

\$10,000
in door prizes
+a 5-day
CRUISE!



📍 Bell County
Senior Expo

📍 Favorite SalesGirl

Bell County Senior Expo

8a-1p
23 SEPT 2025



Bell County
Expo Center

★
Celebrate
250 years
of the
Army,
Marines,
& Navy's
courage
&
sacrifice.
★



★
Featuring
the
First Cav
Band
and local
singer
Hayden
Maroney!
★

Free tickets @

BellCountySeniorExpo2025.EventBrite.com

(512) 540-6875

SeniorExpo@BeltonJournal.com

250 booths of all the resources you need

UNDER ONE ROOF!



*Join
US*

**AT THE LARGEST, FASTEST
GROWING SENIOR
EXPO IN CENTRAL TEXAS!**

The 15th annual Bell County Senior Expo is held the **4th Tuesday** of **SEPTEMBER** **EVERY YEAR**, and it has almost tripled in size in the past 3 years.

We now have more than **\$10,000+** worth of door prizes from **250 booths**, including a **5 day CRUISE** from Mariposa at Scott & White. We had 4,759 guests last year who **voted for their favorite booth** and were entered to win a **\$1200+ Grand Prize** with gift cards for dining, entertainment, shopping, pampering & automotive care.

For more information and **FREE TICKETS** to the **September 23rd** event, please visit BellCountySeniorExpo2025.Eventbrite.com. It will be from **8a-1p** at the **Bell County Expo Center**, and is truly **AN AMAZING EVENT FOR ALL SENIOR CITIZENS**, THOSE WHO LOVE **SENIORS** AND ANYONE **ASPIRING TO BE A SENIOR SOMEDAY!** It's **FREE**. It's **FUN**. And it's good **information** for **ALL AGES!** All the resources you didn't know were available under 1 roof, so you can pick your perfect fit.

SEE YOU AT THE EXPO ❤️ **KIMBERLY** ❤️



15TH

BELL COUNTY SENIOR EXPO FOUNDERS

EST. 2010

During 2009, I had the opportunity to attend Senior Day in San Angelo. The event helped local Seniors find different programs in their community. It was designed to be a sales-free zone, where people could gather information without the pressure of being sold to. Many people looked forward to this event each year. I met with my Baylor Scott & White team and brainstormed on how we could bring an event like this to Bell County seniors. We developed a list of community partners to make this happen: The Belton Journal, Bell County Judges, Area Agency on Aging, Scott & White and Local Senior Centers. This event was built around the free services offered, & allowed local merchants to showcase what was available to seniors and their families within the community. After a year of planning, my team launched the first Senior Expo in Bell County, and the rest is history. I am proud to say I brought this concept to Bell County. I am also pleased to see that Bell County continues to embrace this event each year. What a fantastic event for local Seniors to gather information and understand what's available to them.

*Tammy
Cooper*

The Medicare
Lady



I was volunteering at a nursing and rehab facility in high school when my interest in working with seniors began. I enjoyed the interaction with the residents and the desire to do more in health care grew through the years. I got my nursing facility license and began working as a licensed administrator in 1987. Soon, I found a facility in Belton that became a part of my life for the next 33 years. This prepared me for my present position at Our Hospice House. I had an opportunity to meet and work with many different organizations that realized events for our senior citizens should become a priority. The Senior Expo Event was growing in attendance when several committee members asked me to join, and that is where it began... the committee invited more vendors, service groups and other health care organizations to participate. Being a small part of this original event that was designed to be educational, safe and a no pressure environment was rewarding. Best reward though is to see what the event has become. Thank you to the current committee and the Belton Journal for continuing and continually improving the Senior Expo Event!

Annie McCall

Our
Hospice
House



Attend for a chance to win a

\$100

**GIFT
CARD**



Speaker Paul McCray
9a-10a

(HECM) Reverse Mortgages:

(HECM) Reverse Mortgages:

Understanding the Pros & Cons *Helping You Make an Informed Decision*

As we reach retirement, many of us face the challenge of balancing living expenses, healthcare costs, and enjoying the lifestyle we've worked hard for. For homeowners over 62, one option that can provide financial flexibility is a reverse mortgage. We'll walk through what a reverse mortgage is, the potential benefits it can offer, and the risks you should carefully consider. By the end of this session, you'll have the knowledge to decide if this is the right choice for your retirement strategy.

Paul McCray, NMLS #1683381, is a Loan Officer with Fairway Home Mortgage Company, Branch 365 in Temple. He transitioned into the mortgage industry in 2017, where he helps clients with both forward and reverse mortgages, specializing in HECM loans for seniors. He is recognized for his exceptional customer service and transparency, consistently earning strong client reviews for making the loan process smooth. His Temple office is located at 3923 South General Bruce Drive, and he is known as a reliable resource for home financing needs across Central Texas.

Outside of his professional life, Paul is deeply involved in his community and faith. He has served as a Children's Sunday School teacher for over 30 years and is currently a Deacon in his church. A dedicated family man, he and his wife Lisa are Central Texas born and raised and enjoys time with 2 sons and daughters-in-laws and three grandchildren. He also enjoys watching sports, both live and on TV and relaxing with reality TV.

Senior Friendly



*An enjoyable event
for all abilities*

- ✓ Free Golf Cart rides to transport you to and from your vehicle
- ✓ 10 foot wide aisles, easily accessible for wheelchairs, walkers and other mobility aids
- ✓ Plenty of seating for resting
- ✓ Everything available on the ground level (no more stairs or elevators)
- ✓ Concessions to keep your energy tank full



DID YOU BEAT
*** FEET HERE? ***
TAKE A LITTLE R&R

COURTESY OF



**at the
Bell
County
Senior
Expo**

**Get Your
Free
Tickets at**



BellCountySeniorExpo2025.EventBrite.Com

*Serving East Bell County residents
who have no health insurance or income.*



1508 Oleta
St. Belton



2210
Holland Rd B,
Belton

15

*Years of Hope,
Health and Healing*

BODY OF CHRIST Community Clinic



Proverbs 19.17

He who is generous to the poor lends to the
Lord, and He will repay him for his good deed.

DENTAL

- ✓ (254) 613-5052
- ✓ TUES & WED 8A-5P
- ✓ THURSDAY 8A-9P
- ✓ SOME FRIDAYS 9A-12P

MEDICAL

- ✓ (254) 939-9500
- ✓ TUESDAY 8A - 5P
- ✓ THURSDAY 6P - 9P

BodyOfChristClinic.Org

**WE WOULD NOT EXIST
WITHOUT VOLUNTEERS AND
PRIVATE DONATIONS FROM
INDIVIDUALS LIKE YOU.**



*Scan
To
Donate*

15TH BELL COUNTY SENIOR EXPO FOUNDERS EST. 2010

In 2010, a visionary idea took root in Bell County — one that would grow into a beloved community tradition for 1.5 decades. Sue Farrell of the Area Agency on Aging of Central Texas was approached by Tammy Lawson, from Baylor Scott and White, to discuss a bold concept. The goal was simple but powerful — bring together, under one roof, multiple agencies and businesses dedicated to serving senior citizens.



With Sue and Tammy leading the charge, the first Bell County Senior Expo came to life and offered community engagement. Now, as we celebrate the 15th year of the event, the mission remains exactly as it was on day one. — create connections, foster community, and ensure seniors have access to tools and support so they can thrive.

George Lasoya Area Agency on Aging Central Texas

This event has long been a trusted event for local seniors—a place where they can know just how much support is available right here at home. One of the founding visionaries was Marie O’Neal, Marketing Director at Cornerstone Gardens, whose dedication and energy helped shape the Expo into the tradition it is today. When Marie retired, I stepped into her role as Marketing Director. Marie’s passion for connecting with seniors & bringing people together inspired me, it’s an honor to continue what she and the founding members started.

My commitment to community service runs deep. I have served on the Board of Altrusa for two years and as a member of the City of Temple Neighborhood Revitalization Advisory Board, volunteer weekly as a Meals on Wheels driver and serve as a Temple Chamber Ambassador. My professional path has been equally dedicated to care and connection, ---all roles that have allowed me to connect with and serve our senior community.

This event is more than a resource fair —it’s a way of saying to seniors, YOU MATTER, and we’re here for YOU.

Tammy Fetting
Cornerstone Gardens



JOIN US IN CELEBRATING 250 YEARS OF COURAGE AND SACRIFICE WITH:

SGT JAMES FOX, GUITAR

NATIVE OF OHIO, SGT JAMES FOX IS THE "GUITAR SOLDIER". HE WAS PREVIOUSLY AN ARMY DRIVER BEFORE RECLASSING AS A 42R, MUSICIAN. HE WORKED PLAYING GUITAR AND TOURING WITH BANDS FOR SEVERAL YEARS PRIOR TO JOINING THE ARMY. HE IS COMMITTED TO FITNESS, FREQUENTLY POSTS HIS RECORDINGS TO SOCIAL MEDIA, AND SEEKS TO CONTINUALLY HONE HIS CRAFT AS AN ARMY GUITARIST.



PFC WYATT GARDNER, DRUMS

ORIGINALLY FROM WASHINGTON STATE, PFC GARDNER WORKED ON A CRUISE SHIP AS A MUSICIAN FOR SEVERAL YEARS PRIOR TO JOINING THE ARMY. IN THAT TIME HE VISITED DOZENS OF COUNTRIES BEFORE MEETING HIS WIFE, A FELLOW CRUISE EMPLOYEE. HE IS NEW TO THE ARMY BAND.



SGT BEN PENNINGTON, GUITAR

SGT PENNINGTON IS FROM JACKSON, TENNESSEE. HE LIVED THREE YEARS IN BOLIVIA AND MOROCCO AS A PEACE CORPS VOLUNTEER. HE HAS TRAVELED TO 48 COUNTRIES AND STUDIED PORTUGUESE AND FRENCH LITERATURE BEFORE JOINING THE ARMY BAND 11 YEARS AGO.





FIRST CAVALRY DIVISION BAND

THIS CENTRAL TEXAS ARMY BAND IS LOCATED AT FORT HOOD, TX, LOVINGLY KNOWN AS THE GREAT PLACE. WE ARE PROUD TO BE PART OF THE ONLY CAVALRY DIVISION IN THE US ARMY, THE FIRST CAVALRY DIVISION. WE ARE THE FIRST TEAM, THE LARGEST HEAVY MECHANIZED DIVISION IN THE UNITED STATES ARMY. OUR BAND HAS PERFORMED ACROSS THE WORLD, INCLUDING AS PART OF MILITARY DEPLOYMENTS AND EXERCISES, AND IN PLACES SUCH AS TEXAS, KENTUCKY, WASHINGTON D.C., LOUISIANA, AND ABROAD. OUR GOAL IS TO CONNECT WITH THE COMMUNITY.

SGT AVERY BROWN BASS GUITAR

ORIGINALLY FROM SOUTH CAROLINA, SGT BROWN LIVED IN LA AND WORKED AS A MUSICIAN AND RECORDING ARTIST PRIOR TO JOINING THE ARMY. HE HAS SERVED IN HAWAII AS A DRIVER BEFORE RECLASSING TO BECOME AN ARMY MUSICIAN.



SSG ERICA REID-BROWN, VOCALIST

SSG REID-BROWN IS A NATIVE OF NEW YORK, BORN IN TRINIDAD AND TOBAGO. SHE STARTED SINGING CALYPSO MUSIC AT THE AGE OF FIVE. HER LOVE OF MUSIC GREW INTO OTHER CARIBBEAN STYLES AND LATER OTHER GENRES. SHE LOVES TO TAKE ON MUSICAL CHALLENGES THAT MAKE HER GROW AS A MUSICIAN. HER FUTURE PLANS INCLUDE BECOMING A TRAINED VOCAL COACH. SHE DEPLOYED TO AFGHANISTAN PRIOR TO RECLASSING AS A BAND MUSICIAN IN GERMANY AND IS NOW HERE IN FORT HOOD.



