

# North Idaho Star

Explore North Star Retirement

*Maximize Your  
Medicare Benefits*

**North Idaho  
Success Story**

**North Idaho Seniors  
Deserve the Best**

**Should I Have a Will?**

*Judy Garland as Dorothy  
in the Wizard of OZ  
page 20*

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# Welcome Home to North Star Retirement

It is our pleasure to invite you to enjoy this issue of **North Idaho Star**. Our magazine is intended to educate, enlighten and entertain. You will find information regarding North Star Retirement and Assisted Living as well as an opportunity to meet some of our many vendors who provide valuable support for our residents and families.

North Star Retirement is an independent living and assisted living retirement community located in beautiful Coeur d'Alene Idaho. Our Seltice Way address provides both for easy access to I-90 as well as walking trails down to the river's edge and a beautiful view of Riverstone pond. We are minutes away from medical facilities, banks, shopping centers, restaurants, & movie theatres. We are an active retirement community and take advantage of all the area has to offer.

When you enter the doors of North Star, there is a definite feeling of "home". Music fills the Bistro, & the wonderful scents of our Fireside Restaurant tempt your taste buds. Friendships are nurtured



during our gatherings and happy hours and there is a general sense of calm and friendliness.



We seek to empower our residents to begin a new phase in their lives. Join us for a complementary lunch and tour and let us show you how we can help make your retirement STELLAR!

**Call today for your complimentary tour  
& ask for:  
Becky Georgius  
or  
Melanie Borum  
(208) 765-5505**

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# Medication Management Made Easy

## Introducing MedPax

by Medicine Man Pharmacy

Many of us take important, life-saving medications that, when taken regularly as prescribed, can significantly improve our health and help avoid unnecessary hospital stays and huge associated expenses. As we get more medications that we must take, often multiple times daily, it becomes complicated quickly and our ability to keep up with a complicated daily regimen day in and day out

starts to decline. This is known as *poor medication adherence* and has become a huge problem for health care. Over 20% of hospital admissions are due to people not taking their prescribed medications properly, resulting in a multi-billion dollar problem. People are burdened with multiple trips to the pharmacy because their medications come due for refills at different times of the month. Often some prescriptions are not refillable requiring calls to the prescriber and return trips to the pharmacy. When people don't take their medications correctly the medications can't work properly so the prescriber may order additional medication to treat the condition, not realizing the real reason the first medication was not working is because it wasn't being taken as prescribed.

Here's the good news: an efficient low cost solution to this problem is available when you have your prescriptions filled at **Medicine Man Prairie Pharmacy in Hayden** or **Medicine Man West Pharmacy in Post Falls** (2 of the 9 Medicine Man Pharmacies in North Idaho) where they have invested in a new technology and service called **MedPax**.

All you need to do is tell the pharmacist you want this service. That's it! They do the rest -- get all your current prescriptions from your current source, and verify and renew all medication refills with your prescriber. They consult with you to be sure your medications are set up the way you have been told to take them and establish the best start day for your MedPax. All medications are reviewed for duplications and unnecessary or high risk medications. Prescriptions are synchronized to be fillable and billable at the same time. Your medications are packaged by day and time of day in easy to open, clear plastic packs with the date, day, and time of day for the dose printed on the package.

The packages are connected together in a long strip inside a MedPax box. Gently pull the strip from the box far enough

to separate the first dose pack from the strip. Read the date, day and times of day printed on the package and verify you have the correct dose to be taken. This step is critical to the success of this packaging and service. This helps keep you on track and quickly signals you if you missed the previous dose. If you did miss a dose – separate it from the strip, set aside, pull the correct dose from the box and get yourself back on track. Paying attention to this important detail will keep you on track and you will find you miss few, if any doses.

**All this for just \$2.50 a week and delivery is free!  
What a bargain!**

### Look at the advantages of the MedPax system

1. It requires less work on the part of the caregiver or the patient, as the MedPax are clearly marked with the date, day and time of day the packaged medications are to be taken by the patient. Each individual package is also labeled with all the information that is required to be on a prescription label in addition to expiration dates, lot numbers and product descriptions.
2. Medication regimens are studied and reviewed by a pharmacist on setup for problems, errors, drug interactions, savings opportunities and much more. They are subsequently reviewed on a monthly basis before filling and packaging.
3. The patient or their caregiver will spend a lot less time every month organizing medications into pillboxes or whatever (if anything) they have been doing before, freeing up their time and giving back some independence from complicated multiple medications and dosage regimens.
4. MedPax makes it easier for patients to know when to take their next dose and manage multiple medications with ease, ensuring that patients take medications as prescribed, stay healthy, and avoid unnecessary hospital stays and costs related to improper prescription medication usage.
5. With dosages and medication regimens examined and arranged by pharmacists, an integral part of the system, there is a better assurance that medications will be taken at the right time and in the right combinations.



[www.medpax4me.com](http://www.medpax4me.com)

# Hearing Instrument Service Inc.

Hearing Instrument Service, Inc. began in 1982 as the brainchild of a California couple, Eric and Karen Miller. They came to this area and saw the need for a specialized hearing instrument business in the Coeur d'Alene area. As the business grew over the years it was handed off to an enthusiastic Western Electric retiree and his wife, Chuck and Lynn Whitely. They managed the business until 1997 when it was sold to Jay and Cindy Radavich.

As an independent business we are family owned and operated. We work hard to provide products that



balance technology, cost and services. Our competitive edge is reasonable cost, latest technology and service service service. We offer exams, hearing tests, hearing aid and assistive device sales, counseling, cleanings and maintenance, hearing aid supplies and all make repairs.



Over the years hearing aid technology has blossomed in parallel to the computer industry. In

fact, the microchips in hearing aids are no longer merely amplifiers with refinements but extremely sophisticated computer chips.

