

living ^{senior}

Thursday, July 15, 2021

ADVERTISING SUPPLEMENT TO
THE MORNING JOURNAL

Should I Share My Estate Planning Information with My Family?

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**STRIDE MOBILITY IS
ALWAYS READY TO HELP**

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**LORAIN COUNTY OFFICE
ON AGING**

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Stride Mobility is always ready to help

Mark Schnieders, Owner
Stride Mobility, Huron, Ohio

As we go through life's journey, everyone experiences physical changes that may impact their mobility: accidents, birth anomalies, the natural aging process, or geography. Stride Mobility is here to assist our customers in meeting their mobility challenges by reducing the risk of falls, pressure relief and wound prevention, as well, helping to stabilize one's balance by choosing the right mobility product to maintain an independent lifestyle, or one that fits their unique situation.

Mobility issues impact one's quality of life at work, home, socially, as well as their overall family life. An individual can successfully function through all stages of their lives with the assistance of various mobility products such as: wheelchairs; rollators; walkers and scooters. For those looking to prevent falls and enhance balance, there are aides to

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Stride Mobility's core values focus on customers, employees, and family to always make it right, be reliable, and remain solution-focused, while having healthy and fun interactions with our customers. We are proud to have fully-credentialed professionals on our team consisting of OTs, STNAs, COTAs, and RNs who assess and tailor the products to the specific needs of our customers.

Stride Mobility is always ready to help a family member or yourself live life in motion. Call 419-616-6017 or visit our brand-new facility and showroom (opening August 31, 2021) at 2455 Sawmill Parkway, Huron, Ohio.



What fully vaccinated seniors should know about travel

The efforts of researchers and public health officials in developing safe and successful COVID-19 vaccines was nothing short of historic. Vaccines typically take years to develop, but a combination of factors enabled researchers to make COVID-19 vaccines available to vulnerable populations by December 2020, or roughly nine months after the World Health Organization declared a global pandemic.

Researchers had already conducted years' worth of vaccine research on human coronaviruses, which the Centers for Disease Control and Prevention notes were first identified in the mid-1960s. That research proved invaluable as pharmaceutical companies raced to produce COVID-19 vaccines. In addition, a less linear approach to testing and vetting vaccines than was traditionally

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Please Support the Lorain County Office on Aging

Support the Lorain County Office on Aging (LCOOA) by subscribing to The Senior Years newspaper. This publication is full of relevant information for our readers. New subscribers will be entered to win a free greeting from Cards in Your Yard! A certificate for one free yard greeting was generously donated by Cards in Your Yard to help promote our non-profit newspaper for older adults in Lorain County!!

Because the LCOOA is a non-profit, we also rely on grants and the generosity of community members to support the great work we do in the community especially now as we struggle through this unprecedented event along with making sure our seniors are safe.

Monetary donations can be made to the organization on our website www.lcooa.org or mailed to: Lorain County Office on Aging, 320 North Gateway Blvd., Elyria, Ohio 44035.

With the growth of the older adult population in Lorain County, our programs and services are becoming that much more important to help our clients age well in the place chosen to call home.

The Lorain County Office on Aging, a non-profit organization, provides services such as homemaker, home delivered meals, transportation to medical appointments, social work support services, senior food boxes, Kinship Caregiver Services for grandparents and other relatives raising relative children, volunteer placement and congregate meal vouchers to eligible older adults in Lorain County.

We are always seeking volunteers throughout the year in varying capacities, however we have a great need for volunteers to assist in delivering home delivered meals in the southern part of Lorain County as well as other parts of Lorain County.

Find up to date news and local services on our Facebook page and please remember to LIKE us on Facebook, <https://www.facebook.com/lcooa/>. For more information on services, volunteering or placing an ad in the Senior Years, please call 440-326-4800.

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Effective exercises for seniors

Losing interest in an exercise regimen is a situation many fitness enthusiasts have confronted at one point or another. Overcoming a stale workout routine can be simple for young athletes, whose bodies can typically handle a wide range of physical activities. That flexibility allows younger athletes the chance to pursue any number of physical activities when their existing fitness regimens grow stale. But what about seniors who have grown tired of their workouts?