Need a Helping Hand With Long-Term Care?



Ask for Us.

*W*elcome to Cornerstone Gardens – Temple's newest long-term healthcare and rehabilitation center offering:

- Physical, Occupational, and Speech Therapies
- All-Electric beds
- 24-hour skilled nursing care
- Assistance with activities of daily living
- ***Outpatient Rehabilitation Services***

Please give the Administrator a call
at 254.771.5950

763 Marlandwood Rd., Temple, Texas 76502
www.cornerstonegardensllp.com



***Accepting Medicare, Medicaid, Private Pay, and a Preferred
Provider of Scott & White Health Plan***

Privately Owned by Native Texans ☆ For 56 Years--Since 1969

15TH BELL COUNTY SENIOR EXPO EST. 2010 FOUNDERS

In 2010, I worked at Baylor Scott & White in the Cardiovascular Department as the Community Outreach Coordinator. I knew Marie O'Neal through the Temple Chamber. She had an innovative idea to provide resources to seniors



in the community who might not even know they were available. When Marie started planning the first Senior Expo, she invited me to be on the committee. I have been a part of it since the beginning. It is amazing how much the Senior Expo has grown in the last 15 years with both vendors and attendees. It is a great event for seniors! (I can attest to it since I am now a senior!) It is a blessing that the Belton Journal has kept the event going for 15 years and that they are starting one in Waco next year!

Donna Dunn

Body of Christ
Community Clinic

I grew up in East Bell county on a farm. I'm the youngest of 7. I went into Healthcare in 1974 working part time over the summer at the VA. Healthcare, veterans, and the need to serve others came from my Dad. He always helped other families. I remember one time my Dad helped a young couple. Their baby wasn't getting enough milk and was bleeding from the throat. My dad gave them money and a ride into town to get more milk. He was shaken up by that, and he was a strong farmer. It really affected him. My father cried as the Dad told my father thanks. These families are taken back by 1 act of kindness. Getting into healthcare was my way of helping others.

Giving them information & helping them make informed decisions has always been important to me.



Rosa
Hernandez

Need Help with Medicare?

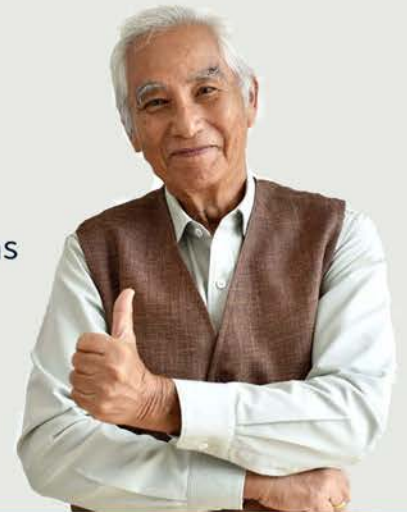
Call The Medicare Lady!

I'm here to educate, consult,
and service people with Medicare.



Services Provided

- Enrolling in Medicare
- Understanding Medicare A, B, C, and D
- Exploring Plans Available in Your Area
- Medicare Part D (Drug Plans)
- When to Enroll or Change Plans
- Avoiding Mistakes and Penalties



**Don't navigate
Medicare alone.
Get help and
avoid costly errors.**



*The
Medicare
Lady*

254-718-4688



Attend for a
chance to win a

\$100

gift card

Survivor Benefits for Veterans' Families

Speaker Melanie Castleberry

10:30-11:30

**USA, 1SG Retired
County Veteran Service Officer Director,
Bell County Veteran Services**



This presentation will focus on what spouses and family members need to know when a veteran passes away. It will explain the step-by-step process of applying for survivor benefits, highlight common challenges families face, and share practical guidance to help seniors prepare in advance.

Melanie Castleberry is a dedicated Veteran's Service Officer with a strong sense of duty and compassion rooted in her extensive military service. Her firsthand experience navigating the complexities of military life and combat operations has fueled her passion for supporting fellow veterans as they transition to civilian life. Melanie advocates tirelessly for veterans' rights and benefits—guiding them through claims, providing critical resources, and ensuring their voices are heard. She is known for her empathetic approach, operational expertise, and unwavering dedication to those who've worn the uniform. Her goal is to continue building bridges between veterans and the support systems they deserve, helping to create a future where every veteran feels empowered, respected, and understood.

Classics for CARing

Benefiting



Our Hospice House



AWARDS BEGIN AT 3:30 P.M.

CLASSIC CAR SHOW

Sunday, Sept 21, 2025
12:00 Noon - 4:00 P.M.

FOR MORE INFO 254-773-4564
JACK MCCHURCH

Benefiting



Our Hospice House

Annie@OurHospiceHouse.Org

(254)
500
7123

Where those in their last 30 days of life can find comfort, dignity, and love—at no cost to their families.

Belton Senior Activity Center keeps seniors involved and active

Special to the Journal

What began as a weekly meeting between friends in 1976 has developed into an organization that offers Belton's senior community a safe place to enjoy life with one another. With approximately 250 visitors each week, depending on the activities, the Center serves as a place to visit with others and an activity hub away from home.

The Belton Area Citizens for Seniors, Inc. (BACFS) operates the Belton Senior Activity Center to maintain an active and healthy lifestyle for the senior community through a variety of activities to meet individual needs. BACFS works with the Center to maintain the building and pay its part-time and full-time employees.

Activity Director of the Belton Senior Activity Center, Judy Owens, said remaining active as you age is imperative, which is why she takes her job seriously. Whether a senior has lost his or her spouse, is beginning a journey with Al-

zheimer's or is searching for a community and/or activities outside of their home, it is Owens' goal to ensure there is always something available for them to do in place of staying inactive at home. "There's something all the time, and I just feel like it's really important for folks to come," Owens said.

In addition to weekly and annual events, the Center also offers daily activities. From 8 a.m. to 3 p.m. Monday through Friday. The Activity Calendar can be accessed through the Center's web site at www.beltonseniorcenter.org, or by picking up one at the Center. The Center hosts country & western dances on the first and third Thursday of every month with a cost of \$5 per person. Owens said she coordinates with five bands to make these events entertaining for all. The Center also has a Pot Luck on the fourth Monday of each month at 5:30 p.m., usually with musical entertainment.

Continued on Page 16


Harper-Talasek
FUNERAL HOMES

- Advance Planning for Peace of Mind
- Traditional Burial Services
- Cremation Services
- Special Tribute for Veterans

Pre-Need Questions?
Jack McChurch
Pre-Arrangement Specialist
254-773-4564

503 North Main Street • Belton, TX 76513 • 254-939-2411
506 North 38th Street • Killeen, TX 76543 • 254-699-8200
500 West Barton Avenue • Temple, TX 76501 • 254-773-4564
harpertalasek.com





In terms of larger events, the Center holds a Veteran's Day program on the work day prior to November 11, and their annual Arts and Crafts and Garage Sale on the first Saturday in November. The Center also hosts a hot dog lunch the fourth Thursday in September, and an Ice Cream Social the fourth Thursday in April.

Additional activities include quilting, woodcarving, exercise, Bible study and arts and crafts, and art painting, with Bingo, Bridge, Canasta and Mexican Train and Forty-Two domino games thrown into the mix. "Now it's more activity oriented; people come for what they're interested in, so we try to have a variety of things going on" Owens said. Also available is an exercise bicycle and blood pressure machine.

The Center is also the hub for the home-delivered meals for east Bell County, and about 250 meals are de-

livered each day. A \$3 donation is requested for seniors 60 years and older to eat at the Center with a reservation made the day ahead. There are also volunteer driving opportunities for those who wish to assist.

"I love these people," Owens said. "They are just sweet, sweet people that I am blessed to know."

Though the city of Belton does support the center with a large donation, the Center is not considered part of the city. Therefore, as a non-profit organization, there is an ongoing need for additional donations.

Owens said, "If it's not fun, we don't do it!"

The Belton Senior Activity Center is open Monday through Friday from 8 a.m. to 3 p.m., so call today (254-939-1170) or visit the center in person at 842 S. Mitchell St. in Belton.

Now Leasing!

Active retirement living in a gated cottage community!



**WOODLAND
COTTAGES**
BELTON



Schedule Your Tour Today
WOODLANDCOTTAGES.COM
254.613.6449

Handicapped accessible units available. The owner and management company for Woodland Cottages comply fully with the provisions of the Equal Housing Opportunity laws and nondiscrimination laws. The homes have been designed and constructed to be accessible in accordance with those laws.



Geriatric Clinic focuses on issues important to older Americans

"Just like our
Senior
Expo"

By David Stone

The Belton Journal

The number of senior Americans will double over the next 30 years and top 85 million by 2053, according to US Census Bureau reports, leaving health-care systems struggling to meet the needs of an aging population.

A small but busy single-physician clinic at Baylor Scott & White's Center for Diagnostic Medicine in Temple, however, is meeting senior-related health concerns head on and has received a coveted Age-Friendly Designation by the Institute for Healthcare Improvement.

According to Dr. Chitra Hamilton, an internal medicine physician who specializes in geriatric medicine at BSW's Geriatric Clinic, the age-friendly designation is an initiative of the John Hartford Foundation and the Institute for Healthcare Improvement.

The Temple clinic is the only BSW facility systemwide that has achieved the age-friendly designation.

"Becoming an Age-Friendly Health System entails reliably providing a set of four evidence-based elements of high-quality care known as the 4M's," Hamilton said. "The M's include What Matters, Medication, Mentation and Mobility."

"These are issues that are important to older Americans," Hamilton said. "We deal with issues that are specific to quality of life. We make sure people know why they are taking medicines and make sure they are handling the side effects and not taking too many meds."

"One of the clinic's primary goals is to keep our clients independent for as long as possible," she said. "All of us — if we are blessed — at some point are going to face issues related to aging. It's kind of a second life after retirement and it's a time to enjoy grandchildren and do things we love."

"At some point many folks start to experience memory disorders, and we try to recognize that

sooner than later," she said.

Hamilton explained that a geriatrician follows an internal medicine or family medicine path, but adds extra training that focuses on primary care for patients 65 and older.

"It's like being a cardiologist or endocrinologist, but our extra training is specific to issues that have the most impact on older patients," she said. "We focus on preventing falls, cutting back medicines, memory diseases and keeping people living independently for as long as possible."



Understanding the Medicaid Estate Recovery Program

The Zimmerman Law Firm

As we get older, it becomes more and more important to plan for future healthcare needs, especially when it comes to long-term care. For many, Medicaid serves as a financial lifeline, covering nursing home expenses and other vital services. However, most people are unaware that Medicaid can recover costs from a recipient's estate after they pass away through what's called the Medicaid Estate Recovery Program (also known as "MERP"), and it's essential for senior citizens and their families to understand its implications.

What is the Medicaid Estate Recovery Program?

The Medicaid Estate Recovery Program is a federal initiative mandated by law, allowing states, including Texas, to recover money spent on long-term care services from the estate of a deceased Medicaid recipient (i.e., property such as money, a house, or other things of value owned at the time of death that are subject to probate) after he or she passes away.

While this might sound alarming, there are specific conditions under which the Medicaid Estate Recovery Program applies, and certain exemptions can prevent full recovery. Understanding these conditions is key to preparing and protecting your family's assets.

