

senior living

Thursday, October 27, 2022

**WHAT IS A DOWNSIZING
CONSULTATION AND ARE YOU
A CANDIDATE?**

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**IS YOUR LOVED ONE IS
SUFFERING FROM EARLY SIGNS
OF DEMENTIA?**

PAGE 4



Stressed Out About... **DOWNSIZING?**

Why not start with a free downsizing consultation & learn:

- If you can sell as is
- If your home is inspection ready
- What to do with your stuff
- What your house is worth & more

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Free Antique Appraisal at Aging Well Senior Expo Nov. 1st at LCCC Spitzer Center



Gregg and Laurel Mazurek, from Collectors Gallery, have been collectors and dealers in fine antiques of all kinds for over forty years. The Lorain County Office on Aging is excited to have them provide their free antique appraisals at the Aging Well Senior Expo.

Gregg, who writes the popular monthly column "What's in Your Attic?" for the Senior Years Newspaper, has been a participating dealer in over 400 antique shows throughout Ohio. He has also conducted house sales, attended 1,000's of auctions, dealt in estate liquidations and given talks to local antique clubs.

"The antique market has changed dramatically in the past 15 years making it very difficult for people to know the true value of their antiques," Mazurek explained. "Our appraisal booth is so much less intimidating than standing in line at a Road Show.

I would encourage all attendees to take advantage of this unique opportunity," he added.

Suggestions for the types of items to bring range from antique toys, art pottery, paintings, high quality prints, pocket watches, advertising memorabilia, military items, political items, art glass and the list goes on. Even a good quality picture of an item may be enough for an appraisal.

They anticipate that the event will be very busy so they are limiting each attendee to two items. If you have multiple items or your items are too large or delicate to bring to the event, you may make arrangements with Gregg to appraise additional items in your home at no cost.

The Aging Well Senior Expo is Tuesday, November 1st, from 10am-2pm at the LCCC Spitzer Center. Call 440-366-4148 for more information.

FAMILY CAREGIVERS BY THE NUMBERS

Caregivers come from all walks of life, even if people may be most likely to associate caregiving with the paid professionals who work as home health aides or in nursing care settings. However, many caregivers are informal, family caregivers who are not paid for their services, but step in to help someone they love. Here's a look at some of the numbers regarding family caregivers, courtesy of the National Alliance for Caregiving, AARP, Gallup-Healthways Well-Being Index, Respect Care Givers, and the career experts at Zippia.

- 53 million: the number of Americans who are providing unpaid care to a family member or a friend.
- 9.5 million: amount by which caregiver numbers increased between 2015 and 2020.
- 1 in 5: the number of Americans who are caregivers.



What is a Downsizing Consultation and Are You a Candidate?

About 6 months ago I received a phone call from Mrs. Smith who said "I keep seeing your downsizing consultation ad in the paper and I was wondering if we could talk? I am not planning on selling anytime soon but I was wondering what the consultation is and what the cost is?" I said "Thankyou for calling to talk Mrs. Smith. I don't ever think it is to soon to talk with a Realtor about your future plans whether they are to sell your home now or to age in place." I began to ask Mrs. Smith some simple questions starting with how many years she has lived in her home? Mrs. Smith has lived in her home for about 35 years. When she and her husband purchased the home in the 80's they were raising their teenage children and had always wanted a 2 story home. Now her children are grown and have children of their own and they visit periodically although



COVID had put a bit of a damper on their regular visits

Mrs. Smith also mentioned she has been toying with updating her kitchen cabinets since she's been

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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

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Is your loved one suffering from early signs of dementia?

Dementia can impact a person's ability to perform everyday tasks and communicate with others. It is not a specific disease; rather, it is a general term used to describe an impaired ability to remember, think or make decisions.

Seniors with memory loss and dementia have a broad range of needs. It takes a great deal of patience and kindness to guide them through this stage of life. But first, you need to identify whether your loved one is experiencing early signs of dementia.