Hearing aids now sample the sound environment 500,000 times a second looking for patterns of noise and speech. Hearing aids can share data between ears by FM transmission about the sounds coming into each aid and self adjust for the best sound experience. Hearing aids

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connect to your cell phone so you can talk on the phone through the hearing aids. Hearing aids can offer relief from your tinnitus and still address your hearing loss. Hearing aids can tell when you get within a hundred yards of a favorite location and self adjust for the new sound with the help of your phone by a process called GeoTagging. Consequently, with

technology like this and more, we are called upon as professionals to interpret and make sense of the large and bewildering digital technology market. Clients want specific guidance in selecting the latest technology to maximize their hearing, find cosmetically appealing styles and gain competence in using and maintaining their equipment. At Hearing Instrument Service we work closely with all our clients to be sure the process works, the technology level is appropriate and the hearing aids are making a significant difference in the hearing experience.

Many people are finding themselves less able to travel, either from the need to give up driving privileges, or handicap or poor health. In like manner then the ability to travel to get services has become extremely difficult, bordering on impossible. As a result, the need for home visits has increased dramatically. The mission of our company has always been to be advocates for the hard of hearing, whether they are able to come to our office or not. We invest large amounts of time caring for people each week in their homes. Without service, people are left in a world of diminished sound where silence is not golden but very isolating. The hard of hearing withdraw from meeting their friends, going to favorite restaurants, seeing movies, attending concerts, being volunteers, going to church, asking for directions, using the telephone, watching television, going shopping, and more.

Hearing Instrument Service's goal is to be able to get people back into life. We want to take back what hearing loss has taken from them so they can live their lives as fully as possible.

For more information please contact us at: northidahohearing@gmail.com or call us at 1-208-772-7247.

# An Early Decision Is A Smart Decision

*It's never too early to call. Don't wait to call Hospice of North Idaho.*  
By Amanda Miller

**W**hat if there was an organization that you could call when your loved one became seriously ill and there was the possibility they might not recover?



What if this organization sent trained experts to see your loved one, like nurses to help with pain and symptom management, an aide to help with daily care like bathing, and a social worker to help you and your family navigate some of the emotional difficulties you were grappling with? What if this organization were available 24 hours a day to answer your questions? What if they would send a spiritual chaplain when you needed one? And trained volunteer companions who could sit with your loved one while you took a break or went to the grocery store?

What if the organization would help by delivering medical equipment, like beds, wheelchairs, or a walker? What if they also took care of managing all of your loved one's medications? And, what if they would come to your loved one in whatever setting they call home - even if it is an assisted living or skilled nursing facility? What if they had a beautiful, home-like building where your loved one could go and receive around the clock care while you took a break for a few days?

And, what if this organization would provide all this and more at no cost to you, regardless of your insurance or income?

Of course you would pick up the phone and

call, because who wouldn't want all of these things for their loved one; expertise and compassion served up in an affordable package?

Well, you are in luck, because this organization exists. It's called Hospice of North Idaho. After reading all that, the question is not why should you call, but when should you call?

Nationally, the number of people enrolling in hospice services continues to increase, but a different issue is looming: people aren't enrolling in hospice soon enough to receive the full benefits for themselves and their loved ones. While hospice services are available for people with a six month or less prognosis, the national median length of stay on hospice care is just 20 days, with a third of all patients being on hospice for less than a week before they die.

Unlike other types of healthcare, hospice care has an extremely high satisfaction rate, with over 98% of family members saying they would recommend hospice to others. However, time and time again, many family surveys at Hospice of North Idaho echo some version of this sentiment: "I wish we would have called Hospice of North Idaho sooner".

So why do people wait so long to call us, especially in light of what is an incredibly emotionally, physically, and spiritually challenging time?

One reason may be the myths and misconceptions about hospice that seem to circulate. A few fairly common ones are that hospice is only for people who are over 65, or those with cancer. Both of these are false, as Hospice of North Idaho serves many younger patients, and is also equipped to care for babies and children. In 2013, less than 40% of all patients served by Hospice of North Idaho had a cancer

*continued on pg. 12*



**HOSPICE**  
OF NORTH IDAHO

## **Choose Comfort Choose Expertise**

We are the area's only local non-profit hospice, providing compassionate care for over 30 years.

With Hospice of North Idaho, you'll receive around the clock support and the option to use Idaho's only Hospice House.

It's never too soon to ask questions.  
Call us today.

## **Choose Hospice of North Idaho**



208.772.7994 | [www.hospiceofnorthidaho.org](http://www.hospiceofnorthidaho.org)  
9493 N. Government Way | Hayden, ID 83835

# *Rex A. Grace*

## *Medicare Benefit Specialist*

Three most common mistakes made when selecting Medicare coverage.

Mistake #1:

**Confusing the “hype” with the facts**

TV ads tell you “how great this policy is...”



Mistake #2:

**Lack of understanding of the hidden costs of a Medicare Policy**

Premiums, Deductibles, Co-insurance, Co-pays, Services not covered

**Rex A. Grace**  
**Benefit Specialist**

Mistake #3:

**Failing to know and evaluate all of your options**

There are many different options available to help you save money in your Medicare coverage, many not commonly known.

Consulting with me, a local independent Medicare specialist will help you make sense out of all the Medicare information and avoid making these mistakes. I take the time to learn about your needs so we can best match available coverage. As an independent agent I work for my clients, not the insurance companies.

### **Personal Background**

I was Born in Florida but relocated to the midwest before my first birthday. Raised in Indiana and worked on my dad's grain farm through high school. After high school I earned a BA degree in Math & Computer Science at The Citadel, in Charleston, South Carolina. 4 years in the Marine Corps took me to Washington DC, Virginia and back to South Carolina/ Leaving the Marine Corps I moved across the country to Post Falls, ID. I have now been in Post Falls for 33 years with no plans to leave. I'm married with 2 children, and recent empty nesters. My wife and I are active volunteers in the community: Boy Scouts, Post Falls Volunteers, Relay For Life. My hobbies consist of family activities, camping, Remote Control model airplanes, and bee keeping.

### **Business Background**

I served for 4 years in the United States Marine Corps, working in computer operations. After the Marine Corps I worked for Itron, first in Post Falls, ID then in Spokane, WA, for 10 years in software systems development. 23 years ago I became a small business owner starting a carpet and upholstery cleaning business. For the last 8 years I've worked as an independent professional insurance agent specializing in Medicare coverage. I have taken hundreds of hours of professional training courses and now have hundreds of satisfied medicare clients from Indiana to Washington state.

