

senior living

Thursday, January 26, 2023

**DISCOVER LORAIN COUNTY
METRO PARKS
SENIOR BUS TOURS**

PAGE 2

**WINDOW TREATMENTS
FROM LOCAL EXPERTS
GOTCHA COVERED**

PAGE 5

LCMP Senior Bus Tours

Lorain County Metro Parks is excited to see the return of free Senior Bus Tours to their list of offerings. The park district had previously offered free bus tours for a number of years, but with the restrictions and complications of the COVID pandemic, the bus tours were canceled in 2020, and the vehicle retired. Now, the Senior Bus Tours are back for 2023, providing a unique opportunity for Lorain County senior citizen groups to see the parks they might not otherwise have a chance to visit!

This offering is available to Lorain County groups of 10-22 seniors (65 and older). The tours are provided free of charge and include up to three stops at LCMP parks/locations. Due to the popularity of this program, only two tours are offered to each group per year. Tours will be available throughout the year to include an opportunity to see the parks throughout the seasons. Tours may be requested on Tuesdays-Fridays in April, May, August, September, and December. December tours will have the opportunity to attend drive-through lighted holiday displays at Carlisle Reservation and Lakeview Park.

Interested groups can choose from one of seven tour options. Options include stops at our most popular park locations, a few new parks, and

some lesser-known locations as well. The "Birds, Butterflies, and Orchids Tour" includes stops at Sandy Ridge Reservation, Miller Nature Preserve and Conservatory, and the new Avon Wetlands location. The "Sunshine, Roses, and the Stage Tour" includes stops at Lakeview Park, Century Park, and the French Creek Nature Center/French Creek Theatre. The "Vermilion River Tour" includes stops at Schoepfle Garden, Vermilion River Reservation, and the new Cassell Reservation. Our "Raptors, Quarries, and Wetlands Tour" includes stops at Carlisle Visitor Center, Indian Hollow Reservation, and Columbia Reservation. The "Black River Tour" includes stops at Cascade Park, Black River Reservation's Bur Oak, and also the Days Dam location. The "Southern Lorain County Tour" includes stops at the North Star Preserve's Henry's Barn, Caley Reservation, and Wellington Reservation. Finally, our "Historical Homes Tour" includes stops at all three of the park's historical museum homes: Schoepfle Garden: Otto Schoepfle Home, Vermilion River Reservation: Benjamin Bacon Museum, and French Creek Reservation: Burrell Homestead.

All tours have the option of removing a stop to permit time for the group to enjoy lunch. Groups are invited to

SEE PAGE 3

Miller Nature Preserve and Conservatory



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GE, Bosch, Viking, Fisher Paykel, Wolf, SubZero, Cove, Asko and others. If you think that your refrigerator or range is on its last leg, it is a good idea to be proactive and shop now. Stewart's can also boast that it has the largest laundry selection in Lorain County!

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LCMP SENIOR BUS TOURS FROM PAGE 2

bring their own lunch to enjoy at one of our picnic shelters or meeting rooms. Or, if the group's tour includes a stop at Lakeview Park or Miller Nature Preserve, the group can also enjoy lunch at that site's café (cafés open Memorial Day-Labor Day, lunch available at participant's expense).

To begin the process of booking your group tour, visit loraincountymetroparks.com/bus-tours and complete the online request form. For questions about this unique opportunity, contact the park's administration office at (440) 458-5121 or pr@loraincountymetroparks.com.

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How Cold Weather Activities Can Impact Heart Health

(Family Features) Clearing sidewalks and driveways of snow may be essential to keep from being shut in, however, it's important to use caution when picking up a shovel or starting the snowblower. Research shows many people face an increased risk of a heart attack or sudden cardiac arrest after shoveling heavy snow.

In fact, snow shoveling is among the physical activities that may place extra stress on the heart, especially among people who aren't used to regular exercise, according to the American Heart Association's scientific statement, "Exercise-Related Acute Cardiovascular Events and Potential Deleterious Adaptations Following Long-Term Exercise Training: Placing the Risks Into Perspective - an Update." Numerous other scientific research studies over the years have also identified the dangers of shoveling snow for people with and without previously known heart disease.

"Shoveling a little snow off your sidewalk may not seem like hard work," said Barry Franklin, Ph.D., FAHA, lead author of the scientific statement, long time American Heart Association volunteer and a professor of internal medicine at Oakland University William Beaumont School of Medicine. "However, the strain of

heavy snow shoveling may be as, or even more, demanding on the heart than taking a treadmill stress test, according to research we've conducted. For example, after only 2 minutes of snow shoveling, study participants' heart rates exceeded 85% of maximal heart rate, which is a level more commonly expected during intense aerobic exercise testing. The impact is hardest on those who are least fit."

