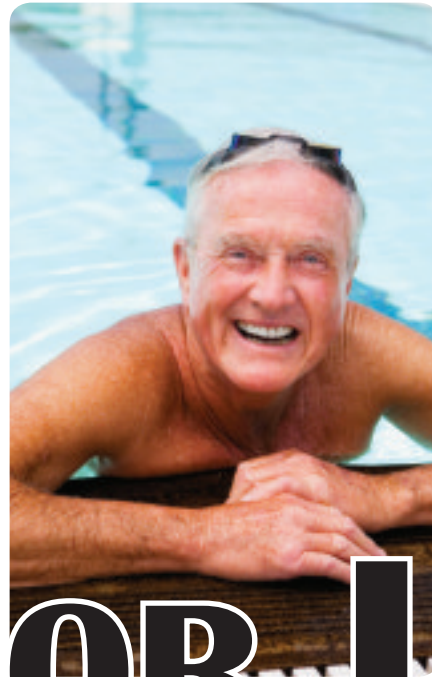
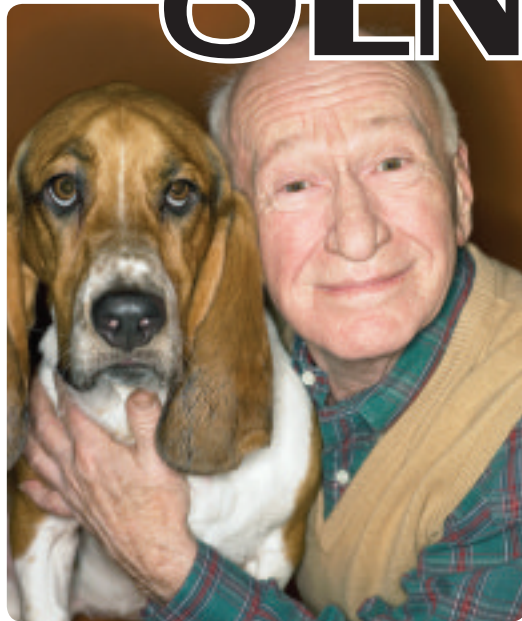


Thursday,  
January 26, 2017

A Supplement to  
**THE MORNING JOURNAL**



# SENIOR LIVING



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## Maximize the impact of your annual gift

We are often asked “why should I donate to an endowment instead of directly to a charity?” When donating directly to a charity, think of your gift as money in, money out. Non-profits, generally, will use it to pay off the various day-to-day expenses.

We certainly don't discourage donors from making annual gifts directly to a local nonprofit, but your donation to an endowment provides sustainable funding for nonprofits in our community and ensures our future. A gift to the Community Foundation of Lorain County will be invested and only a portion of the interest earned is distributed as grants and scholarships annually – forever!

Endowments can mean the difference between long-term financial health and an early demise because they provide a base source of funding that may allow the organization to carry on.

Donors may also prefer to give

through the Community Foundation because:

- We can accept a wide variety of assets including complex gifts like real estate and tangible property.
- We partner with professional advisors to create effective and tax-favorable approaches to charitable giving.
- Endowment assets are pooled for greater investment returns, and the proceeds from diverse funds are combined to make larger, more impactful grants in the community.
- And finally, the Community Foundation conducts due diligence on every dollar that is granted, ensuring that the receiving nonprofit is still in good standing and the donor's intention is fulfilled.

Giving through an endowment is unlike any other gift. It has perma-



nence; it's the gift that keeps on giving!

There are a number of ways to make a gift to a charity or cause you care about - now, later or through your estate. In many cases the Community Foundation of Lorain County already has an endowment for your favorite school, church or nonprofit. Log on to [www.peoplewhocare.org/funds](http://www.peoplewhocare.org/funds) to search organizations or causes you are about!

***The Community Foundation of Lorain County can partner with you to help fulfill your personal, financial and charitable wishes. For more information, contact Danielle M. Locke CAP®, at 440.984.7390 or email [dlocke@peoplewhocare.org](mailto:dlocke@peoplewhocare.org).***



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### 3 Ways Seniors Can Control Prescription Costs

(Family Features) For 55 million Americans enrolled in Medicare, the New Year means any new Medicare Advantage or prescription drug plans, or any changes to your existing plans, take effect. If you signed up for coverage, it's important to understand how your prescription drug costs may be affected.