### **Personal Philosophy**

People matter most in life and being able to serve other people is a responsibility and a pleasure. I have the opportunity in my practice to serve others by consulting and educating them on how the Medicare system works thus allowing them to choose a plan that best meets their needs and fits their budget. I am your local Medicare expert helping you save hundreds of dollars by making the best possible choices for your health insurance. I may not be able to help everyone, but my clients will always be treated with the utmost respect.

### ***Rex Grace Insurance***

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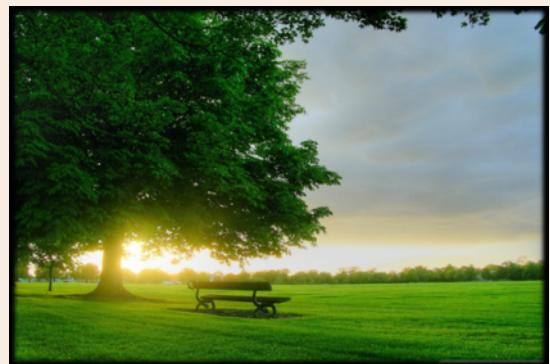
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[www.belltowerfuneralhome.com](http://www.belltowerfuneralhome.com)*

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diagnosis. Heart, lung, and kidney diseases, dementia, and other diseases are also common for patients receiving hospice care.

Another reason for the late start on hospice; doctors. Often people's doctors don't discuss hospice with them at an appropriate time, or at all. In a 2009 study conducted by Harvard Medical School, researchers found that almost half of patients with a very fatal form of cancer (metastasized lung cancer, which is the leading cancer killer), didn't discuss hospice care with their doctor until four to seven months after receiving their diagnosis. This is disturbing because the average time a patient lives after being diagnosed is only four to eight months.

One more reason is that some families associate the word hospice with death, and think of it as giving up. It may be difficult for a family member, be it a spouse or child, to make the call to hospice, even if it is appropriate. It's hard for any of us to imagine that our loved one may not recover from their illness.

All of these reasons may contribute to a patient not receiving hospice care soon enough. When this happens, everyone loses out. The family could have benefited from more help with caregiving, the easing of their fear and anxiety, and more assistance than the short stay on hospice was able to offer them. The patient could have received better pain and symptom management, and had a higher quality of life for longer.

The thing about good hospice care, like that provided by Hospice of North Idaho, is that it focuses on the quality of the days a patient has left. If referred early enough, this could mean six months of quality living. When a patient enrolls late, often a family or caregiver has been struggling on their own to manage the care for quite some time, and the patient may have had to experience pain or discomfort.

Hospice of North Idaho's goal is to neither hasten nor extend life, but to focus on

affirming life. A patient and their family benefit the most from hospice when they enroll early and take advantage of all that



comes with this service. Patients deserve the attention and families deserve the assistance that comes with Hospice of North Idaho's care.

So, what do you have to lose? Keep in mind, that if a patient at any time starts to improve or doesn't need the services, they can be discharged from hospice care. Please, take the advice from some of our families and call Hospice of North Idaho early, before you need us. We are here to answer any questions you may have, and can point you in the right direction, even if hospice isn't the answer right now.

Call us now (208)772-7994, or visit our website at [www.hospiceofnorthidaho.org](http://www.hospiceofnorthidaho.org) to access information on end-of-life care, planning for the future, and serious illness.

Hospice of North Idaho is the community's only local, non-profit hospice. We have been serving the seriously ill and those touched by loss since 1981. In 2011, Hospice of North Idaho expanded its services by opening the only Hospice House in Idaho, a beautiful inpatient hospice facility. Hospice of North Idaho serves everyone in our community, regardless of their ability to pay for services.

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OF NORTH IDAHO

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# What Sets Us Apart

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**CUSTOMIZED:** Caregiver skills are tested to ensure they can take care of our clients' make consistent, on-going Quality Assurance checks to ensure the caregiver is a good fit in terms of skills and personality.

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We are very picky—only 2 out of 10 applicants are good enough for our caregiver team.

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- Debra Powers, Licensed Clinical Social Worker (LCSW)

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# Welcome Home

## FireSide Restaurant

...Where Friends & Family Gather

No matter where you call home, meeting at the dinner table to share stories and companionship is priceless. Here at the Fireside Restaurant at North Star Retirement, we encourage that family bond and encourage our resident's friends and families to join the dinner table for our fabulous award-winning cuisine and five-star service.

The Fireside Restaurant is a unique



amenity in the area. We offer all day dining from 7:00 a.m. to 6:00 p.m. with over 21 regular menu items to choose from—including cooked to order steaks and fresh Atlantic salmon daily.

In addition to the regular menu, Chef James and his team prepare daily specials that are heart healthy and include a variety of choices from American, Southwestern, Pan-Asian & Italian dishes. We offer fresh fruit



at every meal and your choice of an appetizer and/or salad and dessert with every dinner.

Our culinary team prides themselves on making all of their own soups, salads, sauces and





gravies. We slow cook all of our own meats, have fresh breads available daily, and make a variety of pies, cookies and other decadent treats in house.

It is our goal to exceed our residents and guest's expectations and provide a memorable dining experience.



## FireSide Restaurant

7:00 a.m. to 6:00 p.m.

**NORTH STAR**

A STELLAR LIVING COMMUNITY

## Chef's Corner



Executive Chef James Mitchell

Executive Chef James Mitchell is a skilled Culinary professional with over twenty years of experience managing in Restaurants, Country Club dining and Retirement

Community dining. He has participated in several competitions including TOP CHEF SPOKANE and IRON CHEF in Portland. He was previous Grand Champion in the Coeur d'Alene's Support the Cause Soup Cook off, that involved 32 other restaurant and culinary competitors that raised money for local homeless shelters and soup kitchens.

Chef is joined by a crew of 3 sous chef's who have all been past Executive Chef's in their careers as well. Our



award-winning culinary team is unsurpassed in their comprehensive knowledge of both fine dining and of exceeding guest's expectations. Join us and taste the difference!