- Is your loved one having trouble with language, non-verbal communication, focus, reasoning or remembering?
- Is your loved one struggling with short-term memory, such as forgetting where they left an item?
- Is your loved one failing to recall why they entered a particular room?
- Is your loved one forgetting to attend appointments, take medi-



cation or keep up with other commitments?

- Is your loved one struggling to communicate thoughts?
- Is your loved one experiencing mood changes like depression?
- Is your loved one losing interest in favorite activities or hobbies?

These may be signs of the initial stages of memory loss, dementia, or Alzheimer's. After consulting with your loved one's physician, you may

want to reach out to professional caretakers who can help your loved one live comfortably and safely.

At the preliminary stages of Alzheimer's or dementia, there needs to be a degree of acceptance. Accept the things that you or a loved one cannot do and accept a helping hand when you need one. Everyday things that seem simple and routine, like cooking or remembering to take medication, could cause bigger health concerns if they are neglected. The right caregiver can work side-by-side with you to help support your loved one as their needs change to make sure they are safe and comfortable.

Seniors Helping Seniors® Lorain County services provide in-home senior care to help shoulder burdens so you can focus on spending more quality time with your loved ones. Call us at 440-935-3848 if you or a loved one needs care.

For military veteran caregivers, caregiving often starts earlier in life and lasts longer. **To better care for your loved one, you must also care for yourself.**



Aging Well Senior Expo

FREE EVENT presented by Lorain County Office on Aging, Lorain County Senior Network and Lorain County Community College.



Tuesday, November 1, 2022 • 10 a.m. to 2 p.m.

Lorain County Community College • Spitzer Conference Center

Learn about valuable community services that specifically benefit seniors. The Aging Well Senior Expo is a great place to learn about local agencies, products and services available to help seniors get the most out of life.

Featuring: • Workshops • Exhibitors

FREE Antique Appraisals (Limit 2 items)

• Prizes • Lunch

For more information or to RSVP, call **440-366-4148**



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THURSDAY - Beef Stroganoff w/Potato Soup \$10.99 • Liver & Onions \$9.99

FRIDAY - Tuna Melt w/FF \$7.99 Lake Yellow Perch Dinner w/Clam Chowder

SATURDAY - Slow Cooked Prime Rib Dinner w/Seafood Bisque (4:30pm til Close) 10 oz. \$18.99, 12 oz. \$21.79, King Cut \$24.49

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A Q&A about retirement planning

Individuals need not look very far to be reminded of the importance of planning for retirement. Television ad campaigns touting the need to plan for retirement have been front and center for many years. Banks also heavily promote their retirement planning services to account holders. The emphasis financial firms and banks place on retirement planning underscores just how important it is for individuals from all walks of life to prioritize securing their financial futures.

Ad campaigns can make saving for retirement seem simple, but plenty of people may have questions about how to save for the days when they are no longer working.

Why and when should I begin investing to build my retirement savings?

It's never too early to start saving for retirement. Young professionals may not be anywhere close to retirement, but that doesn't mean they can

afford to put off saving for the day when they call it a career. Much of that has to do with inflation. The rate of inflation varies, but it's fair to assume that your cost of living will rise dramatically between your twenty-third birthday and your seventieth birthday. If you choose to simply save as opposed to investing that money, your money will not grow at a rate necessary to overcome inflation. Though there's no guarantees with investing, traditional retirement investment vehicles have a proven track record of outpacing inflation. For example, Standard & Poor's 500® (S&P 500) reports that individual retirement accounts (IRAs) grew by an average of 10.8 percent between 1971 and 2020. Over that same period, the U.S. Bureau of Labor Statistics indicates that the dollar had an average rate of inflation of 3.99 percent.

How can I save for retirement?

