



RETIREMENT LIVING

SEPTEMBER 2023

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LABARGE FINANCIAL

The Severna Park office is combining resources so it can become a one-stop shop for all needs related to retirement.

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Learn how proper planning can provide peace of mind.

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The number of upscale options is on the rise.

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Downsizing With Confidence

Embrace fewer responsibilities and lower utility costs.





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Estate Planning Issues For Seasoned Citizens



Natalie A. Peroutka
Associate
Attorney
KMA Law
Office

As we get older, our perspectives change. The things that occupy our minds change. Our goals change. With this in mind, most of us want to ensure that we are taken care of and are as comfortable as possible until we pass, and once we do, that our loved ones receive as much benefit and suffer as little pain as possible.

Proper estate planning can ensure comfort as it forces us to think through issues most people generally prefer to avoid. Estate planning can give us peace of mind.

Several documents are an important part of estate planning — for example, a will, a life estate deed, and a trust. But two of the most important documents are the Maryland advance directive, which is a medical power of attorney, and the Maryland financial power of attorney.

While we hope it never happens, we may lose the ability, either temporarily or permanently, to make medical decisions for ourselves. The Maryland advance directive, also referred to as a “living will,” is the document that informs your loved ones and doctors what level of treatment you want if you are in an end-stage condition, a persistent vegetative state or a terminal condition. You can also choose to make these decisions merely as a guide or to set them in stone. When the time comes, your loved ones will know what your desires were when you were of sound mind.

This is a blessing during a difficult time and can also help



“Most of us want to ensure that we are taken care of and are as comfortable as possible until we pass, and once we do, that our loved ones receive as much benefit and suffer as little pain as possible.”

to forestall fighting among your loved ones. Of note, once you have signed the Maryland advance directive, it is important that you give a copy to both your doctor and your agent you have chosen.

Of equal importance is the financial power of attorney. If we lose the ability, either temporarily or permanently, to make financial decisions for ourselves, the financial power of attorney allows you to designate a trusted family member or friend to act for you in many types of transactions. It also allows you to choose who will be the guardian of person and property if such a situation becomes permanent. This person may also be your medical agent but does not have to be. The financial power of attorney is a powerful document, and it is important that you keep it in a secure place where your agent can access it only when necessary.

Both documents require your agents to act in your best interest. Obviously, your agent should be someone you can trust.

Keep in mind, the medical and financial powers of attorney discussed above are no longer valid once you pass. At that point, your will, life estate deed, and trust are activated. Proper estate planning with a trust, will and a possible life estate deed could help your loved ones avoid the time and expense of probate court.

For more information, visit www.kma-law.com/estate-planning or call 410-777-8646. ■

Boost Your Brain Health

Dr. Allison Holtz-Caspar
Chesapeake Hearing Centers



Older adults with more significant degrees of hearing loss also have a significantly higher risk of dementia, according to Johns Hopkins Bloomberg School of Public Health researchers. A new study, published in January 2023, also found a lower prevalence of dementia in those who wore hearing aids.

With a growing number of studies finding associations between hearing loss and cognitive decline, this latest research reinforces the possibility of

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Retirement Seen Through Your Eyes



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they may have nothing to do with money, the financial decisions you make may be integral to pursuing them.

What would revitalize you?

Some people retire with no particular goals at all. After weeks or months of respite, ambition may return. They start to think about what pursuits or adventures they could embark on to make these years special. Others have known for decades what dreams they will follow — and yet, when the time to follow them arrives, those dreams may unfold differently than anticipated and may even be supplanted by new ones.

In retirement, time is really your most valu-

Some see retirement as a time to start a new career. Others see it as a time to travel. Still, others plan to spend more time with family and friends. With that in mind, here are some things to consider.

What do you absolutely need to accomplish?

If you could only get four or five things done in retirement, what would they be? Answering this question might lead you to compile a short list of life goals, and while

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Have You Considered Downsizing As Part Of Your Retirement Plan?



Jenna Aliff
Park
Modern
Realty



Often, home goals start with making sure there is enough room for kids, but then the kids grow up and leave the home, leaving empty nesters with more house space than needed. It is common to consider moving to a smaller place as we age and get close to retirement.