Even seniors who have lived active lifestyles since they were youngsters are likely to encounter certain physical limitations associated with aging. According to the Centers for Disease Control and Prevention, the likelihood of dealing with one or more physical limitations increases with age. CDC data indicates that 8 percent of

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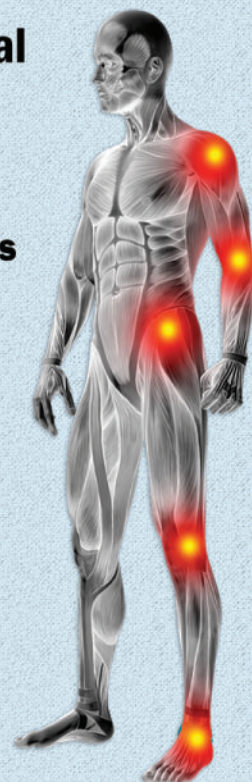
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Should I Share My Estate Planning Information with My Family?



Attorney Ethan Welch

When establishing your estate plan, you generally review your assets with an attorney. This ensures you create a plan according to your wishes. Your

attorney will review things like beneficiary designations to determine those designations follow your requests and provide advice on the estate plan most appropriate for your assets. The question that then arises is should I share this information with my family?

There is no right or wrong answer, and if your family member is trustworthy, you can share your estate plan. Of course, if a family member is questionable, withholding information may be in your best interest. Deciding not to tell family members about your plan may cause issues

while you are alive or at your death. If you're alive but incapacitated, how will family members pay for your expenses? At your death, family members may be caused undue stress trying to find assets, when it could have been avoided by telling them your wishes beforehand.

Ultimately, reaching a middle of the road approach is usually the best

course of action. Letting family members know general information about your plan, such as a company name and type of account, will give them a starting point. Advising them your attorney, accountant and financial advisor gives them contacts who know your wishes in case you become incapacitated. Finally, keep all estate plan documents in a safe place, letting your

family members know where that is in case of an emergency.

Again, there is no right or wrong way to communicate with your family about your estate planning, and some approaches may work better than others. To give yourself peace of mind, speak with an attorney to determine what will work best for you and your family.

Considering Regenerative Therapy?

A full suite of Regenerative Therapies is now available at Xcell Medical Group in Elyria for treating chronic osteoarthritic pain.

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The best results for Regenerative Therapy are most often seen in osteoarthritic joints, like knees, ankles, wrists, hips, and elbows.

To find out more about Regenerative Therapy, please attend one of our **FREE educational seminars on either July 27 or 29. Call today at 440-484-3232 to reserve your free seats.**



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TRAVEL FROM PAGE 2

applied in past outbreaks enabled the vaccine to be rolled out more quickly, potentially saving millions of lives.

Men and women over the age of 65 were among the first groups to be given the COVID-19 vaccine. Many people within that group are retired and had looked forward to traveling, only to have those plans interrupted by the pandemic. Now that they're fully vaccinated, seniors are setting their sights on travel once again.

Though the COVID-19 vaccines have made vulnerable groups like seniors less likely to suffer severe illness from the virus, there's still a few things adults over 65 should know when making travel plans.

The virus

Data from the CDC indicated that more than 87 million people in the United States had been fully or partially vaccinated as of April 20, 2021. Among those, just 7,157 had become infected with COVID-19, and only 331 of those required hospital-

ization. That's an encouraging figure that illustrates just how effective the vaccines are at preventing infection and serious illness. Recognizing that efficacy may help calm any concerns fully vaccinated seniors have about traveling.

Restrictions

Though a significant portion of the eligible populations in the United States and Canada had been fully or partially vaccinated by mid-spring, overseas travel restrictions may still be in place. Some countries, such as India, continued to confront devastating waves of the virus and may not be allowing overseas visitors anytime soon. In addition, in mid-spring the European Union was still devising a strategy to allow fully vaccinated foreign tourists to visit the continent. Proposals suggested such travel could be allowed by late June, but it's important that seniors learn of any potential restrictions before booking trips.



Attractions

When planning a trip, seniors may want to look for areas with plenty of outdoor attractions. The CDC continues to recommend that people, even those who are fully vaccinated, gather outdoors, where the virus is less likely to be transmitted. When traveling, seniors may be spending time around people who have not yet been vaccinated, and despite the efficacy of the vaccines, that might make some travelers nervous. So choosing

locales with plenty of outdoor attractions can be a great way to quell any travel-related concerns seniors may have.

The remarkable achievements of researchers involved in developing COVID-19 vaccines has helped seniors return to something resembling normal life. Seniors with their eyes on travel can safely book trips after doing some research about their destination and giving careful consideration to their comfort levels.

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Navigating Your Health Over 65

(Family Features) Taking care of your health, especially over age 65, requires an understanding of your personal needs. Proper medical care isn't one-size-fits-all, so finding the right services and providers may take some research and thoughtful consideration as it relates to your unique circumstances.