Even if you did nothing to alter your coverage, some features of your plan may have changed for 2017. Getting a handle on Medicare Part D prescription drug coverage is important to your health as well as your pocketbook.

"A survey by Walgreens showed that in order to manage prescription drug costs, some people have delayed filling a current prescription or occasionally skipped prescribed doses to stretch medication," said John Lee, senior director of Medicare at Walgreens. "This is a real concern as it can pose significant health risks, so

it's vital to evaluate your medical situation, have a plan that best fits your needs and then understand how to get the most value from your plan and pharmacy."

The survey shows that even though prescription drug costs are among the top concerns for Medicare beneficiaries, approximately one out of every five beneficiaries lacks a good understanding of their insurance plan. Roughly the same percentage falsely believes that all pharmacies charge the same copay and one-third of respondents didn't know they can switch pharmacies at any time, including outside of the annual enrollment period. The survey reinforced the need to educate beneficiaries about how plans and coverage can and do change from year to year. To make the most of your benefits and find potential cost savings for your prescription medications under your Part D coverage, here are three easy



steps to get started:

Use a less expensive brand or generic. The brand-name drug your doctor prescribed can do wonders for your symptoms but be worrisome for your budget. Many brand-name drugs have generic or other brand substitutes. First, make sure your doctor considers generic options. If

those options aren't available, there may be lower-cost brand-name drugs used to treat the same condition. Ask your pharmacist if you have that option then talk with your doctor to see if switching brands makes sense in your situation. Finally, whatever your prescription may be, a 90-day supply

**CONTINUED ON PAGE 4**

**Ask yourself these five questions.**

**Discover Planned Giving**

Planned giving is a way for you to make a gift to your favorite charitable causes. The right planned gift can provide you and your loved ones with tax and income benefits. There are many reasons why a planned gift might make sense for you this year.

1. Are you looking for a way to avoid capital gains tax on the sale of your home or investments?
2. Are you thinking about how to build your income for retirement?
3. Would you like to create an inheritance for your children and also help charity?
4. Do you need a tax-efficient way to sell your business this year?
5. Would you like to receive high fixed payments for life and even some tax-free income?

If you answered yes to any of these questions, a planned gift through the Community Foundation can help you achieve your goals. To learn more about the benefits of planned giving, please contact us or visit our website.

440-984-7390  
www.PeopleWhoCare.org

**Community Foundation**  
LORAIN COUNTY

**Seniors' Knowledge of Medicare Part D Rx Options**



**COSTS FROM PAGE 3**

from your pharmacy can be less expensive out of pocket than refilling every 30 days.

Verify whether your plan has a preferred pharmacy network. Many prescription drug plans have a preferred pharmacy (preferred cost share) network where you can pay a lower out-of-pocket copay for the

exact same drug. Walgreens is in the preferred pharmacy network for many of the largest Medicare sponsors and, effective January 2017, offers copays as low as \$0 on generic medications for select plans. Filling a generic medication at a non-preferred pharmacy could cost you \$3, \$5 or even \$10 for the same drug.

Seek Medicare's Extra Help program and other ways to save. Medicare offers an Extra Help program to help people with limited income and resources pay Medicare prescription drug program costs, like premiums, deductibles and coinsurance. Make sure you're taking full advantage of your insurance coverage, which may cover non-prescription items, like vaccinations and certain over-the-counter medications.

Medicare beneficiaries seeking help navigating prescription drug costs can find additional resources and a list of Medicare plan sponsors at [walgreens.com/medicare](http://walgreens.com/medicare).

**What Guidelines Mean to You**



New cardiovascular prevention guidelines are helping doctors provide the **best treatment** focused on **four important areas**:

1

**OBESITY**

1. Obesity treated like a disease
2. Weight-loss strategies based on body mass index
3. Diet, exercise still best bets



2

**CHOLESTEROL**

1. Cholesterol "number" no longer main factor in treatment
2. Overall health status is now main treatment factor
3. More people may benefit from statins



3

**LIFESTYLE**

1. 40 minutes of exercise 3-4 days a week
2. Eat lots of fruit, veggies
3. Reduce sodium in diet

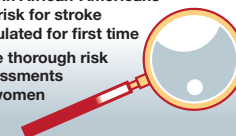


4

**ASSESSMENT OF RISK**

(for heart disease, stroke and other cardiovascular diseases.)

