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GUIDE

MAY | 2024



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Preventing Over-Medication

Polypharmacy, the simultaneous use of multiple medications by a patient, has become increasingly common among seniors and can pose significant risks to their health and well-being.

While medications are often prescribed to manage chronic conditions and improve quality of life, the complexity of managing multiple prescriptions can lead to adverse drug reactions, medication errors and other complications. Seniors are particularly vulnerable to polypharmacy due to age-related changes in metabolism, increased likelihood of chronic health conditions and frequent use of multiple health care providers.

The National Library of Medicine defines polypharmacy as using five or more medications. They say it is more common among seniors because as people age they are more likely to have multimorbidity, or the presence of two or more chronic health conditions. These conditions often require competing treatment plans. The number five is linked to the point at



which there is a higher risk of adverse outcomes such as falls, frailty, disability and mortality.

Seniors with increased risk of over-medication include those who have multiple doctors and specialists prescribing medication, live with chronic mental health conditions or are residing in a long-term care facility such as a nursing home.

Some of the causes of over-medicating include having poorly updated medical records, automated refill services and

prescribing to meet disease-specific quality metrics, according to American Family Physician.

Effective medication management ensures the safe and appropriate use of medications. One key strategy is medication reconciliation, which involves creating a comprehensive list of all medications a senior is taking, including prescription drugs, over-the-counter medications, vitamins and supplements. A health care provider regularly reviews and updates

this list to identify potential drug interactions, duplications or other issues. Seniors should communicate openly with their health care providers about any concerns or side effects they may be experiencing, as well as any changes in their medication regimen.

Furthermore, seniors can benefit from regular medication reviews with their health care team to assess the continued need for each medication, evaluate its effectiveness and identify opportunities to simplify the regimen or eliminate unnecessary medications.

Pharmacists can play a valuable role in this process by conducting comprehensive medication reviews, identifying potential drug-related problems and providing education and support to seniors and their caregivers. Additionally, seniors should be educated about the importance of adherence to their medication regimen, including proper dosing schedules, storage requirements and potential side effects.

By actively engaging in their own care and working closely with their health care providers, seniors can reduce the risks associated with polypharmacy and optimize the management of their medications for improved health outcomes and quality of life.

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Seeking Healthy Connections

Everyone experiences loneliness throughout life, but it can become particularly acute among older people who face social isolation due to retirement, loss of loved ones or physical limitations.



group exercise classes.

Furthermore, taking care of physical health is crucial for overall well-being and can have a positive influence on mental and emotional health. Seniors should prioritize regular exercise, a balanced diet and sufficient sleep to maintain optimal physical and mental health. Exercise not only improves physical fitness but also releases endorphins that boost mood and reduce stress and anxiety.

Seeking professional support is another valuable resource for seniors struggling with loneliness. Mental health professionals, counselors or support groups can provide guidance, coping strategies and a safe space to discuss feelings of loneliness and isolation. Seniors should not hesitate to reach out for help if they're experiencing persistent feelings of loneliness or depression.

AARP recently compiled a list of several low-cost activities seniors could do to stave off loneliness. These included: organizing a reunion, taking a trip, volunteering, walking your dog, visiting a house of worship, seeking out intergenerational connections, reaching out to strangers, hosting a cocktail party, organizing a book swap, renting out a spare room and taking a free online class.

According to a National Poll on Healthy Aging conducted by the University of Michigan, one in three adults aged 50-80 reported feeling isolated from others, having a lack of companionship and having infrequent contact with people from outside their home. This is down from the height of the pandemic years, but still higher than pre-pandemic levels.

They also found that loneliness factors are particularly high among people with poor physical or mental health, those who have a disability that limits daily activities, those who do not work, those who live alone, people aged 50-64 and women.

However, there are several strategies seniors can employ to combat loneliness and cultivate a sense of connection and fulfillment in their lives.

Firstly, maintaining social connections is crucial for preventing loneliness. Seniors can

proactively seek out opportunities to engage with others by joining community groups, clubs or senior centers where they can participate in activities that align with their interests. These social gatherings provide opportunities for seniors to meet like-minded individuals and foster new friendships, helping to alleviate feelings of isolation.

