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Number 5

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Clearfield County Fair set to kick off July 17

By Andy Stine
astine@altoonamirror.com

The Clearfield County Fair is entering the 165th year in their history. The fair will begin on July 17 and end on July 25.

As far as fair manager Greg Hallstrom goes, he's been involved with the fair for literally as long as he can remember.

"It's all about tradition for me," Hallstrom said. "My family has been involved with the fair forever, dating back to my grandfather. Now my granddaughter is involved with it — my daughter, my son, my mother, my sister. It's a family thing for us growing up through the fire department. We just kind of kept around with it."

For the nine days that the fair runs at the Clearfield Driving Park, admission will be \$5 dollars, with parking running the same price. The exception is July 22 when admission will be free for the entire day.

For many visitors of the fair for a long time, the Clearfield County Fair was always held at the end of July into the beginning of August. That ended two years ago as the car-

nival was unavailable on the previous days. When they were unavailable, they moved it up a couple weeks and also went to nine days instead of the previous seven-day event.

"They weren't available our old dates, and in this industry if you don't have a good carnival, you won't have much," Hallstrom said.

Every year, usually sometime in the winter, fair-goers look forward to which musical groups and artists will be coming to Clearfield in the summer. This year, country music star Gavin Adcock will be performing on the grandstand stage on July 19.

Popular 90s rock bands Everclear and Sister Hazel will be performing on the last night of the fair on July 25.

The reaction from locals on the concerts are the same every year, according to Hallstrom.

"It doesn't matter who you put out there," Hallstrom said. "Half the people are happy, and half the people will say, 'Who are they? Never heard of them.' We get that every single year. It's about 50/50, I would say."

The parade is held on the Monday night every



— Courtesy photo

Gavin Adcock will be performing on the grandstand stage on July 19.

year through downtown Clearfield and finishes in the grandstand, and it will be no different this year on July 20.

Also popular in the grandstand is harness racing, which will be held on July 18 and July 21 at 5:30 p.m., and on July 19-20, and July 22 at 1 p.m.

Bullride Mania will be held on July 22, while the

popular truck and tractor pulls are on July 23. The Black Cat Hell Drivers Stunt Car show will be on July 24.

All feature shows on the grandstand stage will begin at 7 p.m.

There are also additional musical acts performing at the David H. Litz stage throughout the fair.

Kids Day will be held on July 21. Kids will get in free until noon that day, and children will be able to take a ride in a Pennsylvania State Police helicopter from 10 a.m. to 2 p.m. Kids finger printing will be held from noon to 2 p.m., and a pedal tractor pull will be held at 2:30 p.m.

Hallstrom noted there are quite a bit of new activ-

ities at the fair this year that have an America250 theme. He also noted there will be tug of war contests, farm animal calling, a hot dog eating contest, a pie-eating contest, and a potato sack race.

A full daily schedule can be found on the fair's website at clearfieldcountyfair.com or at the fair's Facebook page.

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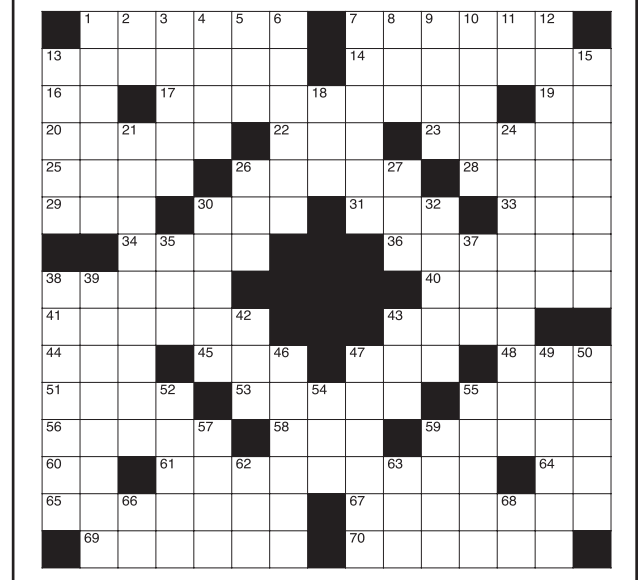
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AD BARGAIN Crossword Puzzle
Solution on page 6



- CLUES ACROSS**
- Mended
 - Hymns
 - Commercial transport of goods
 - Poked holes in the ground
 - They precede C
 - Branch of knowledge concerned with wealth
 - Larry and Curly's pal
 - Injured
 - Popular type of dance
 - Moon crater
 - American state
 - Places to lock valuables
 - Stalk that supports the capsule
 - Keyboard key
 - ... death do us part
 - A type of cage
 - A place to sleep
 - Annual music awards show
 - Made over
 - Hard, stony substance
 - Incantations
 - Long-legged, wading bird
 - Breathe noisily
 - Congressman
 - Rip off
 - Golf score
 - Popular pickup truck
 - Where infants sleep
 - Music term
 - Small opening in a surface
 - Musical term meaning "very"
 - Soviet Socialist Republic
 - Treats with powder
 - Email subject line feature
 - A British lawyer
 - Expression of laughter
 - Farmer's calendar
 - Seeds used as food
 - Eurasian shrubs
 - Periods of inactivity
- CLUES DOWN**
- Hard things to kick
 - Collective of countries
 - Letter of Hebrew alphabet
 - One-time Alabama running back Eddie
 - One's sense of self-esteem
 - Of the teeth
 - Treat with care
 - Type of whale
 - Curved structure
 - Emits coherent radiation
 - One of the Gospels (abbr.)
 - Smallest interval in western music
 - Netherlands seat of government
 - Gives to charitably
 - Lout
 - Pastas
 - Release from restrictions
 - Female sibling
 - Title of respect
 - Silver coins
 - Region in India
 - Partner to cheese
 - Dark or dusky
 - Pacific Northwest tree
 - Exaggerate
 - Toddler
 - Touch lightly
 - Fundamentals
 - Jeopardies
 - Curved structures
 - Isolated, flat-topped hills
 - Forming the bottom layer
 - Reciprocal of sine
 - Genus of Old World birds
 - New York college
 - Cloak
 - Kawhi Leonard's team (abbr.)
 - Vietnamese offensive
 - "The Great Lakes State"
 - "... myself and I"

