

# READY...SET...RETIRE!

VOLUME 5, ISSUE 2

MAY 2010

## 10 TIPS FOR A HEALTHY RETIREMENT

### Question:

Which is the most important ingredient for achieving a happy retirement?

- A. A sound financial plan
- B. Good health
- C. A bright red convertible



**Answer:** Sorry, but we can eliminate C. While it's certainly nice to have, a bright red convertible is not a must. However, choosing between answers A and B is more difficult.

Face it: Retirement without good health is not ideal. Together, however, these two ingredients can make your retirement a more joyful and fulfilling stage of life.

Moving into retirement free of chronic or serious illness may demand as much (or more) knowledge and effort as financial planning. As we age, our risk of developing both heart disease and diabetes increases. That's why planning for retirement should mean more than socking money away in an IRA; it should include eating sensibly, exercising, taking steps to control any illness and engaging in other activities to help you maintain and improve your health.

Lifestyle plays a tremendous role in many of the conditions that most commonly affect our quality of life as we get older — heart disease, cancer, and type 2 diabetes, for example. Obtaining up-to-date health information can help you make the right decisions for living a healthy lifestyle. For example, although most people believe that heart disease is a "man's issue," heart disease actually kills more women each year than men.

A healthy lifestyle can also help protect your financial well being after you retire. The fewer health problems you have, the less burdened you will be with co-payments, deductibles, and health care expenses that your health insurance policy doesn't cover.

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Even after you are eligible for Medicare, you may need to purchase supplemental coverage to pay for prescription drugs and other services that Medicare doesn't provide.

## The Top 10 Tips

So what are some things you can do to make sure you retire not only feeling financially secure but also feeling healthy? Check out the 10 tips below:

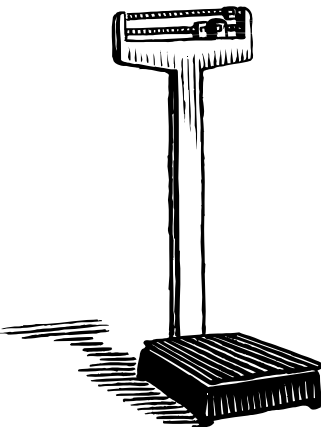


1. **Know Your Cholesterol Numbers.** A simple blood test can let you know if you have high cholesterol. National guidelines recommend that everyone older than age 20 have a blood test to determine cholesterol levels, including total cholesterol, LDL, HDL and triglycerides. Optimal numbers: Total cholesterol 200 mg/dL or lower; LDL cholesterol 100 mg/dL or lower; HDL cholesterol 60 mg/dL or higher; Triglycerides 150 mg/dL or lower.

2. **Stop Smoking.** Smoking damages the heart by raising blood pressure, damaging blood vessels, promoting the buildup of fatty plaque in arteries, and lowering levels of "good" cholesterol, thereby making the blood more likely to clot and depriving the heart of oxygen. Quitting smoking is the best thing you can do to help prevent a heart attack.



3. **Know Your Blood Sugar Numbers.** Monitor your blood sugar and maintain it at a normal level. Have a fasting blood sugar level test performed at least once a year. A normal fasting blood sugar level is less than 100 mg/dL. Higher levels indicate that you may be headed for diabetes. Risk factors for diabetes include obesity and lack of exercise. If your blood sugar level indicates a problem, work with your doctor to make changes to your lifestyle. People with diabetes are more likely to develop additional heart risks, such as high blood pressure and high cholesterol.



4. **Maintain a Healthy Weight.** Try eating some high-fiber foods, such as fruits, vegetables, legumes and whole grains. Other recommendations include oatmeal (contains a type of fiber which lowers cholesterol); brown rice, barley, peas and beans (also contains cholesterol-lowering fiber); egg whites or egg alternatives; chicken, baked fish, whole grain bread; white meat turkey; and low-fat yogurt.

Avoid fad diets. These diets set you up to regain weight once you resume a normal eating pattern. Most importantly, they can be dangerous because they deprive you of important nutrients.

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5. **Another Number to Know.** The combination of your weight and your height allows doctors to calculate a body mass index, or BMI. This number is a guide for determining if you are underweight, overweight or within a healthy weight range. When you have a BMI that puts you in the "overweight" or "obese" category, you have an even greater risk of heart disease, stroke, high blood pressure and diabetes.



