



HEALTH & Wellness

**EASY WAYS TO KEEP
YOUR IMMUNE
SYSTEM STRONG -- Page 3B**

**FIVE BIG HEALTH
THREATS FOR MEN -- Page 6B**

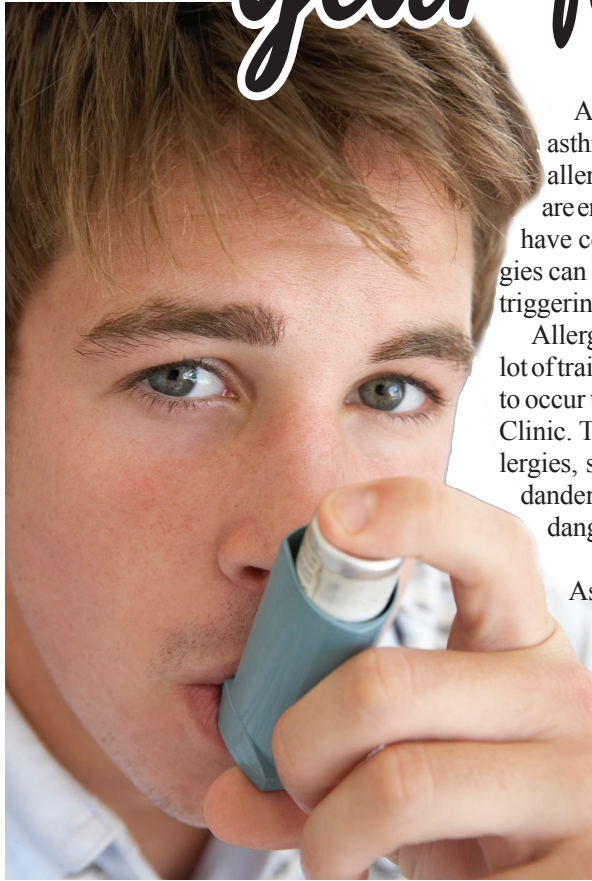
**HOW TO STAY FIT
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A SPECIAL SUPPLEMENT TO THE

Unterrified Democrat

Wednesday, June 10, 2020

Allergy season is a risky time of year for asthma patients



Allergies can mean discomfort for asthma sufferers, both during seasonal allergy season and whenever allergens are encountered. For people who already have complications due to asthma, allergies can be especially problematic — even triggering asthmatic episodes.

Allergies and asthma happen to share a lot of traits. Unfortunately, they also happen to occur together frequently, says the Mayo Clinic. The same substances that cause allergies, such as pollen, dust mites and pet dander, also may cause asthma to rear its dangerous head.

The American College of Allergy, Asthma and Immunology says people who have allergies also often have asthma. People who seemingly think that wheezing is a product of pollen may actually have asthma and are advised to see an allergist to get to the root of the problem.

Allergic asthma, where aller-

gies trigger asthma symptoms, is the most common type of asthma, advises ACAAI. Children who have allergies and also have asthma make up 80 percent of those affected. The rates are 75 percent of young adults (age 20-40) and 65 percent of those aged 55 and older who have at least one allergy and asthma.

Allergy season can be particularly scary for those with asthma because the chances of having an attack can be ramped up and may be more severe. Therefore, anyone who is experiencing allergic reactions and/or asthma symptoms should heed this advice.

• **Speak with an allergist.** He or she can check out symptoms and prescribe the right treatments. Drugs such as montelukast, which is a leukotriene modifier, can help control immune system chemicals released during an allergic reaction. It also may help alleviate asthma symptoms.

• **Consider immunotherapy.** Immunotherapy involves allergy shots that can reduce sensitivity to the allergens over time. It

might even help prevent the development of asthma in some people with seasonal allergies, states ACAAI.

• **Avoid allergy triggers.** Knowing pollen counts, cleaning a home and preventing dust mites and pet dander from accumulating, and avoiding going outside or having the windows open when counts are high can help. Showering and laundering clothing after being outside can limit allergens brought into the house.

• **Try anti-immunoglobulin E (IgE) therapy.** The Mayo Clinic says with an allergy, the body's immune system mistakenly identifies a specific substance as something harmful and releases IgE antibodies to fight the allergen. The next time the IgE antibodies sense an allergen they will release a chemical called histamine into the bloodstream. IgE-targeted medications block these reactions and interfere with IgE.