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- '16 Ford Explorer - 3.5L, 4x4, 154K
- '16 Chevy Traverse - 3.6L, AWD, 113K
- '15 Chevy Cruze - 1.4LT, FWD, 118K
- '15 Subaru Outback - 2.5L, AWD, 146K
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Paws & Claws

The Dangers Of Letting Cats Roam Outdoors

House cats make peculiar, interesting and lovable companions. Cat owners often go to great lengths to make their furry feline friends feel good, and some may allow cats to roam outside. Though such a decision may be well-intentioned, it could lead to some troubling consequences. The animal welfare organization American Humane notes that allowing indoor cats outside could jeopardize their health and safety in a number of ways.

Health
Cats allowed to venture outside may encounter feral cats, which American Humane notes can be carriers of disease. A 2014 study published in the journal Zoonoses and Public Health estimated that between 60 and 100 million feral cats live in the United States, and that figure could be even higher today. The animal rights organization PETA notes that contagious diseases such as herpes viral conjunctivitis, feline AIDS, leukemia, and infectious peritonitis are common in feral cats. Indoor and outdoor cats who catch these diseases could suffer serious consequences, including death. Infection with parasites is another potential outcome for indoor cats allowed outdoors. Though American Humane notes parasites are not usually life-threatening for cats, they can cause a multitude of symptoms, including scratching, skin infections, vomiting, and diarrhea. Fleas, ticks, ear mites, gastrointestinal worms, and ringworm, which can be passed on to people in certain situations, are just some of the parasites cats can pick up if allowed outside.

Safety
Safety is another factor cat owners must consider as they ponder whether or not to let their cats outside. American Humane disputes the notion that cats have an innate instinct to avoid busy streets. Reliable estimates regarding how many cats are struck and killed by cars each year are hard to come by, but it bears noting that cats' small stature makes them hard for motorists to see, which could make them more vulnerable to being hit by cars than dogs. Vehicles are not the only outdoor safety threat to cats. Loose dogs and wild animals, including raccoons and foxes, may hunt cats allowed outdoors. Cats also could ingest toxins such as antifreeze, which has a pleasant taste but could prove fatal for cats. And though the image of firefighters saving cats from high perches in trees is common, trees are a significant threat to cat safety. Curious cats may climb trees and then be afraid to come down or struggle to come down safely, potentially leading to severe injuries. Though owners may allow cats outdoors as an act of kindness, such a decision could place these pets in serious jeopardy.

How communities can help to grow local businesses

A community is comprised of various resources that coalesce to make it unique. Businesses are important components of that formula, and successful enterprises increase the chances a community will thrive. According to the business development experts at WSB, businesses help support and diversify a community property tax base, provide goods and services for existing and future residents, and contribute to a strong, local economy. There's much to gain from a thriving local business sector, and communities can help them thrive and grow in various ways.



- Prioritize shopping at local businesses. Before making purchases online or at big-box retailers, shoppers can explore the offerings closer to home. Local businesses often have high-quality items that cannot be found elsewhere.
- Choose local restaurants. When searching for places to enjoy a meal, community members can select local restaurants instead of chains. They also can purchase gift cards to local restaurants when gifting others.
- Encourage and support small business partnerships. According to research by Faire, an online wholesale marketplace, a majority of retailers are focused on establishing partnerships with other local businesses to set them apart from larger competitors. Shared loyalty programs, co-hosted events and joint promo-

tions are popular ways that businesses can benefit from partnerships. Community chambers of commerce can promote such efforts and residents can support them by patronizing these companies.

- Influence local sourcing. While patronizing local businesses, consumers can suggest options to influence businesses' own purchasing decisions and encourage them to prioritize local suppliers and products.
- Be informed about local policies. Community members should advocate for policies that are favorable to local

businesses and entrepreneurs. This can create a diverse and robust local economy.

The relationship between community mem-

bers and local businesses is symbiotic. Each provides benefits to the other and the relationship can be nurtured to grow a strong local business community.

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Altoona Mirror Plus!



WEDNESDAY, JULY 8, 2026

Tipton business owner set to retire after 42 years

Cate Rossi opened corner store with her brother in 1984

By WALT FRANK
wfrank@altoonamirror.com

TIPTON — Cate Rossi has spent her entire career at one location — Rossi's Corner Store, 4368 E. Pleasant Valley Blvd. in Tipton. Rossi, 61, will retire June 30 after 42 years at the business she and her brother Lenny started in 1984. Rossi, a 1982 graduate of Bellwood-Antis High School, had started working at the family business, Rossi Exxon Service Station, while she was in high school.

In 1984, she and Lenny decided to open a small convenience store with bread, milk, chips and cookies within the existing service station.

"Our mom and dad (Leonard and Helen Rossi) helped us get the business up and running, we couldn't have done it without them. They had Rossi's Bar and Grill and owned lots of rental properties and a car dealership (Rossi Motor Sales)," Rossi said. "They taught us the characteristics of a business. I felt I hit the jackpot with my parents, I am very blessed."