6. **Ease into Exercise.** When starting an exercise program, be kind to your body. Don't start the first day with a 30-minute run. Instead, start with five minutes of walking. Then, add one minute every day until you reach your 30-minute-per-day goal. Do not begin an exercise regime without talking to your doctor.

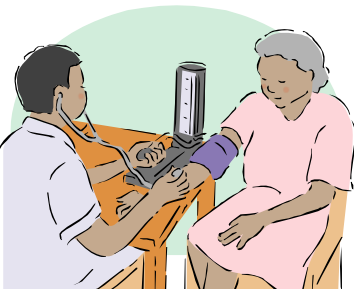
7. **Find a Way to Relax.** Too much stress can make you irritable and depressed and increase your heart rate, making your muscles tense and raising your blood pressure. Relaxation eases your body's response to stress. Types of relaxation include meditation, deep breathing, muscle relaxation, listening to relaxing music and picturing pleasant scenes. For best results, do one of these activities for 15 to 20 minutes once or twice a day.

8. **Express Yourself.** Keeping feelings bottled up can aggravate stress. Talk to your friends and family and ask for support. If you don't have an adequate support system, work to develop one so you'll have someone to talk to when you're upset. Consider joining a support group. Also, consider keeping a journal to record your thoughts and feelings.



9. **Be Mindful of How You Think.** Certain styles of thinking — perfectionism, all-or-nothing thinking and negative thinking — can lead to feeling stressed out. Be mindful of how you think. For example, if you're a perfectionist, try to lower your expectations of yourself and others, and learn to accept things you can't change. If you tend to think negatively, try to focus on the good, not the bad, and try to view problems as opportunities.

10. **Be Aware of Your Blood Pressure.** An optimal blood pressure level is 120/80 mmHg or less. To prevent or manage high blood pressure, consider these lifestyle changes: cut down on salt, limit alcohol and caffeine intake, quit smoking; watch cholesterol levels; exercise; lose weight and reduce stress.



*"Reprinted with permission from PlanforYourHealth.com, a public education program from Aetna and the Financial Planning Association."*

# CONGRATULATIONS NEW RETIREES

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**Terry Cochran**  
(Prison)  
retired on February 27, 2010  
after working for the county  
for almost 28 years.



**Gary Hartley**  
(Prison)  
retired on February 28, 2010  
after working for the county  
for over 27 years.



*“Oh, no! I forgot  
to pay my dues  
and now I don’t  
get my  
Newsletter!”*

**DON'T LET THIS  
HAPPEN TO YOU!**

In order to continue receiving copies of this newsletter, you must be a dues-paying member! Please mail your \$10 check made payable to “Lycoming County Retirees” to:

Ann Kilburn, 79 Quail Lane,  
Cogan Station, PA 17728

## CONGRATULATIONS NEW RETIREES

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**Judy Collins**  
(Register & Records Office)  
retired on April 30, 2010  
after working for the county  
for over 33 years.



**Steve Blank**  
(Prison)  
will retire on June 4, 2010  
after working for the county  
for over 30 years.



**Janine Sheaffer**  
(Domestics)  
will retire on June 18, 2010  
after working for the county  
for over 28 years.

## ABBEY TALES

Submitted by Nancy Stugart

Abbey has a new friend that comes to visit her and play.

She is a Springer Spaniel and her name is Maggie. She is only 3 months old and she is full of energy. She is at the age where she thinks life is all about playing...all the time!



Abbey enjoys Maggie's visits and is very patient and gentle with her. After they have played for a while and Abbey is getting tired she will lay down (not a good idea with a puppy around). When she lays down Maggie will chew on her ears and walk on her. Abbey just lays there and lets Maggie do whatever she wants. What a good girl!! After Abbey has a little rest she and Maggie are playing again. They play so hard together that they are both totally exhausted and lay down together for a nap.

I was teaching Maggie to sit and Abbey was supervising. I noticed that when I would tell Maggie to sit, Abbey would sit. When you train a puppy after awhile you start to think they really aren't getting this and then all of a sudden they start doing what you want them to do. After Maggie figure out what sit meant, I put them side by side and when I would say sit ... they both would sit.