Allergies and asthma often go hand-in-hand. Treating symptoms and avoiding triggers can help immensely.



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Easy ways to keep your immune system strong

The immune system is a powerful component of the human body. The immune system recognizes when viruses, bacteria and other foreign invaders enter or compromise the body, and then takes action to prevent illnesses from taking over. The average person can help his or her immune system do its job more effectively by making the immune system as strong as it can be.

Harvard Medical School says that diet, exercise, age, and psychological stress may affect immune system response. Certain lifestyle choices can promote a strong immune system.

- **Get adequate sleep.** Doctors believe sleep and immunity are closely tied. A study of 164 healthy adults published by the National Institutes of Health found those who slept fewer than six hours each night were more likely to catch a cold than people who slept for more than six hours. Aim for adequate rest each night to keep your body in top form.

- **Increase your intake of fruits and vegetables.** Fruits and vegetables supply the powerhouse antioxidants that are essential for protecting a body against free radicals. Free radicals may play a role in heart disease, cancer and other diseases. Serve fruits and/or vegetables with every meal to ensure you're getting enough antioxidant-rich foods.

- **Consume fiber and fermented foods.** Fiber can help feed the gut microbiome, which is linked to a robust immune system. The microbiome also may prevent harmful pathogens from entering the body through the digestive tract. Data also suggests that eating more fermented foods can further strengthen and populate healthy bacteria in the gut.

- **Exercise regularly.** Aim for 30 minutes of moderate exercise per day, advises

the American Heart Association. Thirty minutes of exercise each day can go a long way toward keeping the body healthy. The U.S. National Library of Medicine says physical activity may help flush bacteria out of the lungs and airways. Exercise causes changes in antibodies and white blood cells. These antibodies and white blood cells circulate rapidly, so they may detect illnesses earlier than they would if you do not exercise. Body temperature also rises during exercise, which could naturally prevent bacteria from growing.

- **Try to minimize stress.** According to Simply Psychology, when people are stressed, the immune system's ability to fight off antigens is reduced, making people more susceptible to infections. The stress hormone corticosteroid can suppress the effectiveness of the immune system. Limiting stress through meditation and breathing exercises, or trying to remove stressors from one's life, may help.

A healthy immune system is vital to fending off or recovering from illness.

INVESTMENT ADVICE

Long-term care insurance that costs nothing if you don't use it

"When you hit 60, you need long-term care insurance, period." – Dave Ramsey, from daveramsey.com

The number one concern we hear from those nearing and in retirement is: "Will I / we run out of money?" Concern number two is, "What if we go into a nursing home – how will we pay for it?"



by TRAVIS FORD, CFP®

These are good questions, and they are related. With the average nursing home in Jefferson City costing \$5,600 per month (Genworth Cost of Care Survey 2019), a prolonged nursing home stay could jeopardize your money's ability to last your whole life.

Very few of us have an answer to the question about paying long-term care expenses.

This is a gaping hole in the financial plan of too many Americans. The best financial planning in the world can be jeopardized if someone goes to a nursing home.

So let's talk about solutions. With long-term care insurance, there have been very positive developments in the past few years. If you have shopped and been discouraged, it's time for another look.

First, let me touch on the problems with the policies available the past few decades: Monthly premiums are paid, but if not used the money goes away. A couple could easily put over \$100,000 into these policies over their lifetime. That's a lot to lose if they don't need long-term care.

Also, rates may very well increase. Many people who've had a long-term care policy for 10 years have seen a major rate increase. We have seen price increases of 20, 50, 80, 100, 150 percent. Ouch.

The new products on the market offer solutions to these problems. If you don't need long-term care, the money is available for other purposes or survivors. No more use it or lose it. And the policy guarantees the premiums for life. No rate increases.

Some of these policies are very simple and easy to understand. Here's an example of how this plan could work: A couple places \$100,000 into the policy. If they need long-term care, the policy pays three times what they put in: \$300,000. In some cases, the prices will vary with age, but not always.

If they die and never need the coverage, at least the amount they paid in may go to their beneficiaries.

Essentially, the plan costs nothing if not used for long-term care.

Yet another advantage: we can insure two people on one policy, which is cheaper than two separate policies.

Also important after the stock market drama we've seen recently: this is a whole life insurance policy, which means your long-term care plan is not affected by the market.