1. Calculators that assess risk used to start doctor discussions
2. Risk in African-Americans and risk for stroke calculated for first time
3. More thorough risk assessments for women



Here's what you need to know about the guidelines, released Nov. 12 by the American Heart Association and American College of Cardiologists:

1. IT ALL STARTS WITH DOCTOR-PATIENT **DISCUSSIONS**.
2. THOSE DISCUSSIONS DRIVE **PERSONALIZED** TREATMENT FOR EACH PATIENT.
3. DOCTORS SHOULD LOOK AT THE **OVERALL** HEALTH OF EACH PATIENT.

*The guidelines were written based on years of scientific research to develop the best approaches to preventing heart disease and stroke—the leading causes of death in the world.*

**Heart.org**

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- Strategic charitable giving
- Family business consulting
- Planning for women

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The reasons are plenty, as are the rules. Whether you want to provide for your immediate family, quickly transfer items to your beneficiaries, plan for incapacity, minimize expenses, choose executors/trustees, ease the strain on your family, help your favorite charity, or ensure your business continues smoothly - our professionals will help you develop the most beneficial plan in line with your wishes.

Stop making excuses. It is never too late. Let us help you get your financial plan in order.

## Resources For Seniors

(NAPS)—If you or someone you care about is among the over 64 million adults age 60 and older in the U.S., here's a resource you need to know about: the Eldercare Locator. Funded by the Administration on Aging, a part of the Administration for Community Living, it's the National Association of Area Agencies on Aging's largest and longest-running national, direct-to-consumer program.

### Where to Turn

The Locator's Call Center at (800) 677-1116 is an essential, trusted gateway to help older adults, caregivers and health professionals navigate the maze of aging programs and services, as well as to assist them in identifying and accessing the resources that match their needs best.

The Eldercare Locator website, [www.eldercare.gov](http://www.eldercare.gov), lets visitors search for local resources and services, check benefits and download and print informational materials, among many other helpful features.

For more complex situations, skilled certified eldercare counselors provide additional assistance with home and community-based services, long-term care decisions, senior transportation, benefits eligibility and caregiver issues. Callers may also receive support from a Spanish-speaking Certified Information Specialist or counselor.

### Free Brochures

In addition, the Eldercare Locator publishes a variety of useful brochures that can be viewed or ordered online.

They include:

- "Before You Give Up the Keys: Create a Roadmap for Transportation Independence"
- "Brain Health: You Can Make a Difference!"
- "Employment Options: Tips for Older Job Seekers"
- "Housing Options for Older Adults: A Guide for Making Housing Decisions"
- "Prescription Drug Options for Older Adults: Managing Your Medicines"
- "Home Improvement Scams: Tools to Reduce Your Risk"
- "Staying Connected: Technology Options for Older Adults" and many more.

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## Prevent stairway injuries

Stairs are a necessity in many homes. While stairs serve a practical purpose, they also have the potential to be dangerous.

According to the National Safety Council, more than one million injuries result each year from stairway falls. Staircase and stairway accidents constitute the second leading cause of accidental injury, second only to motor vehicle accidents. Each year, there are 12,000 stairway accident deaths. The Canadian Mortgage and Housing Corporation states that a large portion of Canadians who visit hospitals after a fall on or from stairs or steps in their homes are seniors (men and women age 65 years or older).

However, many stairway falls can be prevented with some simple planning.

- Install sturdy handrails. A common contributor to stairway falls is a

failure to use handrails. Sturdy handrails can decrease fall rates. Even if a person slips, he or she may be able to prevent the fall by grabbing on to the handrails and regaining some of his or her balance.

- Rely on highlighters or friction strips. According to a study titled "Safety on stairs: Influence of a tread edge highlighter and its position," by Richard J. Foster, fall risk may be reduced by using a highlighter positioned flush with the tread edge. This helps make stairs more visible, particularly for those with impaired vision.

- Improve lighting on staircases. Failure to see steps may contribute to falls as well. Staircases should be well lit so that residents and guests know where to step. Subtle foot-level lighting can be installed to make it easier for people who frequently use steps at night.



- Use slip-resistant materials. Slip-resistant surface material acceptable for normal floors should work on stair treads. Loose rugs should not be placed at the top or bottom of the landing. Outdoors, rough finishes are recommended, particularly on stairs that are subject to getting wet.

- Improve step geometry. If slips and falls frequently occur on a particular staircase, consider the relationship between the rise and the run, advises the Canadian Centre for Occupational Health and Safety. The National Building Code of Canada says that, within a staircase, treads should have a uniform run and tread depth that does not vary more than 0.5 to 1 cm. Steep steps with high risers and/or short treads can increase the risk of falls.