Consider these tips from the Centers for Medicare & Medicaid Services to find the right care for you:

Stay on top of your health. An important part of managing your health is being aware of any current medical concerns or those that might affect you in the near future. That's why it's important to stay on top of your health care needs - like preventive services that could help identify any issues early. Arming yourself with knowledge can help you be better prepared to make decisions about the type of doctors or health care providers you need and how they work with

your health insurance.

Shop around. Choosing a health care provider can be time consuming and confusing. Medicare.gov makes it easy to find and compare providers like hospitals, home health agencies, doctors, nursing homes and other health care services in your area that accept Medicare. On your laptop, tablet or mobile device, enter your location to search for local health care providers and services. A clean and uniform design makes it easy to review and compare providers.

Know what to look for. It's important to understand everything you're considering when searching for care for yourself or a loved one. Search filters allow you to personalize your search based on what's most important to you, like services offered, quality ratings, inspection reports and doctor affiliations. Other features include suggested next steps and checklists to help choose the best pro-



vider for you. Knowing what providers accept Medicare can also give you peace of mind.

Plan ahead. Don't put off researching your health care provider options. When you're feeling well is typically the best time to consider your health care needs. With a clear mind, you'll

be able to thoroughly explore pros and cons about providers and facilities and get the information you need to find the best fit for you, such as practice locations, specialties, contact information and more. You can also save your favorite health care providers to refer

SEE PAGE 10 >

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EXERCISES FOR SENIORS FROM PAGE 4

adults between the ages of 50 and 59 have three or more physical limitations. That figure rises to 27 percent among adults age 80 and over.

Physical limitations may be a part of aging for many people, but such obstacles need not limit seniors looking to banish boredom from their workout routines. In fact, many seniors can successfully engage in a variety of exercises that benefit their bodies and are unlikely to grow stale.

- **Water aerobics:** Sometimes referred to as “aqua aerobics,” water aerobics may involve jogging in the water, leg lifts, arm curls, and other activities that can safely be performed in a pool. The YMCA notes that water aerobics exercises are low impact, which can make them ideal for seniors with bone and joint issues like arthritis.

- **Resistance band workouts:** Resistance band workouts can be especially useful for seniors who spend a lot of time at home. Resistance bands are inexpensive and don't take up a lot of space, making them ideal for people who like to exercise at home but don't have much space. Resistance bands can be used to strengthen muscles in various parts of the body, including the legs, arms and back. Resistance bands can be pulled or pushed in any direction, which allows for more versatility in a workout than weight machines and dumbbells. That versatility allows seniors to spice up their workout regimens when things get a little stale.

- **Pilates:** Pilates is another low-impact exercise that can be ideal for



seniors with bone and joint issues. According to SilverSneakers®, a community fitness program for seniors that promotes living through physical and social engagement, Pilates can help seniors build overall strength, stability and coordination. SilverSneakers® even notes that seniors can experience improvements in strength and stability by committing to as little as 10 to 15 minutes of daily Pilates exercises.

- **Strength training:** Seniors on the lookout for something more challenging than a daily walk around the neighborhood should not overlook the benefits of strength training. The CDC notes that seniors who participate in strength training can stimulate the growth of muscle and bone, thereby reducing their risk for osteoporosis and frailty. In fact, the CDC notes that people with health concerns like arthritis or heart disease often benefit the most from exercise regimens that include lifting weights a few times each week.

Physical limitations are a part of aging. But seniors need not let such limitations relegate them to repetitive, boring workouts.

YOUR HEALTH FROM PAGE 8

to later when you're logged into your online Medicare account.

Make your wishes known. Whether you're planning ahead for yourself or finding care for a loved one, it's important to share your preferences with others who are part of your care team. This might include sharing which doctors you like, what hospital you prefer or selecting a nursing home close to family and friends.

Planning for medical care can seem like a challenge. By keeping tabs on your health and using available tools to research your options and compare providers, like the resources at Medicare.gov, you can create a plan that best fits your needs.

2021 LORAIN COUNTY TRANSPORTATION SURVEY

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Lorain County Mobility Management is an impact initiative of **United Way of Greater Lorain County** in partnership with **MOVE Lorain County**.

United Way of
Greater Lorain County



MOVE
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MOBILITY & OPPORTUNITY FOR A VIBRANT ECONOMY

Local Company Ends Clogged Gutters

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, seedpods 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 “cave-in” 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 23 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 gutters. 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 experience in gutter protection.

Schedule a free estimate by August 21, 2021 and receive a \$300 discount on Gutter Topper or Heater Cap when you mention this story.

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