We encourage many of our clients to apply for these policies to see if they can qualify. It allows them to utilize their existing savings with minimal impact on the monthly budget.

If we can help you assess your long-term care plan or provide other financial planning or investment consulting, please call for an appointment.

Travis Ford, CFP®, is a financial planner with Wallstreet Group Advisors in Jefferson City. He can be reached at 573-636-3222 or travis@wallstreetins.com.

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Cancer and COVID-19

The COVID-19 outbreak of 2020 caught many people, particularly those in the western hemisphere, off guard. As the virus spread, the lives of hundreds of millions of people throughout North America and Europe changed dramatically and seemingly overnight, prompting many to wonder if they or their loved ones were going to get sick.

No one was thought to be immune to COVID-19, though many people were unfortunately believed to be more vulnerable to the disease than others. According to the Centers for Disease Control and Prevention, older adults and people with serious chronic medical conditions are at the greatest risk of getting sick from COVID-19.

The American Cancer Society notes that cancer patients, like groups with an elevated risk of getting sick from COVID-19, must do all they can to avoid being exposed to the virus. That's because the immune systems of cancer patients, particularly those in active chemotherapy and bone marrow transplant patients, can be severely weakened. In fact, in March 2020 officials with the Fred Hutchinson Cancer Research Center warned that early data from China and Italy, two countries which experienced early and widespread outbreaks of the disease, indicated that cancer patients would be at increased risk of getting the virus.

ARE ALL CANCER PATIENTS AT RISK?

Dr. Steve Pergram, the medical director of infection prevention at Seattle Cancer Care Alliance, said that patients with blood malignancies are most at risk for COVID-19. Blood malignancies include non-Hodgkin lymphoma, chronic lymphocytic leukemia, acute myeloid leukemia, acute lymphoblastic leukemia, and multiple myeloma. While people with these forms of cancer may be most at risk of getting COVID-19, it's important to note that all cancer patients, including those who recently concluded treatment, are vulnerable. Those who concluded treatment should know that the aftereffects of treatment can linger long

after treatment programs have ended, and those aftereffects may continue to compromise patients' immune systems.

WHAT CAN CANCER PATIENTS DO

continued on page 4B



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Signs you might be allergic to your medication

Medicine helps billions of people across the globe stay healthy. Medicines are used to treat existing illnesses and reduce a patient's risk of developing others. As effective as medicines can be, no two humans are the same, so medications that may help one person could prove harmful to another.

The American Academy of Allergy, Asthma & Immunology notes that all medications can cause side effects, but only 5 to 10 percent of adverse reactions are due to allergies. Allergic reactions begin in the immune system, which controls how the human body defends itself. If a person is allergic to a certain type of medication, his or her immune system identifies the drug as an invader or allergen and it can respond in various ways. The AAAAI notes that the most common immune response to medication is a result of the expansion of T cells. These cells identify the drug as foreign and create a delayed immune response that most often affects the skin.

While allergic reactions to medications may not be very common, the AAAAI says that such reactions can be life-threatening. That highlights the importance of learning the signs of allergic reactions.

SYMPTOMS OF DRUG ALLERGIES

The American College of Allergy, Asthma & Immunology advises anyone who experiences these symptoms while taking medication to speak with their physicians, including an allergist, immediately:

- Skin rash or hives
- Itching
- Wheezing or other breathing problems
- Swelling
- Anaphylaxis

Anaphylaxis is a rare but severe allergic reaction that can occur suddenly and quickly worsen. Symptoms of allergic reactions to medication are not often life-threatening, but anaphylaxis can be deadly. The ACAAI notes that anaphylaxis occurs when an over-release of chemicals forces a person to go into shock. Even people who have already administered epinephrine, the drug used to treat severe allergic reactions, should visit an emergency room immediately at the first sign of anaphylaxis, which may include trouble breathing, tightness

of the throat, hoarse voice, nausea, vomiting, abdominal pain, diarrhea, and dizziness. Rapid heartbeat, low blood pressure, a feeling of doom, cardiac arrest, and fainting are some additional signs of anaphylaxis.

According to the AAAAI, most anaphylactic reactions occur within one hour of taking a medication or receiving an injection of the medication. However, such reactions also can take place hours after a medication has been taken.

Antibiotics are the most common cause of anaphylaxis, but the AAAAI notes that recent research has shown that chemotherapy drugs and monoclonal antibodies also can induce anaphylaxis.