When Does the Medicaid Estate Recovery Program Apply?

The Medicaid Estate Recovery Program in Texas applies to individuals who receive long-term care services, including nursing home care, through Medicaid after the age of 55.

Exemptions and Limitations

Although the idea of the state reclaiming assets might be concerning, there are several limitations and exemptions to the Medicaid Estate Recovery Program in Texas that can significantly reduce or eliminate recovery claims.

1. Surviving Family Members. One of the most important exemptions involves surviving family members. The Medicaid Estate Recovery Program in Texas does not seek recovery if the Medicaid recipient has:

- A surviving spouse;
- A surviving child under the age of 21;
- A surviving child of any age who is blind or permanently disabled; or
- An unmarried adult child residing continuously in his or her home for at least one year prior to death.

2. Undue Hardship. Families who can demonstrate that recovery by the state would create an undue financial burden may be able to avoid the Medicaid Estate Recovery Program. For example, if the estate property subject to recovery is the site of the ongoing operation of a family business, farm, or ranch, the state may waive recovery.

3. Recovery Not Cost-Effective. No Medicaid estate recovery claim will be filed if it is not cost effective. A claim is not considered cost-effective by the Medicaid Estate Recovery Program if:

- The value of the estate is \$10,000 or less;
- The amount of Medicaid costs is \$3,000 or less;
- The cost of selling the estate property is more than the property is worth.

What Should Families Do If Contacted by MERP?

If the family of a deceased Medicaid recipient is contacted by the Medicaid Estate Recovery Program, it's crucial to act quickly and seek legal guidance. A qualified attorney can help determine whether the claim is correct and if any exemptions apply.

If you have questions about how MERP could affect your family, call The Zimmerman Law Firm at 254-633-3333 or visit www.theZlawfirm.com today. Our experienced attorneys are here to guide you through every step of the process, ensuring your rights and assets are protected.





Heritage

FUNERAL HOME

**Under New
Management**

**Family Owned
& Operated**

- Traditional Funeral Services
- Various Cremation Options
- Celebrations of Life
- Veteran Benefit & Service Programs
- Burial Services
- Monthly Grief Support
- Aftercare Program
- Pre-Planned Arrangements

Se Habla Español

우리는 한국어를 합니다



425 E. Central Texas Expressway, Harker Heights, TX 76548

(254)690-9119

www.heritage-funeralhome.com



Stay Social, Stay Healthy:

The importance of staying connected as you age

Main Street Medical Supply

As we age, staying social becomes just as important as staying active. In fact, research shows that maintaining strong social connections can improve mental health, boost overall well-being, and even help you live longer.

But let's be honest—sometimes, getting out and about isn't as easy as it used to be. Aches and pains, mobility issues, or just the hassle of planning a trip outside the house can make socializing feel like a challenge.

But here's the thing: Life is meant to be lived, and that includes spending time with friends, family, and your community. Whether it's grabbing coffee with a neighbor, attending a church gathering, or simply going for a walk in the park, these moments add up to a healthier, happier life.

Movement Matters

If getting around has become difficult, don't let that stop you from enjoying the world outside your front door. There are plenty of mobility aids—walkers, canes, rollators, and scooters—that can make outings more comfortable and accessible. The goal isn't just mobility; it's independence and the freedom to keep doing the things you love.

The Great Outdoors is Calling

Fresh air and sunshine do wonders for your mood. Whether it's a casual stroll in your neighborhood, a picnic with your grandchildren, or a trip to the farmer's market, time outdoors keeps your body moving and your mind engaged. If walking long distances is a struggle, a lightweight transport chair or a power scooter can help make outings more enjoyable.

Socializing is Self-Care

Loneliness can take a toll on mental and physical health, but even small interactions—chatting with a cashier, waving to a neighbor, or attending a local event—can help you feel more connected. Consider joining a local senior center, a hobby group, or a fitness class designed for older adults. Even a weekly phone call with a friend can make a difference.

Make the Most of Every Moment

The golden years are meant to be enjoyed, not spent feeling isolated or limited by mobility challenges. If something is holding you back, there are solutions to help you stay engaged, independent, and connected to the people and places that bring you joy. Because at the end of the day, life isn't just about moving—it's about moving toward the things that matter most.





Home Instead helps aging adults live in the comfort of their homes.

Home Instead is not just a care provider, but a trusted and credentialed VA provider. Our expertise and reliability in this area ensure that our clients receive the highest standard of care. We are honored to help navigate VA benefits, ensuring veterans receive the care they deserve.

Home Instead provides:

- Support with VA benefits navigation
- Personal care
- Care for those with dementia and chronic illness
- Mobility assistance
- Medication reminders
- Meal prep

Our high standards for quality care

- Trained and compassionate Care Pros
- We create customized care plans for each individual
- Reliable and trusted with dedicated staff
- We pride ourselves on matching aging adults with the best care professionals available



Get Started Today

Maximize your VA benefits to receive the non-medical home care you deserve.



(254) 771-0041
www.HomeInstead.com/758



Each Home Instead® office is an independently owned and operated franchise of Home Instead, Inc., an Honor Company. © 2024 Home Instead, Inc

Don't Wait to Start Aging in Place

By George Losoya

Director of Aging Services, Central Texas

Aging is a natural part of life, but how we experience it can vary widely depending on the choices we make today. While we can't predict the future or prevent all health challenges, taking early steps to prepare for aging can greatly improve our quality of life and maintain our independence as we grow older.

Many of us postpone thinking about aging until it's forced upon us—often in the wake of a crisis. But creating a plan early helps reduce the emotional, physical, and financial stress that can come with life-altering events. Whether it's a diagnosis of cancer, a heart attack, or a stroke, early conversations and preparations can make a world of difference in how we cope and recover.



I speak from experience.

In October 2024, at the age of 62, I faced a health crisis that made me truly reflect on my own future. After mentioning symptoms of fatigue and a near-fainting episode to my physician, a series of heart tests revealed significant blockage requiring immediate open-heart bypass surgery.

The diagnosis was shocking. But what hit even harder was the sudden need to put plans in place—fast. I had to consider my support system, my home environment, and how I would recover. It was overwhelming, even with my years of experience in aging services.

This personal experience reinforced a truth I've long shared with others: the best time to prepare for aging is before you're forced to.

What Does Aging in Place Mean?

Aging in place means having the ability to live in your own home and community safely, independently, and comfortably, regardless of age or ability level. It's about maintaining control over how and where we live as we age.

That may mean modifying your home for safety, arranging transportation options, making financial plans, or building a strong network of support from family, friends, and community services.

Why Start Now?

Waiting for a crisis limits your options. Planning ahead allows you to:

- Make decisions while you're still in good health
- Avoid rushed or emotionally driven choices
- Communicate your preferences to loved ones
- Build a lifestyle that promotes long-term health and safety

As we continue to grow older, our needs will change—but the earlier we prepare, the more options we'll have to shape our own aging journey.

Don't wait to talk about it. Don't wait to plan. Start now. Because the future comes faster than we think—and you deserve to age on your own terms.

For local resources and guidance on aging in place in Central Texas, contact the Area Agency on Aging at 254-770-2330.



- Traditional Ground Burial
- Veteran Burial Services
- Various Cremation Options
- Pre-Planned Arrangements
- Mausoleum Crypts
- Bronze & Granite Memorials
- Mausoleum & Glass Front Niches
- Private Family Estates

Se Habla Español

우리는 한국어를 합니다

3516 Lake Road, Killeen, TX 76543

(254)699-8898

www.killeencemetery.com



8101 Old Highway 81, Temple, TX 76501

(254)742-0441

www.templecemetery.com



At Mariposa, living well means embracing a lifestyle defined by sophistication, comfort, and meaningful connection. Our active adult communities are thoughtfully designed to enhance daily life—with resort-style pools featuring accessibility-friendly entrances, on-site salons, and vibrant gardens that foster beauty and belonging. Every detail simplifies your day and surrounds you with luxury, while encouraging shared experiences among neighbors. Whether you're seeking tranquility or connection, Mariposa offers eight distinct communities that **redefine what it means to feel at home.**



Mariposa's Across Texas

Amarillo - Mariposa at Jason Avenue

Cedar Park - Mariposa at Cedar Park

Dallas - Mariposa at Western Heights

Georgetown - Mariposa at River Bend

Houston - Mariposa at Ella Blvd

Houston - Mariposa at Reed Road

Plano - Mariposa at Communications Parkway

San Marcos - Mariposa at Hunter Road

Temple - Mariposa at Scott & White Blvd



Discover Elevated Senior Living at
MARIPOSA

Pursuit of Happiness

“Starts at the Bell County
Senior Expo”

By David Stone

The Belton Journal

BSW experts say people who are happy in life usually do a better job managing stresses related to high prices, work issues and uncertainty

Founding Father Thomas Jefferson once said that without good health, there can be no happiness. Today's science shows the opposite is true as well: Happiness is an important part of maintaining physical and emotional health.

A troubled mind can contribute to a myriad of health problems, and according to the Centers for Disease Control & Prevention, up to 80 percent of visits to primary care doctors are due to conditions that are caused or exacerbated by unmanaged stress.

Being happy doesn't just make people feel better, it improves health. It helps folks eat healthier, be more active and sleep better. Because happiness leads to healthier behaviors, it helps stave off high blood pressure and excess body fat, resulting in lower risk of stroke and cardiovascular disease.

But, experts point out, maintaining happiness can be difficult in today's world.

“The percentage of US adults who received mental health treatment increased from 19.2 percent in 2019 to 21.6 percent last year,” said Lisa George, a spokesperson for the Centers for Disease Control & Prevention. “Women were more likely than men to have received any treatment.”

Drs. Jeethu Joseph and Alejandra Ferris, both postdoctoral fellows in clinical health psychology at Baylor Scott & White Medical Center in Temple, said more people are getting help for disorders such as depression and anxiety, issues which can get in the way of happiness and good health.

“I think we are seeing a reduction in the mental health stigma and people are getting the help they need,” Joseph said. “During the pandemic, we started seeing people via video visits, and I think these virtual visits have made health care more accessible.”

“It is important to be happy in life, but I cau-

tion against pursuing a stress-free lifestyle,” Ferris said. “Stress is important — people strive for happiness, but not all of life's milestones come with happiness. These milestones make happiness more valued.”

According to the Temple physicians, happy people face less anxiety and generally do better at coping with stressors.

“Behaviorally, lots of stress can cause sleep issues — sometimes it makes people sleep too much, other times it can deprive a person from getting quality sleep,” Dr. Ferris said. “Stress also can affect how a person eats — they may overeat or hardly eat at all. It can cause a person to gravitate toward unhealthy food. Too much stress can impact relationships, as well as emotional and physical well-being.”

People who are happy in life usually do a better job managing the stress of today's life where high prices, work issues and uncertainty can lead to depression and anxiety.

“Good stress management regulates the release of cortisol,” said Dr. Ferris. Cortisol is an essential hormone that affects almost every organ and tissue in the human body and helps regulate a person's response to stress, regulates blood pressure and blood sugar, and controls a person's sleep cycle. Having higher or lower-than-normal cortisol levels can be harmful to health.

“Managing stress is key to better happiness and a healthier life,” she said. “It helps you engage in the activities you love — activities that support being happy. Being healthy will likely make you more happy.”

So how do you achieve a greater level of happiness? Dr. Joseph said happiness is a very personal thing — what makes one person happy may not work for someone else.

“A person must find a way to connect with themselves,” Joseph said. “They must know what brings them joy — it could be religion or a hobby or anything else. They must pinpoint their source and they can lean into these.”