While running the business, Rossi attended Penn State Altoona and received an associate degree in business administration in 1988.

"I learned more working on the job than in the classroom, there is nothing like real experience to educate you," Rossi said.

Rossi said after starting small, food service was added in 1990 and new gas tanks were added when she became president and owner of the business in 1997.

Rossi has seen good times and bad times over the years.

"COVID was a big challenge, we closed for two months. We didn't know if we would make it or not.

It took a couple of years to recover, it was tough for small businesses. I am happy we are still here," Rossi said. Rossi said she never thought about looking for another job.

"I was close to my parents. I was happy to be here. Bellwood was a great place to raise kids. It was a blessing to work with my dad for 15 years. He had the best customer service, he had a way with people, I saw that for 15 years. I learned so much from him how to treat people, he was a great man and a great dad," Rossi said. "I didn't think I would be in this my whole life, but it's been a good job. Many of my customers are like family to me, it has been very enjoyable."

Rossi said she always enjoyed her customers and employees. She said she has had about 140 employees over the years, some staying as long as 25 years.

"I am a people person. I will miss my customers, it is a joy to come to work and see my friends. It is nice to see the people enjoy food and how much they like us. It is a lot of work but it is rewarding," Rossi said.

Rossi said she has made changes when needed and said customer service sets Rossi's apart from other convenience stores.

"When customers ask for something, we try to accommodate them. We've expanded our menu to give people what they want. We also provide quality gasoline. We went from Exxon to unbranded gasoline about ten years ago, so we can offer a lower price," Rossi said. "Competition has been a challenge, but our customer service sets us apart, they like what they can get here at Rossi's."

Rossi is well respected in the community.

"My dad bought cars from her dad. We all went to school together in Bellwood, and we've been business neighbors and friends for decades," said Joe DelGrosso, retired CEO of DelGrosso Foods. "Cate took the strong foundation her parents built and grew it into her vision. She has been a valued

member of the community, a wonderful business neighbor, and a trusted friend. Many employees from DelGrosso Foods, DelGrosso's Park, and Marianna's Fund-raisers regularly stop at Rossi's for breakfast, lunch, or to fuel up before heading home."

"Our families have grown up together in the Tipton/Bellwood area for years. Cate learned from a very young age the strong work ethic it takes to have business that is open every day," said Carl Crider Jr., president of DelGrosso's Park and Rossi's brother-in-law. "Through hard work, determination and unwavering dedication, she not only preserved a cherished family business but helped it thrive for decades. Her leadership transformed it into a trusted and respected name throughout this part of Blair County. By balancing tradition with innovation, she built a lasting legacy that has positively impacted countless customers, employees, and families in our community."

Rossi's Corner Store and Martin Oil Company have been business partners for several years.

"Cate is someone that I have so much respect for. She is a businesswoman that I look up to and hope to mirror. She is a kind, giving person, but she is also smart and runs a tight ship with her business. I know her father is looking down and so proud of what she has done at this location. Cate is a respected businesswoman in the community and also a dear friend," said Karen Padula, Martin Oil sales director.

Over the years, Rossi has provided jobs for many young people in the area.

"We couldn't have done it alone. We have a good team who have been instrumental in the success of Rossi's, we appreciate each and every one of them," Rossi said.

Jenn Kocher worked for Rossi from 1990-95.

"Cate has a way about her, the way she carries herself. She is friendly and welcoming, someone you feel comfortable around. When I worked for her, she carried a sense of authority and that you needed to listen to her, she knew what she was talking about," said Kocher, now vice president of communications and marketing for the National Association of Water Companies. "She gave us the opportunity to learn so much that set us up for careers in the future."

Kendra Noye, a substitute teacher in Waynesboro Area School District, worked for Rossi from 2012-18.

"She is so kind and generous, so family oriented, she cares about the community, she is a great leader. She



Mirror photo by Patrick Waksmunski

Cate Rossi works the lottery machine at Rossi's Corner Store at 4368 E. Pleasant Valley Blvd. in Tipton.

made you feel welcome, like part of her family. It wasn't stressful, it was comforting. If you needed to change your schedule, she was very flexible, she was very generous and she was very understanding," Noye said.

Nick Padula, who works as a service advisor for Cummins in Altoona, worked for Rossi from 2014-18 through high school.

"Cate is a very hardworking individual, she was a great mentor to me, she showed how a small business should be run, she was very inspirational. She is a pillar in our community of Tipton. It was my first job. She taught me work ethic and to be the best at what you do. If I ever decide to start a small business, she would be the first person I would reach out to, she did it right," Padula said.

Jean Lovrich, a regular customer and friend, said her daughter worked for

Rossi.

"She is very community minded and very friendly and supports anything for the community. She is just a big hearted person. She is always there to support families in times of need," Lovrich said.

Rossi said the time is right to retire.

"I have a new grandson who is 10 months old and my daughter, Tessa Francis, is expecting a second. That is one of the biggest reasons. They live in Warrenton in northern Virginia. I would like to be able to help them and visit as much as I can," said Rossi, who also plans to spend more time with her other daughter Abbey, who lives in Exton.

She has other retirement plans as well.

"I've always wanted to see the Vatican and where dad's parents were from (Campobasso, Italy), that is on my bucket list for next

year. I want to deepen my faith, I will go to Mass more during retirement. Mom and Dad taught us a lot of good values," Rossi said.

Rossi's nephew, Troy McCrum, will take over the business as president/owner.

