


living ^{senior}

THURSDAY, OCTOBER 26, 2023



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ADVERTISING SUPPLEMENT TO THE MORNING JOURNAL

Greater Cleveland Habitat for Humanity

Greater Cleveland Habitat for Humanity recently celebrated its first anniversary working in Lorain County. Since moving into the County last October, Habitat has worked to become a part of the Lorain County community. In addition to attending and sponsoring several community events, it reopened the ReStore in Amherst, which is having a first anniversary celebration November 4th.

Habitat has also been working very closely with the city of Lorain on several partnership opportunities. Greater Cleveland Habitat has joined the city as a partner in its foundation repair program which assists qualified homeowners in low-to-moderate income areas repair the foundations on their homes. Habitat will contribute \$15,000 per project for 10 foundation repairs, with the city contributing \$10,000 per repair. Habitat also hopes to

partner with the city on its Choice Neighborhoods initiative. According to HUD, “the Choice Neighborhoods program leverages significant public and private dollars to support locally driven strategies that address struggling neighborhoods with severely distressed public housing and/or HUD-assisted housing through a comprehensive approach to neighborhood transformation. Local leaders, residents, and other stakeholders, such as public housing agencies, cities, schools, police, business owners, nonprofits, and private developers, come together to create and implement a plan that revitalizes distressed HUD housing and addresses the challenges in the surrounding neighborhood.”

In addition to critical home repairs, Habitat will expand its work providing homeownership opportunities to low-to-moderate income to Lorain County. Habitat currently has two rehabbed



homes available for qualified families to purchase in the county. Habitat’s goal is to build or fully rehab at least one home per year in Lorain County. To support our mission, learn

more about Greater Cleveland Habitat for Humanity or to apply for our homeownership program, please visit our website at www.clevelandhabitat.org.

Aging Well Senior Expo



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

Thursday, November 2, 2023 • 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



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Free Antique Appraisal at Aging Well Senior Expo Nov. 2 at LCCC Spitzer Center



LCOOA and LCCC are proud to sponsor the Aging Well Senior Expo on November 2nd at the LCCC Spitzer Center. The event will feature workshops, over 50 vendors, raffle prizes, lunch and the popular Antique Appraisal booth!!

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 an-

tiques," 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.

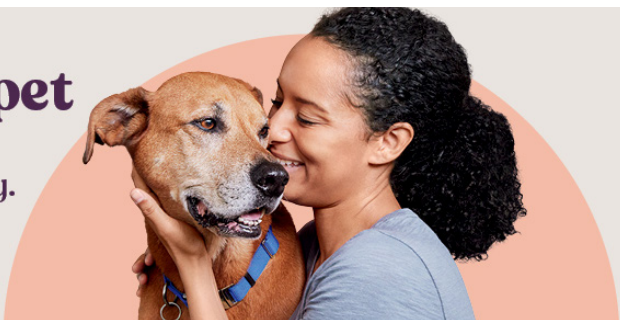
Suggestions for the types of items to bring range from antique toys, art pottery, paintings, high quality prints, pocket watches, advertising memorabilia, military items, political items, art glass and the list goes on. Even a good quality picture of an item may be enough for an appraisal.

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 Thursday, November 2nd, from 10am-2pm at the LCCC Spitzer Center. Call 440-366-4148 to register to attend or for vendor/sponsorship information.

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Buyer Beware: Some TV ads Will Cost You

Following is an opinion editorial by Roland Januzzi, President of Albert V. Januzzi Footwear Inc.

When searching for help with foot, ankle, knee, hip and back pain or when looking for personalized arch supports that will help with a variety of alignment issues, it is best to not automatically assume that convincing ads on television or on the internet will lead you to the proper or most cost-effective remedy. In fact, unless you know about the company you are dealing with, you may easily fall victim to price gouging or ineffective remedies – or both.

So here are two ways to make sure you are not being taken advantage of:

1. Find out who the owners of the company are, how long they have been in business, what their qualifications are, who their employees are and what their reputation in the community is. Find out if you can actually meet and talk with the owner of the company.
2. Check with reliable sources such as the Better Business Bureau (www.bbb.org), friends and family, and professionals that you trust. Do not automatically trust what the company's website has to say about itself and do not trust online reviews that are easily manipulated and falsified.

The Januzzi footwear family has been in business since 1926 and has worked relentlessly to earn the trust and confidence of 4 generations of shoe buyers. For dependable, trustworthy, knowledgeable and caring service call Januzzi's Footwear Solutions at 440-984-7463 and ask for Roland or Connie Januzzi. We are here to help.

Reverse mortgages explained

As long as there have been homes for sale, there have been financial vehicles designed to alleviate some of the financial pressures associated with owning a home. A reverse mortgage is another way homeowners can borrow money based on the value of their homes, but it doesn't need to be repaid as long as those individuals are still living in their residences.