There are significant advantages to downsizing your home as part of your retirement plan:

- 1. Less house to clean:** Even though you may only be spending most of your time in a few rooms, you still have to clean those extra bedrooms and bathrooms.
- 2. Less home maintenance:** Imagine less yard work with smaller and more manageable gardens. It all depends on your personal preferences regarding how you want to spend your time. The less you have, the less you have to maintain.
- 3. Cut costs:** Reducing monthly expenses by moving into a smaller space can save on things such as home insurance and property taxes, while lowering utility bills.
- 4. Single-floor living:** A one-level home takes into consideration our bodies gracefully aging and eventually refusing to do stairs. It's also easier to accommodate disabilities requiring walkers or wheelchairs.
- 5. Cashing in your home equity:** Property market values have consistently increased over the years, even with the increase in mortgage rates. You may have substantial equity in your home that could add to your retirement savings.

Yes, the thought of downsizing and consolidating your home can be overwhelming and stressful. It doesn't have to be. Downsizing and

decluttering can make life easier and safer. Here are some tips to get you started:

- 1.** Make a list of items that are most important to you.
- 2.** Go room by room or even closet by closet, and make piles to keep, toss and give away.
- 3.** Eliminate items that are not necessary for your new lifestyle.
- 4.** Give yourself ample time to go through everything to figure out what you really need.
- 5.** Hire a professional organizer if it still seems too overwhelming.

There are many reasons why retirees are looking to downsize. If your home no longer fits your needs and certain aspects of your home have become more challenging, start the transition process now. You'll want to give yourself plenty of time to make the process as seamless as possible for you.

A real estate agent can help evaluate your current home's value and make recommendations to maximize your home value when getting it ready to sell. Working with a real estate agent from the beginning of the downsizing process is important to get an understanding of the new home you're looking for to accommodate the retirement lifestyle you desire.

If you're thinking about downsizing, call 410-541-7022 to get a market analysis of your home. Jenna Aliff is an agent with Park Modern Realty who has been helping homeowners buy and sell properties with great success. ■

Seniors And Their Loved Ones Both Benefit From Respite Care

Nikia L. Thomas
Spring Arbor of
Severna Park



As the population continues to age in Maryland and across the country, more family members and loved ones are stepping into the role of caregiver for seniors in their lives. Serving as a caregiver is an important and meaningful role. It's also crucial that caregivers care for themselves. One invaluable resource for many caregivers is short-term respite care.

If you are a caregiver and planning to be out of town or need a break, you can feel confident in the care that your loved one will receive. Respite care offers temporary relief and support to caregivers while providing numerous benefits to seniors themselves.

Social Engagement and Companionship

Senior living communities have vibrant social settings and encourage residents to interact with peers, engage in activities and form meaningful connections. Respite care allows seniors to participate in these social opportunities while fostering companionship and reducing isolation. Social engagement has been proven to enhance mental, emotional and physical well-being.

Physical and Mental Health Benefits

Respite care residents can enjoy

various wellness programs and amenities during their stay, such as fitness classes, therapy sessions, outings and cultural events. Engaging in physical activities promotes strength, mobility and overall health, while mental stimulation helps to maintain cognitive function.

Professional Care and Safety

Perhaps one of the most important benefits of respite care is 24/7 support and supervision. During respite stays, your loved one will have access to qualified staff members who are experienced in providing specialized care, including assistance with daily activities, medication management, and personal hygiene.

Support for Caregivers

Respite care offers caregivers the opportunity to take a well-deserved break, tend to their own needs and recharge. Whether it's for a few hours, days or weeks, knowing your loved one is receiving professional care in a safe

environment can alleviate stress and prevent caregiver exhaustion.

Seamless Transition for Permanent Residence

Respite care provides an excellent opportunity for seniors and their families to experience a senior living community firsthand. Seniors can familiarize themselves with the surroundings, meet staff members and assess the overall atmosphere. This experience can ease the transition to permanent residence if the senior decides to make the community their home.

Ultimately, the most important benefit of respite care is providing peace of mind for families and loved ones. Respite care at Spring Arbor of Severna Park is more than a safe place for seniors to stay. Your loved one will have full access to the same care, activities, amenities and supportive services as residents of the community.

