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Top Places to Retire

BY GREEN SHOOT MEDIA

Retirement provides many people with an opportunity to start fresh in towns and cities that are prepared for and can cater to the unique needs of seniors.

Here are some of the best places in the U.S. to retire, as ranked by U.S. News and World Report.

Harrisburg, Pennsylvania

Harrisburg, located on the Susquehanna River, is the capital of Pennsylvania. It has a population of around 50,000 and is home to the National Civil War Museum. Also nearby are Hersheypark and part of the Appalachian Trail. Harrisburg tops U.S. News and World Report's list.

Daytona Beach, Florida

On Florida's east coast, Daytona Beach sits on the Atlantic Ocean and is popular with snowbirds who come south for the winter. The city of just over 75,000 is home to the Daytona 500 NASCAR race as well as beaches, water parks, arcades and outdoor fun.

Youngstown, Ohio

Home to 59,000, Youngstown is in the Mahoning Valley between Pittsburgh and Cleveland, in the center of the Rust Belt. The town is seeing a resurgence downtown, drawing in restaurants, galleries and more.



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Tampa, Florida

Tampa Bay has both beaches and the hustle and bustle of the big city. It's home to nearly half a million people and several professional sports teams, as well as theme parks, museums and more.

Manchester, New Hampshire

The largest city in New Hampshire is surrounded by mountains and is home to several colleges and universities. The city is on the Merrimack River in the southern part of the state and is home to the Amoskeag Falls.

Huntsville, Alabama

With more than 220,000 people, Huntsville is the largest city in Alabama and was made famous by the NASA Marshall Space Flight Center. It's also home to several Fortune 500 companies.

Portland, Oregon

Sitting in the shadow of Mount Hood, Portland is home to more than half a million people and is known for a vibrant outdoor life. It boasts a thriving cultural scene and is home to microbreweries and chic coffee houses.

Springfield, Missouri

The "Queen City of the Ozarks" is home to more than 150,000 people. It's the birthplace of Route 66. U.S. News and World Report says Springfield's residents have a strong sense of social responsibility.

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Navigating Hearing Loss

BY GREEN SHOOT MEDIA

About 10% of adults age 55-64, 22% of people 65-74 and 55% of people over 75 have some form of disabling hearing loss.

Hearing loss related to the aging process is called presbycusis and is related to blood flow to the inner ear, changes to nerves used to hear, and changes in how the brain processes speech and sounds, the American Academy of Audiology says.

What is Presbycusis?

Presbycusis generally happens gradually, the academy says, and common symptoms include having difficulty hearing softer voices, such as those of children; and hearing speech amongst background noises.

There are factors that can exacerbate presbycusis, including diabetes, poor circulation, noise exposure and even some medications. Untreated hearing loss has been linked to depression, anxiety, paranoia, cognitive decline and poor social relationships.



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Symptoms

Some symptoms of hearing loss are:

- Asking people to repeat what they've said.
- Feeling like others are mumbling or not speaking clearly.
- Difficulty hearing and understanding speech in noisy environments.
- Missing words or phrases on the telephone.
- Turning the volume up on the television or radio louder than normal.

Hearing loss can also cause dizziness, fatigue, vertigo and tinnitus, the academy says.

Preventing

Hearing Loss

The American Academy of Audiology says some hearing loss can be prevented. Avoid loud sounds by using ear protection and maintain a healthy lifestyle. Treat any hearing loss promptly as letting it go untreated can make the

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Smart Financial Planning

BY GREEN SHOOT MEDIA

As we move into our late 60s, most Americans will find themselves on a fixed income.

Retirement can be enjoyable and rewarding, as long as you remain healthy and have enough savings to cover expenses. You'll want to make sure you're ready through smart financial planning. This becomes even more important if a medical issue arises and you're not adequately prepared to absorb the financial implications.

Creating A Strategy

There can be catastrophic impacts if you were to outlive your nest egg or encounter an unexpected situation. Preparing for these circumstances can be difficult while also ensuring that you can continue to live life to the fullest in retirement. That's why it's important to create a strategy ahead of time so that you're ready. That may mean moving investments into lower-risk mutual funds or bonds since higher-risk products present more near-term risk for older investors. Consider diversifying your investments since there is also considerable risk associated with focusing on any single segment. Simply shift slightly toward new, but still safe investments. If you aren't confident that you can pull off this delicate balancing act, get in touch with a reputable financial advisor.

They'll help you develop a personal plan that works within your plans and goals.