"I've given him lots of advice. Be good to your customers and be honest. He is young and techy and has a lot of great ideas. He will do fantastic, people love him and he is ready for this," Rossi said. "He has worked here since college, he likes the business. He is a good fit, he is well liked by the customers. It will be a nice and easy transition."

"I am excited, I am very lucky, Cate has laid a great foundation over the years, I am proud to continue the family tradition and be part of it moving forward," McCrum said.

Mirror Staff Writer Walt Frank is at 814-946-7467.

The Rossi file

Name: Cate Rossi
Age: 61
Position: Retiring as president/owner of Rossi's Corner Store
Education: 1982 graduate of Bellwood-Antis High School; 1988 graduate of Penn State Altoona with associate degree in business administration
Family: Daughters, Tessa and Abbey; one grandchild with a second on the way
Quote: "One year grew into five years and now it is 42 years."



Mirror photo by Patrick Waksmunski

Cate Rossi and her nephew Troy McCrum, who is taking over the business, sit at a booth under plaques honoring their family history.

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Simple to build a cash cushion

As you approach retirement, take this step of creating a bucket portfolio

BY CHRISTINE BENZ
Morningstar

An important job in the two or so years leading up to retirement — right up there with figuring out your healthcare coverage and winding down your work activities — is building up a cash cushion. In addition to being there as a source of funding when you eventually retire, cash has the salutary effect of providing a buffer if you retire earlier than you expected due to unforeseen circumstances.

As you build out your Bucket portfolio, here's some guidance on the amount, source, and location of those liquid reserves.

Rightsizing Bucket 1

Your cash bucket should consist of one to two years' worth of portfolio withdrawals, not living expenses. That's because at least some of your living expenses will likely be coming from outside your portfolio — Social Security or a pension, for example. And the composition of those cash flow sources may well change throughout your retirement.

To set up your Bucket 1 initially, think through your cash flow sources for the first few years of retirement. Let's say a 66-year-old wants to retire in two years and expects that he'll need to spend \$80,000 per year, in total, from his \$1.5 million portfolio, at that time. He wants to delay filing for Social Security until age 70, so all of his spending will come from his portfolio in those first few years of retirement. After that, roughly half his spending needs will come from Social Security.

If he wanted to be conservative, he could build a cash cushion consisting of \$160,000 — his years 1 and 2 portfolio withdrawals. His Bucket 2 — high-quality bonds — would consist of eight years' worth of portfolio withdrawals, which at that point will be \$40,000 per year (his \$80,000 total spending less Social Security income). The remaining \$1 million and change could go into a globally diversified equity portfolio.

Where to put the money?

In addition to thinking through the size of your liquid reserves bucket, it's also worth considering the "where" of it. Will you hold cash in your taxable accounts, tax-sheltered accounts, or some in both? To help answer that question, you need to consider your sequence of withdrawals in retirement. Taxable accounts are often first in the queue for retirement withdrawals because their ongoing tax costs are higher than those of tax-sheltered accounts. (In a taxable account, you enjoy long-term capital gains tax treatment on the sale of appreciated winners you've held for more than a year, but ordinary income is dunned at your higher ordinary income tax rate.)

See **Cash**/Page 3



Associated Press photos
Instructor Bengie Santos (at front), 72, leads an exercise class for older adults at the Dale Turner Family YMCA on April 30 in Shoreline, Wash.

Feel the groove

Older exercise instructors can speak their peers' language

BY DONNA BLANKINSHIP
The Associated Press

SEATTLE — Bengie Santos was a dancer and choreographer for 30 years before reaching an age when most artists hang up their dancing shoes and take a seat in the audience. But she wasn't ready to sit back and enjoy the show. So Santos began her third act as an exercise instructor.

Now 72 and in her 14th year teaching at the YMCA of Greater Seattle, Santos has an almost cult-like following of older adults — many in their 80s and 90s — who come to stretch, dance and lift weights multiple times a week.

From Doris Day singalongs to hip-hop routines and country line dances, the classes get people kicking, popping and spinning.

Some of Santos' students say younger instructors — however great — don't quite "get them" in the same way.

And Y organizers and other experts say many older instructors can be role models, speaking their peers' language in a way that makes exercise more fun.

Exercise can build social connections

Sharon Ruff, 81, was attracted to Santos' classes by the eclectic mix of music, and loves the instructor's energy and enthusiasm. Before she retired from her job as a teacher, she had never exercised regularly. "I didn't really like it, because it wasn't fun," she said.

Her friend Ann Kashiwa, 91, often stays for two hour-long classes in a row. She started taking Santos' classes during the pandemic, and has stuck with them through treatment for pancreatic cancer.

See **Instructors**/Page 4



Instructor Bengie Santos, 72, leads a class for older adults, including Pilar Madayag (left) at the Dale Turner Family YMCA on April 30 in Shoreline, Wash.



Participants do arm exercises during an exercise class for older adults led by instructor Bengie Santos, 72, at the Dale Turner Family YMCA on April 30 in Shoreline, Wash.

Science explains why scratching bug bites a bad idea

A mosquito feeds on a technician at the Salt Lake City Mosquito Abatement District on July 26, 2023, in Salt Lake City.



Associated Press file photo

BY LAURAN NEERGAARD
The Associated Press

WASHINGTON — You've likely heard it since childhood: Don't scratch that bug bite or rash; you'll make it worse. But why would something that feels so good be bad?

A lot of things can cause itchiness, sometimes serious diseases. Whatever the cause, doctors have long warned that scratching too much can damage the skin. Now researchers better understand why even a mildly annoying itch could

put you on an itch-and-scratch cycle if you give in.

How did they find out? In part by putting tiny "cones of shame" onto mice to uncover what happens on a cellular level when an itch gets scratched — or left alone.

