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Thursday, July 21, 2022

ADVERTISING SUPPLEMENT TO
THE MORNING JOURNAL

**MAKING YOUR
MEDICAID APPLICATION
EASIER
PAGE 2**

**HIRING BABY
BOOMERS IS A
WIN-WIN
PAGE 3**



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ABOUT ME

- 10+ years as a licensed insurance agent
- Bachelor's in Business from the University of Phoenix
- Lorain County resident with strong ties to the community
- My goal is to be a resource to help you avoid Medicare scams and to provide you with the best plan for your needs!

Making Your Medicaid Application Easier

By Attorney **George O. Aljoe**



If you or someone you know has needed long-term care or nursing home care, you have probably heard horror stories about Medicaid applications.

Unfortunately, reports of how difficult, lengthy, and burdensome applying for long-term care Medicaid are often all too true. But there are ways to make your case easier to get through.

- Medicaid is permitted to ask for up to five years of bank account and other financial history – that's 60 months! Be selective in how many accounts you open and keep them consolidated at one or two banks.
- When the caseworker goes over the hundreds of pages of financial history, they are looking to see how your money has been spent. Keeping good records of your major purchases and expenditures will make it easy to answer questions.

- Save all documents from your insurance and financial companies, your pension provider, and Social Security, as well as tax returns, car titles, and any hospital admission and discharge records.
- Medicaid often requires a photo ID, Social Security card, birth certificate, passport, green card, marriage certificate, and health insurance/Medicare cards. It can be difficult, or even impossible, to obtain these items once a person is in poor health, so have them ready just in case.

Perhaps most important of all, get help navigating the overwhelming and intimidating world of Medicaid by working with a knowledgeable Elder Law attorney. They will have the experience to make sure that your case gets handled as smoothly as possible.

Hickman & Lowder Co., L.P.A. is located at 1300 E. 9th St., Suite 1020 in Cleveland. Call us at 216-861-0360 or email GAljoe@Hickman-Lowder.com

What to do about wellness after 50

Reaching one's fiftieth birthday in optimal health is an accomplishment to be proud of. The hard work required to be healthy in midlife includes adhering to a nutritious diet and exercising regularly. Once individuals cross the threshold and enter their 50s, they can look to some additional strategies to maintain their physical and mental well-being for decades to come.

- **Get a pet.** Many people 50 and older qualify as “empty nesters,” a term applied to adults whose children have grown up and moved out of their homes. Some empty nesters experience a phenomenon known as “empty nest syndrome,” which the Mayo Clinic notes can be marked by feelings of sadness or loss. Pets can help people over 50 with no children at home overcome feelings linked to empty nest syndrome. In 2018, the University of Michigan National Poll on Healthy Aging found that 86 percent of pet owners felt their pets make them feel loved while 73 percent

Once individuals cross the threshold and enter their 50s, they can look to some additional strategies to maintain their physical and mental well-being for decades to come.

said their pets provided a sense of purpose. Pets also can ensure individuals over 50 stay physically active and provide opportunities to connect with other people.

- **Prioritize learning.** Whether it's taking music lessons, going back to school or mastering a new hobby, learning has a profound effect on aging brains. For example, a 2013 study published in the journal Psychological Science found that memory function is improved by engagement in demanding everyday tasks. That study reported that people who learned new skills experienced greater memory improvement than people who only



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Hiring Baby Boomers is a Win-Win

A recent MetLife Foundation "New Face of Work Survey" noted that many baby boomers are looking to make a social contribution through their work. The survey found that "50 percent of Americans aged 50 to 70 want jobs that contribute to the greater good." Seniors Helping Seniors® In-Home Care Services, here in Lorain County, loves hiring baby boomers to be caregivers in the homes of less active seniors because learning, growing, and contributing never stops, no matter your age.



If you are searching for the next opportunity to make a difference in your community, we'd love to chat. Our caregivers enjoy meaningful work that challenges them. Most of our caregivers are older adults who want to stay active in their community with a flexible, part-time schedule. Many have

been caregivers for their loved ones, and they want to provide comfort and support to others. Caregivers assist with daily tasks such as medication reminders, personal care, companionship, and support for those experiencing dementia, Alzheimer's, and Parkinson's disease.