Nikia L. Thomas is the sales and marketing director with Spring Arbor of Severna Park, a local senior living community serving residents and their loved ones. Spring Arbor assisted living and memory care residents enjoy a lifestyle focused on wellness with on-site therapy and a full schedule of activities, enabling residents to live life to the fullest. She can be contacted at 410-544-7774 or nlthomas@springarborliving.com. ■



Spring Arbor residents Edward and Linda Roebuck enjoyed a luau event where caregivers in respite care had a chance to socialize with residents and have fun.



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Jim Hummer
Executive Director
Brightview
Senior Living
Severna Park

As we journey through life, transitions become an inevitable part of our story. Embracing new chapters can be especially significant when it comes to senior living options. Whether you or a loved one are considering independent living, assisted living or memory care, each path offers unique experiences and considerations. Here are the top five aspects to keep in mind when exploring these options, according to the U.S. News and World Report.

1. Safety first

Safety is paramount and senior living communities should prioritize this aspect

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Can The State Take My House?



Paula Mattson-Sarli, Esquire
 Law Office of Steven M. Berger LLC



When your spouse is hospitalized, your world turns upside down.

Then comes the transfer to a rehab or skilled nursing facility, and the Medicare days start to dwindle. Suddenly, you're met with the reality that your spouse may not be discharged home.

Now come the questions: "Who pays?" "What's the difference between Medicare and Medicaid?" "What is a spend-down?" "What will happen to me?"

Many of you may have heard horror stories from friends, family members and online about being forced to sell your home to pay the nursing home. Now's the time to seek out a trustworthy source.

The process of qualifying for medical assistance, or Medic-

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The Modern Financial Advisor

LaBarge Financial Is A One-Stop Shop For Retirement Planning

By Zach Sparks

Retirement planning can feel like another job. But it doesn't have to be.

LaBarge Financial is combining resources so it can become a one-stop shop for all retirement needs: wealth management, tax planning, estate planning, and insurance.

"Retirees of yesteryear had an insurance guy, a travel agent, a lawyer," said Jason LaBarge, president of the firm. "LaBarge Financial wants to bring that under one roof for modern retirees. The real value is all of us working together for overall planning and strategy."

LaBarge got into the financial services industry more than 10 years ago, motivated by the story of his grandmother, Marcella, who found herself unprepared to handle her finances when LaBarge's grandfather died unexpectedly.

Every time LaBarge helps a client or friend, he feels like he is helping his grandmother.

With his ongoing expansion, he is equipped to help people more than ever.

He has partnered with Muñoz & MacKenzie, which provides estate planning; a few certified public accountants, or CPAs; and a specialist who is knowledgeable about Medicare Advantage plans.

His own team includes five other members whose main job is to provide world-class customer service, whether that means helping clients claim Social Security benefits, initiating employer plan rollovers or being available for any other client needs that arise.

"We offer Four Seasons service with FedEx efficiency," LaBarge said.

That's not just talk. LaBarge Financial is always looking for ways to build relationships with clients, through informative but fun events, with referral incentives, and even by sending mug cakes for birthdays.

"It's just personal touches that may seem small, but it's a big deal to us," said Jessie Ringle, chief operations officer at LaBarge Financial.

"I don't know many financial offices that are relationship-based; they are transactional," Ringle said. "Jason has always been about relationships before transactions, and the trust he builds with clients. He doesn't want to be the money guy. He wants all the areas taken into consideration."

Two of those clients are Barbara and George Goodale.

"My portfolio has blossomed," said Barbara, who first consulted LaBarge about two years ago, right after she retired.

"With some investors, you're just a name on a page," she added. "I know Jason. I know his family and his kids. It means a lot that he is involved in the community."

George is impressed by LaBarge's knowledge.

"He exudes confidence, and you can't help but have faith in him," he said.

That knowledge has been put to the test over the last few years. The stock market rose rapidly following the downturn of the COVID-19 pandemic and then entered a bear market in June 2022 before experiencing a steady rebound so far in 2023.

"The volatility is here to stay," LaBarge said. "A small group of companies dictate where the market goes."

Lately, those companies are Apple, Amazon, Google, Microsoft, Tesla, Nvidia and Meta, which was previously called Facebook.