People take medicine to feel better, but sometimes their bodies and certain medications are not a match. As a result, people must be vigilant when taking medications for the first time, paying particular attention to how their bodies react. More information about allergic reactions to medication is available at www.aaaai.org.

Cancer and COVID-19

continued from page 3b

TO PROTECT THEMSELVES FROM COVID-19?

Cancer patients should embrace the safety protocols recommended by the CDC, including social distancing measures and limiting direct contact with other people. Seniors in cancer treatment should take advantages of opportunities to limit their exposure to COVID-19, such as visiting grocery stores during seniors-only hours and opting to participate in digital reli-

gious services instead of in-person services. In addition, patients can work with their cancer care teams to devise ways to continue receiving treatment without elevating their risk of exposure to COVID-19.

Cancer patients also may need to adjust their expectations in regard to visits with their physicians. Dr. Len Lichtenfeld of the ACS noted that cancer patients may need to book virtual follow-up visits with their physicians or even delay preventative procedures aimed at reducing the likelihood of recurrence.

COVID-19 does not discriminate, but cancer patients may be among the most vulnerable to getting the virus. Learn more about cancer and COVID-19 at www.cancer.org.



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How to support a loved one with cancer

Support networks are vital for cancer patients. The experts at Weill Cornell Medicine note that the support of family friends, both in the immediate aftermath of a diagnosis and throughout treatment, can help patients regain a sense of normalcy and maintain their emotional stability, each of which improves their chances at ensuring a positive clinical outcome.

The role of cancer caregiver is often unlike any other people have played or will play. In recognition of that, the American Society of Clinical Oncology offers the following tips to cancer caregivers as they transition into their new roles.

- Prepare yourself. Caregivers may be so busy looking into what they can do to help a loved one diagnosed with cancer that they overlook or forget the need to prepare themselves. The ASCO recommends that caregivers process their own feelings about a loved one's diagnosis before they begin caring for that person. This can ensure their focus is where it needs to be when their loved needs help. In addition, caregivers can do everything to learn about their loved one's disease ahead of time. Many patients are not forthcoming about their disease, and even those that are may find it physically and emotionally exhausting to repeatedly share the details of their disease with friends and family. Learning the basics on your own can save the patients from these feelings of exhaustion.

- Let your loved one know it's alright to say, "No." Caregivers may want to give their loved one advice, but it's important that they recognize recommendations, however well-intentioned they may be, may not always be welcome. That can

create unnecessary tension between caregiver and patient. Let your loved one know they can decline suggestions, and always ask permission before giving advice.

- Don't forget to have fun. A cancer diagnosis is serious business, but caregivers and patients must make room for levity throughout the treatment process. The ASCO recommends caregivers make time for light conversation and humorous stories. This can be beneficial to both patients and caregivers, providing a routine respite from discussions about how patients are feeling. Discussions about topics other than cancer, such as sports, movies or hobbies, also can be a respite from the rigors of treatment and caregiving.

- Treat your loved one just as you ordinarily do. The ASCO notes the importance of treating a loved one during treatment just as you normally would. While that may not always be possible, it can help patients feel like they're still a friend or family member first and a cancer patient second.

- Pay attention to your loved one's feelings. Some doctors encourage cancer patients to keep a journal or blog during their treatments. If possible, read their journal or blog entries.

Many people are more comfortable sharing feelings in this way than directly with their caregivers, so the entries can provide valuable insight into how loved ones are coping.

Cancer caregiver is a role unlike any other and presents some unique challenges. Caregivers can employ various strategies and even speak with their loved one's physicians in an effort to overcome those challenges.



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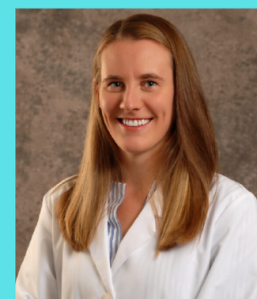
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Five big health threats for men

Many men do not feel the need to visit a doctor unless there is something that is causing problems that can no longer be ignored. The Centers for Disease Control and Prevention says men are 33 percent less likely than women to have visited a doctor within the past year. By the time men see a physician, the window of opportunity to screen for early health problems may already have passed, and now it becomes essential to treat complications of a disease.

Men are at a higher risk for certain health conditions than others. Among the 15 top causes of death, men lead women in all of them, except for Alzheimer's disease, according to WebMD.

