



# The Golden View

The Community Newspaper For Adults 55 Plus

August, 2023

Dedicated To The Young At Heart

Dubuque, Iowa

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## University of Dubuque Heritage Center Announces Superlative Season

by Stacey Ortman,  
Director of Public Information, University of Dubuque



An Evening with Marty Stuart & His Fabulous Superlatives  
Saturday, January 27 at UD Heritage Center

The University of Dubuque Heritage Center's 11th annual Live at Heritage Center Performing Arts Series will be a superlative season sure to inspire audiences of all ages.

"More than any previous season, the 2023-2024 Live at Heritage Center Performing Arts Series offers classic, family-friendly entertainment for all ages. I liken many of our events to 'comfort food' for the mind and soul. Our events are not only entertaining but also offer calm, nostalgia, and therapeutic value," said Thomas Robbins, executive director of Heritage Center.

Tickets may be purchased beginning at 11 a.m. Tuesday, Aug. 1, by visiting the Farber Box Office, 2255 Bennett Street; calling 563.585.7469, or visiting [www.dbq.edu/heritagecenter](http://www.dbq.edu/heritagecenter). Patrons are encouraged to purchase tickets online for reduced ticket

handling fees. The Farber Box Office is open 11 a.m. to 2 p.m. Monday through Friday and 90 minutes prior to events.

The Heritage Performing Arts Loyalty System (H-PALS) continues to allow patrons to earn rewards. For every \$200 spent on eligible events, patrons will receive one free ticket (valued up to \$50) to their choice of eligible event. Visit [www.dbq.edu/heritagecenter](http://www.dbq.edu/heritagecenter) for more details.

New this season, a series of special bonus events will also be available.

### SCHEDULE

#### PERFORMING ARTS SERIES

James Kealey, Organist  
Oct. 15

Jason Hudy's "Mesmerizing Magic" – Homecoming at UD!  
Oct. 17

The Music of Billy Joel & Elton John with Michael Cavanaugh – Homecoming at UD!  
Oct. 21

Nashville Backstage: Hit Songwriters Show  
Oct. 27

Christmas at Heritage Center "All the Souls on Earth Shall Sing!"  
Dec. 1

Away in the Basement: A Church Basement Ladies Christmas  
Dec. 5

The Velveteen Rabbit, Virginia Rep  
Dec. 10

Blood Done Sign My Name Featuring Mike Wiley  
Jan. 22

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## Dubuque Symphony Orchestra Celebrates its 65th Anniversary Season

by Kathleen Hoeper, Director of Marketing & Community Relations,  
Dubuque Symphony Orchestra



The Dubuque Symphony Orchestra's (DSO's) upcoming season celebrates its long history as a cultural cornerstone of the arts in Dubuque.

"The DSO's 65th Anniversary season will include many audience favorites," shares Music Director and Conductor William Intriligator. "We are excited to present Pictures at an Exhibition, Grieg's Piano Concerto, Tchaikovsky and Prokofiev's Romeo and Juliet, Mozart's "Elvira Madigan" Piano Concerto, Brahms' Symphony No. 4, Tchaikovsky's Violin Concerto, and Shostakovich's Symphony No. 5. And that's just the Classics Series! Many more audience favorites will be included in our Holiday, Family, Ultimate Rock Hits and Summer Melodies concerts. We return to the full sonic splendor of a large orchestra filling the stage. There's nothing like that sound!"

We will welcome outstanding guest artists including pianists Lorraine Min and Jon Nakamatsu, violinist Terrence Tam, actor and director Sarah Hartmann, the Dubuque Chorale, soprano Megan Gloss, and Eric Ferring, a world-class opera singer returning to Dubuque to make his DSO debut in his hometown. Conductor Rob Stull, professor of music at Clarke University, will be our guest conductor for Ultimate Rock Hits. At our Holiday concerts, we will again welcome members of the Heartland Ballet, the Dubuque Chorale, the Dubuque Chorale Children's Chorus, and we will present an old friend of mine from grade school and high school, vocalist Jeff Liebow, who



has sung lead in Jersey Boys for many years.

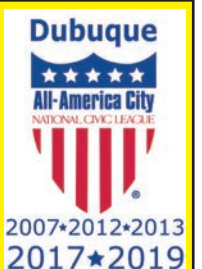
As you can see, there's a lot of great music, amazing performers, and exciting performances coming up in this 65th season. Please join us!"

Season tickets are on sale now through the DSO office. Packages of 3, 4 or 5 Classics concerts are available. Season ticket holders receive exclusive benefits including early access to tickets for Ultimate Rock, Holiday and Family Concerts. New subscribers save 30% off single ticket pricing with the Full 5 package. To order, please call 563-557-1677 or stop in the DSO office, 2728 Asbury Road (lower level of the Atrium building in Fountain Park), open Mon-Thurs 10am-4pm. For more information, visit [www.DubuqueSymphony.org](http://www.DubuqueSymphony.org).