6 steps to creating a morning routine you'll actually stick to

by Joanne Sotelo, MD
Baylor Scott & White Health

Do you ever feel like you're rushing out the door in the morning, barely able to grab a cup of coffee before starting your day? Beginning your day with a morning routine can have a profound impact on your physical and mental health. A well-structured routine can help you feel more energized, focused and ready to tackle the day ahead with a clear mind.

But where do you start if you're new to the concept of a morning routine? It doesn't have to be complicated. In fact, simplicity is key when it comes to creating a successful morning routine. Let's explore the benefits of having a morning routine and some tips for creating one that works for you.

The benefits of a morning routine

People who have a consistent morning routine often experience many benefits—physical and mental. Here are a few of the positive effects of starting your day with a morning routine.

- **Boosts energy levels:** Waking up at the same time every day helps regulate your body's circadian rhythm, which controls your sleep-wake cycle. This leads to increased energy levels throughout the day, so you're better able to tackle whatever challenges come your way.

- **Improves mental clarity:** A structured

morning routine can help you start your day with a clear mind. Taking just a few minutes to meditate, stretch or practice mindfulness can help you focus and reduce stress.

- **Increases productivity:** When you have a morning routine in place, you're less likely to waste time or feel overwhelmed by the day ahead. Having a set plan for how to start your day can help you be more productive and focused, both in your personal and professional life.

- **Enhances physical health:** Incorporating physical activity into your morning routine can have a positive impact on your physical health, and sometimes it's easier to squeeze a workout in before the day gets busy. Whether it's a quick workout, yoga or simply a brisk walk, getting your heart rate up in the morning can help you feel more awake and energized.

- **Sets a positive tone for the day:** Starting your day with a routine that you enjoy and that makes you feel good can set a positive tone for the rest of your day. This can help you approach challenges with a more positive outlook and better handle stress when it arises.

How to start a new morning routine

Sold on the benefits of a solid morning routine, but still not sure where to start? Try these steps to get you going on the path to a healthier morning.

“MAKE THE BELL COUNTY SENIOR EXPO PART OF YOUR ROUTINE EVERY SEPTEMBER.”

1. Determine your goals: The first step in creating a morning routine is to determine what you hope to accomplish. Do you want to increase your energy levels? Improve your focus at work? Get a better workout in? Having clear goals will help you create a routine that's tailored to your needs.

2. Plan your routine: Once you've determined your goals, it's time to plan your routine. Make a list of activities that will help you meet your goals, and then determine the order in which you'll complete them. Keep in mind that your routine should take no more than 60-90 minutes.

3. Keep it simple: It's important to start small and build your routine gradually. Choose activities that are easy to incorporate into your daily life and that you enjoy. For example, if you've tried meditation before and found you're not a fan, don't feel like you have to incorporate it into your morning just because other people do. Don't feel like you need to do everything all at once. It can be helpful to start small and build upon your routine as you get comfortable with it.

4. Make it a priority: A successful morning routine requires discipline and commitment. Make

it a priority to stick to your routine every day, even on weekends. The more you stick to it, the more it will become a habit and an integral part of your daily life.

5. Be flexible: While it's important to stick to your routine as much as possible, it's also important to be flexible. If you have a day where you can't do everything on your list, that's okay. The important thing is to get back on track the next day. You don't want to be so rigid that any small deviation from your routine throws you off.

6. Get enough sleep: A successful morning routine starts with a good night's sleep. Make sure you're getting 7-9 hours of sleep each night to ensure you have the energy to stick to your routine. If your new routine means you have to wake up a little earlier in the mornings, push your bedtime up a little to accommodate.

Creating a consistent morning routine does take time and discipline, but the effects on your day-to-day life and energy levels are surely worth it. Just imagine, what more could you accomplish with your day if you started with a clear, focused mind?



MAGNOLIA REALTY



**With Patience and Understanding, We Help Families
Navigate Life's Important Housing Transitions**

Call Us Today to See How We Can Provide Guidance in the Sale of Your Home

254.213.6336 | 1195 N Pea Ridge Rd, Temple, TX 76502 | magnoliarealtytemplebelton.com

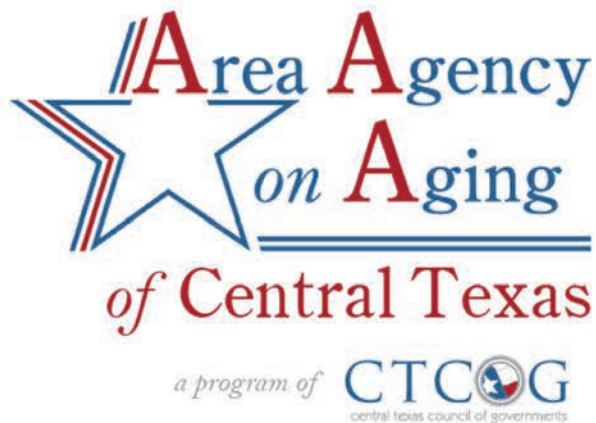
The Joy of Gardening at Any Age: How to Keep Your Green Thumb Thriving with the Right Tools and Support

Main Street Medical Supply

The Joy of Gardening at Any Age: How to Keep Your Green Thumb Thriving with the Right Tools and Support

There's something timeless about gardening. Whether it's tending to tomatoes on the patio or pulling a few weeds from flower beds, time spent outdoors with your hands in the soil is good for the body and soul. But as we age, some of the motions that once felt easy — bending, kneeling, lifting — can start to take a toll. The good news? With the right support, gardening can remain a joyful and accessible hobby for years to come. Raised garden beds are a great starting point. These elevated boxes eliminate the need to crouch or kneel and can even be placed on patios or porches for easy access. Paired with a supportive garden seat or wheeled stool, they allow for longer and more comfortable time outside. Ergonomic garden tools — like long-handled pruners, padded hand grips, and lightweight watering cans — help reduce joint strain and allow better control and stability. And for those who need a little help getting around, rollators with built-in seats or walkers with storage baskets can turn a stroll through the yard into a safe, enjoyable experience. Safety is just as important as comfort. Be sure to wear supportive shoes, drink plenty of water, and take breaks in the shade. A wide-brimmed hat and some sunscreen go a long way on sunny days. At Main Street Medical Supply, we understand how important hobbies like gardening are to our wellbeing. Our friendly team is happy to show you tools and mobility aids that can keep you active and independent in the yard and beyond. Because growing something green shouldn't stop with age — it should just get a little easier.





Do you have Medicare?

Do you have limited income and resources?

Do you need assistance with your prescriptions?

If your answer is “YES” to these questions you may qualify for

EXTRA HELP

The Area Agency on Aging of Central Texas provides information and assistance to individuals seeking:

***Extra Help for Medicare Part D**

***Medicare Savings Programs**

For additional information,

Come visit our booth at the Bell County Senior Expo Event

Tuesday, September 23, 2025

Please call the Area Agency on Aging of Central Texas

254-770-2330 or 800-447-7169

"This publication is supported by the Administration for Community Living (ACL), U.S. Department of Health and Human Services (HHS) as part of a financial assistance award totaling \$29,856 with 100% percentage funded by ACL/HHS. The contents are those of the author(s) and do not necessarily represent the official views of, nor an endorsement, by ACL/HHS, or the U.S. Government."

Do you have questions about Medicare?



- Do you need help preparing for when you turn 65?
- Would you like to look at UnitedHealthcare® plan options and eligibility?
- Are you losing group coverage?
- Did you recently move?
- Do you think you may qualify for low-income subsidy?

If you answered “yes” to any of the questions above, we can set a time to further discuss your needs and help you find a UnitedHealthcare plan that’s a good fit for you.

I’m happy to answer your questions or help you enroll in a plan.



Amy Sargent

Licensed Sales Agent **254-634-6344**, TTY 711

amysargent15@yahoo.com

<https://www.myuhcagent.com/amy.sargent>



To help make information about Medicare easier to understand, UnitedHealthcare® also has an educational program called Medicare Made Clear®. This program provides general information about Medicare to help people better understand their choices.

Plans are insured through UnitedHealthcare Insurance Company or one of its affiliated companies, a Medicare Advantage organization with a Medicare contract and a Medicare-approved Part D sponsor. Enrollment in the plan depends on the plan's contract renewal with Medicare. © 2023 United HealthCare Services, Inc. All Rights Reserved.

Y0066_200723_015412_M

SPRJ80901

Golden Companions: What Seniors Need to Know About Rescuing a Pet

Rescue Magazine

For many seniors, the golden years offer more time for hobbies, travel, and relaxation. But they can also bring feelings of loneliness or a lack of purpose. That's where adopting a rescue pet can make all the difference. A loyal dog, affectionate cat, or even a cuddly rabbit can bring renewed joy, companionship, and structure to daily life. However, before seniors leap into pet adoption, there are some important considerations to ensure a successful, lifelong match—for both human and animal.

The Healing Power of Pets

Numerous studies show that pet companionship can help reduce stress, lower blood pressure, and even combat depression and anxiety. Pets offer unconditional love and create a sense of routine, which is especially beneficial for seniors who may be living alone or grieving the loss of a loved one.

But perhaps most powerful is the sense of purpose that comes from caring for a living being. Many senior adopters say their rescued animal gave them a reason to get out of bed in the morning—and more importantly, something to look forward to each day.

Choosing the Right Pet

Not all pets are a perfect fit for every lifestyle, especially during retirement. Seniors should consider:

- **Energy Level:** A high-energy dog may be too much to handle. Senior pets (aged 7 and up) are often ideal—they're typically calmer, already house-trained, and eager to settle into a quiet life.
- **Size:** Large breeds can be more difficult to lift or walk. Smaller dogs, cats, or even bonded rabbits are easier to manage physically.
- **Temperament:** Look for a pet with a gentle, friendly demeanor. Many shelters will do temperament testing and can recommend pets with a history of being good with older adults.
- **Medical Needs:** Consider whether you're prepared for any health issues the pet may have—or if you'd prefer a low-maintenance animal.



At Rescue Magazine, we work with Texas shelters to help match seniors with the right kind of companion animal. Our partner organizations often waive adoption fees for seniors or offer “Seniors for Seniors” programs—pairing older pets with older adults.

Pet Care Considerations for Seniors

While pets offer incredible benefits, they also require care and commitment. Here are a few things seniors should plan for:

- **Daily Needs:** Feeding, grooming, exercise, and cleaning up after a pet should all be part of your daily routine. If you have limited mobility, some tasks (like litter box cleaning or dog walking) may require assistance.
- **Veterinary Care:** Make sure you have access to transportation for regular vet visits. Consider pet insurance or low-cost clinics for affordable care.
- **Long-Term Planning:** Who will care for your pet

Continued on Page 32



CareAge HomeCare

At Home Care * Alzheimer's Care * Hospice Support

Because HOME
Is Where The
CARE Is

*Call us today and see
how we can help!*

(254) 780-9864
CareAgeHomeCare.com

"This is the most wonderful agency ever. They met the needs and wants of my 93 year old Aunt. They gave me peace of mind knowing she was given the best care ever. I can never thank them enough. They were much more than just caregivers, they became family."

★★★★★
— Maureen Coleman

if you are hospitalized or pass away? It's important to have a backup caregiver or plan in place. Some shelters offer "Legacy Pet Programs" to re-home pets if something happens to the owner.

- **Financial Responsibility:** Food, vet visits, grooming, and pet supplies can add up. Budget realistically, and look into local pet food banks or donation-supported veterinary services if needed.