Adding to those concerns, the development of artificial intelligence poses a threat to some occupations. And in the short-term, the Federal Reserve raised interest rates in July for the 11th time in 17 months. With that decision, the borrowing rate reached 5.4% — the highest rate in 22 years.

"Managing volatility and inflation, and managing taxes, are our top priorities," LaBarge said.

LaBarge promotes a "red money, green money" philosophy. Green money comes from savings accounts, certificates of deposit (CDs), fixed annuities and money market accounts. Red money, which comes from mutual funds and variable annuities, for example, carries some risk but has potential to grow.

"Green money has a guaranteed rate of return," LaBarge said. "With red money, we are trying to combat inflation."

LaBarge believes that philosophy, combined with his comprehensive, multifaceted approach to retirement planning, makes the process rewarding for both his team and for clients.

Retirement planning should be exciting, not overwhelming.

"I'm genuinely invested and driven to see my clients retire, succeed and achieve their dreams," LaBarge said. "I have been able to tell a client who did not think they were going to retire at a certain age that I'm confident they can retire in three years instead of five. It's the best part of what I do." ■

“I don't know many financial offices that are relationship-based; they are transactional. Jason has always been about relationships before transactions, and the trust he builds with clients. He doesn't want to be the money guy. He wants all the areas taken into consideration.”

— **JESSIE RINGLE, CHIEF OPERATIONS OFFICER AT LABARGE FINANCIAL**

To start planning a retirement centered around your hopes and dreams, contact LaBarge Financial for a no-obligation, complimentary consultation. Call 443-647-4321 or visit www.labargefinancial.com. LaBarge Financial is located at 7 Riggs Avenue in Severna Park.

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“My portfolio has blossomed. With some investors, you're just a name on a page. I know Jason. I know his family and his kids. It means a lot that he is involved in the community.”

— **BARBARA GOODALE, LABARGE FINANCIAL CLIENT**





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Fresh Trends In Luxury Senior Living

Submitted by The Sheridan at Severna Park

The number of Americans in retirement is projected to continue to increase at a dramatic pace over the next few years, including many who want to maintain or transition into a luxury lifestyle. Fortunately, the number and variety of upscale retirement options is also on the rise — giving seniors the opportunity to choose the one that's just right for them.

If you're interested in a senior living community that offers upscale living in a luxury environment, some of the latest trends in retirement living may interest you.



Location, Location, Location

Moving into a senior living community can mean moving closer to the local hot spots you love. Many of today's seniors want to be able to easily partake in shopping, dining and entertainment. When looking at senior living communities, look at those built only a short distance from cultural, sporting and entertainment events. Upscale communities will even provide transportation, making it easy to go to a game, museum or theater without worrying about driving or finding a parking space.

Delicious Dining and Upscale Amenities

When you eat well, you live well. Some seniors may require modified diets, but that doesn't mean the food is as tasty as it is nutritious. Luxury senior living communities often have kitchens run by professional chefs and feature gourmet, restaurant-style dining. And these communities are frequently designed from the ground up to provide seniors with everything they need in one convenient location, such as on-site salons, fitness centers and entertainment rooms. With a front desk concierge and drivers at your service, senior living can combine all the luxury of an upscale hotel with the comfort and ease of being at home.

Entertaining Activities and a Wide Social Circle

A great senior living community provides more than just exceptional care. It provides opportunities such as making new friends, discovering new hobbies and staying engaged with existing ones. It's about enjoying life every day — whether you're interested in being part of a gardening club, enjoying an evening of wine tasting or being involved in volunteer organizations. An upscale, luxury senior living community provides easy access to an array of clubs and networks, onsite theater rooms and libraries, plus the chance to socialize and form new bonds and friendships with neighbors. When there's always something to do, it's easy to be entertained.

If a luxury senior living lifestyle sounds like something you want to be a part of your future, discover more about The Sheridan at Severna Park. With easy access to both Baltimore and Annapolis, The Sheridan is a new senior living community that provides a charming, upscale environment for the discerning senior. Call 667-220-6721 to learn more about The Sheridan's upscale amenities, top-tier services and personalized care. ■

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Boost Your Brain Health

Continued from page 5

hearing loss as a contributor to dementia. Addressing hearing loss through use of hearing aids could reduce dementia risk, according to researchers, further supporting the importance of hearing health care for overall health.

