

# senior living

THURSDAY, JULY 20, 2023

**ADVERTISING SUPPLEMENT TO  
THE MORNING JOURNAL**

**Stewart's TV & Appliance  
is Celebrating 77 years  
PAGE 2**

**Walk Better. Stand  
Better. Live Better.  
PAGE 4**



# Stewart's TV & Appliance is Celebrating 77 years and Still going Strong!

Since 1946 Stewart's TV and Appliance has been at the same location in Elyria, Ohio. Owned and operated by Nancy and Ed Stewart, they attribute their loyal customer base to giving their customers experience and personal service. With an in house service department, Stewart's can service your products when you need it. The sales specialists, technicians and delivery crew are experienced and ready to take care of you. Covid has brought a whole new set of challenges to the business, from appliance shortages and backorders. The family and employees are working harder than ever but doing very well and making an even stronger footprint in the community.

With more to offer than the "big box stores", Stewart's has an amazingly wide selection of major appliances and electronics from which to choose. Make your appliance selection from major brands such as, Speed Queen, Electrolux, Frigidaire, Kitchenaid, Whirlpool, Maytag, LG, 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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Entrée: Grilled White/Dark Chicken  
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Your sponsorships and donations help LCOOA continue providing critical services to older adults in Lorain County

Please call Lauren at 440-326-4822 for more information.



## Highlights of the latest exercise guidelines

Since 2008, the Physical Activity Guidelines have been a vital resource for health professionals and policy makers, serving as a foundation for physical activity and education programs. These guidelines, established and periodically adjusted by the Office of Disease Prevention and Health Promotion, include recommendations for individuals ages three and over. A full breakdown of the latest guidelines can be found at Health.gov, but the following are some highlights pertaining to various groups.

- **Preschool-aged children:** The ODPHP notes that children between the ages of three and five should be physically active throughout the day to enhance their growth and development. Caregivers are urged to encourage active play that includes activities of various types.
- **Children and adolescents:** Children between the ages of six and 17 should engage in 60 minutes or more per day of moderate-to-vigorous aer-

**A full breakdown of the latest guidelines can be found at [Health.gov](http://Health.gov), but the following are some highlights pertaining to various groups.**

obic physical activity. Kids in this age group also should engage in vigorous-intensity physical activity at least three days per week. Regimens also should include muscle-strengthening activities and bone-strengthening activities at least three days per week.

- **Adults:** The ODPHP urges adults to sit less and move more. The most substantial health benefits can be gained by engaging in at least 150 minutes to 300 minutes a week of moderate-intensity or between 75 minutes and 150 minutes of vigorous-intensity aerobic activity each week. Any equivalent combination of the two can suffice as well. Muscle-strengthening activities also should



## The Most Important Thing You Need to Know When Selling a Deceased Parent's Home

By Jennifer Herron Underwood

A parent passing away is one of the most difficult times in a child's life. The emotional toll it can take on you can be a lot longer than you expected. In addition to the emotional challenges, you may also need to deal with managing their belongings and assets, including their home. If you are handling the disposition of your parent's home, it is not the same as a typical sale. The most important thing you need to know to help with the process of selling is the status of the home.

Know the status of the home. – If a parent passes away and leaves you their home, you may need to manage the transfer before selling it. However, you need to know the details about the transfer.

In Ohio a parent can leave their home to a child by a transfer on death designation. If a transfer on

death deed exists, then the title automatically passes when the decedent has passed. Usually, all the beneficiary needs to do is file an affidavit and the death certificate in order to sell the home.

A living trust is an easier way to transfer assets and property because it avoids the probate process. It is governed by the terms of the trust document versus probate court.

If they do not, then the property could be part of their estate and is subject to the jurisdiction of probate court. Sometimes the transfer can happen quickly if the paperwork is in order, and you can sell the house as soon as it is yours. Otherwise, you may need to wait for probate.

There can be multiple steps that need to be taken prior to being able to sell the house. It depends upon what was written in the will and the probate process. This could delay the



sale of the home, so it is imperative to know the status prior to selling the house.

If your parents are living, now may be a good time to check with them to make sure that their will or trust has your inheritance instructions spelled out clearly so the probate process can be made as easy as possible or even

avoided.

Probate can be one of the biggest hold ups with selling a loved one's home and can prevent you from putting closure on the process both emotionally and financially. If your parents are making end of life plans, now may be the best time to meet

**SEE PAGE 6**



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# Walk Better. Stand Better. Live Better.



Has walking and standing become more difficult due to some kind of pain or discomfort? Are you noticing that you are no longer able to stand as long as you would like to? Perhaps you feel as if you need more endurance while standing or walking. Maybe you have noticed that your balance is not as good as it once was. These are all conditions that are usually able to be addressed by properly selected and properly fit shoes and shoe inserts.