Additionally, staying connected with family and friends is essential for combating loneliness. Seniors can try to regularly reach out to loved ones through phone calls, video chats or in-person visits if pos-

sible. Building and nurturing these relationships can provide emotional support and companionship, even from a distance.

Engaging in meaningful activities and hobbies can also help seniors ward off loneliness. Whether it's pursuing a longtime passion, learning a new skill or volunteering in the community, staying active and engaged can provide a sense of purpose and fulfillment. Seniors can explore activities that bring them joy and fulfillment, whether it's gardening, painting, playing musical instruments or participating in

Finding your inner artist

Engaging in creative workshops offers seniors a rewarding outlet for self-expression and personal growth.

These artistic pursuits provide a creative outlet and therapeutic benefits that can enhance overall well-being.

For seniors, participating in creative workshops offers a unique opportunity to explore new interests and hobbies in a supportive and stimulating environment. Many communities offer workshops and classes specifically designed for seniors, providing a welcoming space where individuals can learn new skills and connect with like-minded peers.

TYPES OF WORKSHOPS

Pottery, for example, is a popular creative activity that allows seniors to work with their hands and create beautiful, functional pieces of art. From shaping clay on a pottery wheel to hand-building techniques like coiling and pinching, pottery offers a tactile and meditative experience that can promote relaxation and stress relief. Seniors can explore their creativity through sculpting unique forms, experimenting with different glazes and expressing themselves through their



work.

Similarly, glassblowing workshops offer seniors the opportunity to work with molten glass and create stunning glass objects such as vases, bowls, and ornaments. While glassblowing requires precision and skill, it also encourages seniors to embrace the spontaneity and fluidity of the medium, fostering a sense of creativity and experimentation. Working with glass can be both physically and mentally engaging, providing seniors with a fulfilling and dynamic artistic experience.

Other glass-related art includes fused glass, etched glass, cast glass and stained glass.

Woodworking is another popular creative pursuit that appeals to seniors who enjoy working with their hands and creating tangible objects. From carving and shaping wood to assembling intricate

pieces of furniture, woodworking allows seniors to explore their craftsmanship and bring their creative visions to life.

Woodworking workshops often provide access to professional tools and equipment, as well as expert guidance and instruction to help develop skills and build confidence.

In painting workshops, seniors can explore color and form, unleashing their creativity on canvas or paper. From watercolor and acrylic painting to oil and mixed media techniques, painting offers a versatile and expressive medium through which to communicate emotions and experiences. Seniors can experiment with different painting styles and techniques, from impressionism and abstract art to realism and landscape painting, allowing them to find their own unique artistic voice.

For seniors interested in more industrial forms of creativity, metalworking workshops offer a hands-on and dynamic experience that combines craftsmanship with technical skill. From forging and welding to metal sculpture and jewelry making, metalworking allows seniors to work with a diverse range of materials and techniques to create functional and decorative objects.

Seniors can learn the art of shaping and manipulating metal, from hammering and soldering to casting and engraving, gaining a deeper understanding of the properties and possibilities of this versatile medium.

BENEFITS

Participating in creative workshops can have a range of positive effects on seniors' overall well-being. Engaging in artistic activities has been shown to reduce stress, alleviate symptoms of anxiety and depression and improve cognitive function and memory.

Creative expression can foster a sense of purpose and accomplishment, boost self-esteem and enhance social connections with fellow workshop participants.

In addition to the therapeutic benefits, creative workshops offer seniors the opportunity to learn new skills, challenge themselves and pursue lifelong passions and interests.

Nurturing the Caregiver

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.

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 profes-

sionals 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 spe-

cializing 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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Retirement Withdrawal Strategies

You've spent decades savings and retirement has arrived — now how do you manage your hard-earned nest egg?



Planning for retirement involves not only saving diligently during your working years but also devising a thoughtful withdrawal strategy to sustain your financial well-being throughout your golden years. As seniors transition from the accumulation phase to the distribution phase of their retirement savings, designing an effective withdrawal plan becomes paramount.

Seniors typically have a mix of retirement accounts, including traditional IRAs, Roth IRAs, 401(k)s, pensions and Social Security benefits. Each type of account has its unique tax treatment and withdrawal rules, which can affect the timing and tax implications of withdrawals.