Keep Working

For some, retiring at 62 or even 65 simply doesn't make good immediate financial sense. Others may consider staying on the job to address worries about having enough in their nest egg. There are also targeted financial incentives given by some pension plans and Social Security for those who continue to work. Your decision might also be impacted by sharply rising interest rates, changes at work or costs associated with inflation. If you decide to stay on, be sure to continue making contributions to your retirement plan.

Other Benefits

There are property tax relief programs for older Americans that are administered by federal and state government agencies. In the meantime, energy assistance programs may also help you save money each billing cycle. Contact local representatives to find out more about options and eligibility. Seniors should also take advantage of special discounts available through retailers, grocers and even national parks. You may also consider downsizing to a condo or apartment in order to save on monthly rent and utility costs.

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Get More from Your Savings

BY GREEN SHOOT MEDIA

The hope is to retire with a large enough nest egg that we can live a worry-free life. Ideally, there would be an inheritance to leave as a legacy.

Stretching your retirement dollars can be difficult, however, particularly for anyone who has tied these funds into the sometimes volatile stock market. Every financial decision is critical. Here's how to make the right ones.

Annuities

Annuities are an increas-

ingly popular option in retirement planning because they offer a guaranteed income stream without regard to stock market fluctuations. In an era when Wall Street has been so unpredictable, this can be particularly comforting for retirees. These are essentially insurance products that are sold with fixed or variable options. You purchase the annuity and then see a return on investment over an agreed-upon period of time. As long as the issuing company remains financially secure, your annuity is guaranteed.

The downside of annuities is that your funds are locked into the investment: You will incur a stiff penalty for early withdrawal.

Second Career

An increasing number of retired seniors are starting an exciting second career, exploring a different interest while making extra cash. These jobs are usually part-time and may be in a field related to your main career. Seniors may also choose to delve into something entirely new that has always been of interest.

In either case, having this additional income makes it easier to avoid dipping into savings during early retirement. You'll also stay engaged and active — two critical elements in creating a healthier, longer life.

Seek Out Advice

Don't be afraid to seek out professional advice on money management and investments if you want to get the most out of your retirement savings. Get recommendations from family, friends and neighbors who've worked

with financial advisors in the area. Do your own research into potential advisors, checking their reputation and certifications. Be wary of anyone who pressures you into buying a particular product. The best financial advisors individualize a plan in order to meet each client's own needs. Don't let a hard-selling approach lead to a critical mistake. Instead, keep looking. There needs to be a level of trust in this relationship, since re-evaluations may need to be made along the way.

HEARING

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problem worse.

Getting Hearing Aids

Hearing aids can help

seniors regain some of their lost hearing. Technology is evolving all the time, the American Academy of Audiology says, and hearing aids now come in a variety of options at different price points.

Medicare covers getting your hearing tested, but not the hearing aids themselves. That falls to Medicaid, some Medicare Advantage policies and private insurance to carry the cost. Some charitable

organizations may be able to help, and financing may be available.

Sometimes, the academy says, hearing aids aren't the only treatment. The brain may need aural rehabilitation to help it adjust to

hearing sounds again. It warns that hearing loss is a complex issue, and simply plugging in hearing aids may not be enough to adequately resolve a loss.

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Choosing a Retirement Community

BY GREEN SHOOT MEDIA

Today's retirees have many more options than just the sterile halls of a health care-type facility for their golden years.

Many retirement communities now look like regular suburban neighborhoods, but with amenities that cater to an older crowd.

Location, Location, Location

Real estate is all about location, and retirement communities are no different. Except now, instead of considering things such as the job market, you can look at proximity to your favorite activities, cities or friends and family. Some retirement communities offer a host of perks, such as planned travel excursions, classes and sports facilities. Or you may look for one with plenty of outdoor adventures nearby. Decide what's most important to you and then look for communities that will

support your goals.

Make a Connection

Look for a community that you feel a connection with. Feeling isolated or lonely carries its own health risks, and a place where you feel like you can relate to others and offers plenty of opportunities for socialization is important, especially as you age. Look for a community with a vibrant social life with lots of options. Visit potential new homes for days at a time to determine whether a community's lifestyle meshes well with your own.

Find Amenities That Fit You

Senior living communities may offer amenities that will enrich your quality of life and free up time so that you can explore new opportunities. Look for resources such as dining programs, outdoor activities, classes, health care facilities, sports facilities and more.