Various investment vehicles can



help people save for retirement. Many people utilize employer-sponsored 401(k) retirement plans. These allow individuals to deposit money via pre-tax contributions deducted from their paycheck. For young people, enrolling in these plans as soon as they're eligible can be a great way to begin building their retirement savings, and since many people

contribute between 6 and 10 percent of their pre-tax earnings, their take-home pay will not be significantly different once they enroll. IRAs, pension plans, certain life insurance policies, and regular contributions to personal savings accounts are some additional ways to save for retirement.

How much will I need to save for retirement?

No two people are the same, so there's no simple answer to this question. Estimates about how much people will need in retirement range from 60 to 80 percent of their yearly income the year they stopped working full-time. A financial advisor can be a useful ally as people try to calculate how much they will need to save for retirement. However, the simplest answer to this common question is that there's no such thing as saving too much money for retirement so long as saving does not

SEE PAGE 14

Thankful For family, friends, and fall savings

We should be surrounded by friends and family sharing stories and meals, especially during the holidays. Join our family, make Danbury home, and take comfort in knowing you'll be living in a community where you are loved. **To show our thanks this November, we would like to offer you up to \$1,500 off each month for your first 3 months.**

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7 Tips for Caring for a Loved One from Afar

(Family Features) Caring for a family member or loved one with a serious health condition like Parkinson's disease (PD) can be a big undertaking and often takes a concerted effort from many family members and friends to provide the best care possible. Even if you're not available to provide hands-on assistance on a consistent basis, there are ways to provide aid from a distance.

PD is one condition that may have an impact on the entire family, necessitating a broad care network. The second-most common neurodegenerative disorder behind Alzheimer's disease, PD affects nearly 1 million Americans newly diagnosed each year. Because it can be hard to tell if a loved one has the disease and no two people experience it quite the same way, some early signs to look for include tremors, slowness of movement and stiffness or rigidity, among others.

Organizations like the Parkinson's Foundation have resources that can help you and your family members provide long-distance care to a loved one. As an ally to care partners, the Foundation aims to make life better for people living with PD and their families by improving care and advancing research toward a cure.

Experts from the Foundation offer these tips for long-distance caregivers:

Learn about your loved one's condition. You will be better able to provide support if you have a basic understanding of the disease. Be sure to gather information on the condition's symptoms, how it is diagnosed and what treatment options are available.

Be well versed in your loved one's needs. Learn about his or her general health and keep a list of doctors and neighbors along with their contact information. Also keep any pertinent financial and legal documents readily



accessible.

Keep an open line of communication with the primary caregiver. As care partner responsibilities often increase over time - and can easily lead to burnout - be sure to let the primary caregiver know you are there for them. Consider sending a simple gift such as a hand-written card,

flowers or a gift card for a self-care appointment, like a massage.

Consistently offer to help. There are many ways you can offer support. If in doubt, directly ask how you can be of the most help. Even if you cannot be present to offer hands-on assistance, consider sending meals,

SEE PAGE 7



Peace of Mind

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

We can help you meet your family's goals, and prepare for the years ahead.

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LOVED ONE FROM AFAR FROM PAGE 6

troubleshooting technology issues or providing other assistance based on your skillset. You may even offer to have your loved one come stay with you for a while, if they are able to travel, to give the primary caregiver a respite from duties.

Call often. Set a designated day and time each week to chat with your loved one and make the call faithfully, even if just to catch up for a few minutes. Consider using a video calling service so you can see each other, if possible, to provide an additional level of connection.

Talk finances. Many people won't ask for financial help, even if the limitations of a fixed income mean going without necessities, so it may be best to have this conversation proactively. If a regular subsidy isn't possible, offer to buy groceries online, send a weekly meal, purchase medical supplies or help with household utility bills, transportation costs or home-related services.

Visit when possible. If your bud-

get allows, plan regular trips to check on your loved one and plan ahead with the primary care partner so you can provide respite. Offer to take on key responsibilities during your visit and provide a listening ear for the main caregiver while you're there.

You can find an array of free resources, including a comprehensive Caring and Coping guidebook, a video library, podcast episodes, courses and an online community, at Parkinson.org/Caregivers. To learn more and find additional resources in English or Spanish, visit the website or call the Parkinson's Foundation toll-free Helpline at 1-800-4PD-IN-FO (1-800-473-4636).