They also gained insight into why a good scratch at least at first brings a sigh of relief. After all, not just people and other mammals scratch, even fish do. The commonality suggests there must be some evolutionary reason and the mouse experiment hints at a little germ

protection — but still not a reason to scratch.

Expect a swollen, itchier spot if you can't stop

Dr. Daniel Kaplan, a University of Pittsburgh dermatologist whose lab studies immune reactions in skin, was exploring a run-of-the-mill type of itch called allergic contact dermatitis, caused by irritants such as poison ivy or nickel in jewelry.

See **Bites**/Page 5

Kozeska's path shows how to overcome obstacles

By GEORGE THOMAS KATTOUF
For the Mirror

Life is rarely a straight path. Career, family, education and fitness goals often require detours, and economic, social or physical challenges can significantly affect us. Successful adults learn to navigate setbacks and keep moving forward, even when outcomes differ from their plans. This is the story of Anita Kozeska and her efforts to fulfill a dream and lifelong calling.

Growing up in Kratovo, Macedonia, Kozeska did not participate in sports. However, she had a great deal of encouragement from her parents to pursue her dreams.

"Both of my parents were tailors," Kozeska said. "My dad had his own shop and my mom used to work in a factory. Life was very simple. As kids we played outdoors. We were always encouraged to follow what we would like to do. My mom was a risk taker who encouraged us to go and explore the world."

That parental guidance and support led Kozeska to travel to the United States as a high school exchange student.

"My parents could not afford to pay for that one year. Nevertheless, they found a way to borrow money for me to come for one year. I stayed with an American host family, and they're the ones who changed my life. They saw my determination, focus, and willingness to study. With the support from another family, they paid for my education," Kozeska said.

She was accepted by the University of Mary Hardin-Baylor as a pre-med student. Her decision to become a physician was shaped early in her youth.

"I had that calling from watching my parents, especially through childhood. My dad was the one that was always willing to help anybody around him. His kindness and compassion towards others was always with us," Kozeska said.

Many things put her dream to become a physician/neurosurgeon on hold. She got married and gave birth to a daughter. Kozeska did not want to place her daughter in day-care to pursue her career ambition. In addition, her husband's career as a cardiologist required her to move to a variety of locales. Though she took additional classes and passed the MCAT (a requirement for medical school admission), her commitment to family required her to leave that

THE FITNESS TRACK



Courtesy photos

Anita Kozeska (left), owner of Arya Yoga Studio, Hollidaysburg, is the subject of this month's Fitness Track. Members of her senior male yoga group class include (from left): Richard Baronner, Pat Barnes, Mike Dinger, John Becker and Frank Madden.

dream behind.

She and her family moved to Hollidaysburg about 13 years ago. Kozeska decided to alter her career aspirations and become a physician assistant and was accepted into the program at Saint Francis University. Unfortunately, once again, family matters created a detour in her plans.

"The moment I started the program, my dad got very sick. His kidney function was deteriorating so I decided to take time off to donate my kidney to my dad. The school was extremely kind. They agreed to permit me to come back the next year and continue my physician assistant education," Kozeska said.

After successful surgery, Kozeska returned to Saint Francis and began taking classes during the summer. Unfortunately, family health issues struck again.

"My sister got very sick. After months of testing, she was diagnosed with a very rare form of cancer. I decided the door was getting shut for me again, and I decided that is not what I was meant to do. I decided not to pursue the physician assistant program and instead support my sister and family," said Kozeska.

Despite the major setbacks in her personal life, she still had a need to help others. Though her desire for a career in the medical profession was thwarted, her interest in health and wellness never waned.

While living in New Jersey shortly before her marriage, Kozeska decided to participate in a yoga class.

"I was in the first row, and I was hooked from the moment the class started. I

didn't know anything about yoga. I loved the challenge and I kept coming back. I started back in 2004. Yoga kept me present in the moment. It was about my journey on the mat, nobody else's," she reflected.

When she moved to this area, she continued to participate in yoga training. Her instructor encouraged her to get her certification which she accomplished a few years ago.

Today, she owns and operates Arya Yoga Studio in Hollidaysburg. She can now provide compassionate care to others, which was her rationale for pursuing a medical career. A little over a year ago she decided to add a class for senior males. Each senior student has an opportunity to modify the session by using blocks, chairs, and bolsters to meet personal needs. During the entire hour, Kozeska performs the movements with the students. Music plays in the background from a variety of genres. At the end, relaxation and reflection are emphasized prior to departure.

"I just wanted some more flexibility. I noticed as I aged that it wasn't as easy to do things that I used to do. One of my main goals is stability and looking forward to the 80's. If you don't start doing yoga now, it's not going to help much when you hit that age," said Frank Madden, age 75.

"I run and bike with my wife. I'd go for a run, and the next day might suffer a pulled hamstring or hurt my knee or calf. Since I started yoga, I haven't had any injuries. We've all heard it, use it or lose it. We're all trying to get some of the lost mobility back,"

said John Becker, age 68.

"I saw that there was a class just for men of certain age, I think it's over 65. I was always interested in seeing how yoga would affect me. I thought this was a great opportunity to do it with a bunch of guys, and I found it to be extraordinarily beneficial. Overall, I feel better. I am more flexible and my balance has improved. Life can be so hectic, and there's always a million things you're thinking about doing, but the time I'm here, that disappears," said Mike Dinger, age 67.

"I had a recent surgery,

and after that I felt a lot more stiffness and soreness, especially in the morning when I got up, and my balance wasn't as good. My brothers-in-law were in this class, and they seem to be enjoying it. My balance is improving and my flexibility is getting better," said Pat Barnes, age 78.