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**Maquoketa, IA**  
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August 16 at 11:00 AM

**Dubuque, IA**  
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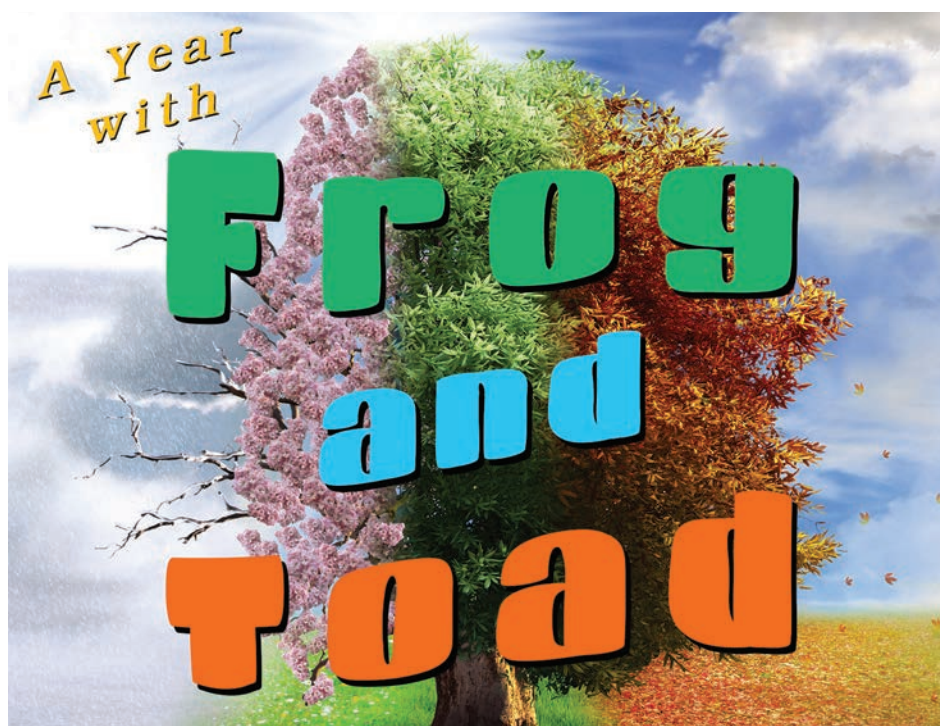
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Medicare Sales Associate



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The Grand Opera House announces 2023/2024 Season



The Grand Opera House is excited to announce the productions that will be a part of our 2023-2024 subscription series. The season consists of plays, musicals, and ballets that will feature talented area residents both on and offstage.

The season begins with *A Year with Frog and Toad*, running September 29 - October 8, 2023. Arnold Lobel's treasured characters hop from page to stage in a story of friendship and adventure. This whimsical show follows two great friends - the cheerful, popular Frog and the rather grumpy Toad - through four fun-filled seasons. The two best friends celebrate and rejoice in the differences that make them unique and special. The jazzy, upbeat score of *A Year with Frog and Toad* bubbles with melody and wit, making it an inventive, exuberant, and enchanting musical for the whole family.

Ring in the Holidays with *A Christmas Carol*, running November 24 - December 3, 2023. This thrilling adaptation by Patrick Barlow uses only five actors to bring some of Dickens' most beloved characters to life. From Scrooge and Tiny Tim to Bob Cratchit and Mrs. Fezziwig, Barlow's *A Christmas Carol* uses nothing more than some simple props, fresh physicality, and the power of imagination to convey this timeless story of redemption. Witness Ebenezer Scrooge's transformation from a stingy miser to a man who generously celebrates the spirit of the season all year long, in this highly theatrical adaptation.

An annual Dubuque Christmas tradition, *The Nutcracker*, takes the stage December 9-17, 2023. Whirling Snowflakes and waltzing Flowers frame this beloved holiday classic. Clara and her enchanted Nutcracker battle the dreadful Mouse King in a nightmare that becomes a beautiful dream. Performed annually for over 20 years, the Dubuque City Youth Ballet's production will be a highlight of

your family's holiday celebration. This year's production will feature new design elements that are inspired by Dubuque and the surrounding area.

The season continues in the new year with *Almost, Maine*, February 23 - March 3, 2024. Welcome to Almost, Maine, a place that's so far north, it's almost not in the United States. It's almost in Canada. And it's not quite a town, because its residents never got around to getting organized. So, it almost doesn't exist. One cold, clear, winter night, as the northern lights hover in the star-filled sky above, the residents of Almost, Maine, find themselves falling in and out of love in unexpected and hilarious ways. Knees are bruised. Hearts are broken. But the bruises heal, and the hearts mend—almost—in this delightful midwinter night's dream.