Both hearing loss and dementia rates have been steadily climbing over the

years. According to the World Health Organization, an estimated 55 million people currently live with dementia. Based on these trends, it is predicted that this population will reach 139 million by 2025. Hearing loss, estimated as affecting 1.5 billion children and adults worldwide, could climb to more than 2.5 billion people by 2050.

Increasingly, research points to hearing aid technology's benefit to brain health.

For example:

- The University of Colorado in 2020 released findings showing that timely intervention with well-fit hearing aids may reverse cognitive decline associated with hearing loss and improve brain processing.
- A study published in 2019 found that acoustic rehabilitation with hearing aids or cochlear implants may aid cognitive functioning in older adults with age-related hearing loss.
- A University of Maryland-led study published in 2018 found that hearing aids not only improve hearing ability in seniors but also may restore cognitive and neural function.

In a study published by the National Library of Medicine, titled "Hearing Loss and Dementia Prevalence in Older Adults in the US," researchers sought a more nationally representative estimate of links between the two conditions. They also sought a closer look at potential effects of hearing aid use on dementia.

Using data from the National Health and Aging Trends Study, which involves U.S. Medicare beneficiaries older than 65, researchers found that older adults living with more severe hearing loss

were also at greater risk of dementia. They uncovered a 61% higher prevalence of dementia among those with moderate or severe hearing loss. Furthermore, researchers have associated hearing aid use with 32% lower dementia prevalence among those with moderate or severe loss. Though reasons for the links aren't yet fully known, researchers emphasize the need for access to hearing help for overall cognitive health and wellness.

For more information, visit www.helpyourhearing.com.



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Embracing The Next Chapter: Navigating The Path To Downsizing With Confidence



Matt Wyble
Next Step
Realty
South



Life is a series of chapters, each with its own unique story to tell. As the pages turn and time advances, our needs, priorities and circumstances evolve. For many, this progression eventually leads to the question of downsizing, a choice that can be met with both excitement and uncertainty. If you find yourself on the fence about downsizing, wondering whether it's the right step for you, these steps offer insights and guidance on the eventual steps to downsizing.

The Tug of War: To Downsize or Not to Downsize

The idea of downsizing can trigger a range of emotions, from nostalgia for cherished memories to apprehension about letting go of the past. It's important to acknowledge these feelings while also considering the practical benefits that downsizing can bring. Imagine a life with re-

duced maintenance responsibilities, lower utility costs and a home that truly suits your current lifestyle. Downsizing opens up opportunities to free up time, resources, and energy for new experiences and passions.

Step 1: Reflect on Your Goals

The journey to downsizing

begins with introspection. Take a moment to envision your ideal lifestyle. Are you looking for a more manageable space? Do you desire a location closer to family members or amenities? Are you yearning for a vibrant community with like-minded individuals? Reflecting on your goals will help you define the direction you want to take and the type of property that aligns with your aspirations.

Step 2: Assess Your Current Possessions

Downsizing involves making decisions about what belongings to keep and what to remove. This step can feel overwhelming, but it's an

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The Next Chapter

Continued from page 17

opportunity to curate a space that reflects your present self. Begin with one room at a time, sorting items into categories: keep, donate, sell and discard. Ask yourself if an item holds sentimental value or is truly essential to your daily life. Remember, downsizing isn't about getting rid of everything; it's about surrounding yourself with things that bring joy and functionality.

Step 3:

Seek Professional Guidance

Just as a seasoned traveler seeks a map, downsizing benefits from expert guidance. Real estate agents specializing in downsizing can provide invaluable insights into the local housing market, available property options and the steps involved in the transition. They can also connect you with resources like professional organizers, estate sale experts and moving services to simplify the process.

Step 4:

Explore Potential New Homes

Downsizing doesn't mean sacrificing comfort or style. Visit potential new homes to get a sense of the space and envision how your life might unfold there. Consider factors like proximity to family and friends, access to amenities and the overall vibe of the community. Exploring different options will help you identify the place that truly feels like home for this new chapter of your life.

Step 5:

Embrace the Change

Embracing change can be both thrilling and challenging. While downsizing might initially seem like a big adjustment, it's an opportunity to create a living environment that nurtures your well-being and passions. As you settle into your new space, give yourself permission to take your time arranging and decorating. This is your chance to design a home that celebrates your journey and showcases your personality.