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Planning Ahead

Once you've found a community that fits your lifestyle now, it's time to look ahead. Are higher levels of care available if you need it? What sorts of health care

facilities are nearby? Are the homes designed for aging in place or will you potentially have to move again? What are the laws in that area regarding end-of-life care and estate planning?

Some communities even help you prepare financially by including benefits such as benevolent associations to assist with unexpected costs and keep seniors living their best lives, longer.

Go Globetrotting in Safety

BY GREEN SHOOT MEDIA

Travel is often a top goal of recent retirees and with a little extra planning, seniors can now travel anywhere in the world safely and quickly.

Follow these tips to make a globetrotting retirement possible.

Documents Needed

Seniors taking to the skies, seas or roads will need to keep some important personal documentation close at hand. This includes a valid, government-issued form of identification, medical records and information and appropriate health insurance. You may need to purchase a separate policy for traveling abroad; Medicare and certain private insurance plans don't extend past the borders of the United States.

Frequent fliers can invest



PAULUS N. RUSYANTO

in programs like TSA's PreCheck or Global Entry to get them through security more quickly. For PreCheck, U.S. citizens, nationals and lawful permanent residents may expedite their visit with

domestic security agents by paying a fee and establishing their identity through the TSA program. Global Entry is for travelers planning to visit and return from other countries. Visit tsa.gov for

eligibility information or to apply.

Travelers concerned about getting through security can call the TSA Cares hotline with screening questions. You can use the hotline, (855) 787-2227, to request special assistance for the screening process.

Accessibility

Most forms of travel are easily accessible even if someone requires special equipment or assistance when traveling. Let the airline, cruise company or other mode of transportation know you need some assistance or will be bringing mobility equipment or other medical devices. They can tell you what forms of assistance are available and how to travel safely and securely with any medical devices.

Even if you are OK to walk short distances but the miles between some airline terminals are too much, airlines are required to offer free transportation for elderly travelers. Passengers in a wheelchair are never allowed to be alone for more than 30 minutes, and airlines must make pre-boarding available for travelers who may require extra time. Just let the gate agent know.

Planning a Safe, Fun Trip

Leave plenty of time in your itinerary to relax and don't push yourself beyond what you are sure you can do. Ask for senior discounts; many restaurants, hotels and more offer lower rates for people over 65.



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Top Jobs for Seniors

Retirement doesn't have to be all play and no work. Some seniors choose to spend their golden years getting a paycheck.

Keep reading to learn more about the top jobs for mature workers from the career website Indeed.

Sales Representative

Sales reps sell products for wholesalers or manufacturers. The main tasks, Indeed says, are learning about the product or service, contacting potential customers and using sales techniques to persuade them to buy. It's usually commission based. Good sales reps have strong communication and persuasion skills along with plenty of patience.

Customer Service Representative

Customer service reps interact with both existing and potential customers on behalf of a company. They can provide relevant information on products and services and support for customer complaints. Remote work is usually possible with customer service representative jobs. The main skills required are strong written and verbal



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communication skills, patience and computer literacy.

Dog Walker

Dog walkers parade their clients' pooches, ensure their safety during their exercise and clean up after them. A dog walker usually walks more than one dog at a time and may be called on to feed and water the pups and report any illnesses or injuries

observed. Dog walkers should have a love for dogs and the ability to walk while controlling dogs on a lead.

Tax Preparer

Tax preparers provide tax advice and help people or companies complete and file their income tax returns. You may work for a tax preparation company, accounting services or the IRS itself. Many tax

preparation entities don't require prior experience and are willing to train the right candidates.

Tour Guide

Tour guides interact with individual tourists or lead groups around locations, providing them with information regarding the place, event or subject. They may be employed by museums, tour operators, landmarks, cities, resorts and more. Some guides may be independent, creating unique tours on a theme.

Tour guides need great communication skills, strong subject knowledge and time management skills.

Tutor

Tutors counsel people on subjects in which they may be lacking in skills and knowledge. Tutors typically work a few hours every week with each student, passing on their knowledge and teaching students how to study or prepare for exams. Successful tutors will have good communication skills and a thorough knowledge of a particular classroom subject.

Why Vitamins Are Important

BY GREEN SHOOT MEDIA

Our bodies naturally develop different needs as they age. Unfortunately, one study found that as many as a third of seniors lacked some basic nutritional requirements — particularly with critical vitamins B and D.

Focusing on specific foods can often address these issues, leading to better overall health. But supplements may be required, particularly if deficiencies linger. Just be sure to consult your physician before starting or increasing vitamin supplements.