The Heartland Ballet brings the popular fairy tale, *Cinderella*, to life April 6- 14, 2024. Prokofiev's *Cinderella* is notable for its jubilant music, lush scenery, romantic story, and comic stepsisters. The enduring rags-to-princess story offers the promise of "happily ever after" with a dose of humor mixed with the majesty of classic ballet. Experience the beauty of Cinderella, the Fairy Godmother, a handsome prince, a gorgeous ball gown and the perfect dance party. Considered to be one of the top ten ballets of all time, Heartland Ballet's exquisite production is sure to enchant audiences of all ages.

Start the summer off right with *School of Rock*, co-produced with Rising Star Theatre Company, June 14 - 23, 2024. Rock got no reason, rock got no rhyme...You better get me to school on time! *School of Rock*, based on the hit movie, follows Dewey Finn, a failed, wannabe rock star who decides to earn an extra bit of cash by posing as a supply teacher at a prestigious prep school. There he turns a class of straight-A pupils into a guitar-shredding, bass-slapping,

Grand Opera House cont. Pg. 10

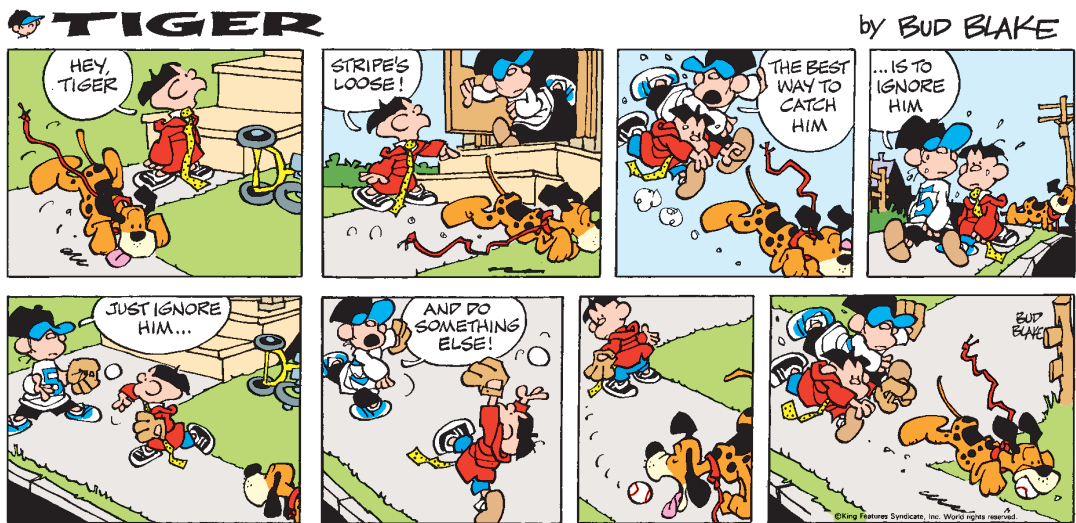
A large graphic announcing the 2023-2024 season. At the top, it says 'ANNOUNCING 2023-2024 SEASON' in large, bold letters. The Grand Opera House logo is in the top right. Below are six small images representing the season's productions: 'A Year with Frog and Toad', 'A Christmas Carol', 'The Nutcracker', 'Almost, MAINE', 'Cinderella', and 'School Rock'. At the bottom, it says 'SEASON SUBSCRIPTIONS ON-SALE NOW!' with a QR code and the website 'THEGRANDOPERAHOUSE.COM'. Box office information is provided at the very bottom: 'BOX OFFICE: MON-FRI, NOON-4PM • 563-588-1305 • 135 W 8TH ST, DBQ, IA'.

An advertisement for River Bend Retirement Community. On the left is a photo of a young man playing guitar and singing into a microphone. On the right, text reads: 'Join us to celebrate Grandparents Day &amp; our 17th Anniversary! Sunday September 10th, 2023 Meal 12-1 PM Live Music 1-3 PM by Mark Zalaznik'. Below this is the River Bend logo and contact information: 'RETIREMENT COMMUNITY Assisted Living &amp; Memory Care 813 Tyler St. NE Cascade, IA 52033 (563)852-5001 www.riverbendal.com'. Social media icons for Facebook and Instagram are also present.



**The Golden View**  
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**GO FIGURE!** by Linda Thistle

The idea of Go Figure is to arrive at the figures given at the bottom and right-hand columns of the diagram by following the arithmetic signs in the order they are given (that is, from left to right and top to bottom). Use only the numbers below the diagram to complete its blank squares and use each of the nine numbers only once.

	-		x		27
+		+		-	
	+		x		32
x		x		x	
	x		+		19
26		28		25	

1 2 3 4 5 6 7 7 9  
 Go Figure! Answer on Pg. 24  
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**DIFFICULTY: ★**  
 ★ Moderate ★★ Difficult  
 ★★★ GO FIGURE!