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National Institute on Retirement Security, 2016.

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Thirty years of leading group travel by coach, air and sea have taught me many lessons in travel. But the most important lesson learned is "keep it simple"; cut travel stress and you have happier travelers! This is the goal of Carolyn's Travels! The Bermuda cruise Carolyn's Travels is currently offering for next June 17-25 of 2023 does exactly that. The Celebrity Summit sails from Port Liberty in New Jersey allowing us to leave 1 day early for Bethlehem, PA for an overnight stay, then departing the next morning June 18th for the short ride to the port. Luggage is taken care of, loaded onto the ship and we just proceed with our documents and check-in! No long lines and an extremely streamlined check in procedure that will have you on board and enjoying lunch in no time at all! Cabins are available at the time of boarding making it easy to take your hand luggage directly to your cabin. We sail around 4 PM Sunday and arrive in Bermuda early on Wednesday with the freedom to come and go onto this lovely British Island until departure late Friday afternoon. Three days to explore, enjoy the pristine waters and sandy beaches, as well as, visiting the many historical offerings. Lots to see and do on your own schedule.



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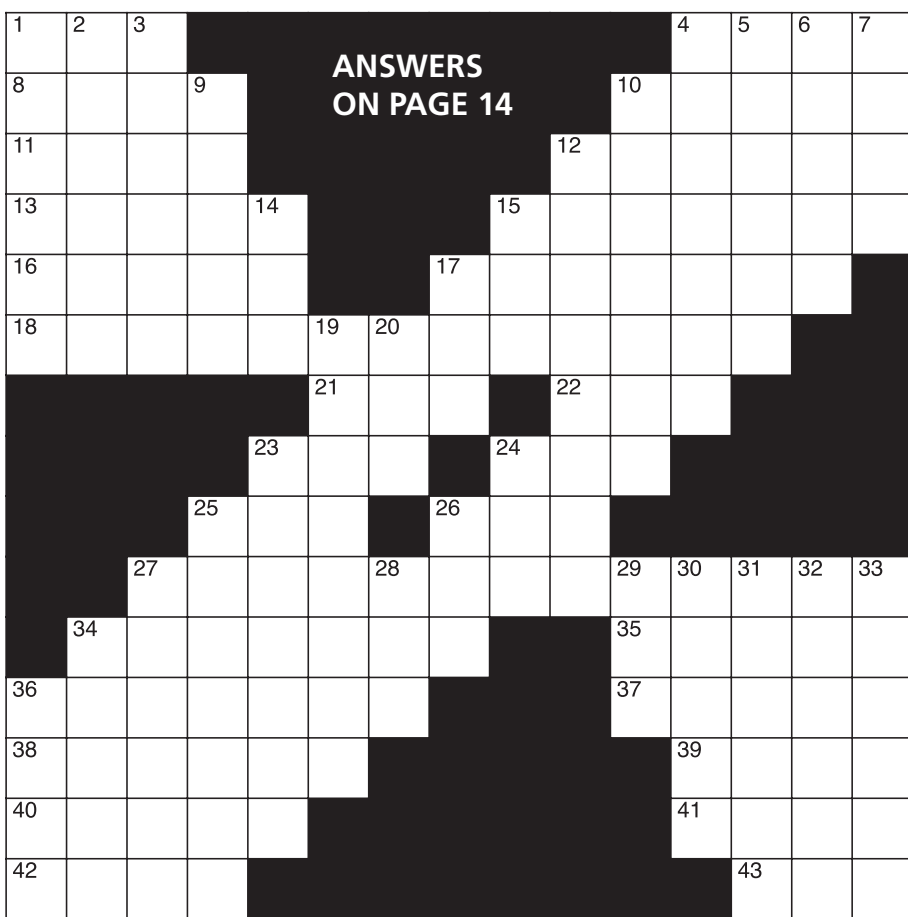
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CLUES ACROSS