If you are interested in becoming a caregiver, please call Seniors Helping Seniors® at 440-935-3848, or visit us at www.seniorcarelorain.com. We believe in - Bringing Love into the lives of Seniors with Dignity and Respect.®

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Come Visit Us at the Lorain County Fair!!

By Cathy Priebe

It is hard to believe that it is that time again! It seems that we wait all year for summer to arrive and then it is gone in a flash!! There are still plenty of fun things left to do and the Lorain County Office on Aging would like to invite you, your family and friends to visit us at our

booth at the Lorain County Fair in Building 19 during the week of August 21 – August 28, and especially on Thursday, Aug. 25, Senior Citizens and Veterans Day!! All seniors 65 and older and veterans and military personnel with ID are admitted FREE!!

The LCOOA will have staff avail-

able to answer questions, give you information about our services or refer you to our qualified social workers. Recent issues of the Senior Years will also be available to take home to share with your friends and family.

If it is time to renew your Senior Years or you would like to send a gift subscription to someone, you can find the handy renewal coupon in the front pages of our paper. We appreciate your support and look forward to providing you a quality paper published especially for older adults in Lorain County.

REMEMBER: FREE ADMISSION FOR SENIORS AND VETERANS ON THURSDAY, AUGUST 25!!!! Hope to see you there!!!

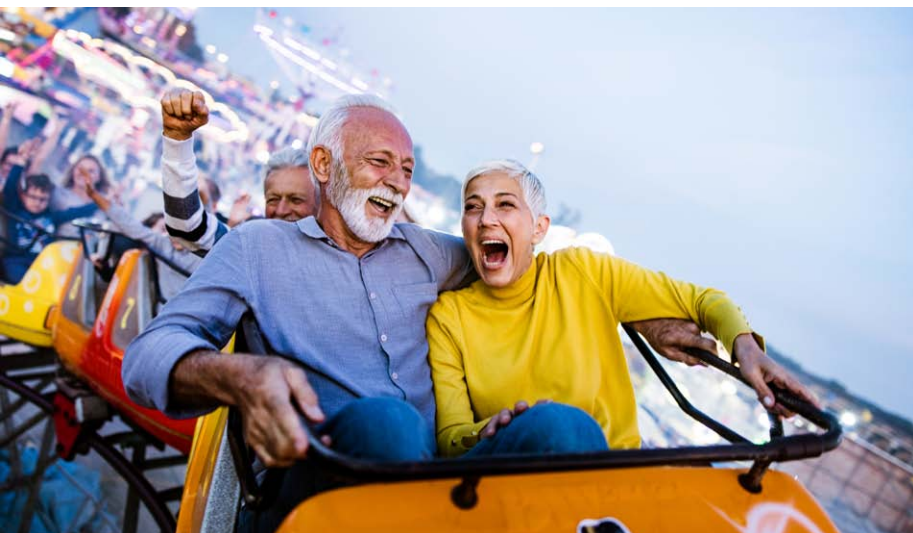
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Lorain County Office on Aging

Second Annual Fundraiser is October 7 at Amherst Eagles

The Lorain County Office on Aging is proud to announce its second annual Fundraiser dinner on October 7th at the Amherst Eagles F.O.E. 1442, 1161 Milan Avenue from 5pm to 10pm. Tickets can be purchased for \$25 (available soon) and includes choices of home-cooked entrees, sides, desserts and draft beer. A cash bar and take out are also available. There will be door prizes, raffle baskets, entertainment and other fun activities.

There is still time to donate your support to our event. Please call 440-326-4800 or visit our website at www.lcooa.org for sponsorship information and other ways to donate including gift cards, baskets and monetary donations.



WELLNESS AFTER 50 FROM PAGE 2



socialized or participated in activities that were not as cognitively engaging.

