

Compliments of Joseph C. Collins

# *start* HEALTHY

ISSUE 51

## DID YOU KNOW:

The magazine is typically displayed in the home for 3-4 weeks per issue. Half of recipients rank it as the most valuable branded product they receive from businesses.

## A SKY-HIGH CELEBRATION



Joseph C. Collins  
Insurance Associate

THINK YOU'RE COVERED?

**AMERICAN**

INSURANCE GROUP, INC.

SCAN TO SEE COMMON GAPS IN COVERAGE.



## Front of Tear Out Card 1



**melitzanosalata**  
eggplant and  
roasted red  
peppers



**AMERICAN**  
INSURANCE GROUP, INC.



**Joseph C. Collins**  
Insurance Associate

**57 percent of readers save these tear out cards to reference recipes and other helpful tips and pass along your contact info to referrals.**

**Direct:** (866) 458-4226  
**Fax:** (610) 878-2000  
**Email:** info@remindermedia.com  
**www.remindermedia.com**

**American Insurance Group, Inc.**  
1100 First Avenue  
Suite 200  
King of Prussia, PA 19406

## Back of Tear Out Card 1

- 2 large eggplants (aubergines), about 1 lb. 14 oz. in total
- 1 red pepper (capsicum)
- Vegetable oil, for shallow-frying
- 2 pita breads, cut into large wedges
- 1 small red onion, finely chopped
- 1 garlic clove, crushed
- ¼ bunch of parsley, finely chopped
- Zest of 1 lemon, plus 2 tbsp. lemon juice
- ½ c. extra virgin olive oil, plus extra for drizzling
- 1 tsp. salt flakes
- Freshly cracked black pepper

1. Carefully place a small flame-resistant rack over an open flame set to medium heat. Place the whole eggplants on the rack and cook for 15–20 minutes, rotating the eggplants occasionally, until dry and blackened on the outside, and soft in the middle. Set aside until cool enough to handle, then slice the eggplants in half and place them in a sieve over a bowl to allow any excess liquid to drain out.
2. Pierce the red pepper with a skewer and place over the open flame for 15 minutes, turning occasionally, until softened and charred. Place in a bowl, cover with plastic wrap and leave to sweat for 20 minutes. The charred skin should now pull away from the flesh easily.
3. Heat ½ in. vegetable oil in a large saucepan until the oil reaches 350°F on a kitchen thermometer. Fry the pita bread wedges in batches for 2 minutes on each side, until golden brown and crispy. Drain on paper towel.
4. Using a large spoon, scoop out the flesh from the eggplant into a bowl, then mash with a fork. Chop the red pepper and add to the bowl. Stir in the remaining ingredients, season, and drizzle with a little extra olive oil to serve.

***A NOTE ON PREP***  
To enhance the smoky flavour, make the melitzanosalata the day before; it will keep covered in the fridge for up to 1 week.

**MAKES 2½ CUPS**

Recipes from *Opal! Recipes inspired by Greek Tavernas* by Helena and Vikki Moursellas. Smith Street Books, 2025. Photography © Bonnie Coume.

Dear Bill and Judy,

With the arrival of longer days and warmer weather, it's the perfect time to step outside and enjoy the endless opportunities ahead. This issue of Start Healthy provides suggestions for relishing the outdoors to the fullest with a timely look at soccer, a travel feature on a nature lover's paradise, an overview of walking benefits, and more.

With the World Cup returning to America, our country is swept up in soccer fever. Enclosed, you'll find reasons why you should participate in the beloved game, including the health perks it provides, and various ways to get involved.

If you're searching for a beautiful backdrop for your next adventure, Summersville Lake offers an abundance of inspiration. As you'll discover, this refreshing reservoir in West Virginia boasts water activities, trails, and rock-climbing opportunities, making it an ideal destination for families and adventurers alike.

You can also enjoy the outdoors in simpler ways. The article inside on walking explains why it remains one of the easiest means to boost both body and mind, helping you feel refreshed while improving your overall wellness. And be sure to check out the fitness gear guide for all your endeavors!

How will you spend time outside this season? As always, it's a pleasure to send you this magazine.

**Joseph C. Collins**



**Joseph C. Collins**  
Insurance Associate

**Direct:** (866) 458-4226

**Fax:** (610) 878-2000

**Email:** info@remindermedia.com

**www.remindermedia.com**

**American Insurance Group, Inc.**  
1100 First Avenue  
Suite 200  
King of Prussia, PA 19406

Add a personal letter to the front inside cover that speaks to your connections. This personalization leads 77 percent of recipients to better appreciate the sender.

**AMERICAN**

INSURANCE GROUP, INC.



# Contents

Each issue is filled with feel-good content that engages your audience and makes 80 percent of recipients more likely to do business with you.

02 | How to Soothe a Sunburn

04 | Electrolytes Explained

10 | A Sky-High Celebration

18 | The Health-Packed Power of Padel

32 | Medicare 101

42 | America's Most Thrilling Hikes

48 | Summer Crossword Challenge

## A Summary of Summer Treats

Discover the differences between frozen fare like gelato, water ice, sorbet, and ice cream.

**PAGE 36**



*featured recipes*

*A Greek Celebration of Food | 24*

Recipes from *Opa! Recipes inspired by Greek Tavernas* by Helena and Vikki Moursellas. Smith Street Books, 2025. Photography © Bonnie Coume.

# HOW TO SOOTHE *a sunburn*

written by: ANDRE RIOS

Did you spend a little too much time lounging by the pool, enjoying a long summer road trip, or simply reaping the consequences of running errands on a hot day? If the result is sunburn, these simple at-home solutions can help you fight aching, peeling, and other common effects.

## COOL TEMPERATURES

Although sunburns aren't heat related, cool conditions can help ease the symptoms. Try chilling your skin in a bath or shower, or apply a cool compress within a washcloth or hand

towel. Also, don't overexpose your skin to ice. While this may have a pleasant numbing effect, you can actually cause further damage to sunburned tissue—so don't apply ice cubes directly onto your skin or leave the latter wet and stop exposure to low temperatures once your skin feels colder to the touch.

## MOISTURIZERS

Gently rubbing a moisturizing cream, such as a lotion with aloe vera, onto the burn while it's still wet can also relieve your symptoms. Classic calamine lotion is also a reliable relief



MIDJOURNEY

solution for mild cases, helping to hydrate your skin and reduce peeling. (To prevent worsening skin irritation, only use dye- and scent-free products.)