Support Resources for Senior Pet Owners

Many Texas-based shelters and rescues offer programs specifically tailored to senior adopters. These include:

- **Adoption Counseling:** Help finding the right match
- **Volunteer Support:** Friendly visits to help with pet care
- **Foster-to-Adopt Trials:** Take a pet home for a short trial period
- **Delivery Services:** Pet food or medications delivered to your door

At Rescue Magazine, we maintain a database of participating shelters and organizations that provide these resources. Just ask, and we'll connect you!

Real Life, Real Love: Meet Millie and Charlie

When 72-year-old Millie from San Antonio lost her husband, the days felt impossibly long—until she adopted Charlie, a 9-year-old terrier mix. "He's the reason I get outside every morning," Millie says. "He keeps me company, and I know I gave him a second chance, too."

Charlie was found wandering the streets, underweight and scared. Now, he sleeps beside Millie every night and joins her for coffee on the porch each morning. "We saved each other," she says. And that's what rescue is all about.

In Conclusion: Rescue Is for Everyone

Adopting a pet is a powerful way for seniors to enrich their lives while giving an animal a second chance at love. With the right preparation, support, and match, seniors and pets can become the perfect pair—providing mutual companionship, joy, and healing.

If you're a senior considering adoption, or if you know someone who could benefit from the love of a rescue pet, reach out to us at Rescue Magazine. We'll help you take the first step toward finding your golden companion.

Find your senior pet at: www.rescuemagazine.org



In your greatest time of need, our family is here to provide your family with dignified services at respectable rates that will ease your financial burden and help bring peace to you and those you love.



**HEWETT-ARNEY
FUNERAL HOME**
100% Family Owned & Operated

hewettarney.com (254) 778-3200
14 WEST BARTON AVE, TEMPLE

10 Easy Home Improvements to Boost Your Home's Value Before Selling

i35 Group

You don't need major renovations to increase your home's appeal! Simple, cost-effective updates can make a big impact without breaking the bank. Here are 10 easy ways to refresh your space and attract buyers:

1. Refresh with a New Coat of Paint

A fresh, neutral paint color instantly brightens rooms and makes your home feel modern. Stick to soft greys, whites, or beiges for a clean, inviting look.

2. Upgrade Your Flooring

Worn-out floors? Deep clean carpets, refinish hardwoods, or install budget-friendly laminate to give your home a polished feel.

3. Swap Out Old Light Fixtures

Dated lighting can make a space feel old. Upgrade to modern fixtures and use energy-efficient LED bulbs for a stylish, bright home.

4. Give Cabinets a Facelift

Instead of replacing cabinets, paint or re-stain them for a fresh look. Add sleek new handles or knobs for a quick upgrade.

5. Deep Clean & Declutter

A spotless, clutter-free home feels bigger and more inviting. Clean windows, baseboards, and appliances, and organize furniture to enhance flow.

6. Boost Curb Appeal with a Painted Front Door

Your front door sets the tone! Paint it in a bold or classic color like navy, charcoal, or red to make a strong first impression.

7. Update Window Treatments

Heavy or outdated curtains? Swap them for light, neutral blinds or airy curtains to create a fresh, open feel.

8. Re-Grout & Clean Tile

Old tile doesn't need replacing—a deep clean or re-

Committed to outstanding senior home care



Healthy. Happy. Home.

- Personal Care • Transportation
- Meal Preparation • Medication Reminders
- Companion Care • Respite Care Errand Service
- Light Housekeeping
- Family Portal • Veterans Care

1227 N. Valley Mills Dr. Suite 233, Waco, TX 76710
254-277-2735 • www.caringseniorservice.com/waco

4869 Williams Dr Suite 103, Georgetown, TX 78633
737-510-7989 • www.caringseniorservice.com/georgetown



grouting can make bathrooms and kitchens look brand new.

9. Add Greenery for a Fresh Touch

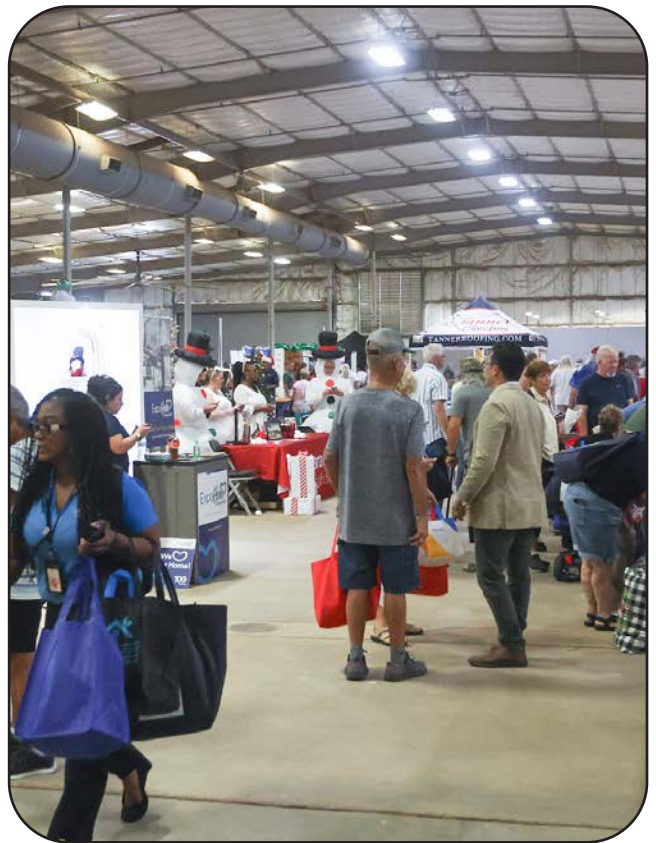
A few potted plants or fresh flowers in key spaces bring life to your home and make it feel warm and inviting.

10. Spruce Up Outdoor Spaces

Trim overgrown bushes, plant flowers, and add a doormat or outdoor lighting to enhance curb appeal.

Ready to list your home? Small changes can lead to big offers! Contact Bill Vernon, Realtor® for expert selling strategies.

254.495.5661 Bill@i35group.com
[Facebook.com/i35Group](https://www.facebook.com/i35Group)



TEXAS 31ST DISTRICT
 BORN & RAISED LOCAL

STEVE DOWELL

VETERAN CHRISTIAN FORMER POLICE

YOUR NEXT GENERATION CONSERVATIVE

For U.S. Congress
Visit me at my Booth!

★ LEARN MORE ★ DONATE

StevenDowell.com WinRed.com

PAID FOR BY
 STEVE DOWELL FOR CONGRESS



**Local, nurse- & family-owned,
old-fashioned hospice agency
serving patients in the
Central Texas & DFW area.**

- ★ **Skilled nursing care**
- ★ **Physician oversight**
- ★ **Social workers**
- ★ **Chaplains**
- ★ **Certified nursing assistants**
- ★ **Volunteers for patients**

**We are proud to serve
our local veterans!**

254-598-1389
gthospice.com



Estate Planning for surviving spouses

The Zimmerman Law Firm

After losing a spouse or longtime partner, it's difficult to look past your grief. The sorrow experienced can be all-consuming, clouding your thoughts and making it tough to address other matters. However, several aspects of your estate plan may need revision to reflect your changed circumstances. This may involve making adjustments in the distribution of assets, updating beneficiary designations, and addressing changes to any joint accounts or properties that were previously shared with your spouse.

Key Components to Review

1. Will and Trusts: The most important documents to update are your Will and any trusts. These documents specify how your assets will be distributed after your death, and trusts can also help manage assets and avoid probate. After the death of your spouse, you may need to change the beneficiaries, the executor of your Will, and the trustees of any trusts.

2. Beneficiary Designations: Beneficiary designations on your life insurance policies, retirement accounts, and other financial accounts should all be reviewed. Ensure that these designations reflect your current wishes. If your spouse was the primary beneficiary, you will need to designate a new primary and should consider naming contingent beneficiaries as well.

3. Powers of Attorney: Your durable power of attorney for financial matters and medical power of attorney for healthcare decisions designate others to make decisions on your behalf should you become unable to do so yourself. If your spouse was your designated agent, you will need to appoint someone else.

4. Joint Accounts and Property: If you and your spouse held joint accounts or property, you will need to update the ownership information. This might involve re-titling bank accounts, real estate, and other assets to reflect your name alone.

Consulting an Attorney

Updating your estate plan after the death of a spouse can be complex, and it's advisable to consult an experienced estate planning attorney. An attorney can help you navigate the legal requirements, ensure that your documents are properly drafted and executed, and provide guidance on any tax implications.

Communicating Your Changes

Once you've updated your estate plan, it's important to communicate these changes to your family members and any appointed agents. Ensure that they know where to find important documents and understand your wishes. Clear communication can help prevent misunderstandings and disputes in the future.

Keeping your Estate Plan Up to Date

Your circumstances will likely continue to change even after the death of a spouse, so it's important to review and update your estate plan regularly. This includes revisiting your plan after other major life events, such as remarriage, the birth of a grandchild, or significant changes in your financial situation.

Keeping your estate plan current can help avoid probate

(which can be time-consuming and costly), reduce the tax burden on your estate and your heirs, ensure that your loved ones are taken care of according to your wishes, and prevent disputes among family members.

Losing a spouse is an incredibly difficult experience, and amidst the emotional turmoil, ensuring your estate plan reflects your new circumstances is crucial. Don't wait until it's too late. Call The Zimmerman Law Firm at 254-633-3333 or visit www.theZlawfirm.com today. Let us help you navigate this challenging time with confidence and peace of mind.



kW | REAL ESTATE
PLANNER

Plan for the future now.

A real estate planner specializes in helping individuals navigate the complexities of real estate holdings within the context of retirement planning.

- ✔ Wealth building through real estate
- ✔ Buying and selling assistance
- ✔ Expertise in real estate holdings
- ✔ Eliminate Family Disputes



CONTACT US

- 📞 254-495-5661
- 🌐 www.i35group.com
- ✉ bill@i35group.com

Don't Let Pain or Weakness Slow You Down

Ask your doctor for a referral
or give us a call to self-refer.



PHYSICAL THERAPY OCCUPATIONAL THERAPY SPEECH THERAPY HOME HEALTH

VISIT ANY OF OUR CENTRAL TEXAS LOCATIONS:

TEMPLE WEST CLINIC

288 Green Hollow, Suite 101, Temple, TX

KILLEEN CENTRAL CLINIC

3700 S WS Young Dr., Suite 104, Killeen, TX

TEMPLE SOUTH CLINIC

2419 Palermo Pkwy., Building A, Temple, TX

KILLEEN WEST CLINIC

5302 Janelle Dr., Killeen, TX 76549

SALADO CLINIC

213 Mill Creek Drive, Suite 195, Salado, TX

COPPERAS COVE CLINIC

181 W. Hwy. 190, Suite 5, Copperas Cove, TX

HARKER HEIGHTS CLINIC

201 E. Central TX Expy, Suite 1170, Harker Heights, TX

INTEGRITY HOME HEALTH

Bell, Coryell, Lampasas, and Williamson Counties

SCAN ME



Integrity

REHAB + HOME HEALTH

Most
Insurances
Accepted!

Scan QR to learn more. Call 254.699.39933. Find us at www.IntegrityRehab.net.

Why You Should Schedule Your Fireplace Maintenance Before the Busy Season Hits

Ables Top Hat

As temperatures rise, your fireplace might be the last thing on your mind — but now is actually the best time to take care of chimney inspections, cleanings, and repairs. Once cooler weather arrives, chimney companies get booked out quickly, and scheduling becomes harder (and slower).