At Januzzi's Footwear Solutions you can receive a free foot and ankle alignment assessment and arch type evaluation. By examining the alignment of the foot and ankle joint and determining your arch type, Januzzi's Footwear Solutions is able to begin the process of helping you stand better, walk better and live better.

It is also very important to not fall for slick and convincing advertising on television or on the internet. There are currently a few marketing companies disguised as shoe and arch support companies that make them-

selves look like they will be the answer to your problems. Ask yourself these questions before purchasing a certain brand or visiting a certain establishment (1) Is this a local business that I can trust or is it a slick marketing campaign designed to take my money? (2) How long has the company been in business? (3) Will I be able to deal with the owner of the business directly? Just because a shoe brand or arch support company makes themselves look like they are what you need does not mean it is what you need. You may end up with an inferior product or pay a highly inflated price.

When you visit Januzzi's Footwear Solutions you are receiving the kind of service that can only be provided by a local 97-year old business that truly cares for your overall well-being.

Call Januzzi's Footwear Solutions at 440-984-7463 (option 3) to make an appointment for your free consultation or to make an appointment for your personal shoe fitting.



## Protect Your Loved Ones by Planning for Your Future

Whether your concerns are about Medicaid, Social Security, retirement and disability planning, long-term and nursing care options, or providing for your family and leaving a legacy, the elder law and estate planning attorneys at Hickman Lowder can help you and your family make a clear, thorough plan for the years ahead.

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## **Resource Center**

Aging & Disability Resource Center is the starting point for answers to questions about community services and supports.

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## Lorain County Office on Aging Third Annual Fundraiser is August 18 at LCCC!!!

The Lorain County Office on Aging is proud to announce its third annual Fundraiser dinner on August 18th at Lorain County Community College Spitzer Center, doors open at 5pm!! Tickets are available now for \$40 and includes choices of home-cooked entrees, sides, and desserts. A cash bar and take out are also available. **There will be antique appraisals by Collector's Gallery (for a small event donation, 2 items per person), door prizes, silent auction, raffle baskets, vendor tables and other fun activities.**

This event will be an enjoyable evening of good food, fun, prizes while giving the LCOOA the means and the opportunity to continue helping Lorain County older adults in need.

**Tickets are still available by**

**calling 440-326-4822!!! There is still time to donate your support to our event. Please call 440-326-4822 or visit our website at [www.lcooa.org](http://www.lcooa.org) for sponsorship information and other ways to donate including gift cards, baskets and monetary donations.**

Thank you in advance to all of our sponsors, those who have donated items, time and/or money for our event. **Our mission is to provide support, resources, and advocacy for older adults to age successfully in Lorain County. Please visit <http://www.lcooa.org> for more information on our services or call 440-326-4800.**

**PLEASE NOTE WE HAVE MOVED!! Our new location is at 534 Abbe Road South in the Lorain County Port Authority complex.**

## PARENT'S HOME FROM PAGE 3

with an estate planner and make sure all their affairs are in order. It is a little extra work and expense, but it will be well worth helping you and your family avoid potential pitfalls when what you want to be doing is grieving for your loss.

If you find yourself in the situation where you need to sell your parents' home Jennifer Herron Underwood is a veteran Realtor with Howard Hanna. She has been in the business for 23 years and has experience in these situations. She also has a team of additional service providers that can help you with the overwhelming process of cleaning out and selling or disposing of the items in your parents' home, estate attorneys, handy man, etc to help prepare the home for the process. She offers free consultations where she can help you devise a plan, identifies potential pitfalls or challenges in the sale, and determines the value of the home. She can be reached at 440-371-2862



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# How to Get the Most Out of Your Retirement

(Family Features) Retiring from the workforce provides opportunities you may have been unable to take advantage of during your working years, including discovering new passions and devoting more time to the people you love.

Even though your income might be lower than when you were working full-time, being free of financial burdens like credit card debt or a mortgage may provide extra disposable income that allows you to explore hobbies, develop new skills or focus on spending time living life to the fullest.

In fact, if you're over the age of 62, own a home and have equity in it, you can extend your retirement runway by borrowing against that equity. A home equity conversion mortgage, like those available from Guaranteed Rate, a leader in mortgage lending and digital financial services with more than 850 branches across the United States, can flip the roles of lender and borrower. Homeowners can remain on their property and generate income, provided they own at least 60% of their home's equity and it is FHA eligible.

"These mortgages fit a very specialized segment of the marketplace, but for those seeking financial flexibility, they can be a game-changer," said Jim Hettinger, executive vice president of operations, Guaranteed Rate. "Equity build-up over time is one of the most compelling reasons to purchase a home. These loans give long-time homeowners a way to enjoy the benefits of that equity in their retirement years - all while retaining ownership and continuing to live in the house they call home."