**STICKELERS** [sic].  
 by Terry Stickels

Below are four squeezer puzzles. Can you find the correct word to be placed in the middle of each to create two new words, one front-end, one back-end? Here's an example of how it works:

battle S H I P wreck

- 1) rattle \_ \_ \_ \_ door
- 2) assist \_ \_ \_ \_ acid
- 3) mortar \_ \_ \_ \_ walk
- 4) there \_ \_ \_ \_ draw

Stickelers Answer on Pg. 24  
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# King Crossword

**ACROSS**

- 1 Artist Chagall
- 5 Witty one
- 8 Infatuated
- 12 — about (roughly)
- 13 Copper head?
- 14 Arkin or Alda
- 15 Famed circus impresario
- 17 A deadly sin
- 18 Tuscan city
- 19 Rapsallions
- 21 Craving
- 24 "— was saying ..."
- 25 Pocket bread
- 28 Chart toppers
- 30 Cagers' gp.
- 33 Author Tan
- 34 Highway divisions
- 35 City area, for short
- 36 LP speed
- 37 Staffer
- 38 College VIP
- 39 Luau bowlful
- 41 Cold War initials
- 43 Chin covers
- 46 Old hat
- 50 Forearm bone
- 51 Every year
- 54 Blue material?
- 55 Swiss canton
- 56 Campus digs

1	2	3	4		5	6	7		8	9	10	11
12					13				14			
15				16					17			
18						19	20					
			21		22	23		24				
25	26	27			28		29			30	31	32
33				34						35		
36				37					38			
			39	40		41		42				
43	44				45		46		47	48	49	
50					51	52	53					
54					55				56			
57					58				59			

- 57 Hefty volume
- 58 Cotillion celeb
- 59 Follow orders
- DOWN**
- 1 Floor cleaners
- 2 Con
- 3 Judicial garb
- 4 Brain protectors
- 5 Pallid
- 6 — Dhabi
- 7 Jewels
- 8 Grand parties
- 9 Kitchen foil type
- 10 React in horror
- 11 Picnic invaders
- 16 Squealer
- 20 Mama Elliot
- 22 Spiced tea
- 23 Brahmanist
- 25 Standard
- 26 Little rascal
- 27 Ear membrane
- 29 Casual tops
- 31 Buddy
- 32 "Shark Tank" network
- 34 Set down
- 38 "The Godfather" star
- 40 Emulate Lincoln
- 42 Resort
- 43 Small statue
- 44 Ticklish Muppet
- 45 Tater
- 47 Uppity sort
- 48 Foolproof
- 49 TV trophy
- 52 Before
- 53 Tease

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**Be sure to check the website  
TheGoldenViewOnline.com**



### Small Dog's Aggression Is a Worry

**DEAR PAW'S CORNER:** I have a small, mixed-breed, mostly terrier named Cookie. He's a darling to me and my son, but to anyone else, he's a terror. He is a rescue, so I don't know what his early life was like or if he was properly socialized. But I'm worried about having company over because he will bark ferociously at any strangers. What can I do to stop this? — *Janice L., Trenton, New Jersey*

**DEAR JANICE:** A lack of socialization or an abusive home could be factors in Cookie's aggression. Genetics can also be at play: Some dog breeds were developed to be guard dogs or hunters and may be more aggressive if not trained well.

However, Cookie has accepted you and your son as

family, and that is a positive sign. Follow these tips as you begin the process of reducing his aggression.

— Never force Cookie to meet new visitors or strangers on the street. Let him approach visitors on his own, with you supervising.

— Ask visitors (and people on the street) not to approach Cookie or try to pet him.

— Create a safe space where you can put Cookie when visitors arrive. A kennel cage with water, soft bed and favorite toys is ideal.

— If Cookie is physically aggressive (charging or snapping), he must stay in his kennel when visitors come, and should always be leashed and wear a muzzle when walking outdoors.

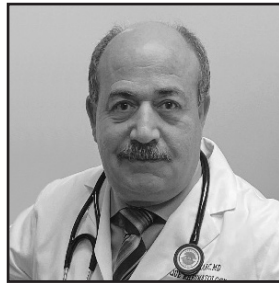
Next, talk to Cookie's veterinarian about a combination of anti-anxiety medication along with a training routine. I recommend working with a trainer so you can implement effective training methods as quickly as possible. With love, training and care, Cookie can become a confident, less aggressive dog.

*Send your tips, comments or questions to [ask@pawscorner.com](mailto:ask@pawscorner.com).*

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## COME CHAT with ME

by S. E. Persinger



Recently, I was going through some old hard copy files and found an interesting subject. It was about the games children played in colonial America. No, this is not going to be a nostalgic column. But, I have done some research about games played over the past 200 years by many generations of our history.