Focus On Diet

Everything we eat impacts how we feel and how well our bodies function. If eating a healthy diet, as prescribed, many seniors will naturally absorb the vitamins required for good health. Fruit,

whole grain and vegetables are packed with various needed vitamins. Grains, for instance, are a great source of B vitamins. Focus on consuming a diet that balances proteins, carbohydrates and healthy fats, and the typical senior will be in good shape.

Changing Needs

As we age, however, our stomachs begin producing less acid, and that can reduce the ability to absorb important nutrients including iron and vitamins B6 and B12. Adults who are 50 and older should pay close attention to their levels, even if their diet remains the same. At the same time, seniors may lose more minerals like calcium than they absorb. Bones can break more easily, especially with post-menopausal women.

Combating Disease

In addition to these health benefits, vitamin-packed diets can lower the risk of certain diseases. For instance, the Alzheimer's Association reports that vitamin E is thought to be a preventative, particularly in combination with vitamins C and B12 and folate. Cold-water fish, vegetables, dark-skinned fruit and

nuts are the association's recommended foods.

Supplemental Considerations

The recommended daily allowance for vitamins has been set by the Food and Nutrition Board of the National Academy of Sciences, and can be found right on the labels of food products. They're also part

of the labeling for supplements. But some seniors — and particularly women — may have other needs not specifically outlined in these general guidelines. Talk to a doctor, nutritionist or other health care professional about your diet. Testing may also be appropriate. They'll make their recommendations based on your individual diet, health condition, weight and other factors.

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Nurturing the Caregiver

BY GREEN SHOOT MEDIA

Caring for a loved one can be profoundly rewarding, but it's also an immense responsibility that can lead to burnout without proper self-care.

For senior caregivers looking after aging spouses or relatives, taking breaks through respite care is not just beneficial; it's essential for maintaining physical and emotional well-being.

Understanding Respite Care

Respite care offers temporary relief for caregivers by providing professional assistance in caring for their loved ones. It can range from a few hours of assistance to an extended stay in a care facility, allowing caregivers to recharge, tend to personal needs or simply take a much-needed break. Recognizing the signs of caregiver burnout is crucial, as it indicates the necessity of incorporating respite care into the caregiving routine.



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Respite care prevents caregiver burnout by offering much-needed breaks to recharge

physically, emotionally and mentally. Regular respite allows caregivers to maintain a high standard of

care by preventing fatigue and stress-related errors.

Taking time for self-care fosters overall well-being, reducing the risk of depression, anxiety and caregiver-related health issues.

Making Respite Care Happen

Embrace self-care. Prioritize self-care activities during respite periods, whether it's pursuing hobbies, exercising or spending time with friends and family. Stay updated on available respite care options and support services in your community, ensuring access to resources when needed. Consult with health care professionals or support groups specializing in caregiving for personalized advice and assistance in implementing a respite care plan.

Designing a Respite Care Plan

1. Assess your needs. Evaluate your caregiving

responsibilities and personal requirements. Determine the frequency, duration and type of respite care needed. Whether it's a few hours a week or a weekend getaway, tailor the plan to suit both your caregiving duties and personal well-being.

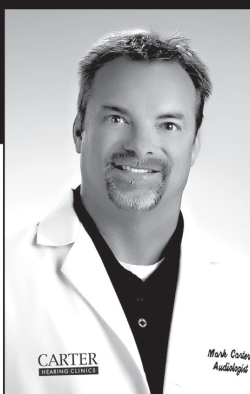
2. Identify support resources. Research local respite care services, agencies or facilities specializing in senior care. Consider in-home caregivers, adult day care centers or residential care facilities based on your loved one's needs and preferences.

3. Communicate openly. Discuss your respite care plan with your loved one and other family members involved in caregiving. Address any concerns or apprehensions and emphasize the benefits of respite care for both the caregiver and the care recipient.

4. Financial planning. Explore financial options to cover the cost of respite care. Investigate insurance coverage, government assistance programs or community-based services that offer subsidies or grants for caregiving support.

5. Prepare a schedule. Establish a regular schedule for respite care, ensuring consistency and predictability. Coordinate with respite care providers or family members to arrange suitable dates and times for caregiving relief.

By incorporating respite care into their caregiving routine, senior caregivers can safeguard their own well-being while providing optimal care for their loved ones. Remember, prioritizing self-care isn't selfish — it's essential for sustainable caregiving and maintaining a fulfilling quality of life for both caregivers and care recipients.



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