"Walking and getting out of bed is getting easier. Whenever I do anything physically, I seem to recover a little quicker, and that wasn't the case at one time. I did it for stability, flexibility, and primarily because I am with a bunch of guys my own age or older," said

Richard Baronner, age 68, noting that Anita is a great instructor.

Kozeska describes her methodology as the mirror of her life.

"This class is not easy for them or for me. My teaching comes from my own experiences. I explore different types of movement and disciplines, so that I can allow the body to move in many ways. Whatever happens, I am ready to respond not only physically but also mentally.

Though her father passed away prior to the studio's opening, his memory was present on day one and beyond.

"He wasn't present when I opened Arya. The studio was opened officially on his name day, which is Saint John the Baptist," said Kozeska.

Arya Yoga Studio offers group and private classes to meet varied ability levels and personal needs.

George Thomas Kattouf of Altoona is the developer of the website AgelessTimeless.com. He has been instructing martial arts for over four decades in the Altoona Area at the Academy of Martial Arts and encourages seniors to stay fit through martial arts training. If you or someone you know in Blair County is age 50 or older and would be a good candidate for the Fitness Track, email Kattouf at george@agelesstimeless.com. Tune in to the YouTube channel AgelessTimeless to learn more.

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What to do when medical bills pile up

Dear Savvy Senior, I'm 63 and recently had a hospital stay that left me with bills I can't afford to pay. I had Affordable Care Act health insurance, but after my premiums went up in January, I had to drop my coverage. Now I'm overwhelmed by medical bills. What can I do?



Jim Miller
Savvy Senior

ask for an itemized bill. Do not be shy about asking questions. Even small mistakes can add up.

Ask about help

Most hospitals, especially nonprofit ones, are required to offer financial assistance programs, often called charity care. Depending on your income, you may qualify to have part or even all of your bill forgiven.

Call the hospital billing office and ask specifically about financial assistance. You can also visit DollarFor.org, a nonprofit that helps patients apply for charity care programs at no cost.

Negotiate costs

If you do not qualify for assistance, you still have options. Many hospitals and doctors are willing to work with patients, especially if you reach out early.

Ask if they can lower the bill or offer a discount

if you can pay something upfront. You can also request a no interest payment plan to spread the cost out over time. If this feels overwhelming, a medical billing advocate can help. The Alliance of Professional Health Advocates, at aphadvocates.org, can connect you with professionals who review bills and negotiate on your behalf.

Find programs

Since you recently lost coverage, it is also worth checking whether you qualify for Medicaid, especially if your income has dropped. You can apply through Healthcare.gov or your state Medicaid office.

Another helpful tool is BenefitsCheckUp.org, from the National Council on Aging, which can point you to programs that help lower health care and prescription costs.

Get support

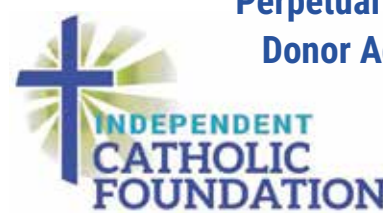
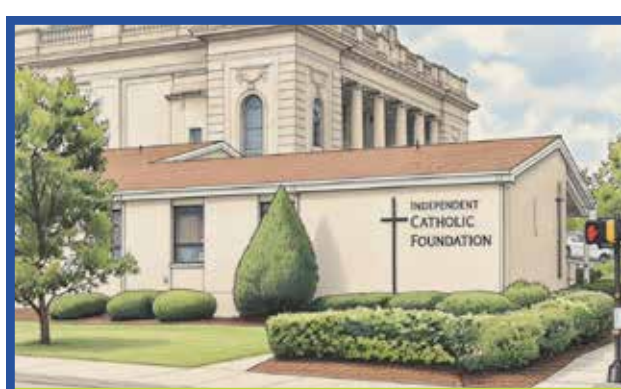
You do not have to handle this on your own. There are several trusted organizations that offer free or low-cost help. The Patient Advocate Foundation (patientadvocate.org)

provides case management services and can help you find financial assistance. The National Foundation for Credit Counseling (nfcc.org) offers nonprofit credit counseling and guidance on managing debt. You can also visit NeedyMeds.org to locate programs that can help lower the cost of prescriptions and other medical expenses.

The most important thing is to act sooner rather than later. Ignoring medical bills can lead to collections and added stress, but many providers are willing to work with you if you reach out.

Start by reviewing your bills, then explore assistance programs and payment options. With some persistence, you can often lower what you owe and set up a plan that fits your budget. Medical debt is common, even among people who had insurance, but it is often negotiable, and there are real resources available to help you through it.

Send your questions or comments to questions@savvy senior.org, or to Savvy Senior, P.O. Box 5443, Norman, OK 73070.



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Check your bills

Medical billing errors are more common than you might think, so start by taking a close look at every bill and explanation of benefits you receive. Watch for duplicate charges, services you did not receive or prices that seem off.

If something does not look right, call your provider's billing office and

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CASH: Reduce problematic holdings

(Continued from Page 1)

But some retirees may benefit from spending from their tax-deferred accounts early in retirement, with an eye toward reducing future required minimum distributions and tax bills. This is a good spot to get advice from a financial or tax adviser. Armed with the knowledge of where you'll turn for your spending in the first part of your retirement, you can then figure out where best to hold your liquid reserves.

Where to get the money?

Once you've determined how much of a cash bucket you plan to set aside and

where you'll hold it, the next step is figuring out how to build it up. Ideally, you'd give yourself a couple of years to enlarge your cash position rather than having to find the money just before retirement. Many people moving into retirement will have a few options.