1. Autonomic nervous system
4. Kids love it in summer
8. Dashes
10. Polynesian sarong
11. Chapter of the Koran
12. Evildoer
13. Japanese commercial city
15. A way of binding
16. Early Christianity French historian
17. Kids' term for bugs
18. Beloved family holiday activity
21. Work unit
22. Bundle
23. A number or amount not specified
24. Military official (abbr.)
25. Queens ballplayer
26. Type of gibbon
27. Norma Jean's stage name
34. Places
35. Bluish greens
36. Argued publicly
37. Having the shape of a cube
38. They star at weddings
39. Indian god associated with reproduction
40. Ocean sunfishes
41. Slowly leak through
42. Plant part
43. Midway between south and southeast

CLUES DOWN

1. Accumulate on the surface of
2. Not a good feeling
3. Got smaller
4. Helped a golfer get around
5. Military forces
6. Partner to ways
7. Low, one-horse sleigh
9. Japanese seaport
10. Inclined to favor
12. Avid reader
14. Lead singer of Heart
15. Pigeon sound
17. Vital part
19. People who are not Jewish
20. Shed tears
23. Pokes holes in the ground
24. Beverage receptacle
25. Stone used to surface roads
26. French-Belgian river
27. Type of phone
28. Long-lasting light bulb
29. Type of medication (abbr.)
30. German city
31. Animal disease
32. They're in martinis
33. Get away from
34. Dormouse
36. Database management system

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Nov. 28th
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Dec. 5th
Prearranged
Casino trip

Dec. 12th
Brookside Choir

Dec. 19th
Christmas Party



The impact of reading on long-term cognitive health

Older adults recognize the threat posed by cognitive decline, which can make it hard for individuals to live independently. According to data from the Max Planck Institute for Demographic Research published in 2020 in the journal *Epidemiology*, since the mid-1990s, rates of dementia cases in the United States have risen steadily. Since that time, the annual increase for men is 2.0 percent and for women it is 1.7 percent. Researchers concluded

that, “undercovering determinants of increasing cognitive impairment risk should become a research priority.”

As doctors grapple with figuring out why dementia rates are growing, individuals can do all they can to help reduce their risk for serious cognitive decline. Some reduction in cognition is to be expected with age, but dementias, such as Alzheimer’s disease, should not be accepted as an inevitable side effect of aging. In fact, reading more can help people keep

SEE PAGE 14

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Kick Winter's Chill with Hearty Chowder

(Family Features) Colder, shorter days call for a little comfort. Cozying up with a hearty meal on brisk winter evenings can help fight off the chill while savoring favorite flavors alongside the ones you love.

Avoid venturing into the cold for a trip to the store by turning to a pantry staple like sweetpotatoes. As one of the most versatile veggies, they're easy to add to a variety of recipes while enhancing both flavor and nutrition. Perfectly suitable for both simple and elevated dishes, they can be baked, microwaved, grilled, slow cooked or prepared on the stove so their sweet taste never goes out of style.

Their long shelf life – up to four weeks if stored properly in a cool, dry, well-ventilated area away from heat sources – means you can rely on sweetpotatoes throughout the winter as an on-hand ingredient. Additionally, as a “diabetes superfood” according to the American Diabetes Association, they're rich in vitamins, minerals, antioxidants and fiber, all of which are good for overall health and may help prevent disease, making them a key source of nutrients during wintertime.

When your family needs a warm-up on those frosty days, put sweetpotatoes at the center of mealtime (with an added kick) in this Jalapeno Sweetpotato Chowder. Loaded with the flavors of winter comfort, it's a filling meal that makes enough for a crowd so no one goes hungry.

Visit ncsweetpotatoes.com to find more comforting meal ideas.