• **Make an effort to improve balance.** Various factors contribute to a decline in balance as adults age. For example, a decline in muscle mass that begins when people are in their 30s is a normal part of aging. Over time, that natural decline affects strength and agility. Balance exercises can be a valuable component of a fitness regimen that help individuals reduce their risk for falling as they advance through their 50s and into their 60s and 70s. That's a significant benefit, as the Centers for Disease Control and Prevention reports that one out of every three adults age 65 and older experiences a fall each year,

and as many as 30 percent of those falls lead to serious injury.

• **Embrace your inner socialite.** Socialization is important for people of all ages, including individuals 50 and over. A 2017 study from researchers at Michigan State found that valuing friendships was a strong predictor of health and happiness among older adults. Opportunities to socialize with friends may increase as people navigate their 50s and children move out or become more independent. Individuals can take advantage of opportunities to socialize whenever possible.

Various strategies can help people maintain mental and physical wellness as they make their way through their 50s and beyond.

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Simple ways to lessen your financial load after 50

By the time people reach their fiftieth birthday, many have begun to imagine what their life in retirement may look like. Though data from the U.S. Census Bureau indicates the number of people working into their 70s increased significantly during the first two decades of the twentieth century, the vast majority of professionals still call it a career sometime during their 60s.

Retirement may still be a long way off for people who are 50 or in their early 50s, but around this time thoughts of what retirement could be compel many people to seek ways to reduce their financial load in anticipation of the day when they will no longer be working. Cutting back needn't be complicated, and the following are some simple ways for individuals 50 and over to save money.

- **Address unsecured debt.** Unsecured debt, which can include credit card balances and medical bills, tends to carry higher interest rates than debts that carry a collateral requirement. According to the Federal Reserve, roughly 12.5 percent of individuals over 50 still have student loan debt, which is another type of unsecured debt. If possible, people over 50 should pay off these debts immediately or make their best effort to pay extra each month so they are paid off as soon as possible.

- **Pay in "cash."** It's not enough to simply pay off unsecured debt like consumer credit. It's also important to stop accruing additional debt. Individuals over 50 should resist the temptation to use their credit cards, instead paying with cash or debit cards. Credit card debt is often characterized as a problem for young consumers, but a 2021 report from ValuePenguin found that the median credit card debt among individuals between the ages of 55 and 64 was higher than it was for consumers aged 35 to 44. Paying in cash, whether it's with paper currency or a debit card, ensures you're not digging yourself into debt.

- **Reexamine your housing situation.** Adults 50 and over who purchased their home in their late 20s or early 30s are likely nearing the maturity date on their mortgages. If so, paying a little extra toward the principal each month will help you pay off that mortgage a good deal earlier than if you keep paying the same amount you've been paying for years. Though paying extra money each month may not seem like reducing your financial load, it will do so considerably over time. For example, the financial experts at Wells Fargo note that individuals with a fixed-rate mortgage loan of \$200,000 at

SEE PAGE 6



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How to determine if it's time to downsize

Individuals work hard to save enough money to purchase their homes. And the hard work doesn't end there.

Once homeowners settle into a new home, they may set their sights on renovations that suit their individual needs. And even when buyers find a home that needs no such work, maintenance requires homeowners' utmost attention.

All that hard work is perhaps one reason why seniors may be a little re-

luctant to downsize as they advance through their golden years. In addition to the sweat equity homeowners put into their homes, all the memories they've made within their walls can make it harder to put a home on the market.

Downsizing is a difficult decision that's unique to each homeowner. Seniors who aren't quite certain if downsizing is right for them can consider three key factors to make a

decision that's in their best interests.

• **Cost:** Perhaps no variable affects senior homeowners' decisions to downsize their homes as much as cost. No one wants to outlive their money, and downsizing to a smaller home can help seniors reduce their monthly expenses by a significant margin. Even homeowners who have long since paid off their mortgages can save substantial amounts of money by downsizing to a smaller home or even an apartment or condominium. Lower property taxes, reduced insurance premiums and the need to pay for fewer repairs are just some of the ways downsizing can save seniors money.