Annual fireplace maintenance isn't just about keeping things tidy — it's about **protecting your home**. Creosote buildup, hidden structural issues, or damaged components can pose serious fire hazards if not caught in time. A professional inspection ensures your system is clean, safe, and functioning

efficiently before you're ready to use it again.

Scheduling in the off-season means **shorter wait times**, more flexible appointments, and plenty of time to take care of any repairs before fall. It's also the perfect time to address any water leaks or wear-and-tear caused by spring and summer storms.

At Ables Top Hat, we make the process simple and thorough — because your safety matters year-round.

Don't wait for the cold (and the rush) to hit. Book your fireplace maintenance today and enjoy peace of mind knowing your home will be ready when you need it.

Call us at 254-547-6087 or visit www.ablestophat.com to schedule.



Excellent Care. Every Patient. Every Day.



Kelli Jenkins
Hospice

Hospice
254-598-7297



Tiffany McFarland
ADS-Hospice



Tammy Karm
Home Care

Home Health
4 Star Agency
BSW Quality Alliance
254-771-4131



Deborah Koko
Hospice



Int-erim
HEALTH CARE®
HOME CARE AND HOSPICE



Colleen McGuire



— Essential — SENIOR HOME CARE

**We provide personalized
local senior care for total
peace of mind, including:**

**Flexible Hourly Care
Respite Care for Families
Friendly Companionship
Medication Reminders • Shopping
Assistance with Walking • Errands
Light Housekeeping • Meal Preparation
Bathing & Dressing Assistance • Grooming**

For more information,
call us at 254.899.9400 or visit
VisitingAngels.com/Temple.



Caregiver Support Groups offer strength, guidance, and community

Area Agency on Aging of Central Texas

The Area Agency on Aging of Central Texas (AAACT) is expanding its commitment to caregivers and older adults through a series of dedicated support groups that offer encouragement, guidance, and a sense of connection. These groups are designed to help individuals navigate the emotional, physical, and practical challenges that often accompany caregiving, aging, and significant life transitions.

Held in a safe and welcoming environment, the support groups create a space where participants can share their experiences, receive guidance, and foster mutual support. The goal is to help caregivers and older adults build the resilience and confidence needed to age in place with dignity, independence, and a renewed sense of purpose.

“Support groups can truly change lives,” said Jennifer Parker, Care Coordination Specialist and group facilitator. “Whether you’re a caregiver, managing a chronic illness, coping with grief, or facing life’s daily stresses—just knowing you’re not alone can be incredibly powerful.”

Upcoming Support Groups:

Caregiver Support Group

Every 3rd Tuesday of the Month
10:00AM – 11:00AM

Aging in Place Support Group

Every 2nd Wednesday of the Month
10:00AM – 11:00 AM

Bell Area Parkinson’s Support Group

Every 2nd and 4th Friday of the Month:
2:30 PM – 4:00 PM

All sessions are held at:

Area Agency on Aging of Central Texas
2180 N. Main Street, Belton, TX 76513

To register or learn more, call 254-770-2330.

The AAACCT Caregiver Support Program is proud to empower caregivers and family members through education, training, and emotional support—ensuring no one has to face their caregiving journey alone.

Empowered Caregiver Series

Area Agency on Aging of Central Texas

The Empowered Caregiver Series returns this fall with a free, five-part webinar series designed to support and educate family caregivers of individuals living with dementia.

Hosted by the Area Agency of Central Texas and the Alzheimer's Association, this series offers caregivers practical tools and expert guidance to help them navigate the many stages and challenges of caregiving. Sessions are held at the Central Texas Council of Governments 2180 N Main Belton, TX every other Thursday from October 2nd through October 30, 2025, from 2:00 to 3:00 p.m. Participants may register for individual sessions, or the full series based on their needs.

10/2/2025 – Building Foundations of Caregiving: Learn how to manage caregiver stress, build a support team, and understand the evolving role of caregivers.

10/9/2025 – Supporting Independence: Discover strategies for helping individuals with dementia remain involved in daily tasks while maintaining a balance between safety and independence.

10/16/2025 – Communicating Effectively: Gain insights on how dementia impacts communication and learn tips for engaging with loved ones, health care providers, and support networks.

10/23/2025 – Responding to Dementia-Related Behaviors: Understand common behavioral changes and how to respond using non-medical approaches while recognizing when additional support is needed.

10/30/2025 – Exploring Care & Support Services: Plan ahead for future care needs, including respite, residential options, and end-of-life decisions.

This educational series is free and open to all caregivers. To register or learn more, call please call 254-770-2330.

The AACT Caregiver Support Program is proud to assist family members who care for older adults by offering essential information, education, and training to support their caregiving journey.

**LITTLE ELM RESIDENTIAL
CARE HOME, LLC**
CARE WITH A PERSONAL TOUCH.



254.314.8340

WWW.LITTLEELMRCH.COM

YOU TOOK CARE OF US.

**NOW LET US TAKE
CARE OF YOU.**





Rusty Rowe M.D.

Megan Nixon PA-C

Veteran-owned!

**See you at
Senior
Expo!**

**Voted #1 in Belton. Let us serve you.
Don't wait! Appointments available now in Temple.**

- ★ Common Skin, Nail & Hair Issues
- ★ Procedural Dermatology & Mohs
- ★ Skin Cancer Screening & Surveillance
- ★ Aesthetic Services

Major Insurances Accepted!

Real  Skin

DERMATOLOGY

 **254.265.7100**

 **RealSkinDerm.Com**

 **1618 Canyon Creek Dr.
Ste 120 Temple TX**

You're retired, now what?

Gretchen Hook, Owner/Operator

Little Elm Residential Care Home

Most seniors retire between the ages of 65 and 68. Some have a detailed retirement plan, while others do not. What is your plan? Is it working for you, or do you need to do something else? Some seniors choose to return to work part-time. If that's you, I've been researching part-time positions that some seniors might find beneficial. Let's take a look.

Driving for UBER: This on-demand job requires a newer car in excellent condition and a clean driving record. UBER offers many opportunities for seniors who enjoy driving and bringing joy to others by delivering food or groceries. Some UBER drivers also transport people to their destinations. Check out [uber.com](https://www.uber.com)

Pet sitting or walking: If you're a senior who loves animals, you might want to consider pet sitting or walking. You can place an ad in the newspaper offering your

services or go on sites like [Nextdoor.com](https://www.Nextdoor.com) to promote them. Some people may request one or two references. You might also enjoy the opportunity to house sit along with pet sitting. Many individuals dislike leaving their pets alone and require a reliable person to watch both their home and pets. [Craigslist.com](https://www.Craigslist.com) is another option to post your ad or search for individuals looking for pet sitters or walkers.

Tutor: Do you enjoy working with kids or teaching? Are you fluent in any other languages? Perhaps math or science is your idea of a good time. There are children in our communities who need assistance from a tutor. If this interests you, you can advertise on [tutor.com](https://www.tutor.com) or [Wyzant.com](https://www.Wyzant.com). [Nextdoor.com](https://www.Nextdoor.com) may also be a useful site to find people looking for tutors for their children.

Babysitting: If you're a more active senior who loves children, consider offering babysitting services. Provide date night options for moms and dads while you watch their

Continued on Page 44



Serving those who so bravely served us

At Gentiva Hospice, it's our privilege to offer compassionate care to veterans and their families facing life-limiting illness.

- Personalized care to meet physical, emotional, and spiritual needs
- Relief from pain and other symptoms
- Assistance with medication, medical supplies, and equipment
- Specialized support through the National We Honor Veterans Program

We're here for you 24/7/365.

(254) 742.2000 [gentivahs.com](https://www.gentivahs.com)



little ones or babysit when kids are out of school and parents are on their way home from work. You can find want ads on care.com and sittercity.com. You can also put an ad in your local Newspaper, such as the Belton Journal.

Writing or Editing: Are you interested in writing or editing websites, books, or online content? Websites like freelancer.com and freelancewriting.com are excellent resources for finding writing or editing gigs. Another great way to write is to write for your local newspaper. I am not retired but have found a lot of enjoyment in writing for the Belton Journal Senior Savvy. I'm sure The Belton Journal would love to publish your writings as much as they have loved publishing mine.

Events: Games and events offer a fantastic opportunity to meet new people while enjoying unrestricted access to your favorite teams' games. If you're interested in this part-time work, consider becoming an usher or a concession stand worker. You can reach out to local venues for further information.

Prepare Taxes: This is a part-time position that is particularly busy during tax season. If you're not already fluent

in taxes, companies like H&R Block and Jackson Hewitt will provide training.

Library Assistant: Public libraries hire part-time assistants to help put away books, show patrons where to find them, send notices, assist with events, and perform many other tasks. Check with your local library for application details.

Sitter: Some memory care or skilled nursing facilities seek part-time, sometimes paid, volunteers to be sitters. These individuals sit with the elderly who are bed-bound and need someone to keep them engaged. Sitters often read, visit, explain what's going on outside, and keep the patients engaged. Another great volunteer opportunity is Hospice. Many Hospice agencies search for volunteers. Reach out to your local Hospice agencies or facilities today for more opportunities.

Overall, retirement is intended for rest and relaxation. Whether you are someone who needs to stay busy, be around others, seek supplemental income, or simply are not ready to stop working, the above list is not exhaustive when it comes to part-time opportunities.



Questions about Medicare?
Let us help.

texell
INSURANCE

We do not offer every plan available in your area. Currently we represent 4 organizations which offer 21 products in your area. Please contact Medicare.gov, 1-800-MEDICARE, or the StateHealth Insurance Program (SHIP) to get information on all of your options. This is a solicitation for insurance. Not affiliated with or endorsed by the government or Federal Medicare program.



Extrellitahh Cleaning Service

Enjoy a clean without lifting a finger!

SERVICES:
HOME / APT/ OFFICE
BASIC & DEEP CLEANING
WEEKLY / BI-WEEKLY / MONTHLY / ONE-TIME CLEANING.
INDEPENDENTLY OWNED & OPERATED

BOOK NOW

OFFICE: 254.290.6534
EMAIL: EXTRELLITAHH.SERVICE@GMAIL.COM

SCAN FOR PRICING



Coordinating Emergency Care. Saving Lives.

Serving Bell, Coryell, Hamilton, Lampasas, Milam & Mills counties, CENTEX RAC brings hospitals, EMS, and first responders together to strengthen trauma and emergency systems.



- ✓ Trauma & Stroke System Planning
- ✓ EMS & Hospital Coordination
- ✓ Training & Public Education
- ✓ Disaster Response Support

Our Mission and Initiatives

Enhancing Emergency Healthcare: We support member organizations in delivering the highest level of emergency healthcare to reduce morbidity and mortality and improve patient outcomes.

Promoting Cooperation: We encourage collaborative activities among member organizations and provide a platform to resolve conflicts related to patient care.

Community Education: We facilitate educational programs for the public to raise awareness about an inclusive trauma system, with a strong emphasis on prevention.



CENTEX
Regional Advisory Council

2180 N. Main Street, Suite H-5, Belton, Texas 76513
(254) 500-4611 • centraltexasrac.org

What's the difference between Medicare and Medicaid

The Zimmerman Law Firm

Although their names are similar, Medicare and Medicaid are quite different.

Medicare

Medicare is a federally funded health insurance program primarily designed for individuals aged 65 and older who are entitled to receive Social Security benefits. Medicare is divided into different parts, each addressing specific healthcare needs:

Part A (Hospital Insurance): Part A covers inpatient hospital stays, skilled nursing facility care, hospice care, and some home health care. Most people do not have to pay a premium for Part A if they or their spouse paid payroll taxes during their working years.

