

Successful Aging: Taxes and water therapy

By KAYE BAKER

PRODUCER

SPECIAL TO THE GLENDALE STAR

Living well and loving life has a lot to do with how stress-free we can keep ourselves as we age. Hosts John Wenzlau and Millie Oakeson of Friendship Retirement Corporation do a weekly broadcast on Independent Talk 1100 KFNX that focuses on what it means to live your best life by bringing in experts to discuss options and resources available in our community. This week, they talked with Melissa Kemp, executive director of the Financial Planning Association of Greater Phoenix, and Stacy Lynch from Oakeson Physical Therapy on their Aquatic Therapy Program.

"Financial planning and access to financial planning professionals is not something reserved for the wealthy, but rather, something that can lift anyone out of financial stress and show them how to pursue their own financial freedom and wealth by their own standards and definitions," Kemp said.

One essential way to age easier is to have a financial plan in place with the help of experts who can guide you through the maze of options. Kemp is a proponent of having a team of advisors that take a comprehensive look at your entire financial picture. The team Kemp is referring to is a trusted attorney, tax professional, or accountant, health professionals, who work with your financial planner to make sure all parties are on the same page and have your best interest at the forefront. To assure you have the best financial advisor, ask them if they owe you a fiduciary duty? The answer must be yes. You want to be honest with them and able to reveal your true financial fears, talk openly and honestly with them, so you can make the best financial plan. To find a certified financial planner and eliminate some financial stress, go to: www.letsmakeaplan.org.

The topic moved from financial stress



John Wenzlau and Millie Oakeson

relief to physical stress and pain relief when the next guest, Lynch, talked about the advantages of aquatic therapy, especially for those who find land-based therapy just too painful.

There has been significant research on the positive effects of immersion on the body from hydrostatic pressure of the water, which causes a significant shift of blood volume into the thoracic region, offering cardiovascular exercise, even while at rest. This is very important for someone who is limited in their mobility.

Lynch brought one of his patients into the studio with him to explain the benefits he experienced.

Ron Harrold said, "I struggled with the land-based therapy after my back surgery, because it simply hurt too much to complete the exercises, but the aquatic therapy was life-changing and in just 12 sessions, my pain was gone and I'm walking without assistance."

In addition to physical pain relief, the evidence-based research is showing aquatic therapy is helpful with memory-impaired patients and will be more widely used in the near future.

For more information on these topics, or to listen to the full broadcasts of the weekly shows, check out www.successfulaging.info. Tune in 11 a.m. Tuesdays on Independent Talk KFNX 1100, as they continue to explore "Successful Aging."

Giving of yourself

I do not know about you, but when I give money to some needy cause, it brings joy to my heart, but not nearly as much as when I give of myself. I give money to the Salvation Army and feel good about my gift, but not nearly as good as when I ring the bell in front of Walmart.

Because I give something of myself, I feel good when I give blood, because I give something of myself. I give an evening each month serving on the Glendale Airport Advisory Board and that makes me feel good. I feel good when I serve as a board member of the Forest Lakes Fire District. I feel good when I write this column, because I give something of myself.

Shirley and I send out invitations to about 40 of our old friends each month and we meet for dinner at some restaurant and we have a good time visiting and that makes me feel good, because I give a little something of myself.

LESSONS FROM THE BENCH



Quentin Tolby
Retired Judge

I have gone to Mexico five times and helped build a house for a needy family and I always feel good about what we have done. I feel good when I go to Rotary each week, because I give something of myself to an organization that does so much good.

You can feel good about donating money to some cause, but you will never feel real joy unless you give something of yourself. Give your time, give your talent and give your friendship. It's not hard to give; there are hundreds of groups that would love to have you join with them.

Just stop by United Blood

Services and give a pint. That is really giving something of yourself. Do you have the time and talent to be a hearing officer for the justice courts? After three days of training, you take the bench one or two days a month, hearing small claims cases, or civil traffic.