• **Space:** Many people love the extra space that single-family homes provide. But seniors can take a walk through their homes and see how many rooms they still use on a consistent basis. If much of the home is unused, seniors can probably downsize without adversely affecting their daily lives.

• **Market:** The real estate market is another factor to consider when deciding if the time is right to downsize. A seller's market can help seniors get the biggest return on their real estate investment, potentially helping them make up for meager retirement savings. For example, home prices skyrocketed across the country during the COVID-19 pandemic, making that a great time for sellers to put their homes on the market. Seniors selling to downsize may capitalize on such spikes since they won't be looking to turn around and buy larger, equally expensive homes once they sell their current place. If the market is down and seniors can withstand the work and cost a little longer, it may be best to wait until things bounce back in sellers' favor. Downsizing requires careful consideration of a host of variables. No two situations are the same, so seniors should exercise due diligence to determine if downsizing is right for them.

FINANCIAL LOAD AFTER 50 FROM PAGE 5

4 percent can cut the term of that loan by more than 4.5 years by paying as little as \$100 extra each month toward their principal. Homeowners over 50 who have already paid off a significant percentage of their mortgage loans could reach maturity much sooner if they start paying more toward principal now. Since housing costs are many people's greatest expense, removing a mortgage payment from your financial ledger by the time you reach 55 could create significant financial flexibility as you get closer to retirement.

Individuals over 50 can utilize some simple yet effective strategies to reduce their financial obligations as retirement nears.

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3 Tips to Maintain Brain Health

(Family Features) Many people are fearful of developing Alzheimer's disease, especially those with a family history of the condition. Researchers are investigating innovative treatments for Alzheimer's and other dementias, but no cure exists right now.

There are steps people can take, however, to help maintain and support their brain health. These activities often help with physical and emotional health and are generally positive habits to foster, especially as people age. In fact, a report from "The Lancet" found the risk of dementia is lower among people who adhere to these healthy habits:

1) Get Physical

According to Harvard Medical School, exercise keeps the brain healthy by helping release chemicals that support the development of new nerve cells and connections between brain cells. Exercise also improves mental health, blood pressure

and the regulation of blood sugar, all of which can impact the development of cognitive diseases like Alzheimer's and other dementias. Staying physically active can become more difficult if someone's health declines, but doctors and other medical providers can share ways to maintain physical activity even if mobility is limited.

2) Keep Your Brain Active

Engaging in mentally stimulating activities may help keep the brain fit and potentially stave off dementia or other types of cognitive decline. For example, people who have cognitively demanding jobs (like accountants or math teachers) or who engage in cognitively stimulating activities (like learning a second language or how to play a musical instrument) may be at lower risk for developing cognitive decline and dementia, according to Harvard Medical School. Activities like these and more can also decrease feelings of depression, isolation and