# Should I have a Will?

*Katherine Coyle, Attorney at Law*

"Do I really need a Will?" "Won't my kids be able to take care of things?" "Can't I just tell the bank what I want?" These questions come up in my law practice quite a bit. The truth is a handshake and a smile used to be enough to allow your doctor or bank, for example, to speak to someone else on your behalf or manage your property and accounts. However, times have changed.

Increasingly, institutions, banks, hospitals, and other entities require that certain legal documents be in effect before they will speak to anyone other than you, about your affairs, regardless of the other individual's relationship. Below is a guide to the different types of documents that exist in Idaho; the guide makes clear that, yes, you do need to have an estate plan in place to ensure that your wishes regarding important issues, such as who makes decisions on your behalf or where your property goes, are fulfilled in the event of illness or death.

**Powers of Attorney for Health and Finances, Living Wills, POST Forms** These documents, when executed, are in effect during your lifetime if you become unable to make or communicate your decisions.

Powers of Attorney for Health Care - A Power of Attorney for Health is a document which nominates someone (called an Attorney in Fact) to make health care and living situation decisions if you cannot make or communicate your own decisions. It is usually paired with a document called the Living Will which directs how you want to be treated in an end of life situation. The Living Will allows you to tell your doctor how much life-saving medical intervention you desire in the event of a terminal illness or injury. You can also separately fill out a POST (Physician's Orders on Scope of Treatment) form with your physician; the POST is comparable to a "do not resuscitate" order. It is best for a person to have all three of the above-mentioned health care documents executed so that all medical situations are covered. In an emotional, high stress situation, it is helpful to family members to have your preferences documented, freeing them of making these tough decisions.

Powers of Attorney for Finances - The Power of Attorney for Finances, also called the General Durable Power of Attorney, is a document which nominates someone (also called an Attorney in Fact) to make financial, business, and monetary decisions for you. The document can take effect immediately, or you can specify that it becomes effective when a doctor says you can no longer make reasonable decisions regarding your finances. This document is generally necessary for someone else to assist with writing checks, paying bills, filing taxes, transferring property, and performing other financial transactions.

**Wills, Probate, Trusts, and Community Property Agreements** While Powers of Attorney are in effect during your lifetime, other estate planning documents determine how your assets are handled after you have passed away.

Will - Wills can be either very simple or more complicated, depending on your wishes. Wills have two main jobs: (1) nominating someone to be responsible for managing your affairs after you have passed away, and (2) determining the distribution of your assets. If you are concerned about distribution of your property after you pass away, a Will can resolve doubt for you and your beneficiaries. Wills allow you to: choose friends and relatives to receive your property, make charitable bequests, select a trusted and responsible person to be your personal representative, name a guardian for minor children or incapacitated adults, and take advantage of tax savings which may result from a properly drawn Will. However, Probate may be necessary to administer your estate in some situations (see below).



## We bring healing **HOME.**

At North Idaho Home Health, it's all about helping people. Our local professionals work together every day to deliver the high-quality home health care you need.

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# "The Wizard of Oz"



## QUIZ

1. What was Dorothy's last name?
2. In what year did the Wizard of Oz first appear on screen?
3. Name one of the 5 names used for the title, before Baum's story became "The Wizard of Oz".
4. What does the "L" in L. Frank Baum stand for?
5. How many roles did Frank Morgan play in the movie?
6. Name the actress who played Glinda the Good Witch of the North.
7. Name the actor who replaced Buddy Edsen as the Tin Woodman.
8. Why was Buddy Edsen replaced as the Tin Woodman?
9. Judy Garland was nominated for 3 Oscars: a) A Star is Born, b) Judgment at Nuremberg, c) The Wizard of Oz. For which performance did she win?
10. How old was Judy Garland during filming?

*For Answers to this quiz  
Call*

Becky Georgius or Melanie Borum  
at  
208-765-5505

*These Ruby Slippers sold at auction in May, 2015 for \$2,000,000.*



# More Affordable Than You Think

Use this cost comparison sheet to see how your current cost of living compares to full service living at North Star Retirement.

Call Becky Georgius or Melanie Borum to determine your monthly North Star cost.  
(208)765-5505

## Retirement Cost of Living Worksheet

### Your Current Monthly Cost:

Rent/ Mortgage.....	\$ _____
Property Tax.....	\$ _____
Gas .....	\$ _____
Electricity.....	\$ _____
Phone .....	\$ _____
Water/Sewer .....	\$ _____
Home Maintenance .....	\$ _____
Landscaping Maintenance.....	\$ _____
Garbage/Recycling.....	\$ _____

### Services:

Weekly Housekeeping.....	\$ _____
Linen Service Weekly.....	\$ _____
2 Meals a day.....	\$ _____
Scheduled Transportation.....	\$ _____
Activities/Fitness Center.....	\$ _____

### Peace of Mind:

24-hour staffing.....	\$ _____
Emergency Call System.....	\$ _____

**Total** \_\_\_\_\_

### Your Cost at North Star :

Rent/ Mortgage.....	\$ _____
Property Tax.....	\$ <u>included</u>
Gas .....	\$ <u>included</u>
Electricity .....	\$ <u>included</u>
Phone .....	\$ _____
Water/Sewer .....	\$ <u>included</u>
Home Maintenance .....	\$ <u>included</u>
Landscaping Maintenance.....	\$ <u>included</u>
Garbage/Recycling.....	\$ <u>included</u>

### Services:

Weekly Housekeeping.....	\$ <u>included</u>
Linen Service Weekly.....	\$ <u>included</u>
2 Meals a day.....	\$ <u>included</u>
Scheduled Transportation.....	\$ <u>included</u>
Activities/Fitness Center.....	\$ <u>included</u>

### Peace of Mind:

24-hour staffing.....	\$ <u>included</u>
Emergency Call System.....	\$ <u>included</u>

**Total** \_\_\_\_\_

**NORTH★STAR**  
A STELLAR LIVING COMMUNITY

# **Stop fearing falls and start living again**

***with Gentiva's innovative Safe Strides balance® program.***

*Do you feel dizzy or unsteady at times? Does the fear of falling keep you from enjoying life? Perhaps you've even fallen recently and kept it to yourself because you didn't want to worry your loved ones.*

## **A better life can begin with one single step.**

Traditional balance dysfunction programs treat every patient the same way. They provide gait training and strengthening exercises. But we recognize that each patient is different. So we find the problem first. Then we devise a plan of care to address your specific needs. The result is a customized program that works better because it's built around you.

