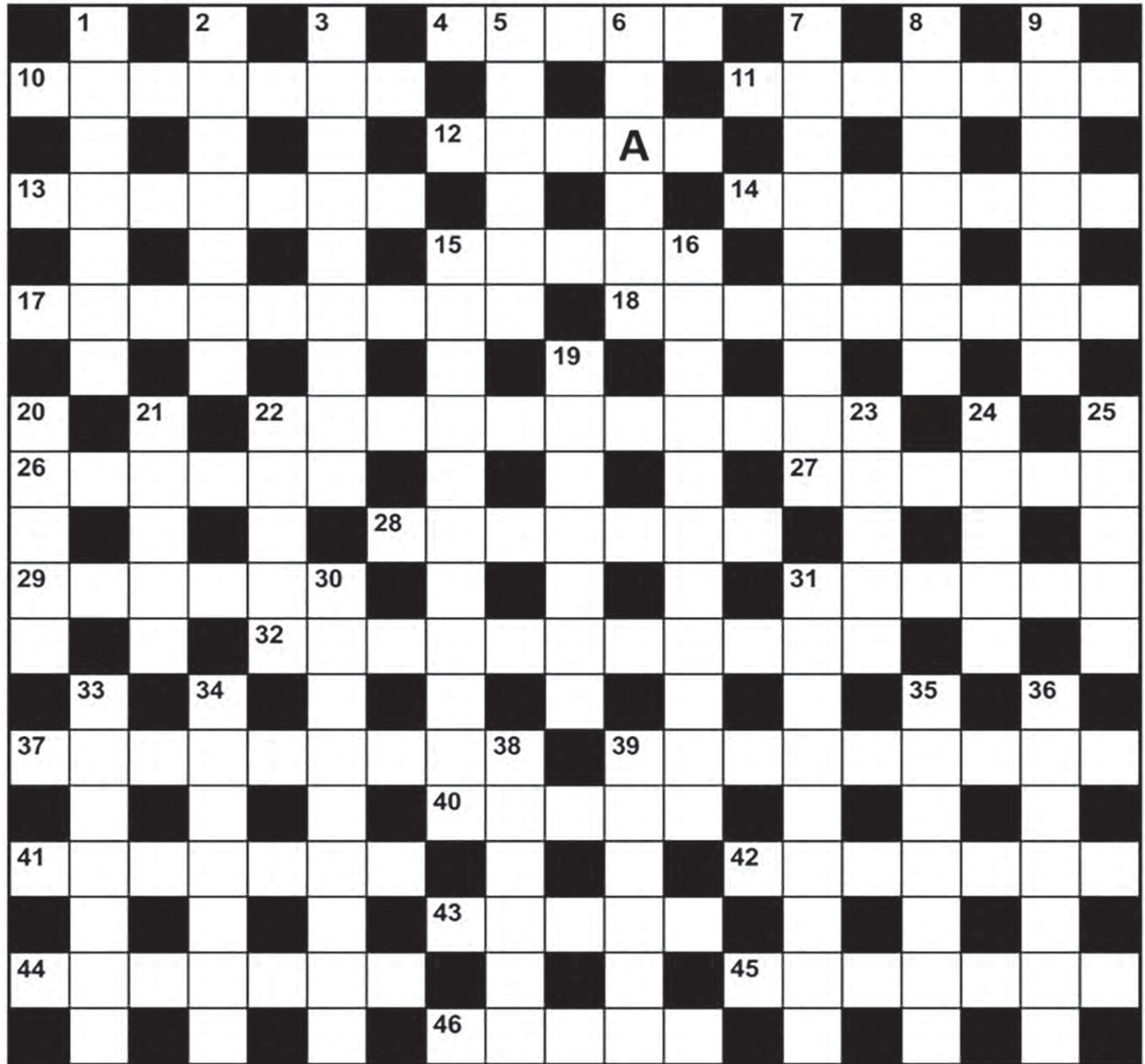
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SOLUTION ON PAGE 15



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How to make a bucket list a reality

The idiom “kick the bucket” is a euphemism for passing away that does not paint such a rosy picture if you consider its origins. However, the phrase “bucket list,” though undeniably related to “kick the bucket,” definitely sheds a brighter light on the topic of mortality.

A bucket list is a plan for living life to its fullest and prioritizing opportunities to engage in all sorts of activities. A bucket list can be made at any point in life and is not exclusive to individuals facing their own mortality. Here are some tips for putting bucket list plans into action.

- Stop and think about what you really want to experience in your lifetime. Leave factors like money or proximity out of it. No ideas are off-limits. This is your opportunity to brainstorm, and nothing is too crazy or silly.
- Write the bucket list in a comfortable or inspiring place, which may help ideas flow more freely. The place might be a cozy nook at a bookstore or a quiet spot on the beach.
- Choose things that are meaningful to you as well as ideas that are frivolous and

fun. Make your list a mix of each, and don’t take yourself too seriously.

- Divide the bucket list by time. Are there items you can check off in a particular season, such as skiing the Alps? If your bucket list involves moving to a bustling city, determine if you’d like to do that after your children have reached adulthood or if you want to expose them to city life as youngsters. Categorizing the list by periods of your life can make it easier to prioritize certain activities over others.

- Determine if each bucket list activity will be a solitary or joint pursuit. Various activities are more enjoyable when shared with others, but some you might be more inclined to do alone.

- Set aside a budget for funding bucket list activities. Bucket lists may include some costly activities, so start saving now so money does not stand in your way. Open a savings account specifically for funding bucket list excursions and set up automatic deposits.

Bucket lists can encourage people to live life to the fullest and it’s never too early to get started on a list of your own.