Psychologists tell us that children love activity games. Of course, nowadays electronic games are in great demand too. But, I look back on my childhood and recognize some of the games I played were inherited from my ancestors and are still played by children today, but sometimes a game was renamed.

In colonial America, I Spy (hide-and-seek) was basically played like I learned it. You leaned against a tree, closed your eyes, then, counted to one hundred, opened your eyes and tried to find all the other children who were hiding somewhere nearby. You had to call out the name of the one you spotted and then run to the tree and declare that person caught. Of course, if he or she reached the tree first that person was allowed to go and hide again.

Another game that has been around for a long time is marbles, but it is not played

much today. Yet marbles are sold as toys. The game called Button, Button was called Hot Potato in my childhood. We all sat in a circle and one child was given a potato that was held behind the back, then another child would run around the circle and tap the person on the back that had the potato. Then that child would try and catch the other child before they sat down. Some games I played like Kick-the-Can, Jacks, Captain May I, Hop Scotch, and Simple Simon have simply disappeared.

There were many games listed for that time period, but only the ones I mentioned survived my children's childhood. I believe my grandchildren played with marbles, and maybe similar games from the past that were renamed. But, culture to culture invents their own activity games to satisfy the needs of children interacting with each other.

And since I have two great grandchildren in grade school, I thought it might be interesting to find out what games they may be playing during recess time. One teacher I interviewed said that his students just make up their own games in which they run and chase each other while playing with balls or other soft objects made for tossing.

All in all, children need to be together. They have to interact with each other in order to have fun and learn how to share their spare time in healthy playtime.



Michelle Bell,  
Social Security District Manager,  
Dubuque, Iowa



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*Earth laughs in flowers.*  
—Ralph Waldo Emerson

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**Sleep Is Good!**

Almost everything that is written about how to look at life and how to live life well focuses on the 16 plus hours that we're awake. My weekly writing is no different. It occurred to me that I should write something about the 1/3 of our lives (perhaps 1/4 or less for many) we spend sleeping. Because that's a significant portion of our lives, it might benefit us to reflect on how we should view this time we sleep.

A common view is that sleep is something we have to give in to and that you're a more industrious person and a more productive person if you sleep less. Far more people brag about how little sleep they get than the number who brag about the abundance of sleep they get. We're afraid of being considered lazy or maybe seen as unimportant if we admit to getting adequate sleep. And rarely does anyone want to admit to having taken a nap.

Why do we resist wanting to go to bed, often putting it off until it's way past what should be our bedtime? One reason might be that when we climb into bed we have to give up control. We're not going to be able to run anything, fix anything, work on anything, or do anything about anything. We just have to let go, and we don't like doing that!

I recently read a book titled *You're Only Human: How Your Limits Reflect God's Design and Why That's Good News* by Kelly M. Kopic. He got me to thinking about the value of sleep. There are lots of good reasons to have a healthy respect for sleep and the need for adequate sleep. Science and medicine have always touted the physical and mental benefit of adequate sleep, but Kopic reminds us

that there are spiritual benefits to having a proper view and practice of sleep.

Kopic writes, "Sleep is a spiritual discipline that daily reminds us of our lack of control... Sleep reminds us daily that we can't rescue ourselves: we are never strong enough, we never know enough, we never can do enough to eliminate our vulnerability. And so sleep is an act of faith."

In a way, going to sleep is a sacrament. In the Protestant tradition we have two sacraments, baptism and Communion. A sacrament is an outward act (the being covered with water in baptism and the eating of the bread and drinking of the cup in Communion) that has an inward spiritual meaning. I'm not suggesting adding a third sacrament, a sacrament of sleep, though many people practice it as a sacrament in church! It does seem proper to view sleep as sacramental in nature. It's an outward act which can remind us to embrace an inner conviction that the world doesn't need us 24/7 and to trust God to run things while we sleep. Both thoughts are humbling, and humility is a good character trait to possess.

There's a classic children's bedtime prayer that I learned as a child. "Now I lay me down to sleep. I pray thee, Lord, my soul to keep. If I should die before I wake, I pray thee, Lord, my soul to take." I know, it sounds rather morbid, probably not a prayer most contemporary parents would want their child to pray. But there's a great deal of truth in it, and, for the record, it didn't scar me for life to have prayed it as a child. Laying our head on the pillow at night, or even for a nap, is an opportunity to reaffirm our trust in God.

Maybe a good prayer to pray would be, "Lord, I'm going to sleep now. You take care of me and everything else. Good night!" Okay, I think I've said what I've wanted to say about sleep. I think it's time for a nap!

