

senior living

Thursday, October 22, 2020



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THE MORNING JOURNAL

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The LCOOA is dedicated to helping aging residents to live happier, healthier and more independent lives. Your help is needed year round, but is especially crucial during the upcoming holiday season.

The Senior Years (a non-profit publication provided by the LCOOA) contains pertinent information about today's health

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Your subscription fee supports essential senior programs such as the food pantry, home delivered meals and food boxes, transportation for seniors, benefits assistance to name just a few.

When you subscribe now through January 15, 2021, you will be entered in a free drawing

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For more information about senior programs, volunteer or advertising opportunities and if you need assistance, please call 440-326-4800 or visit www.lcooa.org. Remember to LIKE us on Facebook, <https://www.facebook.com/lcooa/>

Thank you for your support and stay safe!!



Vol. 46 October/November 2020 No. 10/11

Low-Income Subsidy (LIS) or extra help Medicare prescription drug coverage

How It Can Help You
 Help pay for the cost of your prescription drugs. You may qualify for extra help if you are on a Medicare prescription drug plan and your income is below a certain level.

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 You can apply for LIS or extra help online at www.medicare.gov or by calling 1-800-635-6888. You may also apply in person at your local Social Security Administration office.

Transportation survey: We need your help to keep you moving!
 We are conducting a survey to learn more about the transportation needs of our senior citizens. Your input is important to us. Please take a few minutes to complete the survey. The survey is available in both English and Spanish. Thank you for your help!

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 328 N. Gateway Blvd., Elyria, OH 44035
 All subscriptions to New Year 2021 will be entered in our Holiday Gift Card Raffle!

Inside this issue:
 Our Boston Terrier Part Two see page 18
 Celebrating Thanksgiving Safety CPR see page 6
 Join the Lively Acan Labors see page 12
 Carolyn's Holiday Recipes see pages 7-11

Senior Years welcomes new ad supporters. If you are interested in advertising your business in the Senior Years, please email senioryearsnews@yahoo.com or call 440-326-4800 and leave a message if unavailable.

Clarity and comfort can be yours

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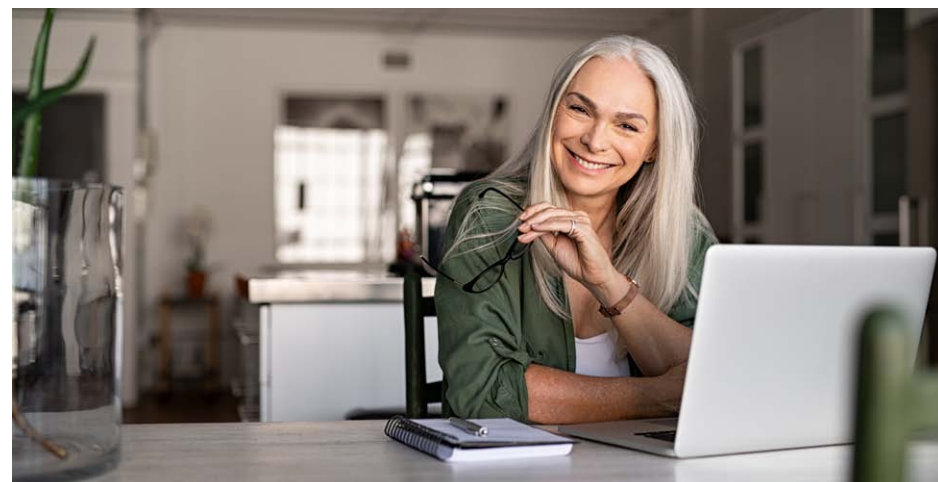
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The Center for Hearing Care
 1618 Cooper Foster Park Rd., Lorain
 Dr. David Weldele, Au.D., FAAA



Encore is going virtual for the 2020-2021 academic year

Do Encore participants feel comfortable leaving their homes right now? Would they be interested in coming to campus this year, or would they rather take online courses?

These are some of the questions we've been trying to answer over the past several months — questions that we knew we couldn't answer without guidance.

That's why we surveyed the Encore Advisory Team, made up of participants like you who volunteer their time to represent the student body, as well as our Encore instructors. We wanted to ensure that we made the right decision for you, not for us.

That's why Encore is going virtual for the 2020-2021 academic year. The instructors you know and love won't

be engaging with you in the classroom this year, but they'll still be right in front of you — on your computer screen!

Technology sessions take place a week before each course start date to help make sure your technology is working and that you know what needs to be done for your courses.

If you have questions or concerns, you can contact the Encore office at 216-987-2274 (Monday through Friday, 8 a.m. to 5 p.m.) or email encore@tri-c.edu.