JALAPENO SWEETPOTATO CHOWDER

Recipe courtesy of the North Carolina SweetPotato Commission
Servings: 6

2 large North Carolina sweetpotatoes, baked
1 small onion, 1/4-inch diced
2 tablespoons olive oil
1 quart chicken or vegetable stock
2 cups cooked chicken, cubed
1 1/2 cups whole corn kernels
2 teaspoons minced jalapenos
1/2 cup heavy cream
1 teaspoon salt
chopped scallions, for garnish
Peel baked sweetpotatoes; discard skin and puree.

In soup pot, saute onion in butter until softened. Add pureed sweetpotato and stock, as desired. Bring to boil, reducing liquid slightly.

Add chicken, corn, jalapenos, heavy cream and salt. Simmer 10 minutes.

To serve, ladle into bowls and garnish with chopped scallions.

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BY THE NUMBERS

FROM PAGE 2

- 22: the percentage of caregivers who are middle-aged.
- 46: the average age of an employed caregiver.
- 70: the percentage of working caregivers who suffer work-related difficulties due to their dual roles.
- 34.7: the number of hours employed caregivers work each week, not including caregiver services.
- 70.7: the percentage of family caregivers who are women (29.3 percent are men).
- 88: the percentage of caregivers residing in urban or suburban areas.
- 69: the percentage of caregivers caring for parents or parents-in-law. Fifty-one percent care for a spouse or partner.



DOWNSIZING CONSULTATION FROM PAGE 2

spending so much more time at home and maybe even updating her bathroom. Her husband passed away about a year ago, so she isn't sure who she would hire to help with the updating if she decided to do it. Mrs. Smith also shared with me that she has been trying to work on her estate plan since her husband had recently passed and she wanted to have everything in order for her children in case something happened and they had to sell her house and liquidate her items. After hearing Mrs. Smith's story I told her she is a perfect candidate for a downsizing consultation. Mrs. Smith was even more relieved when I told her it was free and we would even be able to check her home for radon.

I explained to Mrs. Smith that a downsizing consultation is exactly what she needed to help her decide what to do and how to plan for her future. So we scheduled about an hour appointment for a downsizing consultation. When I got to Mrs. Smith's house I toured the property with her. I looked over her house to see if putting the money into updating would be a good investment. I helped her look at her

home through the eyes of a home inspector and to see if there are any major items that she may need to address sooner than later even if she doesn't sell and she decided to stay in her home as long as she can. Mrs. Smith and I also talked about placing me as a Realtor contact for her family in her estate plan. I explained to her that I can make it easy because they just have to call me and I can help them deal with what to do with Mrs. Smith's stuff and cleaning out the house. Finally, Mrs. Smith and I got on a conference call with her son so that she could introduce me to him and we could place a face with a name in the future moving forward.

Here we are 6 months later and Mrs. Smith is still missing her family and is really hoping to get closer to them. She realized after COVID that if she could move within a 15-30 minute drive it would be so much easier on everyone. Mrs. Smith and I are getting ready to take the next steps to put her home on the market. It all started with a no obligation, easy, no pressure phone call and meeting about a downsizing consultation. If you are in a similar situation as Mrs. Smith or just would like to talk about today's real estate market **give Jennifer Herron-Underwood a call at 440-371-2862.**