Eligibility and basics

The Federal Trade Commission's Consumer Advice says a reverse mortgage is an option for those age 62 or older who can borrow money based on their equity, or how much money one could get for the home if sold after what is owed on the mortgage is paid off. At least one owner must live in the house most of the year. Reverse mortgages may be paid as a cash lump sum, as a monthly income or as a line of credit that enables the homeowner to decide how much is

desired and when.

Determining eligibility

There is a misconception that a loan that requires no monthly repayment of principal or interest will not come with any eligibility considerations. Premier Reverse Mortgage says there are some things to know before doing reverse mortgages. To prevent homeowners using reverse mortgages to avoid downsizing due to financial shortcomings, certain eligibility parameters must be met, including a credit history analysis, income requirements, age requirement, and property stipulations. These criteria may differ from lender to lender.

Differences between traditional mortgages and reverse mortgages

Unlike a traditional mortgage where payments are made to principal and interest and the balance goes down over time, with a reverse mortgage, borrowers do not make any

SEE PAGE 8



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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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](https://www.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 aerobic

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 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 multi-component 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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Comparing Coverage Options During Medicare Open Enrollment Could Save You Money

(Family Features) If you're enrolled in Medicare, it's important to remember Medicare Open Enrollment is open through Dec. 7 each year. It is the time for people with Medicare to compare their prescription drug and health coverage options for the upcoming year.

It is important to compare your options because plans can change every year - even your current choice may be changing. Your health needs can change, too. By comparing all your options, you could save money, find a coverage option better tailored to your needs or both.

How to Compare Prescription Drug and Health Coverage Options

Medicare.gov is the official source for information about Medicare and Open Enrollment. You may see enrollment information from vari-

ous insurance companies and other sources. Start at Medicare.gov to get unbiased information to find the type of coverage that best meets your needs.

Comparing prescription drug and health coverage options is easy at Medicare.gov. You can input the list of medications you are taking and conduct a side-by-side comparison of plan coverage, costs and quality ratings. If you are happy with your current choice, you don't have to do anything. If you choose a new option for 2024, you can enroll right there.

Before you enroll in a plan, consider the following:

- Check if your health care providers are in a plan's network.
- Check if your prescriptions are included on a plan's formulary and if the plan works with your pharmacy.



- Check the plan's Star Rating on Medicare.gov to see how it performs on quality, customer service and more.
- Remember low monthly premiums may not always be the best overall value for your specific needs.

• Review a plan's estimated total costs to you, including deductible and other out-of-pocket costs.

• Check if Medicare Advantage plans offer extra benefits, like vision, hearing or dental coverage, if you

SEE PAGE 7

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MEDICARE FROM PAGE 6

need these services.

- Remember that you may need a referral or prior authorization for some services under Medicare Advantage plans.

Vaccine, Insulin and Drug Cost Savings

Improvements to the Medicare program are adding up to savings and improved access to affordable treatments because of the Inflation Reduction Act.

- Insulin:** If you have Medicare and take insulin, you'll pay no more than \$35 for a month's supply of each covered insulin. This includes people who have Medicare drug coverage (Part D) and all Part B covered insulins.

- Vaccines:** People with Medicare drug coverage will pay nothing out of pocket for adult vaccines, including the shingles vaccine, that are recommended by Centers for Disease Control and Prevention's Advisory Committee on Immunization Practices.

- Drug Cost Savings:** In 2024, people enrolled in Part D who have very high drug costs will get some relief. Once they reach a certain threshold on paying out-of-pocket costs - what we call the catastrophic phase - they will no longer have additional cost sharing or copays at the pharmacy.



MEDICARE CAN HELP

To compare options and find the best coverage to fit your needs:

- Visit [Medicare.gov](https://www.Medicare.gov) and conduct side-by-side comparisons of costs and coverage.
- Call 1-800-MEDICARE. Help is available 24 hours a day, including weekends.
- Access personalized health insurance counseling in your community at no cost, available from your State Health Insurance Assistance Program (SHIP). Visit [shiphelp.org](https://www.shiphelp.org) or call 1-800-MEDICARE for locations near you.

Information provided by the U.S. Department of Health & Human Services.

Did you know?

A more active, engaged brain could help delay the onset of Alzheimer's disease in aging individuals by a significant amount of time. A study published in the journal *Neurology* in 2021 found that high levels of cognitive activity can delay the onset of Alzheimer's disease in individuals 80 or older by five years. Reading was among the cognitive activities researchers associated with that delay. In addition, a separate study found that more passive cognitive activities could be linked to an increase in dementia risk. That study, published in the journal *PNAS* in 2022, linked activities such as watching television with an increased risk for dementia.