Bucket List Ideas for Travel

- | | | |
|-------------------------------|--------------------------------------|-------------------------------|
| ▶ Go on a cruise | ▶ Stay in an underwater hotel | ▶ See a glass beach |
| ▶ Go on safari | ▶ Stay the night in a treehouse home | ▶ Swim in a hot spring |
| ▶ Hike in a rainforest | ▶ Stay in an ice hotel | ▶ See the northern lights |
| ▶ Go to an aquarium | ▶ Travel in a train | ▶ See redwood trees |
| ▶ Swim with jellyfish | ▶ See all 7 continents | ▶ Swim with the dolphins |
| ▶ Pan for gold | ▶ Go wine tasting at a vineyard | ▶ Learn how to hula |
| ▶ Attend a luau | ▶ Visit a butterfly sanctuary | ▶ Go snorkeling |
| ▶ Sleep on a houseboat | ▶ Visit a castle | ▶ Ride horses on the beach |
| ▶ Sleep in a teepee or yurt | ▶ Visit all 50 US states | ▶ Visit an elephant sanctuary |
| ▶ Stay at a bed and breakfast | ▶ Walk on a glacier | ▶ Take a hot air balloon ride |
| ▶ Stay in a resort hotel | | ▶ Go scuba diving |

Word games continue to be popular pastimes and provide a great opportunity to engage in lighthearted competition among family and friends.

Wordle is perhaps the most popular word game to become popular in recent years. Created by software engineer and former Reddit employee Josh Wardle and launched in October 2021, Wordle was devised as a way to pass the time during the pandemic lockdown. Today it is played by millions of people and was even purchased by The New York Times Company in 2022.

For those who are looking for something even newer, Knotwords, a word game created by Zach Gage and Jack Schlesinger, is available on iOS, Android and Steam. It's a mix between a word scramble, crossword puzzle and sudoku.

There are scores of other word games for people to try. In addition to their entertainment value, these games may provide some benefits that surprise even the most devoted wordsmiths.

- Build your vocabulary: Word games enrich vocabulary and may introduce people to new words. They also may help reinforce spelling skills.
- Improve focus: Nowadays people are pulled in many directions and



are expected to multitask more than ever. Word games in large part require focusing exclusively on the task at hand and employing strategy.

- Stimulate the brain: Word games require critical thinking skills that could stimulate the brain. Word games train the brain in a way that's similar to how physical activity trains the body.

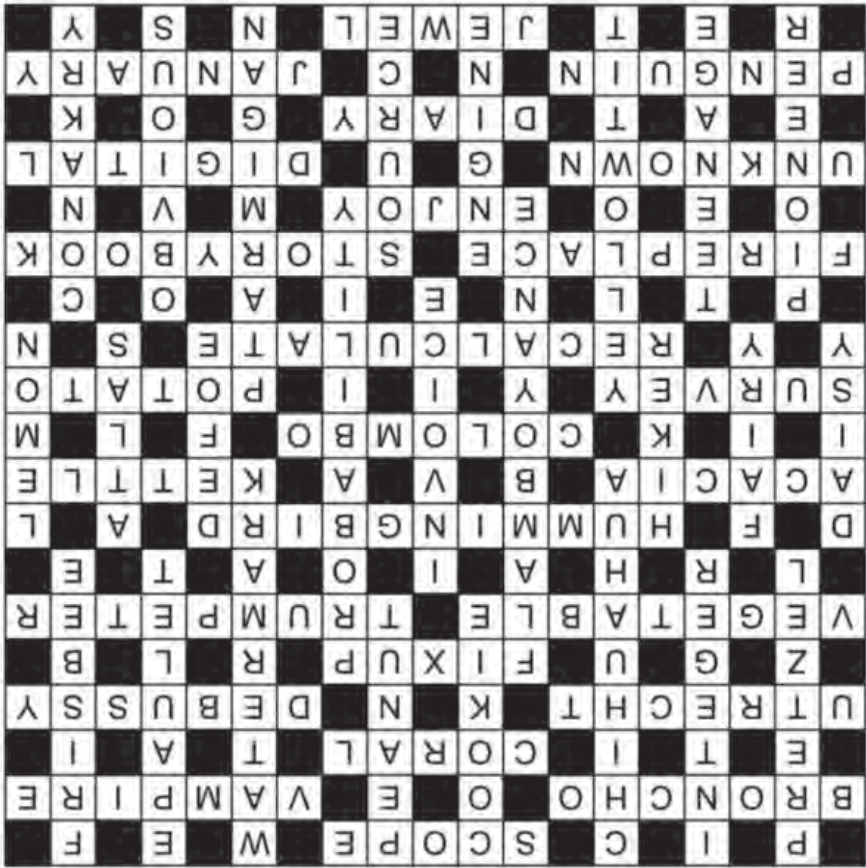
- Improve memory: According to WebMD, word games may help seniors avoid memory loss and possibly delay the onset of dementia. But seniors are not the only ones to benefit. Word games may improve short-term memory and the cognitive abilities of people of all ages.

- Boosts feel-good substances:

When a person is happy, the body releases endorphins, which are feel-good hormones and neurotransmitters. Healthline indicates an “endorphin rush” often occurs after engaging in a fun activity. Endorphins are released by the hypothalamus and pituitary gland. Playing word games may release endorphins, which can improve mood, boost self-esteem and reduce pain and discomfort.

These are just a handful of the many positive ways word games can affect the mind and body.

SOLUTION FOR PAGE 12





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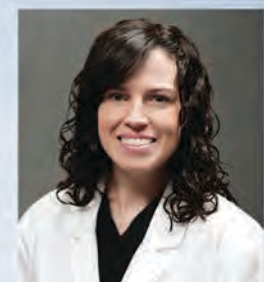
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