Encore has been around since 1975. It's weathered a number of storms, but it's always come out ahead. As we adapt to our new normal, we hope you enjoy the opportunity to experience Encore "On-the-Go!"

Danbury Senior Living is a place to call home

Danbury Senior Living in North Ridgeville is an incredible place to call home and that hasn't changed during COVID-19. Danbury understands more than ever, the decision to move into a senior living community may be difficult. You can settle in here with the peace of mind that Danbury will provide a personalized, safe moving plan. You can expect you or your loved one to experience the Danbury Difference while living the best life.

Danbury at North Ridgeville offers 5-star services that are hard to not notice. Some of these services and amenities include various apartment styles and layouts, 24-hour, on-site licensed nurses and care companions, chef-prepared meals with anytime dining, a 24-hour response system, transportation services, beauty and barbershop services,

just to name a few. The staff here at Danbury come to work with a smile on their face and are highly trained in providing excellent care, companionship, and compassion for you or your loved one.

Danbury North Ridgeville offers a variety of living arrangements such as: Independent Living, Assisted Living, and a Memory Care neighborhood. Those residents who may need additional support to handle day to day living tasks such as meal preparation, housekeeping services, care support or assistance with managing medications may benefit from assisted living services. Residents who are continuing to live independently may still utilize and take advantage of the Danbury amenities for convenience, peace of mind, and an improved lifestyle. For our residents



who live in the Memory Care Neighborhood, we encourage and engage those residents in daily routines and offer enjoyable activities and social interactions that focus on their memory and motor skills.

Did we mention that Danbury was voted a Top Workplace for 2020? If you are ready to experience the Danbury Difference and to start making new friends call Danbury Senior Living at North Ridgeville at 440-596-3797.

At Danbury, the People Make the Difference!

Independent Living | Assisted Living | Memory Care

Hello, my name is **Jaimie Miller**, and I am the Life Enrichment Director at Danbury Senior Living in North Ridgeville. I joined the Danbury team in January 2020 to open the North Ridgeville community.

I live in Amherst with my husband Steve, and our furry menagerie of three cats (Simon, Maggie & Boots...all rescues). Steve and I have been married for 38 years, and we have been blessed with two wonderful daughters (Megan and Lauren), a son in law (Pierce), and 2 grandsons Ayden (4) and Eli (4 months).

My favorite thing to do is spend time with family! Our girls live close by, so we often see each other every week. Family dinners, outings, and sleepovers with my

grandbabies are so much fun! In my free time, I also enjoy cooking, baking, and reading. My husband and I also love to travel, and we have quite a long "bucket list" for places we would like to visit.

Just over 10 years ago, God opened a door for me to leave my previous job and work with seniors. It has really enriched my life. Hopefully, I'm able to spread some joy, and make our residents lives a bit brighter. I know they brighten my days!



Jaimie Miller
Life Enrichment Director

Danbury
SENIOR LIVING
North Ridgeville



33770 Bagley Road
North Ridgeville, OH 44039

440.596.3797



DanburySeniorLiving.com

Find us on



Kendal at Oberlin's Community Benefit and Social Impact

As a nonprofit, mission-oriented organization serving older adults, Kendal is committed to engagement and service to the wider community. While the pandemic may have changed how we approach this in 2020, it is still a key part of our mission and focus.

Our annual Disclosure Statement and corporate annual reports feature the community's impact in the last full fiscal year, 2019. Here are some highlights;

Community Benefit, Fiscal 2019

Since we began tracking in 2000, Kendal at Oberlin has paid its employees approximately \$105 million which has had an impact on the economy in Lorain County of over \$312 million.

The financial benefit of the payroll and real estate taxes has resulted in over \$2.7 million paid to support the related School Districts in the Oberlin area and an ongoing benefit back to the City of Oberlin of approximately \$6.3 million over the past 19

years (since tracking).

Social Impact in 2019

Kendal at Oberlin residents devote thousands of hours of service to over 80 nonprofit organizations in Lorain County consistently, on an annual basis. In 2019 alone, the dollar value of the more than 53,000 volunteer hours given by residents amounted to over \$1.3 million.

Kendal residents and staff also support Lorain County nonprofits in leadership roles, such as board membership. Some of these organizations include FAVA, MOVE Lorain County, Oberlin Rotary, Oberlin Community Land Trust, A Dementia-friendly LIFE, Oberlin Community Services and the Oberlin Heritage Center.