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MORTGAGES FROM PAGE 4

payments right away. The loan balance goes up over time and the loan is repaid when the borrower no longer lives in the home. The homeowners or their heirs will eventually have to pay back the loan, usually by selling the home. However, as the loan balance increases, the home equity decreases with a reverse mortgage. This can affect a surviving spouse or other family members. The FTC advises homeowners to confirm the reverse mortgage has a "non-recourse" clause, which means that the borrower or the borrower's estate cannot owe more than the value of the home when the loan becomes due and the home is sold.

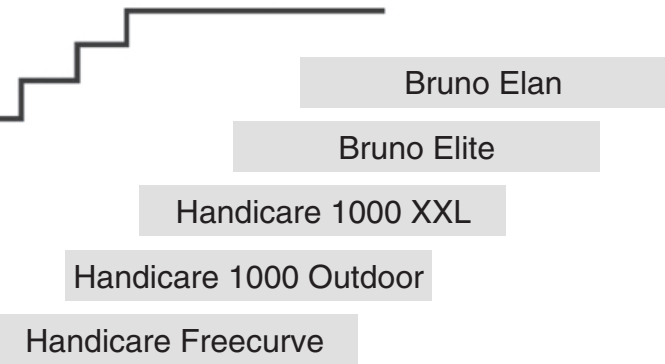
Additional considerations

Due to fees and other requirements, a reverse mortgage may be a more expensive way to borrow money. Other ways to borrow against equity may be a better fit, such as a home equity line of credit. Furthermore, since reverse mortgages are for older adults, scams are prevalent. Some include contractors who approach seniors about getting a reverse mortgage to pay for repairs, or scams targeting veterans.

Borrowers considering reverse mortgages should first speak with a qualified financial planner. Homeowners in the United States can access information through the Consumer Financial Protection Bureau. All options, costs and interest rate information should be confirmed before signing on the dotted line.



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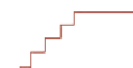
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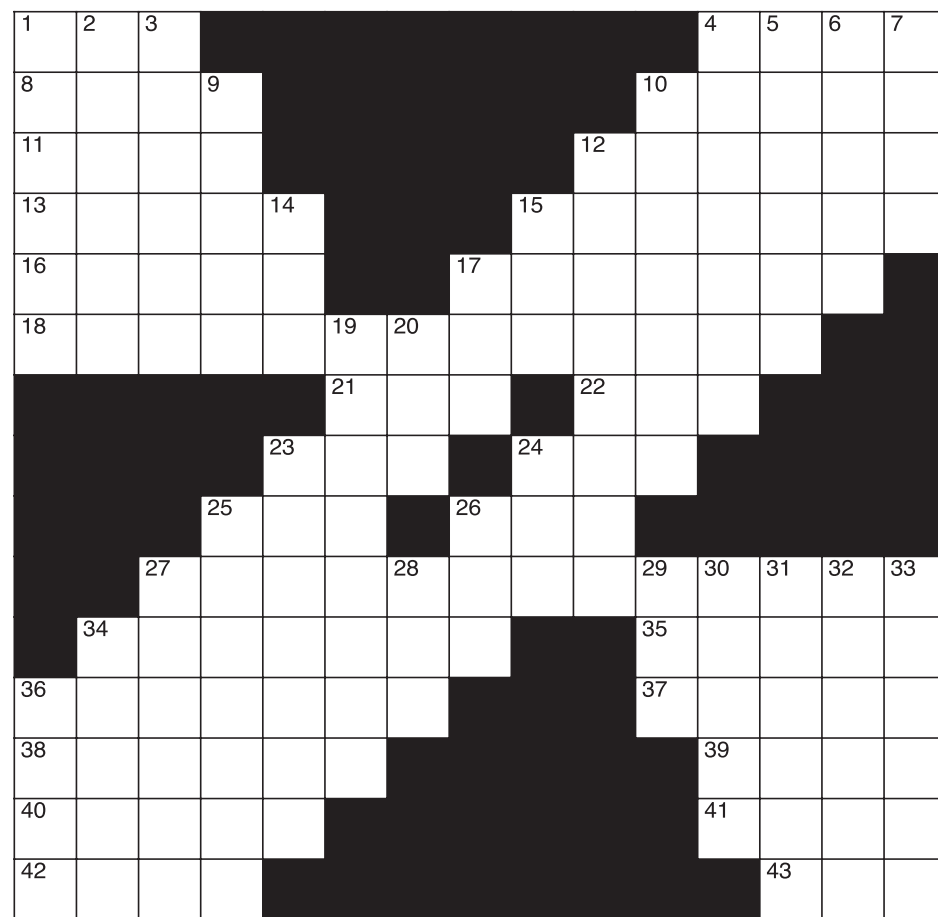
CLUES ACROSS