1. **Cardiovascular disease:** The American Heart Association says more than one in three adult men have a form of cardiovascular disease. High blood pressure is a major concern and stroke affects more than three million men. Changing one's diet, exercising and getting routine health examinations can go a long way toward preventing the onset of heart disease.

2. **Liver disease:** High levels of alcohol and tobacco use among men can put them at a risk for diseases of the liver, such as cirrhosis and alcoholic liver disease. Globally, cirrhosis caused more than 1.3 million deaths in 2017, two-thirds of which were men. And experts at the Institute for Health Metrics and Evaluation at the University of Washington School of Medicine say hepatitis B and excessive use of alcohol are notoriously high in men, contributing to liver issues. In addition, nonalcoholic fatty liver disease, which is especially prevalent among obese individuals, can contribute to cirrhosis.

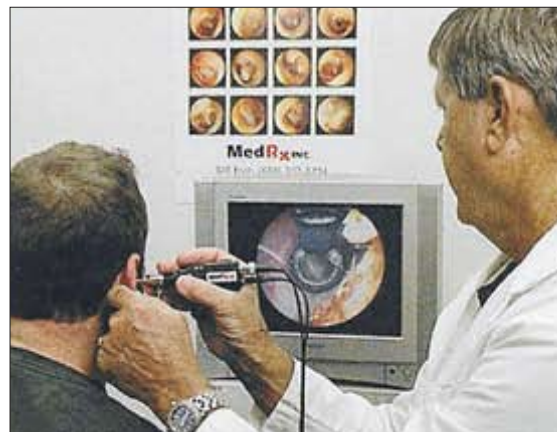
3. **Respiratory diseases:** COPD and other respiratory conditions can lead to life-threatening conditions. The American Lung Association says more men are now being diagnosed with lung cancer than in years past. Smoking remains the leading cause of lung cancer.

4. **Depression:** Men can experience depression and suicidal thoughts. Researchers at The National Institute of Mental Health estimate that at least six million men in the United States suffer from depressive disorders, including suicidal thoughts, each year. Men may exhibit different symptoms of depression, such as fatigue and irritability, than women. Although more women are likely to attempt suicide, men are more likely to die by suicide. Anyone who needs help is urged to call the National Suicide Prevention Lifeline at 800-273-8255.

5. **Unintentional injuries:** Risky behaviors, such as driving recklessly, can lead to injuries and accidents. In 2016, unintentional injuries were the third most common cause of death in men above the age of 20, according to the CDC.

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SHOTS ARE NOT JUST FOR KIDS!

The flooding in Osage County has exposed a lot of people of all ages to various vaccine-preventable diseases such as tetanus and Hepatitis A. You may not realize that you need vaccines throughout your life. Adults need to keep their vaccinations up to date because immunity from childhood vaccines can wear off over time. You are also at risk for different diseases as an adult. Vaccination is one of the most convenient and safest preventive care measures available. Check with the health department and your doctor's office to see if you are due for any vaccines. Most vaccines are covered by insurance, but the health department offers free vaccines for those without insurance.

All adults need: Influenza (flu) vaccine every year as well as Td or Tdap vaccine every 5 to 10 years.

Table 1 Recommended Adult Immunization Schedule by Age Group United States, 2019

Vaccine	19-21 years	22-26 years	27-49 years	50-64 years	≥65 years
Influenza inactivated (IIV) or Influenza recombinant (RIV) or Influenza live attenuated (LAIV)			1 dose annually		
Tetanus, diphtheria, pertussis (Tdap or Td)			1 dose Tdap, then Td booster every 10 yrs		
Measles, mumps, rubella (MMR)			1 or 2 doses depending on indication (if born in 1957 or later)		
Varicella (VAR)		2 doses (if born in 1980 or later)			
Zoster recombinant (RZV) (preferred) or Zoster live (ZVL)					2 doses or 1 dose
Human papillomavirus (HPV) Female	2 or 3 doses depending on age at initial vaccination				
Human papillomavirus (HPV) Male	2 or 3 doses depending on age at initial vaccination				
Pneumococcal conjugate (PCV13)				1 dose	
Pneumococcal polysaccharide (PPSV23)			1 or 2 doses depending on indication		1 dose
Hepatitis A (HepA)		2 or 3 doses depending on vaccine			
Hepatitis B (HepB)		2 or 3 doses depending on vaccine			
Meningococcal A, C, W, Y (MenACWY)		1 or 2 doses depending on indication, then booster every 5 yrs if risk remains			
Meningococcal B (MenB)		2 or 3 doses depending on vaccine and indication			
Haemophilus influenzae type b (Hib)		1 or 3 doses depending on indication			

For more information, please contact the

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Common warning signs of arthritis

Arthritis has name recognition, even among people who are not suffering from it. But despite that recognition, arthritis is not as well understood as one might think.