After we finished our training session I gave Maggie and Abbey a treat for a job well done. Maggie finished eating her treat before Abbey. When Maggie finished her treat she went over to Abbey and wanted Abbey's treat. Would you believe Abbey put her treat down for Maggie to eat? Yes, she did!!

# MINUTES FROM MEMBERSHIP MEETING

## APRIL 13, 2010

The meeting was held at the Sky-View Restaurant at the airport in Montoursville.

The meeting was called to order by chair, Alice Bair. Thirty-one people were present at the meeting.

### **Secretary Report:**

Esther Crawford Cohick read the minutes from the February 10, 2010 meeting with no corrections; motion to accept by Richard Wehler and seconded by Ralph Lukens.

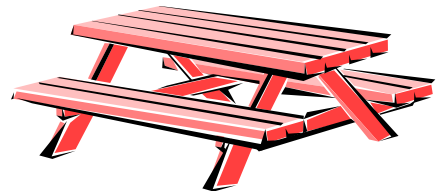
### **Treasurer Report:**

Ann Kilburn gave report; motion to accept by Maggie Sockman and Richard Wehler seconded.

### **New Business:**



1. Bus trip to Salamanca, NY, will be as planned on April 28th; details will be sent by the end of the week to those who have signed up to go.
2. There was a discussion regarding forming a "Travel Club" and fund raising. It was voted to think about it until our next meeting. Also, we need to decide in June about upcoming shows for November or December.
3. Picnic at Russ and Marie Reitz' farm on Tuesday, August 10th. Chicken will be served. Attendees are asked to bring only a tossed salad (no dressing) or a dessert to share. The picnic will be held rain or shine.



Motion to adjourn made by Maggie Emery and seconded by Connie Dewald.

Respectfully submitted,

Esther Crawford Cohick, Secretary

## CONGRATULATIONS

This year, the county employee awards were presented by the Commissioners during three public meetings in March and April.

Five of our retirees were recognized with awards:

### The 2009 Meritorious Public Service Award

was presented to:

**Orrie Brown, Donna Brown, and Peg Ramin** (Fiscal Services)  
who retired August 7, 2009.



(L to R) Commissioner Ernie Larson, Donna Brown,  
Commissioner Rebecca Burke, Orrie Brown, Peg Ramin  
and Commissioner Jeff Wheeland

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# CONGRATULATIONS

## The 2009 Distinguished Public Service Award

was presented to:  
Sheriff **Charlie Brewer**  
who retired December 31, 2009



(L to R) Commissioner Ernie Larson, Charlie Brewer, Commissioners Rebecca Burke and Jeff Wheeland

## The 2009 Employee of the Year (Base System)

was presented to:  
**Janine Sheaffer** (Domestic Relations)  
who will retire June 18, 2010

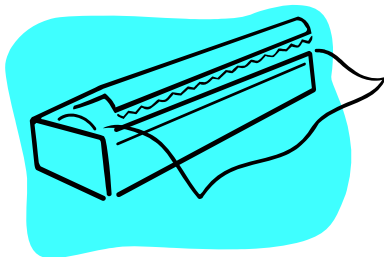


(L to R) Commissioner Ernie Larson, Janine Sheaffer, Commissioners Rebecca Burke and Jeff Wheeland

## HELPFUL TIPS

Submitted by Nancy Stugart

- Do a lot of frying but hate the spattering grease? Sift a little flour (put in a sifter) over the fat and the spattering will disappear!
- Minimize bacon shrinkage by running bacon under water before frying. This reduces shrinkage by about 50%.
- Place a slice of fresh bread in the package of brown sugar and close securely. Let set for a few hours and your brown sugar will be as good as new!
- For easy peeling of hard boiled eggs, add a few drops of oil to some water. Crack the eggs and let stand in oil and water solution for a few minutes.
- To determine if an egg is fresh, immerse it in a pan of cool, salted water. If it sinks, it is fresh; if it rises to the surface, throw it away.
- To keep a meringue pie from weeping, add a teaspoon of cornstarch to the sugar before beating the egg whites.
- If your fruit pie boils over in the oven. Shake salt onto the spill. They will now burn to a crisp that can be easily scraped up with a spatula.
- If two drinking glasses become stuck together after stacking just put ice in the inner glass and dunk the outer glass in warm water. The warm glass will expand and the cold glass will contract, making the glasses separate easily.