1. Outsourcing (abbr.)
4. Post
8. German city on edge of Black Forest
10. "___ but goodie"
11. Spiced stew
12. Passionately
13. Monetary units
15. Group of living organisms
16. Organic compound derived from ammonia
17. High honors
18. 5-year-olds' classes
21. Swiss river
22. Old woman
23. Cash machine
24. A way to soak
25. Hair product
26. Deride
27. "The Blonde Bombshell"
34. Cause to become insane
35. Bluish greens
36. Supported with money
37. Type of equation
38. Court officials
39. Indian god
40. Rids
41. Leak slowly through
42. Units of ionizing radiation
43. Midway between south and southeast

CLUES DOWN

1. Native of Slovakia
2. Deli meat
3. Fibrous substance in fungi
4. Cutting
5. Vedder and Van Halen
6. Horror comic novelist
7. Rulers of Tunis
9. Shaped like a circle
10. Make a pig of oneself
12. Aphorism
14. Witness
15. Single Lens Reflex
17. Freshwater North American fish
19. Nautical ropes
20. Leg (slang)
23. Pokes holes in
24. Moved quickly on foot
25. Fix-it shops
26. Type of bread
27. Repaired
28. Synthetic diamond (abbr.)
29. Type of drug (abbr.)
30. German city along the Rhine
31. Animal disease
32. Martini necessities
33. Get away from
34. Village in Mali
36. Djibouti franc

**ANSWERS
ON PAGE
10**



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Variables that can affect older drivers' ability to safely operate a vehicle

Driving is a responsibility that should never be taken lightly. Estimates from the Environmental Protection Agency indicate the average small car weighs around 2,500 pounds and the average large car weighs about 4,200 pounds, while SUVs and trucks can weigh as much as 6,000 pounds. The weight of cars underscore just how dangerous the roads can be when fast-moving vehicles are being driven by drivers whose focus or physical abilities have been compromised.

Lack of focus and physical issues can affect drivers of all ages, but the National Institute on Aging notes that age-related changes can alter a person's ability to drive. Older adults will not necessarily experience physical and cognitive issues that can affect their ability to safely operate a motor vehicle. However, the NIA reports that certain variables that tend to affect older adults could compromise their ability to drive.

• **Muscle/joint stiffness and weakness:** Aging can cause muscle and joint stiffness and weaken muscles. Arthritis is a common condition among older adults and the National Institute of Arthritis and Musculoskeletal and Skin Diseases reports that swelling in the joints is one of the more common symptoms associated with the condition. Stiffness, weakness and swelling in the joints can make it harder for drivers to turn their heads, effectively steer their vehicles and brake safely.

• **Diminishing eyesight:** Strong eyesight is essential to safe driving. As drivers get older, changes in their eyesight can make it harder to see pedestrians, fellow motorists, animals on roadways, and any movements outside of their direct line of sight. In fact, the Optometrists Network reports that aging has been shown to cause a loss of peripheral vision by one to three degrees for every decade of life. The NIA urges drivers

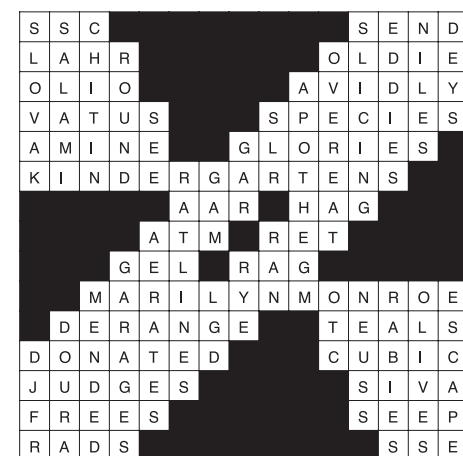
60 and older to schedule a dilated eye exam every one to two years. Certain issues affecting drivers' vision might be fixable, while others may result in avoiding driving at certain times of day, such as at night and when the sun is at its brightest, or giving up driving entirely.

• **Diminishing hearing:** Similar to diminishing eyesight, hearing loss, even if it's complete hearing loss, can affect a driver's ability to drive safely. Drivers must be able to hear horns and sirens from other vehicles as well as any noises coming from their own cars that could indicate a problem with the vehicle.

• **Medications:** Data from the health policy research organization KFF indicates 89 percent of adults 65 and older are currently taking a prescription medicine. Medications often produce side effects that can compromise a driver's ability to drive safely. Such effects include drowsiness, lightheadedness and dimin-

ished alertness. Aging drivers should discuss medication side effects with their physicians and what, if anything, they can do to counter the effects of a given prescription on their driving abilities.

A host of age-related variables can affect older motorists' ability to drive safely. More information is available at nia.nih.gov.



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