According to the Arthritis Foundation, arthritis is not a single disease, but rather an informal way of referring to joint pain or joint disease. In fact, the term “arthritis” is so wide-ranging that it actually refers to more than 100 types of conditions.

Despite that complexity, arthritis often produces four important warning signs, regardless of which type of arthritis a person may have.

1. Pain

The Arthritis Foundation notes that arthritis-related pain may be constant or intermittent. One common misconception about arthritis pain is that it only occurs during or shortly after a body is at rest. However, arthritis-related pain can occur while the body is at rest and is not always triggered by an activity that incorporates a part of the body affected by arthritis. In addition,



pain from arthritis can be isolated to one area of the body or affect various parts of the body.

2. Swelling

Skin over the joints affected by arthritis may become red and swollen. This skin also may feel warm to the touch. The Arthritis Foundation advises anyone who experiences this swelling for three days or longer or more than three times per month to contact a physician.

3. Stiffness

This warning sign is, along with pain, the one that is most often associated with arthritis, even by people who don't suffer

from the condition. Stiffness when waking up in the morning or after long periods of being sedentary, such as sitting at a desk during the workday or taking a long car ride, can be symptomatic of arthritis, especially if the stiffness lasts an hour or longer.

4. Difficulty moving a joint

The Arthritis Foundation notes that people should not experience difficulty

moving, such as when getting out of bed. People who experience such difficulty may have arthritis.

People who recognize any of these warning signs should report them to their physicians immediately. Be as specific as possible when describing these symptoms, as specificity can help physicians design the most effective course of treatment.

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How to stay fit when social distancing

Many people consider their gyms much more than a place to exercise. A gym can be a great place to socialize while trying to stay healthy. Having friends or fellow fitness enthusiasts around also can provide the motivation many people need to stay the course and achieve their fitness goals.

The International Health, Racquet & Sportsclub Association says more than 70 million consumers visited health clubs in 2017. That marked a record high since IHRSA began tracking data in 1987. Fitness memberships also are popular in Canada. GoodLife, the largest fitness club in Canada, has 400 different locations and more than 1.5 million members.

Fitness centers were among the many non-essential businesses forced to shutter as a result of COVID-19, forcing fitness enthusiasts to find new ways to stay mentally and physically fit. Many creative ideas have surfaced.

- **Online classes:** An internet connection is all that's necessary to find a number of workouts that can be streamed from the comfort of home. The streaming website YouTube can be a gold mine for free workouts. Some cable service providers also may have On Demand fitness channels or rentals that can mirror some of the classes taken at the gym.

- **Social apps:** Gym-goers can inquire whether their gyms are offering alternative programs. For example, Jersey Strong, a fitness chain in New Jersey, began live-streaming many of its popular group fitness classes via a special Facebook page. Class instructors guide classes from their own homes or from empty gyms. Other gyms may provide links to subscriber-based gym training workouts free of charge.

- **The great outdoors:** Even though some parks, beaches and trails have been closed, workouts can take place in and around the neighborhood. Jogging or walking can be excellent cardiovascular exercises, as can taking a bicycle ride for a few miles down neighborhood streets. People who live in rural areas can run through forested land or even farmland. Pushups, sit-ups, planks, and other body weight exercises can be done right in the backyard. Before making a decision about whether or not to be active outside, be sure to check the latest guidance



from your local health department and community or state leaders.

- **Remote sports:** Videos of city dwellers playing tennis across roof tops for much-needed air and exercise have emerged in recent weeks. Similar benefits can be achieved with a game of catch, volleyball or racquet sports over fences with neighbors, provided limits on participants are placed and social distancing is maintained.

Staying fit during COVID-19 restrictions takes some ingenuity, but it's certainly possible to maintain your overall health. In fact, some people have found they now have more time to exercise than they did before.

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