Part B (Medical Insurance): Part B covers outpatient care, doctor visits, preventive services, and some

home health care. Unlike Part A, individuals typically pay a monthly premium for Part B.

Part C (Medicare Advantage): Also known as Medicare Advantage, Part C is an alternative to the original Medicare plan. It allows individuals to receive their Part A and Part B benefits through private insurance companies approved by Medicare. These plans often include additional coverage, such as vision, dental, and prescription drug coverage.

Part D (Prescription Drug Plans): Part D provides coverage for prescription medications. Individuals can choose a stand-alone prescription drug plan to complement their original Medicare coverage or opt for a Medicare Advantage plan that includes prescription drug coverage.

Medicaid

Medicaid is a joint federal and state public assis-

SUPER COFFEE®

VITAMINS ⚡ ANTIOXIDANTS
FOR ENERGY & IMMUNITY SUPPORT

LEAN BODY

PROTEIN SHAKES

JACK HILLIARD

DIST. CO. INC
TEMPLE, TEXAS

tance program that covers a broad range of services, including hospital and doctor visits, prescription medications, and preventive care for children, pregnant women, the elderly, and people with disabilities. Unlike Medicare, Medicaid eligibility is based primarily on income and assets.

Medicare and Medicaid Coverage of Long-Term Care

Texas is currently experiencing a significant demographic shift, with an increasing number of elderly residents requiring specialized care. As the need for long-term care grows, the distinctions between Medicare and Medicaid become particularly crucial.

Medicare's Short-Term Approach: While Medicare provides essential coverage for short-term stays in skilled nursing facilities, it does not adequately address the long-term care needs of seniors. Medicare Part A only covers up to 100 days of care in a skilled nursing facility following a stay of at least three days in a hospital, and a copayment of \$204 per day is required for days 21 through 100. In

addition, Medicare's definition of "skilled nursing" and the other conditions for obtaining this coverage are quite stringent. As a result, few nursing home residents receive the full 100 days of coverage, and Medicare pays for less than a quarter of long-term care costs in the U.S.

Medicaid's Long-Term Solution: In the absence of other long-term care coverage, Medicaid, which does cover skilled nursing care on an ongoing basis, has become the long-term solution of most people looking to cover the cost skilled nursing care themselves or a loved one. However, without expert guidance, many people end up paying out of their own pockets for long-term care until they have nothing left. Don't make this mistake. An experienced elder law attorney can help you develop a plan to protect your assets while still qualifying for Medicaid benefits and assist you in completing the application process.

Call The Zimmerman Law Firm at 254-633-3333 today or visit www.theZlawfirm.com to learn more.



Providing in-home care that allows you more time at home with your loved ones, and a better quality of life.

Let us love you, like we love our parents and grandparents!

We offer PT, OT, CNA visits and nurse check ups weekly.

 **254-330-1223**

 **aspenhealthcare.net**



What does a heart attack feel like?

8 warning signs you shouldn't ignore

By **Anandita Kulkarni, MD**
Baylor Scott & White Health

Did you know that every 40 seconds, someone in the United States experiences a heart attack? But heart attacks don't always announce themselves like in the movies. The symptoms can be subtle, varied and easily mistaken for other conditions. Heart attacks can also look different for men and for women, too.

Understanding what a heart attack actually feels like—and knowing that symptoms can differ significantly between individuals—is crucial for getting life-saving treatment as quickly as possible.

What does a heart attack feel

like?

Here are 8 common signs:

While heart attack symptoms can be different for everyone, there are eight common signs that you need to pay attention to.

1. Chest pain or discomfort

The classic heart attack symptom remains chest pain, but it's not always the sharp, stabbing pain many people expect. Instead, most heart attack sufferers describe:

- Pressure or squeezing sensation in the center of the chest
- Heaviness that feels like an something or someone sitting on your chest
- Tightness or constriction around the chest area

- Burning sensation like severe heartburn

This discomfort typically lasts more than a few minutes or goes away and comes back. It's often described as uncomfortable pressure rather than sharp pain, which is why some people dismiss it as indigestion or stress.

2. Radiating chest pain

Heart attack pain rarely stays confined to the chest area. The pain often travels (or "radiates") to:

- Left arm (most common)—from shoulder down to the wrist
- Both arms—creating a sense of heaviness or numbness
- Neck and jaw—often mis-



SPJST Annuities

A Retirement Income You Can't Outlive

- ▶ 1-Year Annuity ▶ 2-Year Annuity ▶ 3-Year Annuity
- ▶ 5-Year Annuity ▶ Traditional and Roth IRAs
- ▶ Flexible Premium Deferred Annuity ▶ 501(c) Annuity

Life Happens in an Instant. Will You Be Prepared?



Ask About Our Life Insurance

Insuring & Enriching Lives Since 1897

254-773-1575 • info@spjst.org • www.spjst.org • 520 N. Main St. Temple, Texas 76501

taken for dental problems

- Back—particularly between the shoulder blades
- Upper abdomen—easily confused with stomach issues

This radiating pain occurs because the heart shares nerve pathways with other parts of the body. Your brain can interpret heart-related pain signals as coming from these other areas.

3. Shortness of breath

Difficulty breathing is one of the most frightening heart attack symptoms. You might experience:

- Sudden breathlessness during normal activities
- Feeling like you can't get enough air even at rest
- Gasping or panting
- Sensation of suffocating

This happens because the heart muscle isn't pumping effectively, causing fluid to back up in the

lungs. Some people experience shortness of breath as their only symptom, particularly women and older adults.

4. Nausea, vomiting and digestive distress

Many people experiencing a heart attack can feel gastrointestinal symptoms that can be easily misinterpreted:

- Sudden nausea
- Vomiting that seems to come out of nowhere
- Severe indigestion that doesn't respond to antacids
- Abdominal pain in the upper stomach area

These symptoms occur because the heart and digestive system share similar nerve pathways. Women are more likely than men to experience these digestive-related symptoms during a heart attack.

5. Cold sweats and clammy skin

Breaking out in a cold sweat is

a common heart attack symptom that people often overlook. This isn't the same as sweating from exercise or hot weather. Instead, you might notice:

- Sudden, profuse sweating without physical activity
- Cold, clammy skin that feels moist and cool to the touch
- Skin that appears pale
- Sweating accompanied by other symptoms like chest discomfort

This cold sweat occurs because your body is in distress and your nervous system is responding to the lack of oxygen-rich blood reaching your tissues.

6. Unusual fatigue and weakness

Extreme, unexplained fatigue can be a warning sign, especially in women. This isn't ordinary tiredness but rather:

Continued on Page 52



SENIOR ACTIVITIES

Monday – Friday • 8am – 5pm

Gober Party House

1516 W Ave H, Temple, TX 76504

(254) 298-5403

Memberships are just \$5 for Temple residents and \$8 for non-residents.

Classes

FITNESS FOR LIFE
COUNTRY WESTERN
DANCES
CHAIR AEROBICS
SENIOR YOGA
COOKING CLASSES

ART
DAYTRIPS
LINE DANCE
STICK FIT DRUMMING
CROCHET & QUILTING
BILLIARDS AT WILSON







RAINEY & RAINEY PLLC

ELDER LAW AND ESTATE PLANNING

Wills & Trusts
Elder Law
Estate Planning
Medicaid Planning
Probate
Guardianship
Special Needs Planning
Marital Agreements

Offices in
Waco & Georgetown



254.752.8644

RaineyAndRainey.com

- Overwhelming exhaustion
- Weakness that makes simple tasks feel impossible
- Fatigue that doesn't improve with rest
- Feeling drained without having done anything strenuous

This symptom can appear days or weeks before a heart attack and is often dismissed as stress or aging. The fatigue occurs because your heart isn't pumping blood effectively, depriving your body of the oxygen it needs.

7. Dizziness, lightheadedness or fainting

When your heart isn't pumping properly, your brain may not receive enough blood, causing:

- Sudden dizziness or feeling off-balance
- Lightheadedness that makes you feel like you might faint
- Fainting or losing consciousness
- Feeling confused or disoriented

These symptoms are particularly dangerous because they can lead to falls or accidents. If you experience sudden dizziness along with other heart attack symptoms, seek immediate medical attention.

8. Anxiety or sense of doom

Many heart attack survivors report an overwhelming psychological component:

- Sudden, intense anxiety without apparent cause
- Feeling of impending doom or that something terrible is about to happen
- Panic or fear that seems to come from nowhere
- Restlessness and inability to find a comfortable position

This psychological symptom occurs because your body recognizes it's in serious distress, even if you can't consciously identify why. Don't dismiss intense anxiety, especially when accompanied by physical symptoms.

Most of all, trust your instincts.

Heart attacks can feel different for everyone, and symptoms can be subtle or severe. The key is not to dismiss unusual symptoms, especially if you have risk factors like high blood pressure, diabetes, smoking history or a family history of heart disease.

It's always better to be cautious and seek medical attention for a false alarm than to ignore the warning signs of a real heart attack. If you're concerned that you might be at risk, speak to your doctor. But if you're experiencing any combination of these symptoms right now, call 911 immediately.

Retaining Medicaid Benefits After the Death of a Spouse

The Zimmerman Law Firm

When one spouse moves to a nursing home and begins receiving Medicaid benefits, it is often expected that they will pass away first. However, this is not always the case. If that Medicaid recipient's spouse dies first, it can have significant implications. Without proper planning, the nursing home resident's assets and their eligibility for Medicaid may be affected. Knowing the right steps to take can help protect these essential benefits and ensure continued care.

Understanding Medicaid Eligibility

Medicaid is a joint federal and state program that assists individuals and families with medical costs and provides essential support for seniors who require nursing home care.

Generally, Medicaid allows the "community spouse" – the spouse residing outside the nursing home – to retain up to one-half of the couple's combined countable assets, up to a maximum limit of \$154,140 in 2024. However, for the nursing home resident, known as the "institutionalized spouse," maintaining eligibility requires their countable assets to remain under \$2,000.

Protecting Medicaid Eligibility

To prevent a community spouse's death from affecting the institutionalized spouse's Medicaid eligibility, it is important that the community spouse update his or her estate plan. The community spouse must consider not only their own financial future but also the continued eligibility and care of their institutionalized spouse. This requires a comprehensive review of their assets, beneficiary designations, and the terms of any existing Wills or trusts. Failure to make necessary updates can inadvertently result in the loss of Medicaid benefits upon the community spouse's death, leading to significant financial strain and disruption of care for the institutionalized spouse.

Continued on Page 54



MORADASM TEMPLE

*A Style of Living You'll Enjoy...
with a Community You Already Love*

Skilled Nursing & Independent Living

Rehab/Skilled Nursing

We accept Medicare, Most Managed Insurance,
Medicaid, Respite & Private Pay

For Rehab/Skilled Nursing: Physical,
Occupational and Speech Therapies, IV Therapy,
Wound Care, Restorative and Long-Term Care Available

Contact Dana Kees: 254-424-2695



Independent Living

Spacious Cottages, Apartment Homes and Cozy Suites,
Full-Service Restaurant Dining. Planned Activities &
Programs, Heated Pool, Walking Paths, Fitness Center,
Wellness Programs, Full-Service Beauty Salon

Contact Rhonda Ferrell: 254-771-1226



One option for the community spouse to ensure that their passing does not interfere with the institutionalized spouse's Medicaid eligibility is to redirect his or her assets away from their institutionalized spouse. By leaving assets to someone else, the community spouse can make sure Medicaid benefits will not be lost.