Step 6:

Embrace the Benefits

As you settle into your downsized home, you'll likely start to experience the benefits of your decision. Enjoy the ease of maintenance, the reduced financial burden and the extra time you now have to focus on activities that bring you joy. You might also find that your downsized space fosters a sense of coziness and intimacy that enhances your daily life.

Embracing the idea of downsizing is a personal journey, one that deserves careful consideration and thoughtful planning. It is never too early to start this process. By reflecting on your goals, seeking professional guidance and taking deliberate steps toward change, you can confidently navigate the path to downsizing. Remember, it's not just about downsizing your space; it's about expanding your opportunities for a fulfilling and vibrant future. ■

Writing Your Next Chapter With Vibrant Senior Living

Continued from page 10

for their residents. When researching options, inquire about the safety features in place. Look for around-the-clock staffing and emergency response systems that ensure help is always available when needed. A community that provides a sense of security while maintaining your independence can be a wonderful place to call home.

2. Welcoming staff and supportive services

The heart of any senior living community lies within its staff. From dining services to housekeeping and beyond, the team is there to enhance daily life. During your visits, take the time to interact with the staff and observe their interactions with residents. Their friendliness, professionalism and commitment to creating a warm and supportive environment will greatly impact the senior living experience.

3. Value and transparency

Understanding the costs associated with senior living is crucial. Just like in the hospitality industry, the quality of services can vary, affecting the overall value. Senior living communities usually have a monthly fee that covers various amenities, such as your apartment, meals, utilities, maintenance and transportation. Before deciding, ask for a detailed breakdown of what's included in the monthly rent. This transparency will help you assess whether the community aligns with the needs and budget of you or your loved one.

4. Dining experiences

Dining isn't just about nourishment — it's an opportunity for socializing and enjoyment. In senior living, dining can mirror the experience of eating out with friends every night. When visiting communities, inquire about dining venues and the culinary offerings. Some communities even feature apartment kitchens for those who love to cook. And let's not forget about the delightful prospect of daily happy hours!

5. Active social life

Transitioning to a senior living community means embracing a new social landscape. Many residents find that they trade isolation for an active and vibrant social life. Look into the community's program calendar to get a glimpse of the activities, events, classes, games and gatherings that foster connections. Engaging with a supportive community can lead to newfound friendships and shared experiences that enrich daily life.

Final recommendation

Choosing the right senior living option is a momentous decision that involves careful consideration of various factors. Don't settle for anything less than amazing. Thoughtfully embrace this new chapter with the knowledge that not all senior living communities are equally designed to enhance your well-being, independence and quality of life.

Learn more about Brightview's facility or schedule a visit. Visit www.brightviewsevernapark.com or call 410-544-1605 with any questions. ■

Brain Health: Six Ways To Slow Cognitive Decline

Madhu Jasti, MD

Chair of Neurology

UM Baltimore Washington
Medical Center



As you age, your brain function begins to change. But there are things you can do to improve your brain health and lower your risk of dementia and stroke.

Research has shown that as people get older, the parts of the brain that control learning and complex thinking ability shrink. In addition, blood flow in the brain can decrease, and neurons in some brain areas may no longer communicate as effectively.

But the good news is that by making your brain health a priority, you can mitigate the effects of these changes and even help to prevent cognitive decline. According to the Centers for Disease Control and Prevention, as many as 40% of dementia cases could be prevented or delayed. Try a few of these tips each day to help keep your brain healthy and happy.

1. Exercise Your Mind

According to studies, keeping your brain active can spark new nerve cell connections and may even build up a cognitive reserve that helps the brain adapt to age-related changes. Try activities such as doing a word puzzle, drawing, painting or learning a new skill to get started.

2. Stay Physically Active

Regular physical activity has been shown to boost overall mental health and prevent certain health conditions such as lowering the risk for stroke, high blood pressure, diabetes and heart diseases. Try to do at least 150 minutes per week of moderate-intensity aerobic activity such as a brisk walk or swimming.