- Clear away clutter. One easy way to prevent falls is to keep stairs free of clutter. This means removing shoes, toys and other belongings that may be left on stairs or landings.

## What to Know about Your Drinking Water

(StatePoint) Recently there has been growing concern about the quality of the water we drink, outside and inside our own homes. Homeowners across the country realize that potential contaminants can compromise the quality of water that comes out of the tap at home, work or other community sources.

At a time when safe tap water is not necessarily a given, consider investing in an easy-to-use and maintain water filtration system that can be used at-home or on-the-go to improve water quality.

For example, LifeStraw, first introduced for people in developing countries without access to safe water and for victims following natural disasters, now makes a range of water filters and purifiers designed for uses like emergency preparedness, outdoor recreation, travel and everyday hydration.

The refillable LifeStraw Go water bottle features a built-in filter, and removes 99.9999 percent of waterborne bacteria (including E. coli and salmonella) and 99.9 percent of waterborne chlorine, organic chemical matter, bad taste, and muddiness.

As an added bonus for the charitable-minded, consider that improving your own water quality can have a global impact, too. One in 10 people globally lack access to safe water, according to the World Health Organization and UNICEF. Through the "Follow the Liters" humanitarian program, for each LifeStraw pur-

chased, one school child in a developing community in Africa receives safe drinking water for an entire school year. For more information, visit [lifestraw.com](http://lifestraw.com)

To learn more about drinking water quality, visit the US Environmental Protection Agency at [epa.gov](http://epa.gov).

## Life's never been dull. Why start now?

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## 4 Ways to Stretch Your Health Benefits

(Family Features) Often, employees enroll in medical insurance plans for protection against unpredictable events, sudden illness or serious health concerns that may result in expensive medical bills. Getting the most from your benefits requires understanding coverages and deductibles, as well as taking advantage of voluntary benefits, like dental, vision and hearing, to stay healthy and save money.

**Avoid surprises.** About 91 percent of adults in the United States are confused about what their benefits cover, according to a recent Harris poll. The best starting point is to review your plan so you understand the care and services covered. If you have a high-deductible plan, you will need to pay for most or a percentage of the health costs until reaching the individual or family deductible. Be prepared to pay any copayments or deductibles the plan requires before receiving care. Also, before scheduling appointments, ask for a cost estimate for the appointment, tests or service.

**Preventive dental and vision.** Many voluntary plans, such as dental and vision, offer preventive exams, such as routine cleanings and vision exams, that are fully covered. That's because these preventive exams help to maintain and improve overall health and

help reduce health costs. Voluntary coverage is affordable and many plans offer added incentives. For example, coverage for LASIK, dental, vision and hearing benefits can increase from one year to the next for those who continue to enroll and use their benefits. Members could earn monetary rewards to use for dental, vision, LASIK, orthodontia and hearing benefits, care materials and services simply by using their benefits and keeping the benefits paid out under a specified amount.

**Medical screenings.** Routine health screenings, such as mammograms, immunizations, colonoscopy procedures and prostate cancer screenings, which may be covered fully or in part by your medical coverage, can help you stay healthy and lower health care costs.

**Get paid to save.** Many employers encourage employees to save money by matching a percentage of the amount the employee contributes to the plan. If available, enroll in a Health Savings Account or Flexible Spending Account to set aside money to pay for health care costs.

Remember that these accounts are not a substitute for the coverage provided by voluntary benefits.

Learn more about the questions to ask when reviewing benefit plans at [ameritasinsight.com](http://ameritasinsight.com).

## Did you know?

Dented cans have long been a source of confusion and concern for shoppers. They may be discounted and seem like a good deal, but some of those dented cans may not be safe to eat. Damaged cans may be harboring food that contains botulism and other toxins. According to the United States Department of Agriculture Food Safety and Inspection Services, if a can of food has a small dent but is otherwise in good shape, the food should be safe to eat. However, deeply dented cans should be discarded. Dented cans of food that are safe will have smooth dents or dents that are not on the seams of the can. A person should avoid sharp dents, dents in the seam and dents where the seam and the can meet. In addition, if the can is bulging or swollen, it should be avoided. Dents in a seam can let in air and bacteria. Deep dents may have left pinholes, again where bacteria can enter. When in doubt, avoid dented cans.



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