While this type of loan shares many similarities with home equity loans, the requirements generally allow for more flexible terms for homeowners, who remain responsible for property taxes, home insurance and home maintenance. Over time, the loan balance increases with the understanding the mortgage will one day be paid off, usually by selling the home, providing the homeowner more flexibility and comfort during retirement. Meanwhile, homeowners receive money from their homes in the form of a lump sum payment or line of credit without making monthly mortgage payments.

Consider these ways to take advantage of a home equity conversion mortgage and get the most out of your retirement.

**TRAVEL**

With minimal limitations on vacation time in retirement, it's possible to get out and explore both domestically and internationally. With the flexibility to take extended leave, retirees can even enjoy trips dedicated to a specific hobby or pastime,



such as golfing, shopping, biking, attending sporting events, appreciating the arts and more. You could also consider purchasing a boat or motorhome to take your exploration to the next level.

## PICK UP A NEW HOBBY

With more time now available, it's possible to expand on hobbies you enjoyed while working or pick up an entirely new pursuit altogether. The possibilities are nearly endless, but some options to consider include gardening, dancing, reading, baking, hiking, collecting antiques, restor-

ing furniture, golfing, bird watching, sculpting or wine or beer making, among others.

## LEARN A NEW SKILL

Devoting time to pick up a new skill can help keep your mind and body sharp. Whether through formal classes or watching videos online to learn, speaking a new language, playing a musical instrument or cooking a new cuisine are popular options for enhancing your skills later in life.

To find more ideas to live better in retirement, or access the free education guide, visit [rate.com](http://rate.com).



## EXERCISE GUIDELINES FROM PAGE 2

be part of adults' fitness regimens. These activities should help to strengthen all the major muscle groups, and adults should aspire to engage in them at least two days per week.

- Older adults: Older adults who can still follow the guidelines designed for younger adults can continue to do so. But the ODPHP recommends that older adults also incorporate multicomponent physical activity in their workout regimens. This can include balance training to complement aerobic and muscle-strengthening activities. Older adults also are urged to discuss with their physicians how any chronic conditions they may have can affect their ability to safely engage in physical activity.

The Physical Activity Guidelines can serve as a useful resource for people of all ages as they look to live a healthy lifestyle.



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# Aging Gracefully at Home

## 3 stylish safety and mobility products

(Family Features) While aging is inevitable, it doesn't mean you can't do so with grace and style. For many seniors hoping to look and feel their best, there are plenty of options, from the clothing they wear to products they use every day. Choosing more 'stylish' safety accessories is one way to go.

To improve quality of life and inspire confidence, Medline, a leading provider of consumer medical products, teamed up with Martha Stewart to introduce the Martha Stewart Home Comfort Care Collection. The line of design-inspired safety and mobility products combines sophisticated design and dependability to help those who use them look and

feel their best.

"We are excited to enter into this unique partnership," said Dawn Freitag, Medline senior marketing manager. "Martha Stewart's signature style has always set the standard for better, more enjoyable living and this line of mobility and bath safety products is no exception. We believe these fashionable, modern designs along with our top-rated quality and value pricing will help seniors live their happiest, healthiest lives with exceptional safety, security and style."

Consider these supportive care products to maximize style and safety, and find the full collection by visiting [athome.medline.com](http://athome.medline.com).



### Around the Home

The right mobility aid can help you navigate your home. One option, the Adjustable Rolling Walker, combines a chic, sporty checked pattern with renowned functional features to help you easily stand and walk safely and independently. Its smooth-rolling, all-terrain wheels make it easy to get around in or outside of your home while push-down, locking brakes are ready for a rest stop at any time. Plus, it easily folds for travel and storage, and features under-seat storage and adjustable easy-grip handles for a custom fit and fashionable function.



### For the Bathroom

The most essential purpose of bathroom safety aids is to prevent falls on wet, slippery surfaces. Beyond securely-attached bath mats and grab bars, the Martha Stewart Euro-Style Shower Chair allows you to sit while showering for extra peace of mind. With built-in handgrips and a backrest for comfort, the rust-resistant chair also features adjustable, push-button height settings to improve stability and built-in Microban protection to resist mold and mildew.



### In the Bedroom

There are numerous products designed to maximize rest, relaxation and safety in and around your bed. To help you get in and out of bed, an Adjustable Bed Assist Bar slides around the side of the mattress - without floor legs that may pose a tripping hazard - to offer support. With a stylish faux wood-grain bag design and neutral color, the bar seamlessly blends in with bedding and linens to provide both function and flair.



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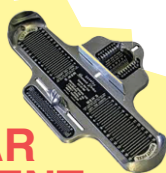
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