## PAIN RELIEVERS

Believe it or not, over-the-counter medications like ibuprofen and naproxen can actually help reduce sunburn pain and inflammation. Take them as the packaging directs as long as your symptoms persist. If that's still

not effective, consider spot-treating using a topical anti-itch or low-strength hydrocortisone cream for added relief.

## ONGOING CARE

As you recover from your sunburn, make sure that your symptoms don't worsen. Avoid sunlight as much as possible, apply sunscreen, cover the affected areas in loose-fitting clothing, and stay hydrated. And, finally, while the home cures in this guide may help mild cases, you should see a doctor immediately if you experience any severe sunburn symptoms, including intense pain, fevers, nausea, or blisters.

### PUBLISHER

Chief Executive Officer Steven Acree  
publisher@remindermedia.com

### EXECUTIVE

President Luke Acree  
Chief Marketing Officer Joshua Stike  
Chief Operating Officer Michael Graziola  
Chief Revenue Officer Ethan Acree

### SALES AND CLIENT SUCCESS

Vice President of Sales Nicholas Bianco  
Vice President of Corporate Sales Darryl MacPherson  
Director of Client Success Matthew Frizalone  
hello@remindermedia.com

### MARKETING

Vice President of Content and Marketing Operations  
Jessica Fitzpatrick  
Director of Marketing Dan Acree  
Director of Creative Services Kristin Sweeney  
marketing@remindermedia.com

### EDITORIAL

Senior Layout Designer Jordan Hunsberger  
Senior Writer and Editor Matthew Brady  
Content Writers Allison Gomes, Andre Rios  
editorial@remindermedia.com

### OPERATIONS

Vice President of Finance Shana Lebofsky  
Vice President of Engineering Shane Brennan  
Vice President of IT Thomas Setliff  
Director of Business Intelligence Daniel Gallaway  
Director of Manufacturing Shannon Mosser  
Director of HR John Keogh  
hr@remindermedia.com

*start*HEALTHY



Start Healthy is published by ReminderMedia. For more information about Start Healthy magazine, please visit us at [www.remindermedia.com](http://www.remindermedia.com), email us at [info@remindermedia.com](mailto:info@remindermedia.com), or call us at 866-458-4226. All rights reserved.

NO PART OF THIS PUBLICATION MAY BE REPRODUCED WITHOUT THE EXPRESSED WRITTEN CONSENT OF THE PUBLISHER.

This magazine is for information and entertainment purposes only; it is not an attempt to solicit business.

The contents of Start Healthy are for editorial purposes only. Please contact a medical professional if you have any questions about your health or need advice about the content within this issue.

All photos in Start Healthy are provided by Getty Images unless noted.

# ELECTROLYTES EXPLAINED

*written by:*  
ALLISON GOMES

**SUMMER CALLS FOR A HOST OF** outdoor activities. But whether you're swimming in an ocean or lake or running through a park, prolonged heat exposure can quickly impact your body, zapping you of both energy and hydration. That's because when you sweat, your body loses fluid as well as vital minerals called electrolytes. Knowing how to preserve these essential nutrients can help ensure that you enjoy summer to its fullest without feeling drained.

## **WHAT ELECTROLYTES ARE AND WHY THEY MATTER**

Electrolytes are minerals, including sodium, potassium, calcium, magnesium, bicarbonate, chloride, and phosphate, that work together to support your hydration, muscle function, and even mood. They carry a positive or negative electrical charge when dissolved in water, which allows them to send signals throughout your body and keep it working optimally. For instance, among other purposes, sodium helps regulate your body's fluid balance and magnesium plays a role in energy production.

If you lose too many of these substances when you sweat, you may experience fatigue, cramps, headaches, dizziness, numbness, muscle weakness—and, in extreme cases, heatstroke. So if you're active for an extended period, the key to avoiding these effects is to stay hydrated and replenish your electrolytes.

## NATURAL WAYS TO ENHANCE ELECTROLYTES

The best place to start is to drink plenty of water since some types naturally contain electrolytes. Coconut water may be a wise choice since it provides a healthy dose of electrolytes such as sodium, magnesium, and potassium to help rehydrate your body.

You should also support your body with a balanced diet; many foods are rich in these essential minerals, including the following:

- Bananas, avocados, and leafy greens are high in potassium and magnesium.
- Nuts and seeds, especially almonds, pumpkin seeds, and sunflower seeds, also supply magnesium, while lightly salted varieties can help replace lost sodium.
- Dairy products like milk and yogurt are good sources of calcium and potassium.



FIREFLY





### **WHAT ABOUT SPORTS DRINKS?**

All that said, sometimes after an intense workout or long hike, a store-bought electrolyte drink or powder can be an easy way to quickly rehydrate. However, before you grab one, make sure to check the label; some varieties contain more sugar than your body needs—often between half and two-thirds of that found in soda—which can quickly outweigh the benefits.

Instead, look for options with a balanced blend of sodium, potassium, calcium, and magnesium, along with a moderate amount of sugar, with the goal of consuming no more than 36 grams of added sugar per day for men and 25 grams for

women in an everyday diet. And always try to steer clear of artificial colors and unnecessary additives by choosing low-calorie mixes or powders that let you control the serving size. Finally, as a general rule of thumb, make sure you don't consume too many electrolytes, which could create a harmful imbalance on the other extreme.

By combining steady water intake with mineral-rich foods or the occasional electrolyte drink, you can maintain your energy, stay cool, and enjoy every sunny moment the season brings.

# A SKY-HIGH CELEBRATION

*written by:* MATTHEW BRADY    *photography:* THE COLORADO TOURISM OFFICE, UNLESS NOTED

**FOR MONTHS, WE'VE ALL HEARD ABOUT AMERICA TURNING 250,** and rightfully so—it's a big moment in our country's history. But there's another notable milestone being feted this year on the state level: Colorado is 150 years old as of August 1. Get caught up in the fun by learning about the state's origins, discovering what it's planning for its sesquicentennial, and getting a glimpse of what you can do here to enjoy the great outdoors this summer.

## THE START OF THE CENTENNIAL STATE

Long before settlers visited this area—as far back as 13,000 BC—American Indians occupied it. Europeans first arrived in the sixteenth century, and by the 1800s, the fledgling United States of America obtained the land that would become Colorado (i.e., “colored red” in Spanish) in three different deals.

Interest skyrocketed once gold was discovered in these parts in 1858. Thanks to the famous Pikes Peak Gold Rush, scores of people settled in these lands, resulting in the Territory of Colorado being declared three years later. On August 1, 1876, Colorado became America’s thirty-eighth state.