If you are concerned about a fall, you're not alone. Among those over 65, falls are a leading cause of injury that can lead to broken bones, hospitalizations and even fatalities.

Our unique, home-based rehabilitation program is revolutionizing fall prevention and is making a dramatic difference in the lives of thousands of seniors every day.

## **How our balance program works.**

Safe Strides incorporates education, prevention and customized care to improve your balance and increase your independence.

First we identify the causes of your fall risk by examining the systems of your body involved in maintaining balance. Then the team works with your doctor and you to develop an individualized plan for you.

So don't let balance problems get in the way of your life. With Safe Strides you can be on your way to living more fully and more independently today.

## **A company you can trust.**

Each year, Gentiva provides home healthcare services to nearly 350,000 people from more than 300 locations nationwide. We are committed to clinical excellence and determined to continually raise the bar in home healthcare by setting new industry standards for quality care and personalized service. That's why thousands of patients every day choose us for their home healthcare needs.

## **Home healthcare may be available at no cost to you.**

If you are covered under Medicare A benefits, our services may be available at no cost to you. We also accept many private payers. To find out more, just call us. We'll be glad to discuss your situation with you.

For more information,  
call **208-667-5470** or visit  
[gentiva.com](http://gentiva.com)



# Meet Coco Jensen

*of Windermere/Coeur d'Alene Realty, Inc.*



Coco Jensen

## ***My Promise:***

I promise to be the last real estate agent that you will ever want to have. I keep this promise by providing not just uncompromising honesty and integrity, but fun and refreshing energy to each client that I

serve. I treat each client as I would like to be treated and I truly mean that. I wouldn't do what I'm doing if I didn't enjoy my job so much. You, my clients, are huge part of my life and I don't want to let you down. I understand that buying or selling a home is a very important milestone in life. I will ensure that your real estate transactions are completed in the most positive way....so you will not only think of me as your REALTOR but as your main point of contact any questions you may have. I have a huge network of friends that I know and trust that are involved in this community providing services such as carpet cleaning, medical, accounting and what not and will be able to pass a number to you if you should need some help. I'm "The Yellow Pages" agent and would like to be your go to person even after your home sale has closed.

## ***Education:***

I earned a Bachelor of Science degree in Business with Marketing and Management from the University of Montana. I use this education as well as all the continuing education classes in real estate to provide my clients with exceptional service. I have earned many designation's in real estate and will continue to "sharpen my saw" to keep updated and provide the best service in this ever changing technology world.

## ***Family:***

I'm a parent to three amazing children. My son Trey is 14 years old. My daughters Lily (12) and Daisy-Kate (10).

Real estate has been so rewarding because I'm able to provide for these kiddos as well as be there for them with the flexibility in my schedule. I may work weekends and evenings for you (my clients) but I do it with a smile and fulfillment that I never thought possible in a career.



## ***Experience:***

I have been in the real estate industry for over 17 years. I started my knowledge working for a local title company. Then I was partner's in a company building computerized Title Plants for our county as well as county's across the United States. I'm starting my 9th year selling real estate. I have seen the up's and down's in the market these last 10 years. This experience has provided me with the knowledge of knowing challenges in the market because I worked through them and kept my head above the water. I really love my job and can't wait to welcome you home.



(208) 755-1125  
[coco@callcoco.com](mailto:coco@callcoco.com)



*continued from pg 18*

What is Probate? Even though you have a Will, Probate may still be required. Probate is the court-monitored procedure for transferring title of a deceased person's property to the beneficiaries of the Estate. If there is a valid Will, your Estate will need to be Probated if (1) the Estate (as opposed to a Trust, discussed below) owns real estate or (2) if the total Probate Estate value is greater than \$100,000.00.

Trusts - Trusts are legal entities which own property in the name of the Trust as opposed to someone owning property in his or her individual name (for example, a piece of land owned by the Jane Doe Trust as opposed to owned by Jane Doe). Trusts, when properly created and funded, can avoid the Probate process because a Trust appoints a person, called a "Trustee," to administer the trust estate. Instead of going to court to have a judge appoint a person to be in charge through the Probate process, the Trustee is already in a position of authority to begin administering Trust assets. However, to avoid Probate, it is very important that Trusts inventories be kept up-to-date.

Community Property Agreements - If a Trust does not own the real estate of a married couple, the couple can record a document called a Community Property Agreement directing the transfer of marital assets upon the death of one spouse. This transfers property to the surviving spouse outside the Probate process.

Once the appropriate documents have been prepared and executed, it is important to review them every few years to make sure that they reflect your current wishes and that no changes need to be made. The more up-to-date your estate plan is, the easier things will be for your family in the future. Bottom line: if you want to ensure that your wishes are followed, record them on paper in one or a combination of the above documents. Don't leave these important things to chance. If you have any questions regarding these matters you should contact an Elder Law attorney to discuss your options.

Katherine Coyle, Attorney at Law  
Wytchak Elder Law, PLLC  
(208) 765-3595  
[www.wytchakelderlaw.com](http://www.wytchakelderlaw.com)

## Coeur d'Alene



*"Playland Pier", Coeur d'Alene, ID circa 1959*

The waterfront of downtown Coeur d'Alene has long been the place for laughter, friendships and memories for more than 75 years. In 1942, The 'Playland Pier' – later named *Barbary Coast*, was opened and hosted an amusement park that included a Ferris Wheel, bumper cars, Carousel, miniature train, and swings that went out over the water. There were fond memories created for almost every child (and young at heart) from the mid 1940's through the 1970's. Between the opening of Farragut Naval Training Station and Coeur d'Alene's history as a tourist and vacation destination, this pier became a hugely popular destination. As ownership changed, the 1960's and 1970's began to see shine fading

from the popularity of the park. The rides started becoming run down, the crowds dissipated and the Coeur d'Alene waterfront was ready for a new phase.