Additional savings: For preretirees who are still saving, a logical way to begin bulking up cash is to direct new contributions into cash. Say, for example, the aforementioned retiree is making the maximum allowable 401(k) contribution of \$32,500 and putting another \$8,600 into an IRA. By directing two years' worth of contributions to cash in those two accounts,

he could arrive at nearly half his target cash allocation (\$82,200 of his \$160,000 target) by the time he reaches his retirement.

Bonuses and inheritances: If you've recently received a surprise cash injection, the assets are a logical source for bulking up cash reserves. They're probably already in cash and in a taxable account.

Rebalancing: Trimming equities and adding those assets to cash and bonds provides a twofer for people closing in on retirement: It reduces risk and helps cover cash flows for the first few years of retirement. This kind of selling can trigger a tax bill, so get some tax advice and/or concentrate rebalancing

in tax-sheltered accounts to lessen the impact.

Reducing risky positions: Even if your portfolio's asset allocation doesn't need adjusting, you may still have problematic holdings in your portfolio: the employer stock you know you should scale back on, the individual-stock portfolio that's duplicative of what's in your mutual funds, or the costly active fund that hasn't earned its keep relative to an inexpensive exchange-traded fund. Such holdings can be ideal sources when building up your cash reserves, just mind the tax consequences if you're selling them from a taxable account.



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FDA OKs first new sunscreen ingredient in 25 years

WASHINGTON (AP) — Federal health regulators on Tuesday signed off on the first new sunscreen ingredient for the U.S. market in more than 25 years, giving Americans access to a skin-protecting chemical long used in Europe and other parts of the world.

The Food and Drug Administration says the ingredient, bemotrizinol, met the agency's standards for protecting from dangerous ultraviolet rays while causing little irritation or absorption into the skin. The ingredient is safe

for adults and children 6 months and older, the agency stated in a release.

Bemotrizinol will initially be sold in the U.S. by the Dutch manufacturer DSM Nutritional Products under the brand name Parsol Shield, which is expected to launch later in the year. After an 18-month exclusivity period, the ingredient will be available for use by other manufacturers.

Efforts to introduce new sunscreen products have been bogged down for decades by the FDA's bureaucratic system for

updating its lists of safe nonprescription drug ingredients. Bemotrizinol is the first ingredient to go through a streamlined process authorized by Congress in 2020.

Experts say bemotrizinol will fill an important niche in the U.S. market: protecting against both ultraviolet A and B rays while not leaving white streaks associated with mineral-based sunscreens.

"For decades, Americans have used outdated sunscreen tech while the rest of the world moved forward,"

said David Andrews of the Environmental Working Group. "The approval of bemotrizinol will help change that."

Andrews' group has long pushed the FDA to tighten sunscreen standards and allow new ingredients on the market.

Under FDA rules, all sunscreens must protect against UVB rays, which cause most sunburn, as well as UVA rays that pose the greatest risk of skin cancer and wrinkles.

Currently available chemical-blocking ingre-

dients only protect against one or the other. Companies generally mix the chemicals in combination to achieve "broad spectrum protection."

Mineral-based ingredients, including zinc oxide, block both UVA and UVB but leave a chalky white residue.

Bemotrizinol was authorized by European authorities in 1999 and first filed with the FDA for review in 2005.

"The FDA is committed to ensuring the American consumer has access to

the most effective and safe therapies, including over-the-counter products like sunscreens," said Dr. Mike Davis, acting director of FDA's drug center.

The FDA has been gradually updating its standards for sunscreens. In 2011, the agency banned terms like "waterproof," which regulators said was misleading, and required that all sunscreens filter out UVA and UVB rays. Previously some formulas only protected against UVB.

INSTRUCTORS: Students inspire teachers and vice-versa

(Continued from Page 1)

"She is not only a fantastic teacher, but she gets people together," said Kashiwa, whose Y friendships have helped her through tough times.

Santos says inspiration flows both ways. Her students inspire her to keep going, she says, and "I'm hoping I inspire them to keep going."

What older instructors offer

Exercise and being with people are crucial for healthy aging, so finding incentives to do that is important.

"Everybody has to figure out what their barriers are" and come up with strategies to make physical activity rewarding, said Daniel E. Lieberman, an evolutionary biologist at Harvard and author of several books, including "Exercised: Why Something We Never Evolved to Do is Healthy and Rewarding."

Finding someone to get you moving, whether an instructor or a friend, can help overcome that natural resistance.

"People who stay active as they get older are important role models for

everyone," Lieberman said.

Harry King, an 83-year-old personal trainer in Greenville, South Carolina, agrees that motivation to take that first step is tough for many people, and becomes even harder as their mobility weakens.

King had always been active — kayaking, hiking and playing basketball — but when he retired from his job as an insurance executive and business coach, he felt a pull toward a comfortable chair in front of the TV. But that got boring fast, so when he saw a Help Wanted sign at Planet Fitness, he applied and worked his way up to become a trainer.

Most of his clients are 50 or older.

"I've heard people say I set a good example and I try to," he said. "At my age, if I can exercise, why can't other people too?"

Recruiting older instructors

The YMCA in Seattle is mindful of the value of having an older instructor leading a senior class.

"We don't put an age limit on our applicants," said program executive Kerry Ashby, who started there as a younger instruc-



The Associated Press

Instructor Bengie Santos, 72, leads a class for older adults at the Dale Turner Family YMCA on April 30 in Shoreline, Wash.

tor for the Active Older Adults program. The Y does recruit from within the older adult classes, and a lot of instructors are former participants.