Estes Park



Estes Park Aerial Tramway



Limon Heritage Museum in Limon

## A TIME TO CELEBRATE

With a theme of “The View from Here,” the state is going all out to celebrate turning 150, providing a seemingly endless array of opportunities for both residents and visitors to take part in the excitement all year long. From concerts, festivals, and light shows to history exhibits and educational programs, it’s easy to get lost in Colorado’s unique vibe, learn about its storied history, and have fun. Here’s a mere sample of what’s on tap:

### History Where It Happened

This is an official statewide effort to renovate, update, and add 150 historic markers for even more educational enlightenment and enjoyment.

### Statewide Oral History: A Portrait of Colorado at 150

This feast for history buffs highlights more than 150 stories from across Colorado via oral histories.

### American History Marquee Exhibition:

#### Moments That Made the US

Through October 18, this History Colorado Center exhibit in Denver will showcase dozens of unique artifacts, including Ancient Puebloan ceramics, George Washington’s spurs, and moon rocks gathered during Apollo 11.

### Drone Shows: Stories in the Sky

For a modern form of merriment, look to the skies: dozens of dazzling drone shows have been scheduled across the state this summer.

### Digital Passport Program: Journey Through Colorado

A fun, convenient way to take it all in is through the tourism bureau’s Digital Passport program. Available on colorado.com, this tool provides free passports—from a summertime passport to an arts and culture one—making it easy to explore all the state has to offer. For example, load the aforementioned seasonal pass onto your phone, and you’ll access dozens of suggestions for popular attractions, hidden gems, restaurants, hotels, and more. Just as exciting, your passport allows you to “checkin” at various places to accumulate rewards, badges, and exclusive offers.

## BEYOND THE BIRTHDAY BASHES

Although 2026 is certainly a special year in Colorado's history, the Centennial State is an amazing place to visit any time of year. It goes without saying that it's a skiing mecca; people flock here from around the globe to whoosh down the slopes of places like Aspen, Vail, and Breckenridge in winter. But there are ample outdoor activities to enjoy year-round. For example, the state is home to a whopping fifty-eight peaks scaling over 14,000 feet, affectionately known as the 14ers. Whether you're an experienced climber seeking a challenge or a loner who prefers to lie back and enjoy the many majestic mountain views, there's nowhere else like Colorado.

For a more grounded experience, you can visit any of its four national parks and eleven national forests, including, of course, Rocky Mountain National Park. Not to be undone, in central Colorado, you'll find the wonder known as Great Sand Dunes National Park and Preserve, where you can wander



*Aspen Mountain*

through, backpack across, or even sled down the famous sandy crests. In all, the state has 39,000 miles of hiking trails, including being part of the Continental Divide National Scenic Trail, a 3,100-mile roadway that passes through the Rockies while connecting Canada and Mexico.

If walking through history is more suited to your tastes, you won't run out of places to consider, no matter where you are in the state. In the south, for instance, is Mesa Verde National Park, the largest archeological preserve in the country; its cliff-dwelling tours allow you to witness centuries-old American Indian dwellings. You can also walk through Old West ghost towns such as Teller City and Saint Elmo to imagine what life was like in Colorado's infancy.



*Great Sand Dunes National Park*



*Miner Street in Idaho Springs*

*Fly-Fishing in Crested Butte*



Of course, you can't have a summer vacation without some water fun, and Colorado certainly obliges. Whether you're experiencing the thrill of rafting down the Arkansas River or whiling away an afternoon fly-fishing in one of the state's many creeks, there's something for every pace. You can even relax after a fun day of adventure by basking in the world's largest mineral hot springs pool in Glenwood Springs, located to the west.

### **COLORADO AFTER HOURS**

The adventure here doesn't fade with the sun, though, since the state is home to nineteen Certified Dark Sky Places, where you can gain unfettered access to a sea of stars and even the Milky Way across a wide expanse of night sky. Being one of the most prominent stargazing states in the country, you can easily travel to one within ninety minutes, especially since most sites are within its national parks and monuments and its state parks.

***From east to west, Colorado has everything you'd want for a summer excursion—and the state's omnipresent 150-year celebrations this year only serve to amplify the sense of excitement and adventure. Whether you travel here to celebrate the landmark occasion, indulge in outdoor adventures, lose yourself in history, or all of the above, you'll find yourself mesmerized by this place that features the best of modern-day living while showing reverence to the past.***

***For more info, visit*** [colorado.com](http://colorado.com)  
or [am250co150.org](http://am250co150.org)

*Glenwood Hot Springs*



*Home in Unaweep Canyon*



# *the health-packed* POWER OF PADEL

*written by:*  
ANDRE RIOS

The ball swooshes past you, rebounds off the wall, bounces, and is within your reach—now is your chance to strike it back to the opposing team!

Welcome to a dynamic, fast-paced, and increasingly popular racket sport called padel. In many ways, padel closely resembles others like tennis, pickleball, and racquetball, and its scoring system is even similar to the former. However, other elements make this game an appealing standout, particularly for those who want to experience a thrilling, intense workout.



## ITS *beginnings*

Padel's origins trace back to Acapulco. In 1969, Mexican businessman Enrique Corcuera developed the sport in his home's backyard. Because he and his wife, Viviana, lacked the space for a full-sized tennis court, he constructed a smaller one with walls that would help prevent balls from flying into their neighbor's yard. Corcuera then adapted this more intimate game with more appropriate equipment, including a wooden paddle and a softer ball—and it quickly became a hit among their social circle.

Among that circle was his friend Prince Alfonso de Hohenlohe of Spain, who played the game on a trip to the city in 1974. He helped popularize the game in his homeland, and it trickled into other nations. Padel is now one of the fastest-growing sports globally, even being monitored by the IOC, which determines new sports for the Olympics.