SEQUENCE OF WITHDRAWALS

There is no one single withdrawal strategy because every person has different needs, resources and time considerations. However, there are some general guidelines that can start as a foundation and be adapted accordingly.

Determining the sequence of

withdrawals from various retirement accounts optimizes tax efficiency and preserves the longevity of your savings.

As a general rule of thumb, seniors may consider tapping into taxable accounts first, followed by tax-deferred accounts like traditional IRAs and 401(k)s, and tax-free accounts like Roth IRAs.

Financial advisors from Edelman Financial Engines told AARP that the reason for this sequence is that drawing from the tax-deferred bucket increases your taxable income and can increase your tax bracket, which then can increase your Medicare premiums. By drawing from taxable accounts, you are letting investments in the tax-deferred and tax-free accounts continue to grow.

They do warn that if you retire early and are receiving a subsidy for Affordable Care Act health insurance coverage, you'll want to be careful about what you

withdraw from taxable accounts because you could lose that subsidy.

CALCULATING ANNUAL WITHDRAWAL RATES

Determining how much to withdraw from retirement accounts each year requires careful consideration of factors such as anticipated living expenses, health care costs, inflation, investment returns and life expectancy.

Financial planners often recommend adhering to a sustainable withdrawal rate, typically around 3% to 4% of the total retirement portfolio, adjusted for inflation annually. By adopting a conservative withdrawal rate, seniors can mitigate the risk of outliving their savings and maintain financial stability throughout retirement.

SEEKING PROFESSIONAL ADVICE

Navigating the complexities of

retirement planning and withdrawal strategies can be daunting, making it essential for seniors to seek guidance from qualified financial advisors or retirement planners.

A financial advisor can help assess individual financial circumstances, develop personalized withdrawal strategies, optimize tax planning strategies and provide ongoing portfolio management and monitoring.

Working with a professional advisor can provide seniors with peace of mind and confidence in their retirement plan's viability.

FLEXIBILITY AND ADAPTABILITY

Even the best plans often have to change once they are put into action. Seniors should remain flexible and adaptable to unforeseen changes in financial markets, health care needs and personal circumstances.

Periodically reassessing and adjusting withdrawal strategies in response to evolving needs and market conditions can help seniors stay on track toward their long-term financial goals and address unexpected challenges effectively.

Planning ahead and making informed decisions today can pave the way for a fulfilling and worry-free retirement journey in the years ahead.

Seniors and Gaming

Video gaming is a pastime for all ages.

The first video game, “Spacewar!” was created more than 60 years ago and even “Pong” recently celebrated its 50th birthday — meaning many of today’s seniors have been playing video games for much of their lives.

Video gaming offers numerous benefits and unique challenges. Older adults have access to a wealth of opportunities for entertainment, socialization and cognitive stimulation within the world of video gaming.

BENEFITS OF GAMING FOR SENIORS

Engaging in video games can sharpen cognitive functions such as memory, attention and problem-solving skills. Strategy-based games and puzzles challenge seniors’ mental acuity and provide a stimulating mental workout.

Online gaming platforms enable seniors to connect with friends, family and fellow gamers from around the world. Multiplayer games foster social interaction, camaraderie and a sense of community, combating feelings of loneliness and isolation.

Gaming serves as a form of relaxation and stress relief for seniors, offering an immersive



escape from daily worries and anxieties. Engaging in enjoyable gameplay can elevate mood, reduce tension and promote overall well-being.

Playing video games enhances hand-eye coordination and fine motor skills, particularly in seniors who may experience age-related decline in dexterity and reflexes. Interactive gameplay exercises manual dexterity and promotes physical agility.

From immersive storytelling experiences to casual puzzle games, seniors find joy and entertainment in a diverse array of gaming genres. Video games provide endless opportunities for exploration, adventure and creative expression, catering to a wide range of interests and preferences.

CONCERNS OF SENIORS REGARDING GAMING

Extended periods of gaming may lead to physical discomfort or strain, particularly for seniors with pre-existing musculoskeletal conditions or mobility issues. Proper ergonomics and regular breaks are essential to prevent discomfort or injury.