"We know it's more than just fitness for the majority of our active older adults," Ashby said. "It's also the

mental and emotional aspect."

Tom Kleinecke, 67, has been a member of the Y for 18 years and has sampled many different classes. Younger instructors, he said, tend to teach their classes, while Santos leads and inspires.

Kleinecke says his fitness and endurance have improved noticeably since he started taking three of Santos' classes a week. Although he's fit, he says, it's challenging to keep up with her.

One of the classes includes a faster-paced

dance class not designed for older students. At first, parts were tough to follow, he said, but before long, he knew all the steps, from mambo to moonwalk.

"If you're worried about being out of sync and uncoordinated, don't worry about it because nobody is paying attention to you," Kleinecke said. They're all watching the instructor.

Now, he and his wife go out dancing on the weekends.

Looking forward to working out

Santos says she considers the ages and backgrounds of her students when choosing the exercise class soundtrack.

"I always tell other instructors it isn't your class, it's their class," she said.

She also teaches smaller classes in three senior living facilities. Those students range from 80 to 102.

"The caregivers wheel them out. I play their music. It triggers their memory," from Judy Garland to Louie Armstrong, Santos said. "When they see me they think they're going to party."

Some even waltz in their chairs.

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BITES: 'You should avoid scratching'

(Continued from Page 1)

Kaplan's research team put a rash-inducing irritant on the ears of mice. Normal mice scratched and inflammatory immune cells rushed to the site, increasing swelling. The rash was much milder in mice bred with defective itch-sensing nerve cells. But was the difference really the scratching?

Normal mice put into collars like those veterinary "cones of shame" so they itched but couldn't scratch gave the answer: They, too, had much less swelling and fewer inflammatory cells.

Kaplan said that evidence matches people's everyday experiences that scratching really can make things worse.

Ignore a mosquito bite and the itch is "gone in five or 10 minutes for most people," he said. "But if you start scratching it, it's your friend for a week," getting itchier and more inflamed.

Immune system's first responders

To understand what was happening in the skin, Kaplan's team took a deeper look at mast cells, among the immune system's first responders. When called into action, they release compounds that can help fight germs or toxins — or, through a compound called histamine, trigger itchy allergic reactions.

Scientists have long known that allergens can activate mast cells. But other signals can summon mast cells, too, including pain. And when we scratch, "we tend to scratch until it starts to hurt," Kaplan noted.

Pain-sensing nerve cells



Metro

For the summer itchiness of bug bites, poison ivy and other types of contact dermatitis, dermatologists recommend anti-itch balms such as hydrocortisone cream, calamine lotion or oatmeal baths.

release a chemical messenger called substance P. In findings published last year, Kaplan's team reported that substance P can activate mast cells through a different molecular pathway than allergens do — a double whammy that explains why scratching further inflames itchy rashes or bites.

Why does a little scratching feel good?

If we experience pain like touching a hot stove, we'll

those that scratched had lower levels of that germ on their ears, maybe because of the extra inflammation or some other mast cell-related compound.

But that's not enough of an upside to change the health advice.

"Ultimately, scratching is deleterious," Kaplan stressed. "You should avoid scratching," he said, although acknowledging that it's "easier said than done."

Here's how to handle a minor itch

What fights an itch depends on its cause and there's a need for better treatments. For now, antihistamines and certain other drugs for hives can tamp down some itchiness triggered by mast cells. Drug companies are experimenting with other approaches called MRG-PRX2 blockers that target the pathway Kaplan's team linked to scratching. Kaplan hopes better understanding of that pathway eventually could help skin diseases such as chronic eczema.

For the summer itchiness of bug bites, poison ivy and other types of contact dermatitis, dermatologists recommend anti-itch balms such as hydrocortisone cream, calamine lotion or oatmeal baths.

Another trick from Kaplan: Menthol-containing creams can temporarily fool the skin into sensing cold instead of itch, just long enough that "if you don't scratch, then you break that itch-scratch cycle," he said. "It's like a cheat code."

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What's behind your arthritis

Metro

Arthritis affects people all over the world. Approximately 53.2 million adults in the United States have doctor-diagnosed arthritis, says the Centers for Disease Control and Prevention. But many more suffer in undiagnosed silence. Globally, nearly 300 million people may live with arthritis.

Arthritis can range from mild to debilitating and stem from a variety of causes. Understanding what's behind arthritis can help people get the treatment they need. Here are the major types of arthritis and their causes.

■ **Osteoarthritis:** Osteoarthritis is the most common form of arthritis, says the Cleveland Clinic. It forms as the result of wear-and-tear on cartilage, which breaks down over time. Aging, repetitive movements or previous joint injuries can cause osteoarthritis.

■ **Gout:** Gout is a metabolic condition caused by the buildup of uric acid crystals in the joints. The Mayo Clinic says the buildup occurs when the kidneys cannot filter the uric acid effectively or when the body produces too much. Pain, swelling and tenderness can occur in the joints, often in the big toe.

■ **Autoimmune:** Some forms of arthritis are autoimmune in nature, meaning that the immune system mistakenly attacks the joints. This occurs with rheumatoid arthritis and psoriatic arthritis, according to Penn Medicine.

■ **Infection/injury:** Sometimes viral or bacterial infections or acute joint injuries can trigger arthritis, says the Cleveland Clinic.

Certain risk factors elevate the chances of developing arthritis. Risk elevates as joints age and wear down, so older adults are more likely to experience arthritis. Carrying extra weight puts pressure on joints like the knees, so those who are overweight are more likely to get arthritis. Genetics can make a person more vulnerable to diseases like rheumatoid arthritis, and women are more likely to develop it.

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