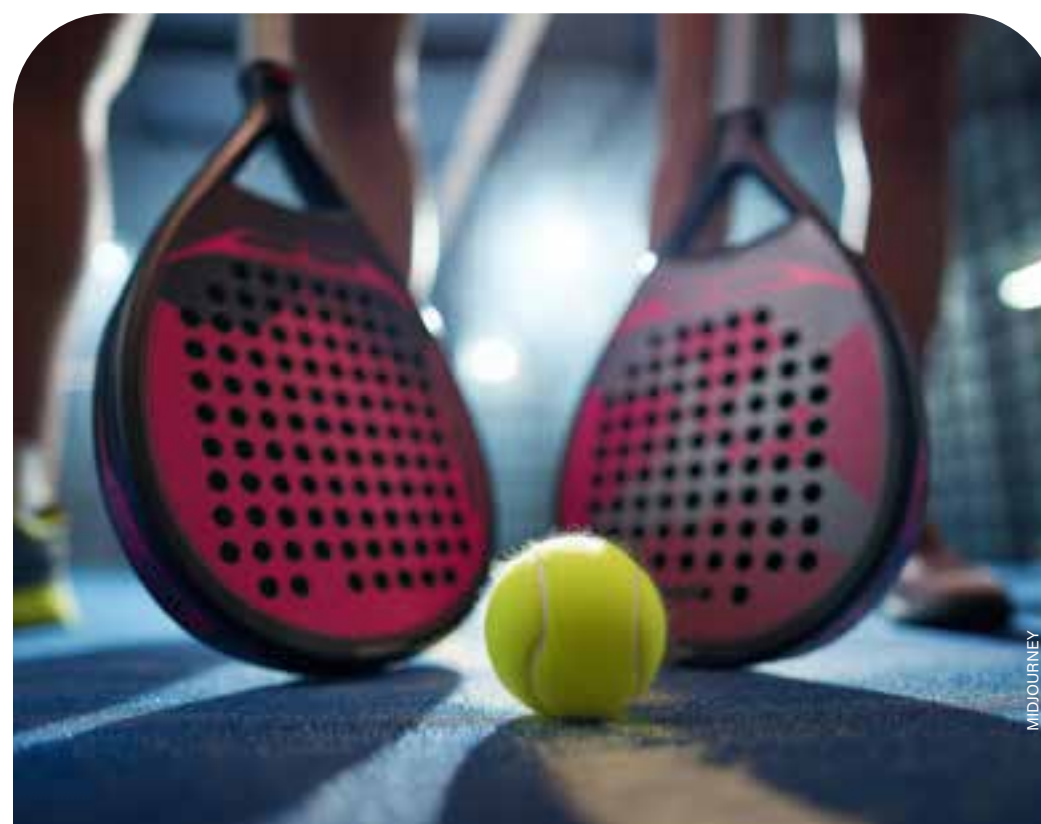
However, its mainstream popularity here in the United States is much more recent—just two years ago, it was largely unknown outside niche communities. But the United States Padel Association, the national governing body for the sport in the US, has reported a surge in court construction, new club openings, and tournament participation across the country. In fact, the USPA sanctioned over 120 tournaments in 2025 alone, and interest is continuing to rise. This means that if the game itself or a desire to get fit doesn't inspire you to play, simple fear of missing out could very well be the clincher.

## A COURT OF *its own*

Just what does playing padel entail? As with other racket sports, it requires making skilled strikes across the net in the hope that your opponents can't return them. But several twists make the game distinct and perhaps easier to take up.

For one, it is typically played in pairs, and the more compact padel court has high glass walls or fences that enable the ball to bounce off them. The close proximity of players and multiple routes for the ball to travel add a unique, strategic dimension to the game. "The walls allow you to have a very varied way of playing, including using them to make tricky, effective shots," says Joseph P. from London, a dedicated player who discovered the sport a few years ago while vacationing in Spain.

Unlike tennis, where powerful strikes dominate, padel places more emphasis on ball placement, quick reflexes, and continual teamwork. In addition, the game is played with a whole new kind of racket—a perforated and stringless composite one—and an innovative, less pressurized tennis ball. Such equipment helps padel achieve its distinct, addictively fast-paced physics with more three-dimensional play throughout the court. The result is a sport that's both physically engaging and easy for even beginners to enjoy.



## GETTING *involved*

While padel is engaging and highly stimulating, one of its noteworthy features is its easy learning curve. In fact, the USPA suggests that this may be behind the sport's spiking popularity.

But make no mistake: while the game is simple to take up and its rules seem straightforward, it takes consistent practice to master. However, just about anyone can excel with enough practice; Joseph P. notes that as he's played regularly with friends, he's noticed himself become more adept at hitting accurate shots, understanding the unique footwork involved, and having good rallies.



## SHOULD YOU *play?*

The only question that remains, then, is whether this game is right for you. Like many vigorous sports, playing padel may introduce numerous wellness benefits into your lifestyle, such as improved heart health. Additionally, it's an excellent potential boon for socializing, an important component of mental health. Joseph P. confirms that the two-on-two format encourages this. "You can definitely start playing easygoing games with mates and get better together," he says.

If you're curious about trying your hand at this sport, the best way to begin is to find a padel facility near you. (Padel courts are currently available in thirty-one states nationwide.) From there, book an introductory match or clinic. The USPA advises visiting one of the many clubs that offer rental equipment, beginner classes, and sessions for beginners—a cautious choice if you'd like to test your mettle before purchasing gear. It also notes that people can visit its website to find sanctioned clubs, tournaments, and events in their region, and its social media pages display exciting highlights and details for those who wish to learn more about the game.

Once you do partake, expect to get an excellent, thrilling workout that is sure to hook you. "I'm not too sure why, but for some reason I am ten times sweatier after a padel game than I am after my weekly five-a-side football [soccer] match," Joseph P. recalls. "Maybe it's because of the specific movements, but it's a good workout for sure!"

*For more info, visit* [padelusa.org](https://padelusa.org)

# A Greek Celebration OF FOOD

recipes by: HELENA AND VIKKI MOURSELLAS

photography by: BONNIE COUME

## CLAMS *with Lemon Rice*

FEEDS 4

*It was on a holiday to the island of Skopelos that we first ate clams with rice. It was a warm summer's afternoon, we were sitting with friends. The rice was lemony, spiked with fresh dill, the clams were the freshest ones we had ever eaten, and we remember thinking we just had to share this recipe in our next book. The best part is when the rice sticks to the clams, and you get to suck all the delicious juices from the shells.*

*Mussels are a great substitute here if you prefer them to clams.*

### *measure*

- 2 tablespoons extra virgin olive oil, plus extra to serve
- 1 tablespoon salted butter
- 1 white onion, finely sliced
- 2 garlic cloves, crushed
- 1½ cups medium-grain white rice, rinsed
- Zest of 2 small lemons, plus ¼ cup lemon juice
- ½ cup white wine
- 2 lb. 3 oz. small clams, purged
- 2½ cups vegetable stock
- Small handful of dill leaves, chopped

### *make*

1. Heat the olive oil and butter in a large saucepan over medium heat. Add the onion and cook, stirring occasionally, for 7-8 minutes, until the onion has softened. Stir in the garlic, rice and half the lemon zest and cook for about 2 minutes, until the rice is coated. Pour in the wine and cook for about 5 minutes, until reduced by half.
2. Add the clams and stock, cover with a lid and cook for about 30 minutes, until the rice is tender and the clams have opened. Discard any unopened clams.
3. Pour in the lemon juice and carefully stir it through. Scatter with the dill and remaining lemon zest, finish with a drizzle of olive oil and serve immediately.