*"In peace I will lie down and sleep, for you alone, Lord, make me dwell in safety."* Psalm 4:8

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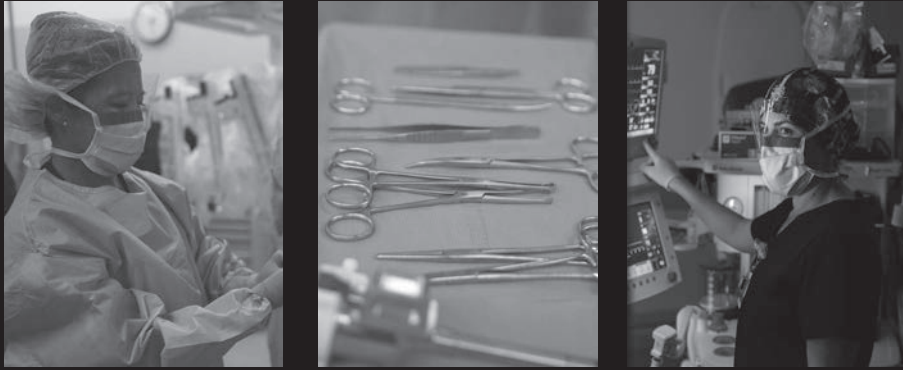
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—Walt Whitman

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*It is the Lord Christ whom you serve.*



Ukrainian etching, artist unknown (1976)

COLOSSIANS 3:23, 24 

**BIBLE TRIVIA**  
by Wilson Casey

1. Is the book of Corinth (KJV) in the Old or New Testament or neither?
2. From Matthew 11:18, who was accused of "having a devil" because he did not drink? *Mark, John the Baptist, Paul, Josiah*
3. In Exodus 15:21, who sang a patriotic song after the crossing of the Red Sea? *Zipporah, Delilah, Miriam, Dinah*

4. From Judges 1:23-25, which Canaanite city did spies find the entrance to? *Ai, Sardis, Colossae, Bethel*
5. In Acts 12:21-23, what ungodly ruler was struck down by an angel? *Herod, Ehud, Jehu, Abner*
6. Eve's name appears in the book of Genesis how many times? *0, 2, 13, 21*

**ANSWERS**

- (1) Neither, (2) John the Baptist, (3) Miriam, (4) Bethel, (5) Herod, (6) 2 (Gen 3:20, 4:1)

Comments? More Trivia? Gift ideas?

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**YESTERDAY AND TODAY**  
 BY MICHAEL GIBSON



In 1901, the editor/owner Patrick Quigley merged the *Dubuque Daily Telegraph* and the *Dubuque Herald* to create the *Telegraph-Herald* newspaper. From 1901-1914 the *Telegraph Herald* rented space in a building at 7th & Main. But with growing circulation and a work force numbering over 130, a new and larger building was needed. From 1914-1930 the newspaper occupied this new structure at the corner of 5th & Main. In 1930, the offices re-located to the current site at 8th & Bluff. (Photo courtesy of the Center for Dubuque History).

Yesterday & Today cont. Pg. 9

**Bell Tower Theater**



By Carole Caplan-Lonner

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**Bell Tower Theater Presents**  
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*The Kids Left. The Dog Died. Now What?*



The cast includes Bell Tower veteran Cathy Goodman alongside three newcomers to the Bell Tower stage: Amanda Hauta, George Tuft and James Moris.

The Bell Tower Theater, your hometown theater, is pleased to announce the next comedy of their 21st Season, *The Kids Left. The Dog Died. Now What?* with book, music and lyrics by Carole Caplan-Lonner. The performance is directed by Bell Tower Theater's Artistic Director, Sue Riedel, with Music Direction and Accompaniment by Terry Dillon.

Follow a cast of four hilarious "empty nesters" who share their perspectives on life in their later years. This musical revue entertains audiences with visiting the doctor, babysitting the grandchildren, and keeping up with new technology.

The Bell Tower Theater is conveniently located in Fountain Park at 2728 Asbury Road in the city's vibrant West End just minutes from both Highway 20 and the Northwest Arterial. Performances are every Thursday and Friday evening at 7:30 pm; Saturday, August 12 and 19 at 7:30 pm; Saturday, August 26 at 2 pm and every Sunday afternoon at 2 pm from August 11 to 27. The performances on August 11 & 12 are the Early Bird Special performances when tickets are just \$11.50. Tickets for all other performances are \$23. Thursdays are Girls' Night Out; all audience members get a free glass of wine. For information and to purchase tickets call 563-588-3377 or visit [tickets.belltowertheater.net](http://tickets.belltowertheater.net).

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This creative, reflective workshop will provide an environment to look at

decision-making skills, identify the content of our lives, and examine how we sift through all the facets. Sr. Ginny Heldorfer, Sr. Janet May, and Julie Tebbe will facilitate the day. All three women are involved in companioning people of all ages as they make life decisions.

The cost is \$15/person, including lunch; please register online at [shalomretreats.org](http://shalomretreats.org) or by calling 563.582.3592 by Friday, July 28.