Franklin said winter weather in general can contribute to increased risks. Cold temperatures may increase blood pressure while simultaneously constricting the coronary arteries. Those factors, combined with higher heart rate from extra physical effort, may increase the risk for acute cardiac events. There are even studies showing an increased risk for heart attacks among people using snowblowers. Similar to the exertion of pushing a shovel, pushing a snowblower can raise the heart rate and blood pressure quickly.

"The impact of snow removal is especially concerning for people who already have cardiovascular risks like a sedentary lifestyle or obesity; being a current or former smoker; or having diabetes, high cholesterol or high blood pressure; as well as

SEE PAGE 5

Window Treatments From Local Experts

Gotcha Covered has a new showroom at 2525 Lear Nagel Rd. on the corner of Detroit and Lear Nagel in Avon. This exciting new showroom can help to show you how the choices for window treatments can make or break indoor or outdoor spaces. Get it right with the help of Matthew Benedict and his team at Gotcha Covered. Customers can do just that in this new showroom.

Gotcha Covered has been in business for nine years offering homeowners a complimentary in-home design consultation where the samples are brought to the actual living space for the best design and color coordination with professional design consultants. This year is extra exciting because of the addition of the STOETT product line that offers high-end outdoor screens, shades and wind barriers.

These new exterior products are a perfect complement to the high-quality blinds, shades, plantation shutters and top treatments that have been the mainstay of Gotcha Covered. Hunter Douglas, Graber and Alta are among the quality brands Matthew's team continues to offer. Motorization and Home Automation continue to grow in popularity. In response to this growing demand Gotcha Covered offers a number of products, both interior and exterior, that can be included in home automation.

Matthew Benedict spent several years in the restoration industry, with that experience, as well as his creativity are being put to work to make living spaces more comfortable and luxurious. Gotcha Covered, a national franchise, was the first in Ohio and has established a loyal customer base



with more than 460 five-star Google Reviews! Matthew and his team cover nearly all of northern Ohio with a focus on Lorain, Cuyahoga, Medina, Erie, Huron and Lake counties. There are hundreds of satisfied Gotcha Covered clients. One of them, Christine, said, "Our home has been completely transformed! We could not be more enthusiastic about Gotcha Covered and the work they did for us."

Another client, Phil, said, "I replaced all my condo windows with new vinyl windows, and wanted and needed new window coverings. I found Gotcha Covered on Angie's List and arranged for a home visit within the first week after my windows went in. Gotcha Covered came out on time with sample books and measured everything and offered me a fair price for natural wood blinds for some windows and cellular shades for others."

Showroom's hours are 9 a.m. to 4 p.m. Monday to Friday, and 10 a.m. to 2 p.m. Saturday. It's closed on Sundays. To schedule an in-home consultation call Matthew Benedict (440) 709-8249, stop by the Avon showroom, visit GotchaCovered.com/Avon or check out Gotcha Covered on Facebook.

COLD WEATHER FROM PAGE 4

people who have had a heart attack or stroke," Franklin said. "People with these characteristics and those who have had bypass surgery or coronary angioplasty simply should not be shoveling snow."

If you experience chest pain or pressure, lightheadedness, heart palpitations or irregular heart rhythms,

stop the activity immediately. Call 911 if symptoms don't subside shortly after you stop shoveling or snowblowing. If you see someone collapse while shoveling snow, call for help and start Hands-Only CPR if they are unresponsive with no pulse.

Learn more about cold weather and cardiovascular health at Heart.org.



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What is a Downsizing Consultation & 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 "Thank you for calling to talk Mrs. Smith. I don't ever think it is too 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 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

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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



LORAIN COUNTY METRO PARKS SENIOR BUS TOURS

LCMP offers **FREE** park bus tours for groups of 10-22 senior citizens. Participants can enjoy a tour with up to three stops at LCMP locations!



To organize a tour for your group, find more information, and submit a request, visit

LORAINCOUNTYMETROPARKS.COM/BUS-TOURS

Downsizing From Page 6

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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6 Ways to Build Lasting Healthy Habits

(Family Features) Starting on a path toward healthy habits is often easier than maintaining them long term. This year, you can avoid a major pitfall of healthy resolutions and build healthy habits that stick by working small, positive steps into your daily life.

In fact, healthy habits are the first suggested treatment strategy for people whose blood pressure and cholesterol levels are creeping higher than normal, according to an American Heart Association scientific statement.