During America's bi-centennial in 1976, the pier that is now known as *Independence Point* was dedicated. By 1986 the Coeur d'Alene waterfront skyline changed again with the building of the 18 story Coeur d'Alene Resort Tower. The shine is once again on the heart of Coeur d'Alene and the destination spot is now as popular as it ever was and is a premier location to watch fireworks and soak up the sun. The face of Coeur d'Alene pier may have changed, but the memories continue to live on.



*Independence point, Coeur d'Alene, Id. 2012*



# 10 Questions to Ask Before Hiring a Home Care Provider

When selecting a home care agency, it is important to know what questions to ask. Here are some examples of important questions that consumers should ask of a prospective service provider:

1. How long has the agency been providing private duty home care?
2. Is a written, customized care plan developed in consultation with the client and family members, and is the plan updated as changes occur?
3. How are emergencies handled after normal business hours?
4. Do they closely supervise the quality of care, including maintenance of a daily journal in the client's home and non-scheduled supervisory visits?
5. Does the agency employ a nurse, social worker, or other qualified professional to make regular visits to the client's home?
6. Do they provide a written document that states the rights and responsibilities of the client, and explains the company's privacy policy and code of ethics?
7. Do they Triple-screen their caregiver employees carefully, including use of reference checks, driving records and criminal background investigations?
8. Does the Agency mandate ongoing training of its employees to continually update their skills?
9. Does the agency manage all payroll and employee-related matters and adhere to state and federal guidelines in its employment practices, such as withholding appropriate taxes and providing Workers' Compensation and other benefits?
10. Do they also use independent contractors? If so, who employs the person and pays the mandated taxes and withholdings in this case?

For more information regarding quality home care contact Homewatch CareGivers at

**208-475-4750**

**Homewatch  
CareGivers®**

*Let our family care for yours.™*

# *North Idaho Success Story*

“Personal service is a quality that has and always will resonate in man's heart.” That is the very reason I started Bell Tower Funeral Home over 4 years ago. I felt the need to bring back that genuine and personal customer service that is so very important, especially when dealing with the loss of a loved one. It's not about the money, the things or the appearance, it's really about truly connecting with someone who is in need, and that need most of the time is just a listening ear and a caring heart.

I will never forget my first lesson on customer service given to me by my father. When I was 16, I would drive down to Hermiston, Oregon and buy a pickup load of watermelons from my grandfather and bring them up here and sell them off the street. This realtor, who gave my father a lot of business, would come over and buy from me frequently. One occasion, he shared his experience with my father. This realtor had expressed some compliments and that he was impressed with my self-drive. That prompted my father to ask me about the experience. He asked me to hand deliver a free watermelon to this gentleman the next day and thank him for the business and support he has been to my father, myself and our

family. It was a small token of our appreciation. That one small act spoke volumes to this realtor. To this day, he is still a very dear friend of mine and our family.

That is what's important in this life...relationships. It's the memories we create for ourselves or for others that we get to take with us when we have finished our lives here on Earth.

*Rob Clark  
Owner/Funeral Director*



Rob Clark

**208-457-8880**  
*Call Rob today  
for your funeral planning*

# Fictional Females

## ACROSS

- 1 Ump  
4 Electric units  
8 Dixie abbr.  
11 Recipe abbr.  
15 Highly spiced stew  
17 Trench, for one  
18 Was in front  
19 Amphitheater  
20 "Streetcar" passenger  
23 Handel's "\_\_\_Music"  
24 Belle's perch  
25 Treasurer's collection  
26 Dirty old man  
27 Mideast land: abbr.  
28 Family rooms  
29 Computer connector  
30 Make into an "in"  
33 Lipstick shade  
34 New World alliance: abbr.  
35 Trite sayings  
38 Brewery fixtures  
39 Congeal  
40 Highest point  
41 Greek Letter  
42 Internet suffix for UCLA  
43 Discovery shouts  
44 Fattens the pot  
45 Floating trash-carrier  
46 Agent Orange ingredient  
48 Teen bane  
49 Guffaws  
50 Tom Sawyer's beloved  
54 Imp with a mean streak  
57 You are, in Yurgay  
58 Bounds  
61 Jon Arbuckle's dog  
62 Like some golfers' pants  
64 Slices  
65 "\_\_\_the land of the free..."  
67 O'Toole's rank: abbr.  
68 Speak like Durante  
69 Sounds of sorrow  
70 Ashtray item  
71 Talk back to  
73 Giants giant Mel  
74" \_\_\_Is Spinal tap"  
75 Limber  
76 Item in an exec's car  
78 Tone-\_\_\_  
79 Possessive word  
80 Scoff at  
82 "The Seventh \_\_\_"  
83 "The Marseillaise, e.g.  
87 Alienated