SEE PAGE 10



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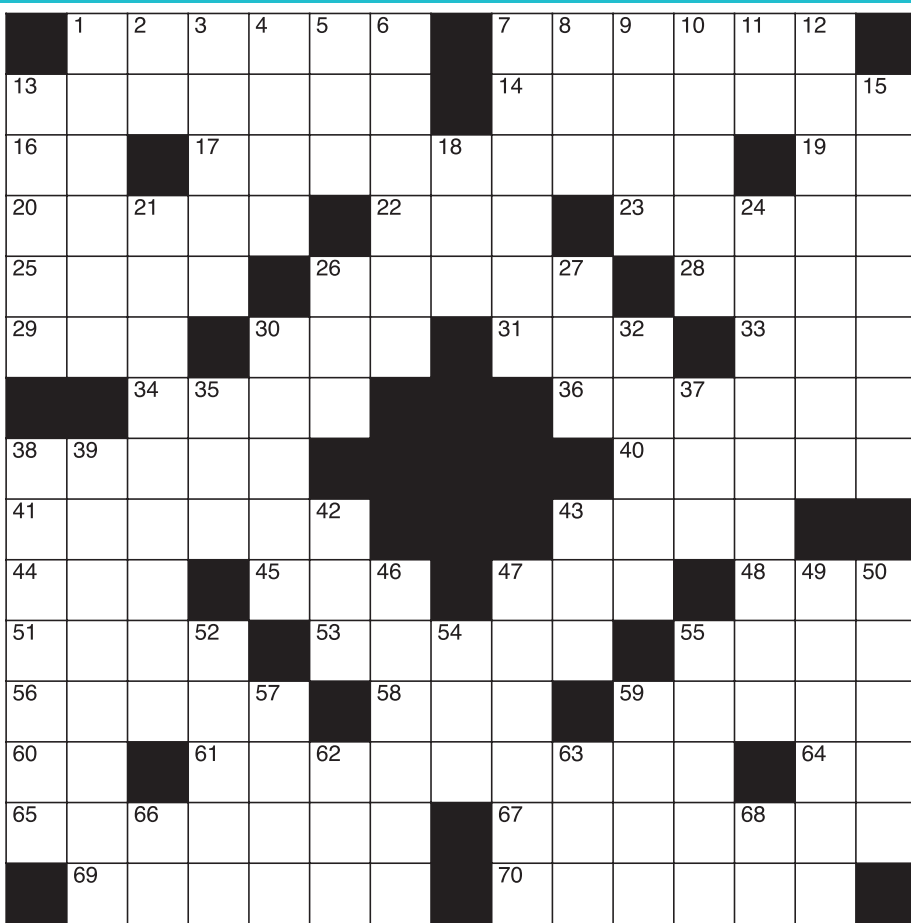
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CLUES ACROSS

- 1. Eurasian shrubs
- 7. Strikes and rebounds
- 13. Group of advisers
- 14. Modern necessity
- 16. Top lawyer in the land
- 17. Philadelphia university
- 19. Of I
- 20. Functions as a laser
- 22. Basketball phenomenon Jeremy
- 23. Famed island
- 25. Parent-teacher groups
- 26. Distributes
- 28. Self-immolation by fire ritual
- 29. Ad __
- 30. Circulation problem (abbr.)
- 31. Brother or sister
- 33. A famous "Squad"
- 34. Stage actor Anthony
- 36. Violent seizure of property
- 38. Saclike cavities
- 40. Sound units
- 41. Counts on
- 43. Dad
- 44. Woman (French)
- 45. A digital tape recording of sound

- 47. Polish Baltic peninsula
- 48. Recipe measurement
- 51. Requests out of dire need
- 53. Precious stone weight unit
- 55. The immaterial part of a person
- 56. Anoint
- 58. Golf score
- 59. Supernatural
- 60. Northwest Territories
- 61. Can be made suitable
- 64. A professor's helper
- 65. Having a toothlike edge
- 67. Got atop a horse
- 69. Judged
- 70. Static balance between opposing forces

CLUES DOWN

- 1. Flowing
- 2. Computer department
- 3. Lasts
- 4. DiFranco and Samsonyan are two
- 5. __ de sac
- 6. Merchant
- 7. Hosts film festival
- 8. State of agitation of fuss
- 9. A way to praise
- 10. Opaque gems
- 11. McKinley is one
- 12. Smallest interval in classical Western music
- 13. Famed designer Lauren
- 15. Occupies
- 18. Small island (British)
- 21. Misuse of the sacred
- 24. Covers with a thin sheet
- 26. Most valuable player
- 27. Title of respect
- 30. Investigated discreetly
- 32. Belonging to the bottom layer
- 35. Black tropical American cuckoo
- 37. Music genre
- 38. Indicates one is in mourning
- 39. Secured forever
- 42. Bodily cavity
- 43. A dog is one
- 46. Chose to do something
- 47. Annoy persistently
- 49. Large hotel rooms
- 50. Beg
- 52. Docket
- 54. Subway dwelling rodent
- 55. Sources
- 57. Mild Dutch cheese
- 59. Spanish city
- 62. Consumed
- 63. Ballplayer's tool
- 66. Midway between north and east
- 68. Atomic #3

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BRAIN HEALTH FROM PAGE 8

loneliness, which occur more frequently as people age and are also associated with an increased risk for developing dementia, according to the National Institute on Aging.