2020 is Shaped by the Pandemic

COVID-19 has changed the way all of us have experienced 2020. As an organization that serves members of the most vulnerable population, Kendal has approached the

SEE PAGE 10

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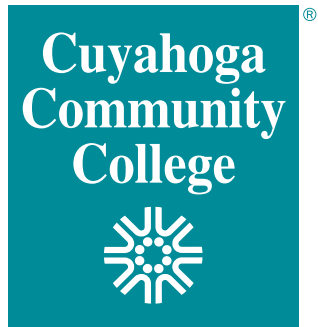
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5 Out of 5 Stars
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*“Avon Oaks
 is a place of
 help, hope and
 healing.”*

*P. Hoag
 - Rehab Client*

Now that Mom is on Medicaid, How Can We Protect Dad's Assets?



by David S. Banas, J.D.

Often, when working with clients on getting a plan in place for Mom, applying for Medicaid and getting her settled in the nursing home, I am asked,

“Now what do I do to plan for and protect Dad?” We’ve preserved

the home and maximized income and resources for him, but now what? Is he protected if anything else may happen?

First, be sure to put the house, the car, and all of the bank accounts in Dad’s name alone. This ensures that when Mom dies, there is nothing in her name that the state can claim through estate recovery. Second, re-build Dad’s estate plan and remove Mom as beneficiary on his Will and any other accounts. This protects Mom should Dad die

before her, as you want to avoid Mom inheriting anything which would interrupt her Medicaid eligibility. You also want to have surrogate decision makers in place (power of attorney for health care and finances) in case Dad’s health and/or cognition declines.

Finally, talk with an experienced elder law attorney about the possibility of a second round of asset protection planning, depending on Dad’s health. Perhaps steps could be taken to ensure the home will be fully

preserved even in the event that Dad would need nursing home care in the future.

Good planning never ends, it just proceeds to the next phase.

David S. Banas is an attorney with the law firm Hickman & Lowder Co., L.P.A. He is the Director of the firm, focusing his practice on elder law, general estate planning, special needs estate planning, guardianships, and trust and estate administration. Before applying this information to a specific situation, readers are urged to seek advice from an attorney.

Did you know?

Alzheimer’s disease, the most common form of dementia, is often mistaken as something that only affects aging men and women. While the Alzheimer’s Association® notes that age is the biggest risk factor for Alzheimer’s, the group also warns that even men and women nowhere close to retirement age can develop the disease. In fact, the Alzheimer’s Association reports that, in the United States alone, roughly 200,000 people under the age of 65 have early-onset Alzheimer’s disease. According to the Alzheimer’s Association, many people with early-onset are in their 40s and 50s. Recognizing that

Alzheimer’s is not just for retirees but capable of affecting younger men and women with families and careers is important, as the Alzheimer’s Association points out that healthcare providers typically do not look for signs or symptoms of Alzheimer’s in young people. In such people, symptoms of Alzheimer’s may be incorrectly attributed to stress. Adults who suspect they might be suffering from early-onset Alzheimer’s should have a comprehensive medical evaluation, which may include a neurological exam and/or brain imaging, conducted by a physician who specializes in Alzheimer’s disease.

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Local and Effective Gutter Protection

Jim Carbone Elyria's Gutter Cover Company Gutter Protection products have many different designs, but the goal has always been the same- Keep the Leaves out and let the rainwater in. Here are some strategic details to look for when choosing a gutter cover and who to call to install it.

A good gutter cover needs to perform in certain areas in order to be successful:

- Must allow debris like small leaves, needles, spinners, seed-pods and roof shingle grit to naturally slide off the cover.
- Must handle heavy amounts of rainwater without overflowing.
- Must be wind resistant and strong enough not to "cavein" under heavy snow loads.
- Must not require any trips up the ladder to maintain performance.
- Cannot have vertical openings like screens or filters that can

clog easily. Don't be fooled...All screens can clog!

The Gutter Cover Company has been installing Gutter Topper for almost 22 years. Gutter Topper is proudly manufactured right here in Ohio and made to withstand our wicked weather. It is a smooth, solid aluminum cover that has no holes or gaps on top. A sloped, self-shedding design prevents spinners, pine needles, shingle grit or seedpods from clogging the gutter. Gutter Topper can handle heavy downpours of up to 22 inches of rain per hour and 110 mph winds. It also features a lifetime transferable performance warranty. Many competing gutter guards require full replacement of both gutters and downspouts. Gutter Topper installs over your existing gutters, and each installation includes cleaning, tightening, resealing and properly aligning your gut-

ters. New seamless gutters are also available. The Gutter Cover Company also offers a safe and effective way to stop big icicles and ice damming. An optional add-on product called Heater Cap can be installed with or without Gutter Topper that gently heats the gutter area with a self-regulated heat cable. Heater Cap can be installed on most existing gutter covers. Hiring the right company to install the cover correctly is very important. The Gutter Cover Company has a proven track record of success in Northeast Ohio and the locals have been referring their friends and neighbors for years. "Our company takes pride in solving gutter problems the right way. Our product, experience and attention to detail really make us stand out from the big box stores and other competitors. Free estimates are always punctual and professional, but still friendly and



casual." -Jim Carbone, Owner
You can reach The Gutter Cover Company at 440-366- 0688 or 1-800-335- 4367. View short videos of Gutter Topper and Heater Cap at: www.gutterguard1.com. The Gutter Cover Company is your locally owned and operated source for the ultimate in gutter protection. Schedule a free estimate by November 30, 2020, and receive a \$300 discount on Gutter Topper or Heater Cap when you mention this story. Additional discounts available for seniors and veterans. Jim Carbone is the owner of Elyria's Gutter Cover Company