- The best way to use plastic wrap WITHOUT the wrap sticking to your arm or tangling onto itself is to keep the box of plastic wrap in the freezer. By keeping it in the freezer, there is no static and you will forever be able to simply pull out and use the plastic wrap with ease!

- Use your used dryer sheets to wipe soap scum off your shower doors.
- Refrigerate candles for several hours before lighting; it will create fewer drips.



# RETIREE PRESCRIPTION DRUG PLAN – HOME DELIVERY DECISION

Submitted by Roxanne Grieco, Deputy Director of HR

County Retirees and dependents who participate in our Retiree insurance plans have a very important decision to make about prescription drugs. Here is what you need to do:

Choose Home Delivery from the Express Scripts Pharmacy by visiting  
[StartHomeDelivery.com](http://StartHomeDelivery.com) or by calling 1-866-307-9623, 8:30 a.m. to 6:00 p.m. EST,

Monday through Friday

OR

Choose a retail pharmacy to fill those prescriptions by visiting [Express-Scripts.com](http://Express-Scripts.com)  
or by calling 1-866-307-9623, 8:30 a.m. to 6:00 p.m. EST,

Monday through Friday

Retirees and dependents will be able to fill maintenance medication (established dosage medication prescribed to be taken daily for a long period of time) prescriptions at a retail pharmacy twice after May 1, 2010. **If you do not respond by your third fill, an intervention at the retail pharmacy will be necessary.** At that time you will need to contact Express Scripts with your decision to either enroll in Home Delivery or continue filling at a retail pharmacy. **If you select Home Delivery, Express Scripts will make the transition easy by contacting your doctor to get a new prescription for home delivery.**



#### Reasons to trust home delivery:

**Safety** - Every order checked for accuracy by pharmacists who are available 24/7

**Satisfaction** - Ranks higher than retail pharmacies in customer satisfaction

**Convenience** - Free standard shipping, payment options and Auto Refills

Should you have any questions, please feel free to contact the Human Resources office at 320-2100.

## RECIPE CORNER

### Lemon Cheesecake Bars

Submitted by Nancy Stugart

#### Ingredients

2 cups all-purpose flour	1/2 cup powdered sugar
1 cup (2 sticks) butter, softened	1 pkg. (8 oz.) cream cheese, softened
2 large eggs	2/3 cup (5 fl.-oz. can) evaporated milk
1/2 cup granulated sugar	1 tablespoon all-purpose flour
1 tablespoon lemon juice	2 teaspoons grated lemon peel
1 teaspoon yellow food coloring (optional)	Cool Whip

#### Directions

**PREHEAT** oven to 350° F.

**COMBINE** flour and powdered sugar in medium bowl. Cut in butter with pastry blender until crumbly. Press onto bottom and 1-inch up sides of ungreased 13 x 9-inch baking pan.

**BAKE** for 25 minutes.

**PLACE** cream cheese, eggs, evaporated milk, granulated sugar, flour, lemon juice, lemon peel and food coloring in blender container; cover. Blend until smooth. Pour into partially baked crust.

**BAKE** for additional 15 minutes or until set. Cool in pan on wire rack. Spread Cool Whip over top; refrigerate. Cut into bars.

### Banana/Chocolate Chip Muffins

#### Ingredients

Submitted by Joan Blank

2/3 cup margarine or butter – softened	1 1/3 cup sugar
2 eggs	1 1/2 cup mashed bananas
2 3/4 cup flour	1 teaspoon baking powder
1 teaspoon baking soda	1/2 teaspoon salt
1/2 cup sour cream	1 cup mini chocolate chips (or chopped nuts)

#### Directions

**PREHEAT** oven to 350° F.

**COMBINE** butter and sugar, add 2 eggs and mix. Blend in mashed bananas. Add dry ingredients and sour cream, mixing until blended (batter will be a little thick). Mix in chocolate chips. Pour batter into greased cupcake or muffin tins, filling at least 3/4 full.