Yesterday & Today from Pg. 8

Michael Gibson has decided to take a hiatus from the Yesterday and Today feature. He has given permission to recycle previously published photos and captions for your enjoyment.



Urban renewal in the late 1960s leveled much of Dubuque's downtown including many of the buildings along Main Street. This photo shows 5th & Main looking east today. The Downtown Holiday Inn, built in the late 1990s is on the southeast corner where the old *Telegraph-Herald* offices once stood. In the early 2000's CIGNA (now Prudential Financial) built a new building on the northeast corner. (Photo by author).



**Derek Paulson, Assistant Fire Marshal**

According to the Electrical Safety Foundation International (ESFI), there are approximately 3,300 fires in the home annually caused by extension cords. On average, extension cord fires kill about 50 people yearly and injure another 270. Another hazard of extension cords is the trips and falls they may cause, especially in adults over the age of 65. Here are some safety tips that can help keep your home and yourself protected when using extension cords.

Extension cords are meant for temporary use. They are not to take the place of permanent wiring. If you are finding that you have lots of extension cords in use because you have few outlets, evaluate if you really need all the things plugged in. Consult with an electrician about having more outlets installed as well.

When using an extension cord, never plug an extension cord into another extension cord or into a power strip. This is called "daisy chaining" and could result in a fire. Always plug larger items such as refrigerators, microwaves, air conditioner units and other appliances directly into wall

outlets. The heat that these appliances produce can overheat extension cords and power strips resulting in a fire.

Never run extension cords through walls, ceilings or floors or under rugs or doors. Never set items on top of an extension cord such as clothing or other combustible materials. The heat buildup in the cord over time can cause those combustible items to start on fire. Running cords under doors can slowly wear the sheathing off the cord exposing the wires. This could cause an electrical shock or a fire.

Finally, extension cords can cause trip and fall hazards. Many people run extension cords across rooms, down hallways or even down stairways. As we get older, we do not pick our feet up as high when walking. This can result in our feet getting tangled up in an extension cord and falling. If using an extension cord, ensure it does not go across doorways or in areas where you walk.

If you have any questions or would like further information, I can be reached at 563-589-4195 or at [Dpaulson@cityofdubuque.org](mailto:Dpaulson@cityofdubuque.org).

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Is a family member having trouble managing money because of health problems or memory issues? Or are you planning ahead in case you need help in the future? Knowing your options will help you choose what works best for your situation. An informal caregiver can be helpful on an as-needed basis. Options include the following.

**Conversation partner-** This allows you to give a trusted relative, friend, or professional an overview of your finances (even if you don't want to share all the details). Ask your broker or banker to send a copy of your statements to an adult child or accountant. Ask a trusted friend or relative to join when you visit your banker or financial adviser.

**Trusted contact person-** You can add a "trusted contact person" to your brokerage accounts. Some banks may offer this too. It allows your financial institution to contact the trusted person in certain circumstances, like if they believe you're getting scammed. Trusted contacts don't have access to your money—they get notified if the

financial institution sees signs of financial exploitation

**Convenience account-** A "convenience account" or "agency account" lets you name someone to help you deposit or withdraw money and write checks. A convenience account is not the same as a joint account, where money is jointly owned and the joint account holder automatically gets the money when you die. A convenience account does not change the ownership of the money in the account or give your helper the right to keep the money when you die. The money belongs only to you.

Speak to your broker or banker to see what informal caregiving options are available. If you don't have someone you feel comfortable asking to help you, there are money management programs that can help. To find help in your area, contact the Eldercare Locator at [eldercare.acl.gov](http://eldercare.acl.gov)

Source: Consumer Financial Protection Bureau, <https://www.consumerfinance.gov/consumer-tools/managing-someone-elses-money/>

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Season subscriptions are currently on sale and can be purchased in person at the Box Office located at 135 W. 8th Street in Dubuque, or by calling (563) 588-1305. Box Office hours are Monday through Friday from Noon until 4:00pm. Subscriptions can also be purchased on our website at [www.thegrandoperahouse.com](http://www.thegrandoperahouse.com). Single tickets for all productions are on sale now.

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**How to Avoid Calcium While Taking Thyroid Medication**

**DEAR DR. ROACH:** I had a thyroidectomy, and I take levothyroxine. Instructions for the medication state not to take it within four hours of consuming calcium. No discussion of the drug has clearly stated whether this only refers to calcium supplements or whether this also includes high-calcium foods.

I usually take levothyroxine when I wake up, between 2 a.m. and 3:30 a.m., to avoid breakfast dairy products (i.e. yogurt, cheese and soy milk) and dinner foods (broccoli, leafy greens, dairy and soy). I go to bed fairly early. I eat mainly plant-based, plus dairy.