“The current guidelines for managing high blood pressure and cholesterol recognize that otherwise healthy individuals with mildly or moderately elevated levels of these cardiovascular risk factors should actively attempt to reduce these risks, and increasing physical activity is a great place to start,” said Bethany Barone Gibbs, Ph.D., chair of the statement writing group and chair of the department of epidemiology and biostatistics at West Virginia University School of Public Health.

These six ideas from the American Heart Association’s Healthy for Good Habit Coach can help.

Bust Common Habit-Building Myths

You may be surprised to learn the truth about creating and sticking to healthy habits. One myth is getting healthy means doing things you don’t like. Research shows positive emotions make habits stick, so set your intentions on something you enjoy. Another misconception is big results require big changes, which may lead to overly ambitious habits. However, the simpler the routine is, the more likely it is to become habit.

Work with Your “Brain Loops”

Your brain creates “loops” for habits made up of three things: a cue, a routine and a reward. Each time the loop is repeated, it becomes more routine and may become automatic. Knowing this, you can design cues for developing new, healthy habits, such as setting walking shoes by the bed to start a walking habit. The routine is putting on the shoes and walking around the block, and the reward is the pleasant sensations and brighter mood from a morning stroll.

Create Cues That Work for You

Most successful health habits begin with a cue. The cue can be external in your environment or internal in terms of your mindset. The more consistent the cue, the more likely it is to trigger the habit. Hacking your brain’s reminder system can help you remember your cue. Some examples of visual cues are placing a sticky note where you’ll



see it often, keeping a water bottle on your desk or refrigerating fresh veggies at eye level.

Build a Routine That Supports Your Goals

Positive and consistent habits are important to achieve your personal goals. Small habits done consistently can add up to big results. To create a new healthy habit, think through the steps that could lead to your desired outcome. Ask yourself whether you want to do it, if it’s easy and if it’s high impact. It’s important to choose habits that make a difference and move you closer to your goals.

For example, if one of your goals is improving your heart health, a meaningful habit might be to move more. Increasing physical activity can help lower blood pressure and cholesterol along with many other health benefits, Gibbs said.

“Every little bit of activity is better than none,” she said. “Even small initial increases of 5-10 minutes a day can yield health benefits.”

Use Rewards to Make Habits Stick

Start by choosing a habit you enjoy that’s rewarding by itself. If you’re more of a dancer than runner, increase your physical activity with an upbeat dance class. You might also look for a more enjoyable version of a new habit, such as getting more fruits and veggies by sipping on a delicious smoothie.

Understand Resets are Part of the Process

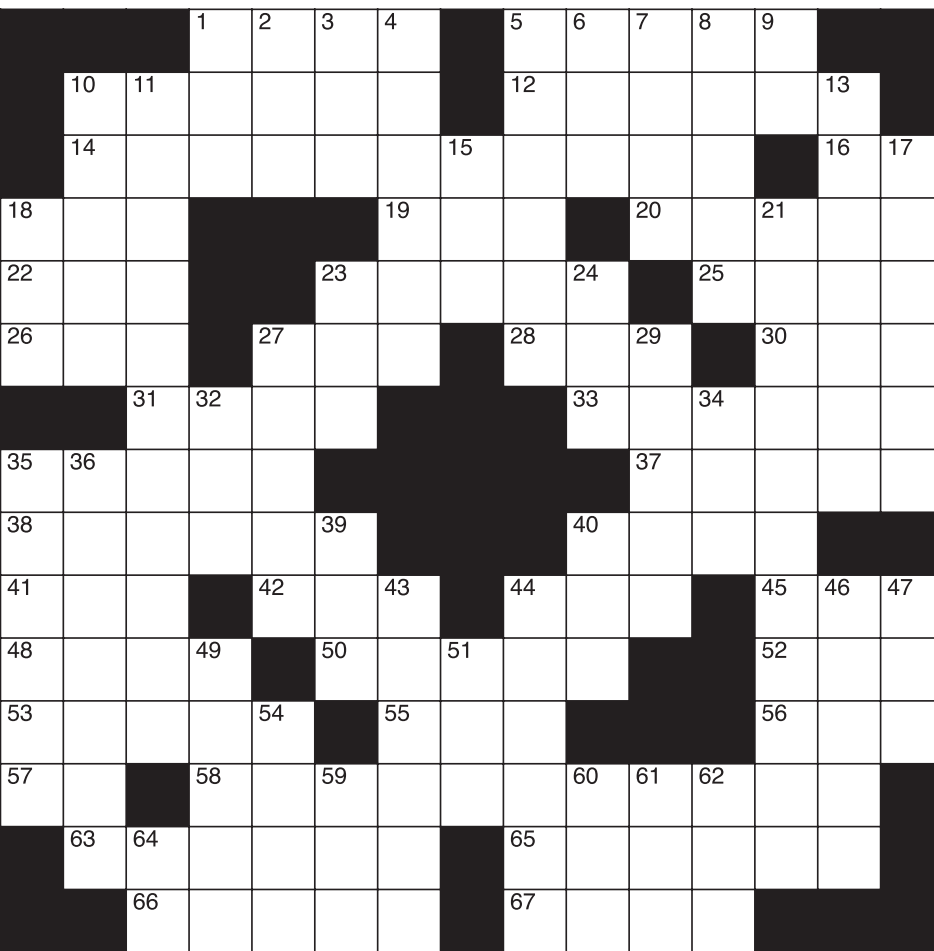
New habits are experiments. If they don’t stick,