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-Becky

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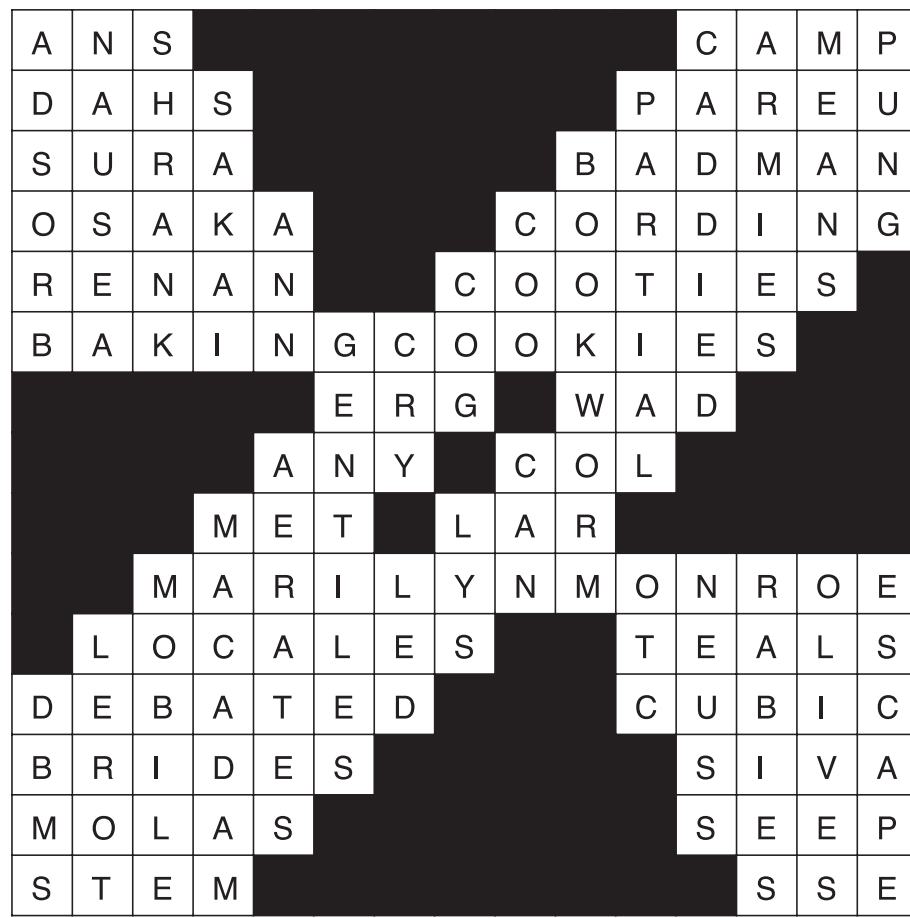
RETIREMENT PLANNING FROM PAGE 5

adversely affect other areas of your life.

What if I need money before retirement?

No law prohibits people from withdrawing funds from designated retirement accounts before they retire. However, there may be significant financial penalties and tax consequences if you do so. For example, the Internal Revenue Service allows penalty-free withdrawals from a 401(k) after an account holder turns 59½. Withdrawals made before then could be subject to federal and state income tax and a 10 percent penalty of withdrawn funds. Individuals are urged to speak with a financial advisor about withdrawal guidelines and penalties prior to opening a retirement account.

Saving for retirement is vital and it's never too early to begin investing in your financial future.



THE IMPACT OF READING FROM PAGE 10

their brains sharp.

Studies looking at the effects of daily reading activity on the risk of cognitive decline point out that reading does, in fact, make a big difference. According to research by Yu-Hung Chang, I-Chien Wu and Chao A. Hsiung, from the Department of Public Health, China Medical University and Institute of Population Health Sciences, a 14-year study of people aged 64 and above determined those with higher reading frequencies were less likely to have cognitive decline at 6-, 10- and 14-year interval measurements. This remained the same at all educational levels. The authors concluded that reading was protective of cognitive function later in life.

Dr. Wade Fish, Director at Northcentral University's Graduate School, advises that reading can improve memory and concentration, and also relieves stress.

Brain-stimulating activities like reading have been shown to slow down cognitive decline in older age.

While reduction in cognitive decline is one benefit of reading, Psychology Today also reports that bibliotherapy, or the therapeutic use of select reading materials, can alleviate many different mental health challenges. It can improve one's social cognition and ability to empathize with others. Reading also can be associated with a longer life. A cohort study drawn from the Health and Retirement Study (HRS) collected by the University of Michigan's Institute of Social Research and supported by the National Institute on Aging found book reading was associated with a 20 percent reduction in mortality.

Individuals who want to live longer and reduce their risk of cognitive decline can turn to books. Reading every day can support positive health outcomes.



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