*scan here*



to get the full *Opa! Recipes inspired by Greek Tavernas* cookbook.

### **A NOTE ON PREP**

This dish is best enjoyed the day it's made. It's worth making a pit stop at your local fish market to purchase the clams.



# HONEY CHICKEN WINGS

## *with Galotyri & Green Pepper Herby Oil*

FEEDS 4-6

*Our Aunt Christine has a real love of preparing chicken wings for her family; it's her signature dish. She combines the sweetness of Greek honey with the tanginess of galotyri cheese, which works so well together that we've used this magic combination in our chicken wings as well. Here we've paired them with a green pepper herby oil that has become a bit of a favourite for us.*

*In our cookbook Peinão, we served the green pepper herby oil with a potato salad. It's also perfect with lamb and chicken, so we just had to share the recipe with you.*

### *measure*

- 1 tablespoon olive oil
- 1 tablespoon honey
- 1 teaspoon dried dill
- 1 teaspoon smoked paprika
- Salt flakes
- 4 lb. 6 oz. chicken wings
- 6½ oz. galotyri cheese, or softened cream cheese

### **GREEN PEPPER HERBY OIL**

- ⅓ cup extra virgin olive oil
- 3½ oz. golden Greek pepperoncini, drained
- 1 cup chopped parsley and dill fronds
- 1 tablespoon capers, drained
- 2 teaspoons white wine vinegar
- 1 teaspoon salt flakes

### *make*

1. In a large bowl, combine the olive oil, honey, dill and paprika. Season with salt flakes and whisk to combine. Add the chicken wings and toss to coat. Cover and marinate in the fridge for at least 1 hour, or overnight.
2. Place all the green pepper herby oil ingredients in a food processor and whiz until roughly chopped. Set aside.
3. Heat a barbecue or chargrill pan over medium heat. Grill the chicken wings for 20 minutes, or until charred and cooked through, turning them every 5 minutes.
4. To serve, spread the galotyri onto a serving platter. Top with the chicken wings and drizzle with the green pepper herby oil.

### **A NOTE ON PREP**

The chicken wings can be marinated in the fridge the day before, just bring them out an hour before cooking. The green pepper herby oil can be made several hours ahead and kept covered at room temperature.



# LADOKULOURA

## *Olive Oil and Orange Biscuits*

MAKES ABOUT 20

*There are a bunch of Greek products we always pack in our suitcases to bring back to Australia when departing Greece. This is one of them. 'Ladokouloura' translates as 'olive oil cookies', and are mostly eaten during Lent. Made using good-quality olive oil, ground cinnamon and cloves and freshly squeezed orange juice, they are the perfect dipping biscuit for Greek coffee, especially in the morning, as these cookies are not too sweet. We use light olive oil instead of extra virgin olive oil here, otherwise the flavour can be overpowering.*

### *measure*

- 2 cups plain (all-purpose) flour, sifted
- 1 teaspoon baking powder
- 1 teaspoon ground cinnamon
- ½ teaspoon ground cloves
- ⅓ cup caster (superfine) sugar
- 3½ fl. oz. good-quality light olive oil
- Zest of 1 small orange
- 3½ fl. oz. orange juice
- 2 tablespoons sesame seeds

### *make*

1. Preheat the oven to 350°F. Line two large baking trays with baking paper.
2. In a large bowl, combine the flour, baking powder, cinnamon, cloves and sugar. Make a well in the centre, then mix in the olive oil, orange zest and orange juice until combined.
3. Roll a heaped tablespoon of the mixture into a 4–4¼ in. long rope and gently press both ends together to form a ring. Place on a baking tray and repeat with the remaining dough. Gently brush the cookies with water, then sprinkle with the sesame seeds.
4. Bake for 18–20 minutes, until the cookies are lightly golden. Remove from the oven and allow to cool completely.

### ***A NOTE ON PREP***

The biscuits can be made the day before serving and will keep in a large airtight container in the pantry for 5–7 days.



# MELITZANOSALATA

## *Eggplant and Roasted Red Peppers*

MAKES 2½ CUPS

*Spiked with garlic, fresh parsley, lemon juice and extra virgin olive oil, melitzanosalata is a lovely mezze to serve with warm pita bread. Cooking eggplant over an open flame will give your melitzanosalata a smoky flavour and creamy interior.*

*If cooking on an open flame isn't an option, you can achieve a similar flavour by baking the eggplants in a 400°F oven. Coat in some olive oil, sprinkle with salt and roast for 1 hour, or until the skin is slightly darkened.*

### *measure*

- 2 large eggplants (aubergines), about 1 lb. 14 oz. in total
- 1 red pepper (capsicum)
- Vegetable oil, for shallow-frying
- 2 pita breads, cut into large wedges
- 1 small red onion, finely chopped
- 1 garlic clove, crushed
- ¼ bunch of parsley, finely chopped
- Zest of 1 lemon, plus 2 tablespoons lemon juice
- ½ cup extra virgin olive oil, plus extra for drizzling
- 1 teaspoon salt flakes
- Freshly cracked black pepper

### *make*

1. Carefully place a small flame-resistant rack over an open flame set to medium heat. Place the whole eggplants on the rack and cook for 15–20 minutes, rotating the eggplants occasionally, until dry and blackened on the outside, and soft in the middle. Set aside until cool enough to handle, then slice the eggplants in half and place them in a sieve over a bowl to allow any excess liquid to drain out.
2. Pierce the red pepper with a skewer and place over the open flame for 15 minutes, turning occasionally, until softened and charred. Place in a bowl, cover with plastic wrap and leave to sweat for 20 minutes. The charred skin should now pull away from the flesh easily.
3. Heat ½ in. vegetable oil in a large saucepan until the oil reaches 350°F on a kitchen thermometer. Fry the pita bread wedges in batches for 2 minutes on each side, until golden brown and crispy. Drain on paper towel.
4. Using a large spoon, scoop out the flesh from the eggplant into a bowl, then mash with a fork. Chop the red pepper and add to the bowl. Stir in the remaining ingredients, season and drizzle with a little extra olive oil to serve.

### ***A NOTE ON PREP***

To enhance the smoky flavour, make the melitzanosalata the day before; it will keep covered in the fridge for up to 1 week.

# MEDICARE 101

written by:  
ALLISON GOMES

**TURNING SIXTY-FIVE CAN BE A MAJOR MILESTONE** that, for many, offers more time to spend with family, the freedom to focus on hobbies, and even the chance to travel to new destinations. But it also brings an important responsibility: signing up for Medicare. Due to the various deadlines and numerous plans available, though, the

process can seem confusing at first glance. This guide helps break it down, making it much easier to understand.