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Happy, healthy senior living starts with safe, clean, friendly and fun communities

Senior living looks a little different right now, but our priorities remain the same. We remain committed to providing happy, healthy communities. Here's how:

- The **health & safety** of our residents are always the top priority
- Around the clock **cleaning & disinfecting** of our community
- Ensuring **physical distance** doesn't mean social isolation
- **CDC-based protocols** guide our daily business, putting people first



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Why routine checkups are vital to overall health

Regular visits with a medical professional are an important part of a healthy lifestyle. Too often people visit the doctor only when they are ill, as they may not realize just how essential well visits and physical exams are.

Routine checkups are the smartest way for people in all age groups to stay on top of their health, but they can be especially valuable for those age 50 and older. Regular checkups enable physicians to check current health against past visits, ensuring that any anomalies can be investigated and treated efficiently and promptly.

The Mayo Clinic says there are no hard and fast rules about how often seniors should visit health care providers. Those who are in generally good health may only require one medical checkup a year. At this point vital signs will be checked, medications reviewed and

lifestyle topics discussed. Doctors may even recommend or discuss tests. Patients also can bring up any issues they may be experiencing, however insignificant they may seem. Anything from sleep disturbances to memory loss to unexplained fatigue or pain can be addressed. Sometimes getting everything out in the open and being reassured that there's nothing to worry about can be helpful.

The recommended frequency of doctor visits may change as health issues arise or if follow-up is needed after a treatment plan or injury, according to the caregiver company Home Care Assistance. Some seniors may have to visit a provider once a week or once a month. Doctors, nurses and therapists will design a regimen based on a patient's current health needs.

The following are some compelling reasons to be diligent with provider

visits.

- Frequently health issues can be silent and not noticed early on by a patient, according to Mercy Medical Center in Baltimore.

- Patients will be less likely to forget about important screenings, like mammography, prostate tests, cholesterol tests, and more.

- Vaccines can be administered, as even adults need certain immunizations to stay healthy.

- Patients can discuss potential lifestyle changes, like going on a diet or taking up a new fitness regimen.

It is essential to follow through with health care provider visits, even if they seem redundant. Physicians may detect issues that warrant close observation. Patients are urged to have an open dialogue with their doctors so they understand the reason behind health care visits and expectations in the future.

KENDAL FROM PAGE 4

pandemic with an emphasis on keeping both residents and staff as safe as possible. While we've had to limit visitors to the campus, and residents are less able to serve as volunteers in the greater community, we continue to support local businesses and organizations as much as we can.

We all look forward to the day we can return to "normal" engagement and participation. But until then, we will give our time and treasure as much as we are able.

If you would like to learn more about Kendal at Oberlin, please visit our website at kao.kendal.org. To learn about becoming a resident of our community, please contact Elisabeth in the admissions office at 440-775-9062.

CONFIDENCE IN KNOWING HER ASSETS WILL BE PROTECTED

Caring for an aging loved one is often overwhelming.

Wouldn't it be comforting to know she will receive the care she needs and her legacy will be protected?

You are not alone — we will be with you every step of the way.



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Together: Staying Safe and Well!



- **Apart, but still connected**

Safely distanced perimeter walks, outdoor visits and afternoon porch greetings allow safe interactions with neighbors; Zoom connects us for discussion, music, lectures and meetings.

- **Residents and staff work together**

Kendal's New Normal Committee collaborates to set safe and comfortable protocols for navigating pandemic guidelines; residents continue to drive engagement.

- **Involved and reaching out—from a distance**

Staff and residents continue to reach out to the greater community, serving on boards via Zoom, supporting local organizations and businesses.

“Thank you everyone for working together, in solidarity, for the safety and wellbeing of all.”

- **The comforts of community**

Surrounded by friends, neighbors and caring staff, residents don't feel isolated. With weekly updates from staff and resident leadership, everyone is kept in touch and informed.

Call Elisabeth to learn more about the ways Kendal is keeping residents connected and safe — 440.775.5062.

KENDAL[®] *at Oberlin*

1.800.548.9469 | kao.kendal.org

A nonprofit Life Plan Community serving older adults in the Quaker tradition.