3. Eat A Healthy Diet

According to recent studies, people who eat a nutritious, balanced diet may be less likely to develop dementia or experience other forms of cognitive decline. Try eating or drinking the following foods and beverages that have proven to be especially beneficial for brain health: berries, coffee and tea, salmon, green vegetables and walnuts.

4. Get Good Sleep

People who have problems sleeping are

at a higher risk for cognitive problems such as memory loss and trouble concentrating. Lack of rest can also play a role in developing depression and anxiety. Aim to get seven to nine hours of quality sleep per night.

5. Be Social

Feeling lonely or isolated can contribute to cognitive decline, with studies suggesting that people who don't socialize often may be at a higher risk for developing dementia. Volunteer in your community, attend senior center events, set a regular dinner date with friends or family, or invite a neighbor to join you on your daily walk to help you stay connected to others.

6. Avoid Smoking And Too Much Alcohol

Smoking greatly increases your risk for stroke and heart attack, and in turn, it is bad for brain health. Likewise, drinking a lot of alcohol can impair brain cells and put you at higher risk for dementia.

Do you have questions about brain health? Schedule an appointment with a UM Baltimore Washington Medical Center neurologist at its Glen Burnie or Annapolis locations. Call 410-553-8160 or visit www.umbwmc.org/neurosciences. ■

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Retirement Seen Through Your Eyes

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able asset. With more free time and opportunity for reflection, you might find your old dreams giving way to new ones.

Who should you share your time with? Here is another profound choice you get to make in retirement. The quick answer to this question for many retirees would be family. Today, we have nuclear families, blended families and extended families, and some people think of their friends or their employees as family.

How much do you anticipate spending? We can't control all retirement expenses, but we can manage some of them. The thought of

downsizing your home may have crossed your mind. One benefit of downsizing is that it can potentially lead to no mortgage or a more manageable mortgage payment.

Could you leave a legacy? Many of us would like to give our kids or grandkids a good start in life, but leaving an inheritance can be trickier than many realize. Tax laws are constantly changing, and the strategies that worked years ago may have more limited benefits today. Keep in mind this article is for informational purposes only and is not a replacement for real-life advice, so make sure to consult your tax or legal professional before modifying any part of your overall estate strategy.

How are you preparing for retirement? This is the most important question of all. If you feel you need to prepare more for the future or re-examine your existing strategy in light of recent changes in your life, conferring with a financial professional experienced in retirement approaches may offer some guidance.

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Assisted Living Vs. Long-Term Nursing Care

Jennifer McAndrews
Assisted Living Locators



Ask any number of adult children of elderly parents if they know the difference between assisted living and a skilled nursing facility and you will

likely receive a variety of answers, many of which are only somewhat accurate. Except for those who have recently gone through the process of placing a loved one in either facility, many people have misconceptions about what each has to offer.

Skilled nursing facilities — also known as SNFs, nursing homes or rehabilitation centers — usually provide both short- and long-term care. The short-term option is for

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Assisted Living Vs. Long-Term Nursing

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those who will usually stay for only a few weeks following illness, injury or surgery with the goal of returning home. The long-term option is for those who may have medically complex situations, which can't be handled at home or be accommodated by an assisted living facility in order for the patient to become a permanent resident. Although some SNFs may offer a group dining experience and activities for those able to participate, it is usually considered to be a more clinical-type setting.

Assisted living facilities provide a home-like environment. Support with all activities of daily living is provided as well as more robust options for socialization, activities and entertainment for those who are able and wish to participate. Most assisted living facilities offer the opportunity for onsite visits by certain health care providers. Transportation to appointments is also usually available.

Many families I work with are surprised when I assure them that their loved one is a potential candidate for assisted living rather than SNF. Having limited mobility, being bed bound or receiving end-of-life care does not rule out the option of assisted living if a more home-like option is preferred.

Short-term SNF stays are usually covered under Medicare or private health insurance. For these stays to be covered, certain criteria must be met, primarily a three-night stay in the hospital as an admitted patient. Some situations can cause confusion as certain patients have been in the hospital for three nights under observation, but they aren't considered on admitted status.

Long-term SNF stays, as

well as assisted living, are privately paid, although both have the potential to be covered by Medicaid if the resident qualifies. These Medicaid-covered opportunities are few and far between. Most every SNF has at least a few beds designated for Medicaid, but availability can be limited. The only assisted living facilities that usually take Medicaid are small homes that house five to eight residents, also with limited availability.