**BAKE** for 25-30 minutes or until edges are browned; test with toothpick. Do not overbake. Mini loaf pans can also be used; bake about 45 minutes or until done (use toothpick to test).

**WE WISH A VERY HAPPY BIRTHDAY TO OUR FRIENDS WHO ARE CELEBRATING IN:**

**MAY**

- May 1 Gary Hutchinson
- May 1 Sherry Neenan
- May 2 Marie Jacoby
- May 3 Connie Dewald
- May 3 Patty Fawber
- May 6 Phyllis Feese/Guyette
- May 12 Thelma Breidinger
- May 14 Barb Hall
- May 17 Alvena Tupper
- May 21 Brett Feese
- May 25 John Scott Thomas
- May 29 Mary Wyles
- May 31 Eunice Stover

**JUNE**

- June 1 Doris Hursh
- June 4 Tom Corbett
- June 7 John Monahan
- June 9 Stephen Schlesing
- June 13 Betty Stark
- June 14 Bob McCullough
- June 16 Terry Cochran
- June 16 Judy Collins
- June 17 Susan Morris
- June 18 Josephine Coleman
- June 18 Lois Wertman
- June 18 Cheryl Stiber
- June 20 Charlene Koletar
- June 20 Pauline Montgomery
- June 22 Jerry Walls
- June 22 Carolyn Wither
- June 22 Rodney Young
- June 27 Marge Thompson
- June 28 Harry Bryson
- June 29 Gary Hartley

**JULY**

- July 1 Gary Little
- July 7 Joann Bixler
- July 8 Steve Blank
- July 11 Ralph Lukens
- July 11 Dave Lorson
- July 13 Orrie Brown
- July 16 Florence Burns
- July 16 Glenn Shaw
- July 17 Elizabeth Gipe
- July 19 Rebecca Mutchler
- July 20 Allen Kaplan
- July 21 Esther Reese
- July 21 Bob Coolidge

Our apologies to Donna Brown: her birthday (April 15) was missed in the last newsletter.

- July 21 Jim Reed
- July 25 Chrystie Engle
- July 27 Peg Ramin
- July 30 Judy Gaston
- July 30 Dudley Anderson
- July 31 Frank Metzger
- July 31 William Kelly
- July 31 Ev Kreger

LYCOMING COUNTY  
COMMISSIONERS

REBECCA A. BURKE  
ERNEST P. LARSON  
JEFF C. WHEELAND

**Retiree Group Officers**

CHAIR—Alice Bair  
322-6052

CO-CHAIR—Barb Thomas  
322-6460

SECRETARY—Esther Cohick  
323-6405

TREASURER—Ann Kilburn  
435-2769

**SEE YOUR  
NEWSLETTER IN  
COLOR !!**

go to: [www.lyco.org](http://www.lyco.org)  
click the link for  
Human Resources

At the bottom of the page,  
you will find the link to the  
Retiree Page and Newsletters

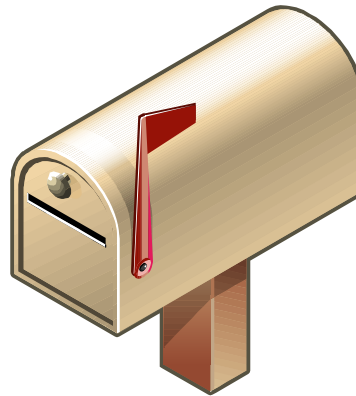
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**2010 MEETING SCHEDULE**

All membership meetings begin at 11:30 a.m.

<u>WHEN</u>	<u>WHERE</u>
Thursday, June 10, 2010	Hoss's Restaurant
Tuesday, August 10, 2010	PICNIC at the Reitz Farm (More details to come in August Newsletter)
Thursday, October 4, 2010	To Be Announced
Tuesday, December 14, 2010	HOLIDAY PARTY at the Villa Restaurant (More details to come in November Newsletter)



**2010 Membership Dues**  
may be mailed directly to:

**Ann Kilburn**  
**79 Quail Lane**  
**Cogan Station, PA 17728**

Please make your \$10 check payable to  
**Lycoming County Retirees**