88 Bell who married Charles Hamilton

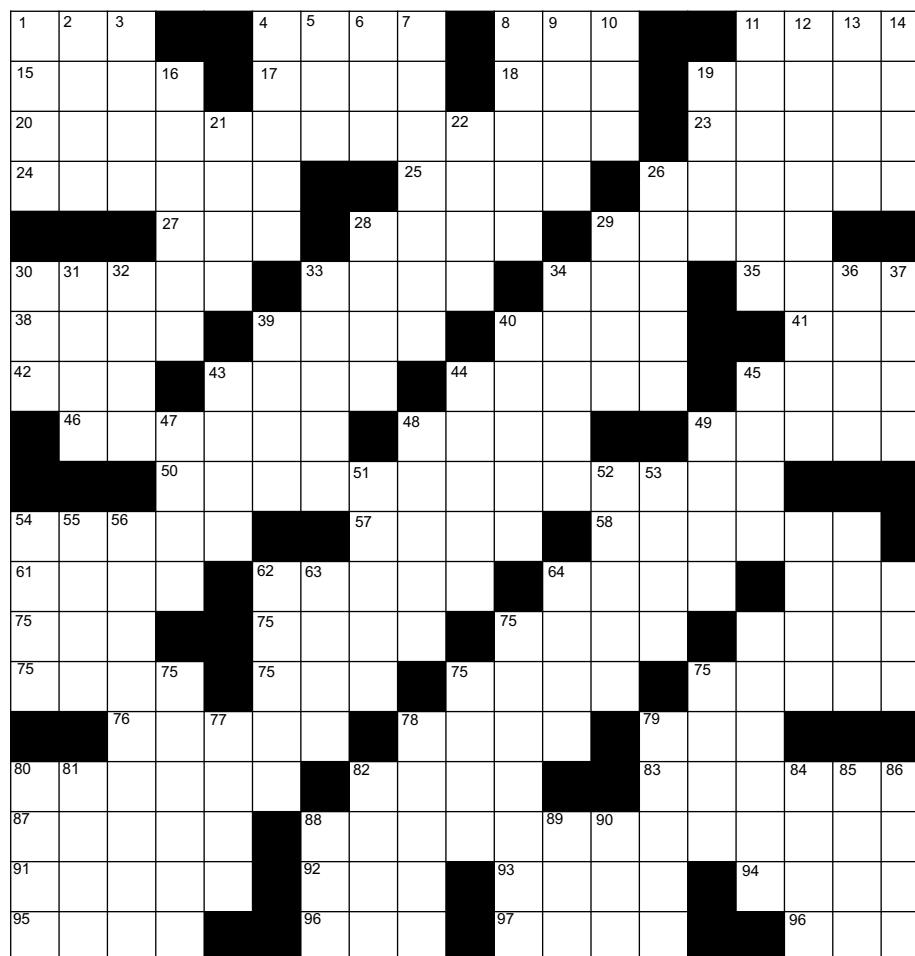
- 91 Scrooge  
92 Cohort  
93 Source of terror in tales  
94 Dove towards home  
95 Free ticket  
96 Noon preceders: abbr.  
97 Sad sack's plethora  
98 Barely make do

## DOWN

- 1 Plunders  
2 Glossy fashion magazine  
3 Before fish or foot  
4 Yellowish pigment  
5 Garden Tool  
6 Like Carroll's Hatter  
7 Class member  
8 "A Lesson from \_\_\_" (Fugard)  
9 Luau accessories  
10 Billboards, e.g.  
11 Impressions  
12 Shy Little Woman  
13 Dirk, of old  
14 One of Henry VIII's Catherines

- 16 Larks  
19 Fearful of  
21 It is, in Paris  
22 Hooey  
26 Mislays  
28 God: Sp.  
29 Broadway's Auntie  
30 Enos's grandmother  
31 Alan who played Shane  
32 Vanity case  
33 Cheap wine, to a Brit  
34 Group of eight musicians  
36 "\_\_\_Nellie!"  
37 Some pigs  
39 Tony  
40 Pavlova and Karenina  
43 Wagon train team  
44 Needed Anacin  
45 Colorful Asian dress  
47 Orchestral instrument  
48 Aweigh  
49 Shorten a skirt  
51 Pizzamaker's need  
52 Bats  
53 Batters' desires  
54 "What\_\_\_It Take" (Jr. Walker hit)

- 55 Actress Best  
56 Devoted nurse in "A Tale of Two Cities"  
59 Racetrack regular  
60 Green of "The Italian Job"  
62 Liable (to)  
63 After the bell  
64 Hair style  
66 P.O. course  
69 Not deep  
70 Origins  
72 Beams  
74 Sign of sadness  
75 TV host Jay  
77 River in Germany  
78 Negotiates  
79 Detests  
80 Musty  
81 Author of "grace Before Meat"  
82 Confidence game  
84 Healthy  
85 Estrada of "CHIPS"  
86 Constructed  
88 Spring water source  
89 "Hang on to Your \_\_\_" (the Beach Boys)  
90 Three: Ital.



Solve the puzzle and win a prize. Call Becky Georgius or Melanie Borum at 208-765-5505

# North Idaho Seniors Deserve the Best

By Bryan Lindsay

Executive Director, Life Care Center of Coeur d'Alene

**L**ife Care Center of Coeur d'Alene sits on the border of Coeur d'Alene and Hayden, right next to Kohl's Department Store. Over the past seventeen years, it has become a part of the healthcare network that serves Hayden and its neighboring communities. When I started my career as a director for long term care facilities, I was familiar with all the stereotypes associated with nursing homes. My mission has been to change this perception by giving patrons an exceptional experience, and possibly the total opposite from what they were expecting. That is what happened with Cynthia Picha.

Cynthia has a summer home in Hayden Lake and spends other parts of the year in Manchester, Washington. Before she could return for the winter, she had an illness that necessitated extended therapy and nursing care. She chose to come to our Life Care facility and what she experienced was nothing like what she expected. "I was blown away by the care I received. It has exceeded all my expectations." Her expectations much like those many people have, were that a nursing home environment was something to be feared. "I was one who promised my mother that as long as I was capable, I would never allow her to go to a nursing home." She now sees nursing care facilities as a positive environment: a place of healing, a place where people treat you well and help you work towards better health.

Many things have improved from what your past experiences may lead you to believe, so I wanted to address four frequently asked questions about our services.

## How long does someone typically stay at your facility?

We provide both long-term care and short term rehabilitation. For our short-term residents, we have thirty-three

private suites. The length of stay is dictated by your physician and your individual health needs. Our goal is to get you home as quickly and safely as possible. We recognize there is "no place like home," but also don't want to send you back before we've met the requirements for safely integrating you back into your life. Our therapy team has more than two-hundred and twenty collective years of experience and have proficiency in helping hundreds of people each year return back home. For our short-term residents, our average length of stay is less than a month. This is far from the old stereotype that we're the last stop on life's tour.