I have asked some doctors and pharmacists, only to have them answer with the question: "Doesn't that only apply to supplements?" I don't know! That's why I'm asking. I want my thyroid prescription to work as it's supposed to. Can you shed light on this issue? — *E.G.*

**ANSWER:** Large amounts of elemental calcium do decrease the absorption of the thyroid hormone, thyroxine. If you were to take thyroxine (Synthroid and others) at the same time as you would a large calcium pill, you could expect the thyroid medicine to be about 7% to 8% less absorbed. (Iron and caffeine also decrease thyroid hormone absorption.)

A glass of cow's milk taken at the same time will decrease

thyroid hormone absorption. Soy milk has not been studied, but I would expect calcium-fortified soy milk to be similar to milk, yogurt and some high-calcium cheeses in their ability to reduce thyroxine absorption.

However, I think you may be taking things too far. One hour is probably adequate enough to separate calcium from thyroxine. Furthermore, if you are consistent in taking your medication, your dose will get adjusted to the correct level. I doubt that vegetables have any effect on absorption.

Finally, in a study of people who took thyroxine sometimes with and sometimes without their calcium, the change was not enough to get them out of the desirable range, although the levels were definitely affected. The dose of thyroid hormone has a little bit of leeway in most people, although some people (such as those with a history of thyroid cancer who are now on replacement therapy after surgery) need to have a very exact dosage. So, avoiding calcium, iron and caffeine in those cases is more critical.

...

**DEAR DR. ROACH:** I am a 72-year-old woman who, over my adult years, has developed allergies to Tylenol and all NSAIDs. Just this week, I developed a rash after taking aspirin, which was my last resort for pain. I was given a prescription for tramadol, but I really don't want to take a narcotic for aches and pains I only have periodically. Instead, I use ice, heat, stretching and exercise, which keep me pain-free most of the time. — *T.W.*

**ANSWER:** I have rarely seen a person allergic to so many classes of medicines, but it can occasionally happen. It's unfortunate, but I certainly agree with you that an opioid (the term narcotic isn't used

To Your Good Health cont. Pg. 17

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—Benjamin Franklin

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**SENIOR NEWS LINE**

by Matilda Charles

**Buying a New Vehicle**

We all cringe the day when it becomes apparent that we need to buy a new vehicle. And it's not only the expense that makes us leery. It's the whole process of wondering how we're going to be treated if we go to a dealership.

The best way to handle it is: Do your homework (a lot of it) in advance, as much as you can.

Contact your financial institution about pre-approval for a loan and their interest rates. Know how much vehicle you can buy before you end up at a dealership.

Check Kelley Blue Book online and try to determine what value your current vehicle might have. It might be worth more than you suspect because trade-ins are hot items nowadays.

Try to find something you like that's already on the lot at a dealership that you can test drive so you're not waiting months for delivery.

Still, if you're certain about a particular vehicle, you might see on a dealer website that the vehicle is "in transit" and will arrive "soon." A deposit at the dealership can hold that vehicle for you. Warning No. 1: That deposit will likely be non-refundable. Warning No. 2: Get it in writing, including the sales price and VIN. In other words, do any haggling before you put down a deposit.

When at the dealership, do not express happy feelings for any certain vehicle or color. Remain noncommittal. Expect them to push you to accept their financing. Don't disclose your credit score when they ask; they're getting ready to start pushing the financing.

Don't disclose that you're already pre-approved for a loan elsewhere until the very end when you've selected a vehicle.

Don't tell them how much you want for your trade-in; they might be ready to offer even more.

And mostly, be willing to walk away if you're pressured too much. If you get tired, go home. There are other dealerships everywhere.

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by Freddy Groves

**\$54 Million in Kickbacks**

Yet another scammer thought he would get away with his crimes. In a recent case, a thief was convicted for his part in a large compounded prescription drug ring, with kickbacks and bribes that included money, dinners and hunting trips.

The Anti-Kickback Statute (AKS) bans offering bribes for

medical care or drugs that aren't medically necessary for patients. This applies to prescriptions that will be paid by TRICARE and Medicare (or any government program), and it was the physicians of those patients who were targeted and encouraged to use a certain pharmacy.

Theft had apparently been going on for many years, likely beginning in 2012. Over the years, the thieves submitted over \$54 million in false claims. Of that, TRICARE had paid out over \$42 million in claims for those drugs. The compounded drugs in question had been rigged to be the most expensive possible to get back the most money in payment from TRICARE, and included drugs and pain/scar creams. The scammers would use "test billing" on fake claims to learn which claims would be paid the best.

TRICARE is the benefit program that provides coverage for retirees, spouses and families, active duty and others. In this case, the thieves submitted fake claims in over 30 states and a few foreign countries (which is likely why the scammer turned over his passport).

The original indictment was dated 2020 and included a whole alphabet of government agencies, including the FBI, Health and Human Services, Department of Defense, Department of Justice and the VA Office of Inspector General.

Meanwhile, several others were charged in the crimes, which included soliciting or

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