## THE BASIC PARTS OF MEDICARE

Medicare is the federal health insurance program designed primarily for people sixty-five and older, though it also

covers certain younger individuals with disabilities. Think of it as a way to ensure that you have consistent coverage during a stage of life when health care often becomes more important. It is divided into several parts, each serving a different purpose.

### *Part A (hospital insurance)*

This helps pay for hospital and nursing facility stays, hospice care, and some home health care. In addition, most people don't pay a premium if they or their spouse paid Medicare taxes for at least ten years. (You can confirm by checking your pay stubs or via the Social Security Administration.) However, there is a \$1,676 deductible per hospital admission per benefit period and possible copays for extended stays at both hospitals and skilled nursing facilities.

### *Part B (medical insurance)*

Part B helps cover outpatient care, doctor visits, most preventive services, and durable medical equipment such as wheelchairs. This version requires a monthly premium (starting at \$185, though it's based on income) and has a \$257 annual deductible. After that, Medicare generally covers 80 percent of approved services. Together, Parts A and B form what's known as Original Medicare, the primary benefit of which is being able to use any Medicare provider.

### *Part C (aka Medicare Advantage)*

Offered by private insurers approved by Medicare, these plans bundle Parts A and B and often include added benefits like fitness programs, vision, dental, and prescription drugs. Costs and coverage vary, and many have annual out-of-pocket maximums. However, your list of available providers may be more limited than Original Medicare, and you may need referrals for specialists and approval for certain services and supplies.

### *Part D (prescription drug coverage)*

Finally, Part D helps cover the cost of prescription medications and is available from private insurance companies. Each plan has a formulary that lists covered drugs, and you can expect a separate premium, deductible, and copay.

### *Medigap (supplemental insurance)*

This is an additional insurance plan you can purchase to help cover costs not paid by Original Medicare, such as deductibles and copays. It is sold by private insurers and is only available to those enrolled in Original Medicare, not Medicare Part C.



## KEY DATES TO KNOW

Timing is critical when it comes to enrolling in Medicare. Your Initial Enrollment Period (IEP) spans seven months: three months before your sixty-fifth birthday, your birthday month, and three months after. Missing this window could mean waiting until the General Enrollment Period from January 1 to March 31 and facing late penalties added to your monthly premium.

However, there are a few situations where you normally wouldn't have to worry about your Initial Enrollment Period. For one, if you start receiving

Social Security benefits at least four months before turning sixty-five, you'll be automatically enrolled in Medicare Parts A and B. You may also qualify for a Special Enrollment Period that allows you to sign up later without any penalty. For example, if you're still working and have employer-provided health insurance, you can delay enrollment and sign up once you retire.

Also, keep in mind that after you enroll, you can change your coverage during the Open Enrollment Period from October 15 to December 7, such as moving between Original Medicare and Medicare Advantage. Any adjustments will go into effect on January 1.

**Think of it as a way to ensure that you have consistent coverage during a stage of life when health care often becomes more important.**

## NEXT STEPS

Before enrolling, you'll need to carefully review your health-care needs and explore all the available plans. Doing the following can help you find the right plan:

- Consider your current health. Make a list of your regular doctors, any medications you take, and the health services you use most often.
- Use online comparison tools. Medicare.gov offers various tools to help you better understand your options, including the costs of different plans as well as in-network providers and facilities.
- Don't be afraid to ask for help. A licensed Medicare agent can answer questions and walk you through the process step by step.

When it comes to Medicare, it's important that you don't wait until the last minute to prepare. By taking time to review your options now, you can make a more confident decision and ensure that you have the health-care coverage you need during your golden years.

*For more info, visit* [medicare.gov](https://www.medicare.gov)



*a summary of* written by: MATTHEW BRADY  
**SUMMER TREATS**

**FOR MANY PEOPLE, A TRULY NOSTALGIC PART OF** childhood is the ice-cream truck merrily driving down the street. Just one verse of a song like “Pop Goes the Weasel,” “Camptown Races,” or “The Entertainer” in the distance would set off a frenzy of kids pleading with their parents for money, running out the door, and eagerly waiting for the treat deliverer on wheels.

Of course, times change. Today, in addition to these trucks, we have a plethora of frozen desserts available at both grocery stores and seasonal shops alike—not only ice cream, but also items such as water ice, gelato, and sorbet. But what makes each so distinctly refreshing on a hot summer day? And perhaps more importantly, are any of them healthy at all? This guide to some of the most common varieties can help you sort through your options so you can make informed decisions and indulge more wisely.

### **ICE CREAM**

If you want a dash of vitamin D and calcium in your dessert, ice cream stands out in this category since it’s usually made with both milk and cream, hence the name. In fact, the FDA says that for a food to be called ice cream, it must be made of at least 10 percent milkfat and 20 percent total milk solids (among other requirements). The tradeoff? This classic dessert tends to be loaded with fat and sugar, and if it’s not, it may contain extra additives.



## GELATO

Gelato, on the other hand, tilts the ingredient percentages more toward milk than cream for a smoother, denser dairy dessert. An added bonus: less cream usually means less fat. But less fat also often means less flavor, which may be compensated for in this treat with more sugar, so buyer beware.

## FROZEN YOGURT

Arguably the healthiest version of cold confections, frozen yogurt earns its reputation for a few reasons. First and foremost, it often contains less fat and has fewer calories than traditional ice cream despite its dairy content. Also, because it's derived from yogurt, it may have the added benefit of gut-friendly probiotics. The primary downside is that the flavor may be enhanced by added sugar.

## SORBET

Now we delve into the dairy-free category. Sorbet doesn't contain milk or cream, making it palatable for people who are lactose intolerant as well as vegans. Just as important is what it *does* usually contain: some sort of fruit, whether it's juice, puree, sweetener, or even the real stuff. (Though fruit itself is a much healthier option, of course.) And because it's free of heavy dairy ingredients, it often has a lighter texture.

## SHERBET

Consider this similarly named treat to be sorbet with just a touch of dairy. However, it's certainly not the middle ground between ice cream and sorbet—it contains significantly less fat than the former. In addition, as anyone who has had rainbow sherbet can attest to, sherbet flavors tend to be tangy.