I find it very rewarding to take the bench and have two litigants that have a difference of opinion over something. You take some time understanding what happened, make a decision and solve their problem. Sometimes, both parties are happy with your decision; that really makes me happy. More likely, both parties do not like your decision. If you think you have the time and talent to be a volunteer hearing officer, give me a call at 602-372-1560. Let's talk about it.

Lesson: Luke 6:38: Give and it will be given to you.

Semi-retired Judge Tolby can be reached at quentintolby@mcjc.maricopa.gov.

Help Make a Difference in a Child's Life!



Saturday October 21, 2017

Starts at 6:00 pm

Sahuaro Ranch Park
59th Ave & Mountain View

FOR TICKETS & INFO
Yvonne Knaack
623-937-3311



SPONSOR:
LERNER & ROWE
Arizona Personal Injury Law Firm
(602) 977-1900
www.lernerandrowe.com




Support Glendale Kiwanis Club's 37th Annual Steak Fry & Charity Auction

All proceeds benefit local youth projects, scholarships, reading programs, school clothes drive, and many other Glendale area programs.

DINNER MENU

(Food served from 6:30pm-8:00pm)

Bud Products

Soft Drinks And Water

Children's Menu
Chicken, Salad, Pasta and Dessert

Dessert provided by
NOTHING BUTT CAKES

ENTERTAINMENT

C STEVE

ALL FOR ONLY \$30 PER PERSON
Children 12 & under \$5.00



"NO BULL" SINCE 1951

Earnhardt Honda

OPEN TIL 7:00PM

MONDAY THRU FRIDAY!

MORE YOU SPEND THE MORE YOU SAVE

\$0-\$100.....SAVE 10%

\$101-\$200.....SAVE 15%

\$201 AND MORE....SAVE 20%

Maximum discount \$200.00. Not valid with any other offer. Must present coupon at time of purchase. Limit 1 per person. Offer does not apply to prior purchase. Other restrictions may apply. Expires 10/31/17



\$17.95 LUBE & OIL AFTER 2:00PM

Includes:

- ✓ MULTI POINT INSPECTION
- ✓ FREE BATTERY HEALTH REPORT
- ✓ INSPECT CONDITION
- ✓ TOP OFF ALL FLUIDS
- ✓ INSPECT CABIN FILTERS, AIR, FILTERS & WIPER BLADES
- ✓ WASH & DRY EXTERIOR AND VACUUM INTERIOR

ADD TIRE ROTATION FOR ONLY \$10.00
\$27.95 FOR 0-20 OIL.

Must present coupon at time of write up. May not be combined with any other offer. Up to 5 quarts. Synthetic oil is slightly higher. 0-w20 oil change \$24.88. Valid at Earnhardt Honda in Avondale. Limit 1 per customer. Tax and environmental fees extra. Expires 10/31/17

\$99.95 FRONT BRAKE SPECIAL

Includes:

- ✓ REPLACE FRONT PADS
- ✓ INSPECT DISCS/CALIPERS
- ✓ INSPECT FLUID LINES
- ✓ INSPECT HOSES
- ✓ INSPECT MASTER CYLINDER

Extra charges may apply for resurfacing, replacement or repair of discs, cylinders or master cylinder

Must present coupon at time of write-up. Not valid with any other coupon or special. Valid only at Earnhardt Honda in Avondale. Limit 1 per customer. Honda & Acura vehicles only. Tax and environmental fees extra. Expires 10/31/17

GET A FREE OIL CHANGE

BUY 4 OIL CHANGES | GET THE 5TH FREE

HONDA

10151 W. PAPAGO FWY, AVONDALE

I-10 AND LOOP 101 AT THE AVONDALE AUTOMALL

623-463-4400

Schedule online at EarnhardtHonda.com

7 am til 7 pm Monday thru Friday, Saturday 7 to 6 pm.