Unfortunately, many families I speak with are surprised to learn that Medicare does not cover assisted living or long-term SNFs at all. Long-term care insurance and Veterans Affairs benefits, for those eligible, may cover the cost to some extent. Investing in long-term care insurance early is one of the suggestions I have for those interested in planning ahead for the future. Veterans and spouses should start the process of investigating what benefits they are eligible for before they are needed. Frequently, the process to determine those benefits and implement them can take quite a while.

Having open and honest conversations with family members, or those who have been designated as power of attorney, are highly recommended well before the need to move to assisted living or skilled nursing facilities are even on the horizon. Documentation using such forms as the Maryland Order for Life Sustaining Treatment are important in ensuring that a loved one's wishes are followed in dire medical situations. Planning with the understanding of what the options are and how they are paid for is critical to have a realistic expectation of what the future may hold. ■

Can The State Take My House?

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aid, and how to plan in advance of a crisis starts with admission to a nursing home.

Upon admission into a nursing home, a determination is made regarding the patient's level of care. If the patient meets a nursing home level of care, then the next step is to determine financial eligibility.

The non-institutionalized spouse has certain rights and protections. We call him or her the community spouse. A community spouse living in the home can keep a certain amount of assets, all of her income and, most importantly, the house cannot be subject to a Medicaid lien.

Some people are represented in a Medicaid spend-down,

where the joint assets of the married couple are utilized to pay off debt or a mortgage, upgrade the home, purchase a prepaid funeral plan and more. The community spouse could also set up a Medicaid-qualified annuity to create an income stream. Giving the community spouse peace of mind under these circumstances can make all the difference.

In the event of a diagnosis or change in care level, explore your options for protecting your home and other assets. There is a five-year look back for transfer of assets to qualify for Medicaid from the date of admission into a nursing home. Don't wait to become the next horror story your friends and family hear. Plan with irrevocable trusts, deeds and other asset protection strategies now.

Prepare for a nursing home admission and protect your home. For more information, visit www.bergerwills.com. ■

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Procrastination And Estate Planning: *A Plea For Timely Action*



Rachel Muñoz
Muñoz &
Mackenzie

After experiencing my own unexpected health crisis at an age no one would have expected, I have finally learned the lesson that it's no use putting things off for later — because later may never come.

Among the myriad of items on our to-do lists, there's one that repeatedly gets pushed to the bottom, and that is estate planning. The subject may feel somber, but its importance cannot be overstated.

Life is unpredictable. While it's natural to think, "I'll do it

next year," the harsh truth is that none of us know what the future holds. By putting off estate planning, you risk leaving your loved ones in a difficult situation should something unexpected happen. Estate planning provides peace of mind, knowing your family will be taken care of in accordance with your wishes. Dying intestate (without a will) can create significant complications.

Without clear directives, the state steps in to determine how your assets will be distributed, which might not align with your values or wishes. This process can be lengthy, stressful and costly, causing unnecessary strain on your loved ones during an already difficult time. With proper estate planning, you get to decide how your

assets are allocated. Whether it's leaving a cherished heirloom to a specific family member, making a charitable donation, or ensuring that your beloved pet is cared for, these decisions are yours to make. By procrastinating, you miss out on the chance to ensure your wishes are executed as envisioned.

With strategic estate planning, there are several ways to minimize or even avoid estate taxes altogether. This means more of your assets can go directly to your beneficiaries rather than being siphoned off by taxes.

Discussing end-of-life wishes is undeniably tough. However, initiating these conversations now, while you're healthy and of sound mind, ensures that your family knows and understands your

desires. It also grants them the gift of clarity, removing any potential disputes or feelings of guilt about making choices on your behalf.

If you have minor children or grandchildren, having a will is crucial. It's the place you can nominate guardians for your kids, ensuring they're cared for by the people you trust most. Procrastination might be human nature, but when it comes to estate planning, delay can lead to consequences that extend far beyond our own lifetimes. If you've been putting it off, consider this your gentle nudge. For the sake of your loved ones and to honor your legacy as you see fit, please move estate planning to the top of your to-do list. It really is an act of wisdom, responsibility and love. ■



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