you haven’t failed. Instead, you’ve learned what doesn’t work, which is useful. Get curious and ask yourself which part of the habit didn’t work for you. Maybe the cue was ineffective. Maybe the steps of the routine were too ambitious and you need to split them into smaller, easier steps. If you realize you don’t enjoy the habit, stop doing it and try something else.

Find more inspiration and ideas to jumpstart healthy habits this year at heart.org/habits.

CROSSWORD PUZZLE ANSWERS ON PAGE 7



CLUES ACROSS

1. Shed tears
5. Luxury jewelry designer
10. Goddess of wisdom
12. Convert into a particular form
14. Working-class people
16. It borders Canada (abbr.)
18. A princess can detect its presence
19. Red-brown sea bream
20. Defunct retail empire
22. Vase
23. Demeter's equivalent
25. Monetary unit of the Maldives
26. French and Belgian river
27. Small amount
28. High schoolers' test
30. Animal's foot
31. Some is red
33. Per ___: each
35. Swedish jazz pop duo
37. Plate for Eucharist
38. Train line
40. Russian pop duo
41. Stake
42. Plant by scattering
44. Female sibling
45. City of Angels hoopsters (abbr.)
48. Popular cookie brand
50. Group of Niger-Congo languages

52. A team's best pitcher
53. Vomits
55. 19th letter of Greek alphabet
56. Men's fashion accessory
57. Its capital is Pierre (abbr.)
58. Expensive cut of steak
63. Popular James Cameron film
65. A ___: relating to knowledge gleaned from deduction
66. Kids' snow toys
67. Flip side to yin

CLUES DOWN

1. Global public health agency
2. Snake-like fish
3. Midway between north-east and east
4. Dabbed
5. TV show
6. Folk singer DiFranco
7. Canadian flyers
8. Of the dowry
9. Commercial
10. The act of imitating
11. Equipment used to broadcast radio or TV signals
13. Lands of an emir
15. Swiss river
17. Island
18. Monetary unit of Afghanistan
21. One who surrenders under agreed conditions
23. Garfield is one
24. A baglike structure in a plant or animal
27. Small boats used in the Black Sea
29. Small savory Spanish dishes
32. Body part
34. Touch lightly
35. Popular grilled foods on a stick
36. ___ Hess: oil company
39. Antelope with a reddish coat
40. Pharaoh of Lower Egypt
43. Pink Floyd's Roger
44. Short and thick
46. Small, sac-like cavities
47. Performer ___-Lo
49. Entrails of animal used as food
51. ___ King Cole, musician
54. Where construction is done
59. Chap
60. Investment vehicle
61. Often mixed with tonic
62. Holiday beverage egg ___
64. Against

Considerations for retirees thinking of working part-time

Retirement is an opportunity to wave goodbye to the daily grind. Retirees may focus on rest and relaxation, and many make travel a major component of their lifestyle.

According to a 2022 Gallup poll, Americans expect to retire at an average age of 66, up from 62 in 2022. However, most do not hold out that long; the average actual retirement age is 61. Canada used to have a mandatory retirement age of 65, but that mandate was overturned in 2009. Today, the average retirement age for Canadians is 64.4 for men and 63.8 for women, according to Statistics Canada.

Upon retiring, many retirees discover that they sorely miss getting out of the house and being productive through some sort of employment. Others may find it necessary to supplement their retirement incomes. There are a few things to know about working during retirement, particularly if a person is collecting government benefits.