MIDJOURNEY



## ICED TREATS

Finally, there are the ubiquitous treats made primarily of ice, which are available in various varieties and under different names:

- **Shaved ice** is what its name implies: literally ice that's shaved off a block and flavored with syrup; the result is a softer, fluffier product. You can also find different regional types, such as Hawaiian shaved ice and raspados.
- **Snow cones** are made of small, molded ice chunks that tend to be shaped into snowballs and likewise flavored with syrup.
- **Water ice** earns its superfluous name: it's basically ice, sugar, flavorings, and possibly fruit chunks. But what about the different nationalities? Italian ice is icier, likely what most people associate with water ice, whereas Polish ice has a thicker, creamier texture like ice cream or custard.

When considering a warm-weather treat, the key is to keep it as such: a treat, something that should be enjoyed infrequently and in moderation. So be sure to read the fat and sugar content in your options and opt for the smallest serving available.

But perhaps the wisest choice is to make your own frozen treat with fruit so you can control the ingredients, or simply opt for a cold, ice-filled glass of water with a dash of lemon. Making such smart choices can better ensure that you don't put your health on ice this summer.

# AMERICA'S MOST *Thrilling* HIKES

*written by:* ANDRE RIOS

*photography:* NPS, UNLESS NOTED

**THE UNITED STATES LAYS CLAIM TO AN** incredible array of landscapes, and stretching across them are some of the most beautiful yet beguiling hiking paths in the world. These four examples include notable destinations that any nature lover simply shouldn't miss—from tenderfoot trails to high-adrenaline treks that test the fittest athlete.

## **GLACIER NATIONAL PARK, MONTANA**

Frozen expanses, glittering lakes, and rugged mountains await you in the "crown of the continent," a setting that beckons you with over seven hundred miles of trails. One of the simplest is a serene boardwalk stroll through the Trail of the Cedars,

a 0.7-mile loop where you can explore ancient forests and witness water rushing through a rocky gorge.

For a more challenging experience, try the famous Highline Trail. This spectacular footpath across an arête (a sharp-crested ridge) may be most famous for its Garden Wall section, a narrow ledge adorned with summer wildflowers above a steep valley. Should you be brave enough to dare the approximately seven-hour hike, Glacier National Park will reward you with unmatched views of majestic peaks and glaciers in all their glory.

## GRAND CANYON NATIONAL PARK, ARIZONA

This desert wonder is spectacular to behold even from its visitor center, but several hiking trails take you within closer view of its ribboned stone walls and down to the Colorado River weaving through its depths. For a beginner trail, stroll from South Kaibab to Ooh Aah Point for almost two miles of awe-inspiring panoramic views.

But the rim-to-rim hike tempts the bold to partake in a monumental challenge: coursing from one side of the Grand Canyon to the other and back in a multiday tour. The immense scale of its geography, extreme elevation changes, and desert heat (even in fall conditions) make this a physically demanding adventure. However, your reward is an approximately fifty-mile round-trip showcase of exclusive campgrounds, waterfall vistas, green oases, and more.

## YOSEMITE NATIONAL PARK, CALIFORNIA

Visitors to this sunny and beachy state may be surprised to learn that one of its most famous parks is laden with dense forests, serene lakes, and even a pair of glaciers. Beginners can gain an overview of Yosemite's majestic landscape with a stroll down Cook's Meadow Loop, a paved trail that starts at the visitor center and captures views of some of the park's greatest marvels, including Yosemite Falls and Glacier Point.

If you have the grit to climb higher, then the strenuous Half Dome hike is for you. It leads you 8,800 feet above sea level to scale the



*Grand Canyon*

NPS/MICHAEL QUINN



NPS/MICHAEL QUINN

*Yosemite*





iconic eponymous mountain—an approximately twelve-hour feat. The route’s final ascent involves a hair-raising climb up a sheer granite face along a series of cables for an experience that culminates with stunning views of virtually the entire park.

### WHITE MOUNTAIN NATIONAL FOREST, NEW HAMPSHIRE

While its name may evoke images of magnificent peaks, this area is also known for its unrivaled fall foliage. Tour the forest from one of its pathways, including a brief jaunt along the top of the Cannon Mountain Short Trail, which you can reach via its tram for a shortcut then stroll along the trailhead. Or you can take a rigorous upward hike on your own on Kinsman Ridge or Hi-Cannon Trail and celebrate

reaching its apex on your own. From there, you can spot multiple states and even Canada.

The toughest challenge of all here is the Presidential Traverse, a mountainous multiday hike that climaxes in the ultimate challenge: scaling the foreboding Mount Washington. This precipice is riddled with some of the most severe weather in the world, and bearing potential hurricane-force winds, fickle rainstorms, and sudden snowfall head-on is a true test of endurance and preparation. But its prize panoramas and the pride of completing it are rewards you will treasure for a lifetime.

***\*Be sure to consult with your doctor before embarking on your nature excursion.***



## EIGHT HIKING ESSENTIALS

Feeling motivated to take a hike? No matter the difficulty level, don’t hit the trail without these basics.



### ***Directional guidance***

Because you may lose cell service in the backcountry, bring a dedicated GPS gadget for live navigation. Some products even offer SOS messaging.



### ***Hydration backpack***

Combine lightweight storage and a convenient water supply with a backpack featuring a built-in water reservoir capable of holding several dozen ounces.



### ***Nourishment***

For nutrition that will fuel your excursion, pack products that balance protein, carbohydrates, and fats, such as nuts, oats, and fruit blends.



### ***Performance hoodie***

High-elevation trails can be startlingly cold, even in summer, so pack a jacket with a hood, warm chest pockets, and four-way stretch fabric to help you maintain mobility.



### ***Hiking shoes***

A good pair for your excursion can actually resemble a traditional tennis shoe but with a high-top ankle, rough-traction soles, and a lightweight body.



### ***Bug and tick spray***

This can help protect you from bites, irritation, and even getting certain diseases.



### ***Sunscreen***

Even if you expect tree coverage, shield your skin against harmful UV rays—and bring the bottle so you can reapply it as directed.



### ***First aid kit***

Carry a compact set outfitted with essentials such as bandages, gauze, tweezers, and an emergency blanket.