## Who pays for my care?

For those coming for short-term rehabilitation, typically Medicare covers the first 20 days at 100%. Medicare can continue to provide financial assistance for up to 100 days, and most insurance companies cover the 20% copay. Many private insurance companies also provide coverage if you do not have Medicare. It is best to check with your insurance provider to find out what their "skilled nursing" benefit is. Medicare does not cover long-term care. This is usually paid for privately, through long-term care insurance policies; or if personal funds are not available, state funding through Medicaid can help cover the costs.

## What is the best way to choose a care center, if the need arises?

We highly recommend "The Five Senses" Test. There are multiple options for finding care in the community, and you should know what to look for. When you walk in, what is your first impression? How does it smell? Do you sense warmth and kindness or does it feel sterile or cold? Ask to try the food. Come after hours or un-announced. One of the things people frequently verbalize is that they're surprised how nice it smells and how beautiful it looks. Weren't places like this

supposed to be depressing? We think you'll find the opposite!

## What sets your facility apart from the other choices I have?

Life Care has deliberately tried to break the mold of all stereotypes. In 2013, Life Care became the first nursing home in Idaho to employ a full time physician on their staff, Dr. Harry Downs, who is also a Hayden resident. Dr. Downs has the ability to see all his patients in-house and meet their immediate needs. He enhances the quality of our care by making timely adjustments on-site, rather than having to send our patients out to another provider. In addition to our in-house physician, we have purchased state-of-the-art technology with an Anti-Gravity treadmill that allows patients to recover safely and faster than ever before. Another thing that sets our facility apart is that we have the highest Medicare ranking for quality in Kootenai County.

Hayden is a wonderful place to live, and we feel that a great town should also have access to the best services. Rather than fear the unexpected, we hope you see Life Care Center of Coeur d'Alene as a community resource and a place you can trust to care for the ones you love the most. We are grateful to people like Cynthia Picha, who put their trust in our care and who now know firsthand what great rehabilitation looks, tastes, smells, sounds, and feels like. There is no more need to fear.



Coeur d'Alene Facility

208-762-1122



## Specialty Fishing Shop Tackles Northern Idaho's Bass

*K. McGlocklin*

Becker's Tackle Shop (BTS) is a specialty bass shop in Coeur d'Alene and the first in northern Idaho. Brand new, BTS opened in March of this year. BTS Carries bass tackle well known to entice bass to bite and new industry trending products. Everone who visits BTS walks on water - the floor is custom painted to resemble a beautiful lake.

### Spring Tips and Tricks:

1. Spring is prime time for crank bait such as Arashi square bill or the Mega bass S Crank.
2. Get your jerkbaits out of the box! Using the Begabass Vision Oneten jerkbait or the Spro McStick is a great cold water tactic for spring.
3. Swimbait! Get your swimbait! Varying in size from 4-10 inches, the swimbait promises a heck of a fight from both smallmouth and large mouth bass.



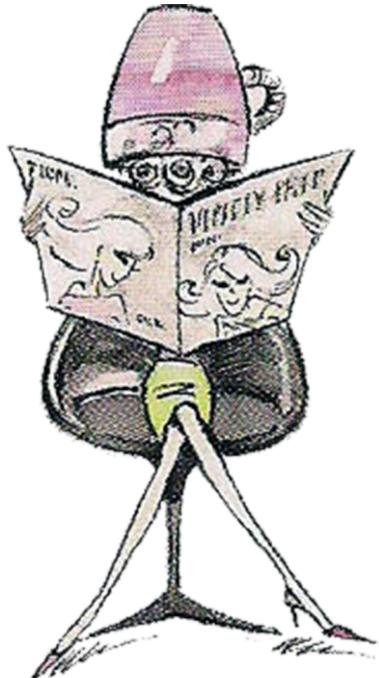
### Summer Tips and Tricks:

1. The Gary Yamamoto Senko worm is perfect for summer days. Use a Texas rig or Wacky rig for proven results.
2. Fish early! The summer bite is often best in the early morning using topwater baits. Try a Spro Frog or Terminator buzzbait for lots of action.
3. Don't forget about Roboworm, Big Bite Finesse worm, and the Keitech salty core stick rigged on the drop shot set up for those deeper summertime fish.

Blake Becker • 208-667-Bass

# Fabulous Salon

Inside Northstar on the 3rd Floor



Call today  
for an appointment with  
Renee Radley

**208-755-8986**

## Take the Quiz: *Are you ready for Retirement Living?*

To determine if you or a loved one could benefit from moving to a retirement community, please answer a few questions below.

1. Do you feel lonely and wish you had someone to talk to regularly or a friendly face to stop by and ask you if you need anything?
2. Do you feel insecure in your home? Are you worried about your personal safety?
3. Do you have to arrange your appointments around other people's schedules or is it difficult for you to find transportation?
4. Do you worry about the expense of having to replace appliances or the air-conditioning system—or pay home owners taxes or HOA fees?
5. Are your housekeeping chores and laundry becoming too difficult for you?
6. Do you worry that in an emergency there is no one available to help?
7. Does it feel like everyone you know is in poor health or has moved away or died?
8. Are you isolated from fun activities and opportunities to do something with people your own age?

If you answer YES to three or more of these questions, it may be time to consider moving to a Retirement community. Let us help. Call one of our Family Advisors today. (208) 765-5505  
-North Star Retirement-

Visit North Star Retirement and join us for a complimentary lunch and tour so you can see first-hand why so many of your friends and neighbors have chosen to say good-bye to the worries of living alone!

Are you having trouble remembering if you took your medication when you were suppose to?

Talk to a Medicine Man pharmacist about the MedPax Drug Packaging Service.

# Think Outside the Pill Box

We collect, verify, synchronize and review all your prescriptions.

Medications are packaged by dose, date and time of day to be taken.

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Kootenai County's only Post-acute Care Facilities- full-time on-site physicians, we have the best clinical outcomes in the county and the lowest rates for re-hospitalization toward a faster track to recovery. Here, you will experience:



- Convenient, quality physician and nursing care
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We invite you to visit us and see why we were voted Best Senior Care Facilities in Kootenai County.



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Post Falls Facility 208-777-0318  
460 Garden Plaza Court, Post Falls ID 83854      [www.LCCA.com](http://www.LCCA.com)