- According to the Social Security Administration, those falling under full retirement age for

the entire year (which was raised to age 67 for those born in 1960 or later) will be subjected to an SSA deduction of \$1 from your benefit payments for every \$2 you earn above the annual limit. For 2022, that limit is \$19,560. In the year you reach full retirement age, SSA deducts \$1 in benefits for every \$3 you earn above a different limit, but they only count earnings before the month you reach your full retirement age. For full retirement age reached in 2022 your limit on earnings for the months before full retirement age is \$51,960. After full retirement age, there is no limit on earnings.

- The Financial Consumer Agency of Canada reports that individuals between the ages of 60 and 65 who continue to work while receiving a Canadian Pension Plan (CPP) retirement benefit must still contribute to the CPP. Your CPP contributions will go toward post-retirement benefits. These benefits increase your retirement income when you stop working. However, if you continue to work while getting a CPP retirement pension and are between the ages of 65 and 70 years old,

you can choose not to make any more CPP contributions.

- Keep in mind that if you are on Medicare, extra income could potentially trigger surcharges for parts B and D. It's beneficial to speak with a financial consultant to weigh the pros and cons of part-time work during retirement.

- Part-time work does not need to be daily work. Many retirees work according to how they feel. Some options include seasonal jobs, such as driving shuttles in national parks or working during the holidays in retail stores. Or you may use your expertise to consult or start a business.

- A number of people work part-time during retirement simply to get out of the house. Jobs that help you interact with a number of people can be beneficial, as socialization has been shown to benefit the mental health of seniors.

Working during retirement can supplement savings and provide structure that some retirees may be missing.

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Limited Time Offer! 50% OFF Fall Detection Service*

✓ Comfortable & Lightweight ✓ Wearable as a Pendant ✓ Waterproof

*\$19.95 is the monthly price of subscription to a MobileHelp Classic at home only system. There is a one-time \$49.95 processing fee and \$15 shipping fee required to subscribe to this plan. Equipment may vary as shown. System featured in photo above is the MobileHelp DUO available at an additional monthly cost. Call or see terms and conditions for further details. 50% off Fall Detection Promotion valid when Fall Detection Service is added to your monitoring system and MobileHelp Connect Premium service is included with the order. Offer is valid for the first year of service only. This offer is for new customers only and cannot be combined with any other offers. Promotion available for select plans only and for a limited time. During the promotional term, you will receive \$5 off the \$10 full retail price of Fall Detection service. After first year, Fall Detect pricing reverts to discounted price of \$7.50/month when combined with MobileHelp Connect Premium. Fall Button does not detect 100% of falls. If able, users should always push their help button when they need assistance. Fall Button is not intended to replace a caregiver for users dealing with serious health issues. Service availability and access/coverage on the AT&T network is not available everywhere and at all times. Current GPS location may not always be available in every situation. MobileHelp is a registered trademark. Patented technology. MobileHelp is an FDA registered company. MHPN-00939 Rev. 1



HICKMAN LOWDER RECOGNIZES NEW LEADERSHIP AND ANNOUNCES NEW FIRM NAME

HickmanLowder
Lidrbauch & Welch Co., L.P.A.

ABOUT US

Hickman Lowder Lidrbauch & Welch Co., L.P.A. is a team of dedicated attorneys who meet the lifetime legal needs of individuals with special concerns, focusing their efforts on helping those with special needs and older adults. Serving the residents of northeast Ohio for over 40 years, the firm has grown to become a nationally recognized authority on issues related to special needs estate planning, trusts, Elder Law, Medicaid, and other related areas of law. The fundamental principle that has guided the firm since its inception is the belief in the value of each human being, and that everyone, regardless of age, health, or capacity, deserves the best life possible.

HICKMAN LOWDER LIDRBAUCH & WELCH CO., L.P.A.



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Elena A. Lidrbauch



Ethan A. Welch

It is with great pleasure that we announce some exciting news. Effective December 8, 2022, Hickman & Lowder Co., L.P.A. became Hickman Lowder Lidrbauch & Welch Co., L.P.A. This change recognizes the important contributions of our colleagues, Elena A. Lidrbauch and Ethan A. Welch, as managers and principal shareholders of the firm.

As our firm evolves, we reaffirm our commitment to our clients, our values, and each other, and look forward to the future.

Our new name reflects our growth over the last 44 years and our success as a firm. Looking to the next decade, we are proud to say that our firm is stronger than ever with 7 highly skilled attorneys, 2 client advocates, 4 paralegals, and 8 equally valuable staff members. We are fortunate to have our amazing team and to work with you, our clients, colleagues, and friends. Our mission is unwavering as we strive to meet the lifetime legal needs of individuals with special concerns, and their families. We continue to be a recognized legal authority in the areas of special needs estate planning, Medicaid planning, elder law, probate, estate and trust administration, guardianship, and special education.