# summer CROSSWORD CHALLENGE

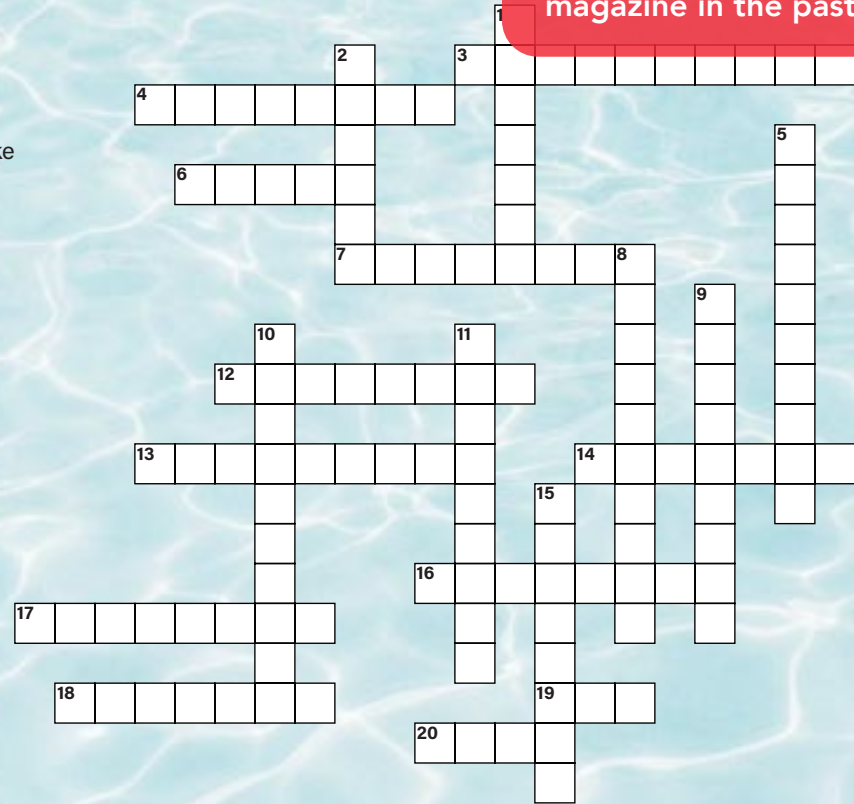
Before you dive into the pool or settle into your lounge chair, exercise your mind with a puzzle that celebrates everything the season has to offer.

**ACROSS**

- 3. Beach structure made by kids and adults alike
- 4. Where you roast marshmallows
- 6. Coastal place to swim
- 7. Evening insect soundtrack
- 12. Cookout with smoky flavors
- 13. Glowing insects spotted at night
- 14. Light shoes often worn to the beach
- 16. Souvenir collected along the shore
- 17. Protective shade provider
- 18. Wave sport with a board
- 19. Portable cooler filling
- 20. What you might pitch on a camping trip

**DOWN**

- 1. Relaxing seat strung between two trees
- 2. Open-air meal
- 5. Game often played on the sand
- 8. Essential for protecting your eyes
- 9. Popular seaside attraction lined with games and shops
- 10. Fruit often found in a picnic basket
- 11. What to use to prevent burns
- 15. Bug spray target



**Answers**  
**ACROSS** 3. Sandcastle, 4. Campfire, 6. Ocean, 7. Crickets, 12. Barbecue, 13. Fireflies, 14. Sandals, 16. Seashell, 17. Umbrella, 18. Surfing, 19. Ice, 20. Tent  
**DOWN** 1. Hammock, 2. Picnic, 5. Volleyball, 8. Sunglasses, 9. Boardwalk, 10. Watermelon, 11. Sunscreen, 15. Mosquito

The inclusion of useful tips is one of the top reasons 58 percent of recipients have referred the professional who sent them the magazine in the past 12 months.

when & where.  
 AN INSURANCE PLAN THAT COVERS YOU HERE...




now & again.  
 AN INSURANCE PLAN THAT COVERS YOU EVERYWHERE.




**Joseph C. Collins, Insurance Associate**  
 American Insurance Group, Inc.  
 1100 First Avenue Suite 200  
 King of Prussia, PA 19406  
 info@remindermedia.com  
**(866) 458-4226**

**AMERICAN**  
 INSURANCE GROUP, INC.


## Front of Tear Out Card 2



**clams  
with lemon  
rice**



**AMERICAN**  
INSURANCE GROUP, INC.



**Joseph C. Collins**  
Insurance Associate

**Direct:** (866) 458-4226  
**Fax:** (610) 878-2000  
**Email:** [info@remindermedia.com](mailto:info@remindermedia.com)  
**www.remindermedia.com**

**American Insurance Group, Inc.**  
1100 First Avenue  
Suite 200  
King of Prussia, PA 19406

## Back of Tear Out Card 2

- 2 tbsp. extra virgin olive oil, plus extra to serve
- 1 tbsp. salted butter
- 1 white onion, finely sliced
- 2 garlic cloves, crushed
- 1½ c. medium-grain white rice, rinsed
- Zest of 2 small lemons, plus ¼ c. lemon juice
- ½ c. white wine
- 2 lb. 3 oz. small clams, purged
- 2½ c. vegetable stock
- Small handful of dill leaves, chopped

1. Heat the olive oil and butter in a large saucepan over medium heat. Add the onion and cook, stirring occasionally, for 7–8 minutes, until the onion has softened. Stir in the garlic, rice, and half the lemon zest and cook for about 2 minutes, until the rice is coated. Pour in the wine and cook for about 5 minutes, until reduced by half.
2. Add the clams and stock, cover with a lid, and cook for about 30 minutes, until the rice is tender and the clams have opened. Discard any unopened clams.
3. Pour in the lemon juice and carefully stir it through. Scatter with the dill and remaining lemon zest, finish with a drizzle of olive oil and serve immediately.

***A NOTE ON PREP***  
This dish is best enjoyed the day it's made. It's worth making a pit stop at your local fish market to purchase the clams.

**FEEDS 4** Recipes from *Opa! Recipes inspired by Greek Tavernas* by Helena and Vikki Moursellas. Smith Street Books, 2025. Photography © Bonnie Coume.

**Joseph C. Collins**  
American Insurance Group, Inc.  
1100 First Avenue  
Suite 200  
King Of Prussia, PA 19406

Presorted Standard  
U.S. Postage  
**PAID**  
Harrisburg, PA  
Permit No. 478

**Bill and Judy Smith**  
123 Main Street  
King of Prussia, PA 19406

Your back covers are a great place to draw attention to an upcoming seminar or community event of your choosing.

86 percent of recipients have taken an action as a result of receiving the magazine.

*No matter your needs*  
**WE HAVE YOU COVERED!**



Whether you're in need of home, auto, or life insurance, we've got you covered. Our plans help save your family money through bundling, and I would love to help you find the plan that fits you best!

**CONTACT**



*Joseph C. Collins*

Insurance Associate

Direct: (866) 458-4226

Fax: (610) 878-2000

E-mail: [info@remindermedia.com](mailto:info@remindermedia.com)

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

**AMERICAN**

INSURANCE GROUP, INC.