3) Track Your Brain Health and Get Help Early

One way to detect changes in brain health is to track memory and other thinking skill performance over time. Detecting changes in memory is critical to slowing the progression of Alzheimer's, which can begin 15-20 years before the onset of obvious symptoms. Some changes in mood or memory that may raise red flags are often noticed by other people, not by the individual experiencing the changes, making it important for older adults who live alone or who do not have large social circles to track their own brain health.

One option for tracking brain health is the Alzheimer Prevention Trials (APT) Webstudy, funded by the National Institutes of Health, which monitors an individual's brain health

through regular online memory testing that can be completed anywhere, anytime from a computer, laptop or tablet. Participants take no-cost, online memory tests quarterly that are automatically shared with researchers who track results over time. If changes in memory are detected, and a participant is close enough to a study site, he or she may be invited to an in-person evaluation and, if appropriate, given the option to join an Alzheimer's clinical trial.

While researchers are working to advance treatments and find a cure for Alzheimer's, it's important that people practice healthy brain habits and monitor their brain health as they age to detect any changes in memory as early as possible. Without a cure, taking preventive measures and maintaining a healthy lifestyle are the best defenses against the disease.

Find more information at APT-webstudy.org.



ALZHEIMER'S FACTS

- More than 1 in 9 people ages 65 and older has Alzheimer's disease, according to the Alzheimer's Association.
- Black adults are twice as likely to develop Alzheimer's compared to white adults, according to the National Institute on Aging.
- Hispanic or Latino adults are 1.5 times as likely to develop Alzheimer's compared to white adults, according to the Alzheimer's Association.
- According to the Alzheimer's Association, 1 in 3 seniors dies with dementia.



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Why 22 million Americans delay trying a hearing device to solve their hearing problem.

Inadequate Information

Most people lose hearing gradually and may not realize they have significant loss. Your family and friends adapt by speaking to you more loudly and clearly.

Stigma and Cosmetics

Some people reject hearing aids because they are concerned of what other's will think. This does not need to be a barrier to improving your hearing. With advances in technology your hearing solution can be nearly invisible to others. Once your quality of life is improved, cosmetics will be of less

concern to you.

Not Realizing the Importance of Hearing

Another reason for rejection of hearing aids is that people have forgotten how important hearing is to their quality of life. However, untreated hearing loss can lead to anxiety, stress, fatigue, withdrawal from family and friends, impaired memory, reduced alertness and personal safety, reduced job performance and earning power and diminished overall health.

Cost

Your hearing solution will be

based on your type of loss and lifestyle. Many factor's go into your hearing aid purchase and will affect the price. Which type and style is best for you? What features do you need? What's included in the price? (Warranty, 30-day trial period, Free cleaning and adjustments) Your hearing healthcare provider should present to you clear and easily understood pricing options as well as financing options. *Be sure to freely ask any questions that will help you make an informed decision.*

Is it a good idea to buy a hearing aid by mail or online?

For years, you've seen the magazine ads for amazingly cheap hearing aids that are "every bit as good" as more expensive hearing aids provided by hearing-care professionals. More recently, a growing number of companies have been selling hearing aids via the Internet. The problem is that hearing aids are not merely amplifiers. They are so sophisticated digital devices and require professional services including: 1) Audiometric testing to determine your unique hearing needs. 2) Selection and programming of the hearing aids to match your hearing loss. 3) Verification testing to ensure that you're receiving maximum benefit. 4) Aftercare service, such as reprogramming, cleaning and adjustment.

The U.S. Food and Drug Administration (FDA), has said: "Hearing aids should be properly fitted by a licensed hearing healthcare professional (such as an audiologist or a hearing aid dispenser) so that the amplification matches your hearing loss. If not fitted properly, too much amplification may cause additional hearing loss."

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