Seniors may encounter challenges navigating gaming interfaces or mastering complex game mechanics, especially if they’re less familiar with technology. Patient guidance and support from family members or caregivers can help seniors overcome technological barriers and enjoy gaming experiences. Excessive screen time can have negative effects on seniors’ vision, sleep quality and overall health. Establishing healthy screen time

habits and balancing gaming with other activities is crucial for maintaining well-being.

Seniors should exercise caution when purchasing or downloading games, as excessive spending on in-game purchases or subscriptions can strain limited budgets. Practice responsible spending habits and ensure sound financial literacy when engaging in gaming.

FAVORITE GAMES

Some types of games that are popular among seniors include:

- Casual puzzle games: Sudoku, crossword puzzles, and match-three games are popular choices among seniors for their simplicity, accessibility and brain-teasing challenges.

- Simulation games: Simulation games such as “Farming Simulator,” “The Sims” and “Animal Crossing” appeal to seniors’ interests in virtual world-building, creativity and relaxation.

- Classic arcade games: Nostalgic arcade classics like “Pac-Man,” “Tetris” and solitaire evoke fond memories of arcade gaming and offer timeless gameplay experiences for seniors.

- Strategy and board games: Seniors enjoy strategy-based games like chess, mahjong, and card games, which stimulate critical thinking, strategic planning and social interaction.

Understanding Medicare Gaps

Knowing what is not covered can help seniors plan ahead before the need for an uncovered type of care arises.

HEARING AIDS

Medicare typically does not cover hearing aids or routine hearing exams, leaving many seniors to bear the full cost of these essential devices. To address this gap, seniors may explore alternative options such as purchasing supplemental insurance plans that offer hearing aid coverage or researching community programs that provide financial assistance for hearing aids.

EYE EXAMS

Routine eye exams, eyeglasses and contact lenses are not covered by Medicare, except in certain circumstances such as diabetic eye exams or cataract surgery. Seniors can consider enrolling in vision insurance plans or exploring discounted vision programs offered by organizations like AARP to help offset the cost of eye care services.

DENTAL WORK

Medicare does not cover most dental procedures, including routine cleanings, fillings and dentures. Seniors may need to purchase separate dental insurance plans or seek out low-cost dental clinics and discount programs to access affordable dental care. Some Medicare Advantage plans offer limited dental coverage as an added benefit.

OVERSEAS CARE

Medicare typically does not cover health care services

received outside of the United States, except in rare emergency situations or specific circumstances. Seniors who travel frequently or reside part-time in other countries may need to consider purchasing travel insurance or international health insurance to cover medical expenses abroad.

PODIATRY SERVICES

While Medicare covers certain services related to the treatment of foot conditions, routine foot care such as nail trimming and callus removal is generally not covered.

Seniors can explore options such as Medicare Advantage plans that offer additional podiatry coverage or seek out community health clinics for affordable foot care services.

COSMETIC SURGERY

Medicare does not cover elective cosmetic procedures or surgeries performed solely for aesthetic purposes. Seniors interested in cosmetic treatments may need to explore private financing options or consider alternative non-surgical cosmetic procedures that are not covered by insurance.

CHIROPRACTIC CARE

While Medicare covers spinal manipulation and other chiropractic services for certain medical conditions, it does not provide comprehensive coverage for ongoing chiropractic care. Seniors may need to explore supplemental insurance plans or pay out-of-pocket for chiropractic services not covered by Medicare.

MASSAGE THERAPY

Medicare does not typically cover massage therapy for general relaxation or wellness purposes. Seniors interested in massage therapy may consider seeking out practitioners who offer discounted rates for seniors or exploring alternative therapies covered by Medicare, such as physical therapy or acupuncture.

NURSING HOME CARE

While Medicare may cover short-term skilled nursing care in a nursing home or rehab center following a hospital stay, it does not provide long-term coverage for custodial care or assist-

ed living expenses. Seniors may need to explore long-term care insurance options or Medicaid eligibility for assistance with nursing home costs.

CONCIERGE CARE

Medicare does not cover concierge or boutique health care services that offer enhanced access to personalized medical care for a fee. Seniors interested in concierge care may need to consider private payment arrangements or explore membership-based primary care practices that offer affordable alternatives to traditional fee-for-service models.

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