Alternatively, the community spouse may opt to establish a supplemental needs trust within his or her Will, designating the institutionalized spouse as the beneficiary. These specialized trusts allow funds to be set aside for the institutionalized spouse without jeopardizing their access to benefits.

Steps to Take After the Death of the Community Spouse

In the event of the community spouse's death, certain steps should be taken to protect the institutionalized spouse's Medicaid eligibility:

1. Notify Medicaid. Inform Medicaid of the community spouse's death.

2. Review Inheritances. Determine what inheritances or insurance payouts the institutionalized spouse may receive. If these inheritances push their countable assets above the \$2,000 threshold, it is critical to act quickly.

3. Consider a Spend-Down. If the institutionalized spouse receives an inheritance, they may need to spend down or exempt the excess assets they receive to requalify for Medicaid.

The Role of Professional Guidance

Navigating Medicaid rules and updating estate plans can be complex and challenging. Professional guidance from an elder law attorney can help identify potential pitfalls, develop a comprehensive estate plan, and ensure all legal documents are in order to protect Medicaid eligibility.

For more information about securing Medicaid benefits and safeguarding your spouse's financial future, call The Zimmerman Law Firm at 254-633-3333 or visit www.theZlawfirm.com today.

*Locally owned
Antique & Decor Shop*

Specializing in home decor, furniture, jewelry,
gifts and estate sales!



**Darling Décor
& more** | 100 N. Main
Downtown Temple
817.726.9612

**A Darling
Thrift Store** | 110 N. Main
Downtown Temple
254.624.4938

 **THE
ZIMMERMAN
LAW FIRM P.C.**

SECURE YOUR FAMILY'S FUTURE

- ▶ Wills & Trusts
- ▶ Powers of Attorney
- ▶ Probate
- ▶ Lady Bird Deeds
- ▶ Advance Directives

 **TheZLawFirm.com**
(254) 633-3333
*Your Legacy,
Our Mission*

GARRETT BEACH

Estate Planning and Pets: Something Think About

Young's Daughters Funeral Home and Bereavement Center

The concept of legally transferring pet ownership—should the pet's primary caretaker pass away or become physically incapable of caring for their animals—is relatively new. The wildly publicized story of Leona Helmsley's "richest dog in the world" raised global awareness of the possibility of estate planning for pets. The truth is that estate planning for pets is not something people frequently consider. Although pets are legally classified as property, to their owners, they are valued and loved members of the family.

Attorneys that specialize in estate law can assist pet owners in creating a pet trust. This is a legally sanctioned agreement that ensures that the pet is cared for in the event of your disability or death. The trust not only delegates legal ownership of a pet to a specific person, it also gener-

ally includes a monetary amount to be used for food, veterinary costs and boarding. The trust also lists any other pertinent information for your animal's wellbeing, such as any known allergies, phobias, socialization, grooming, and how you want the pet's remains to be handled when they pass.

Unfortunately, simple, verbal agreements between friends and family members are sometimes not honored. As a result, domestic pets are either abandoned or condemned to a life without love.

The Importance of a Pet Trust

Essentially, when planning the estate of a pet owner, there are three legal documents to consider. The first is the will, which is valid after the pet owner's death. A

Continued on Page 56



Seniors Complete Insurance & Financial Agency, LLC

(254) 836-5112

MEDICARE SUPPLEMENT

MEDICARE ADVANTAGE PLANS

PRESCRIPTION DRUG (Part D)

HEALTH PLANS



Helping You COMPLETE your insurance needs! We are an Independent Insurance Agency.

DENTAL * ANNUITIES * LIFE INSURANCE * LONG TERM CARE * IRA'S

www.SeniorsCompleteInsurance.com

www.Facebook.com/SeniorsCompleteInsurance

"Not connected with or endorsed by the U.S. government or the federal Medicare

Disclaimer: "We do not offer every plan available in your area. Any information we provide is limited to those plans we do offer in your area. To see all available Medicare plans, go to Medicare.Gov or call 1-800-MEDICARE. For ACA plans go to HealthCare.Gov or call the Marketplace at 1-800-318-2596.

will's primary purpose is to distribute property, including pets. A pet trust specifies a trustee by the trust's settlor. A pet protection agreement has fewer formalities than a stand-alone pet trust. It is a less expensive option that also allows the pet owner to establish continuing care for their companion.

The trustee is solely responsible for making suitable arrangements for the care of the pet. Trustees can either be a friend or relative of the settlor, or they can be a professional trustee or corporation. The trustee also delivers the pet to the settlor's beneficiary, who becomes the pet's designated caregiver. There are two types of pet trusts: traditional and statutory. Traditional pet trusts are legally recognized in all states, while statutory pet trusts are only effective in 40 states. Traditional trusts are more expensive to draft, and are more complex. They leave more detailed care instructions for the beneficiary.

Do Your Homework

Sadly, while funds can be allocated for the care of the pet, the beneficiary is under no legal obligation to use the money for that purpose. For this reason, thoroughly considering whom you are entrusting your loved one to is

crucial. Contemplate a person's willingness to assume the responsibilities involved in caring for an animal.

People who are also loving pet owners are likely better candidates than those who are not. Also, question how stable a person's home environment is, and how amicable the relationship is between the pet and the potential caregiver's family. I would strongly recommend naming at least two other alternates if your first choice is either unwilling or unable to serve as the pet's caregiver.

Pet sanctuaries and no-kill shelters are options as well. Also, to determine how much money to leave your pet's beneficiary, average the amount spent on your pet over the last few years. Projecting illness as the animal ages is also smart, as well as considerate of the beneficiary.

ABOUT:

Tripp Carter is by trade a director of two funeral homes in Texas. However, he is also a proud pet owner. Pets to him are like members of his family. Because of this philosophy, he encourages every pet owner to take a proactive stance in ensuring a safe and stable life for his or her pets, and include them in their estate planning.



Compassionate quality care & excellence in customer service.

Our knowledgeable team is
dedicated to you and your comfort!

- Sedation
- Dental implants
- Extractions
- Jaw surgery
- Oral biopsy
- Facial trauma treatment

2703 E. Stan Schlueter Lp.,
Ste. 100, Killeen, TX

254-526-5667

www.killeenoralsurgery.com

Let us help you with your
oral surgery needs!

20 years combined experience

Dr. Daniel Ormeni DMD &
Dr. Andrew J. Campbell DDS





CENTRAL TEXAS MEMORIAL COMPANY

- Custom Designs
- Quality Workmanship
- Large Inventory
- Quick Turnaround Time



208 N. Head St. Belton, TX
254-933-2474

CHOOSE REHABILITATION THAT'S RIGHT *for you.*

ClearSky Rehabilitation Hospital of Harker Heights offers specialized care, including:

- ★ Physician-led, inpatient rehabilitation
- ★ 24/7 nursing care
- ★ Advanced staff training and certifications
- ★ Individualized care plans
- ★ 15 hours a week of physical, occupational, and/or speech therapy
- ★ Family and caregiver education and training
- ★ Coordination of care post-discharge



ClearSky
Rehabilitation Hospital
of Harker Heights

Learn more: 254.236.6820 or
ClearSkyHealth.com/HarkerHeights

750 W. Central Texas Expy.
Harker Heights, TX 76548





Est. 1972
Custom Draperies
By Lydia





Family owned & operated for two generations
Now run by Lydia's daughter Monica!

We design & fabricate in our own workroom!
Custom Draperies - Fabrics - Blinds - Shutters - In-Home Services

1305 N Main St. Belton, TX | 254.939.1070



**Come Visit our Booth to Learn
how to use a Fire Extinguisher!**

**FIRE PROTECTION
SERVICES**

- Chimney & Fireplaces
- Dryer Vents
- Fire Extinguishers





Certified • Insured
Experienced
Family & Veteran Owned

254-547-6087

Tips to Help Seniors Recover From Surgery

Main Street Medical Supply

We recently came across an article about recovering from surgery. We have many customers and caregivers come into the store dealing with surgical recoveries and we know it can be a difficult time. We decided to pull out the helpful parts of the article here, for you, but if you would like to read the original article just visit www.dailycaring.com to check it out.

First, create a list of items your older adult will need post-surgery. Most people bring home new medications after surgery, but seniors may require additional items. Wheelchairs, hospital beds, compression socks, and leg braces are just a few examples of what may be needed for the recovery process. Scrambling at the last minute to find and purchase these items can be stressful. To reduce stress talk with the nurses and doctors ahead of time and start making a list of items that will be needed upon your return home.

It is also a great idea to prepare the home for their return. For a smooth transition home, clean the house

and re-arrange furniture to remove obstacles and hazards. This helps make their recovery as easy as possible. Begin by clearing pathways and removing any throw rugs or other items that could cause a fall or slip. Place remote controls, phones, books, and other frequently used items within easy reach.

Once home and recovering you are going to want to make them as comfortable as possible. For seniors, recovery from major surgery can be a slow, frustrating process. If they had knee, ankle, or leg surgery, their doctor may have instructed them to elevate their legs.

Be warned – although it seems simple, improperly elevating the legs can have negative effects. A leg elevation pillow helps keep their legs in a raised position that promotes healing.

Little details like these can be tricky, so when in doubt ask the professionals.

If you are the care giver, try to accompany them to follow-up appointments. Even if your older adult doesn't have any memory problems, it can be benefi-

Continued on Page 60



SUE LOCKETT
Realtor



SueL321@aol.com
254-718-3394
4016 S. 31st St. Ste. 200
Temple, TX 76502
License# 0423502

**Trusted with your home
buying needs since 1991!**



**Our home is your home for today,
tomorrow, and years to come!**



Young's Daughters
Funeral Home & Bereavement Center

Funeral
Pre-Arrangements
Estate Planning Book,
Will, Living Will,
General Power
of Attorneys,

 **254-401-1302**  

4235 E. US HWY 190, Temple
www.youngsdaughters.com



cial to accompany them to follow-up doctor appointments. As their caregiver, you may be able to fill in details about their health and recovery that they may not immediately remember when the doctor asks questions.

This will also help you as you begin to learn their limitations. Doing too much too soon after surgery can cause a setback in recovery. The healing process is already slow for older bodies – the last thing you want is for them to do something that puts them back at square one. Be aware of hospital delirium. Even if your older adult doesn't have dementia, they could become confused after surgery. Post-operation delirium is common in older adults so caregivers should be prepared in case it happens. Delirium can mean slower healing and it can be a scary experience for seniors.

Most importantly, please make sure you ask for help when you need it! If you're caring for a parent or spouse, it's normal to feel overwhelmed. If you feel yourself becoming stressed out and irritable, don't be ashamed to ask for help. We are here to help. At Main Street Medical

Supply, we pride ourselves in knowing our com-

munity and knowing our products. We are here to help you find what you need or to point you in the right direction. Never hesitate to call or come into the store with your questions.



**Hill Country
community
Action**

**HELPING PEOPLE.
CHANGING LIVES.**

HCCAA.com

Why Plan Ahead for Funeral Wishes?

Harper Talasek Funeral Home

You plan for everything in life — birthdays, anniversaries, weddings, vacations, homes, retirement, and much more. Why shouldn't you also plan for final wishes? While no one likes to think about their own death, the fact remains that someday your family will need to make dozens of hard decisions to arrange your final life tribute.

Your family will want to celebrate you in death just as they did in life. They will want to gather together, support one another, remember you, and honor your legacy. Even if you don't want a big fuss, the fact still remains: Someone will be responsible for making funeral plans for you. But why couldn't that person be you?

You may not know that you can plan a funeral, memorial, or cremation in advance. Planning ahead for funeral wishes does more than record your final wishes; it also alleviates the burdens that fall on loved ones at the time of loss. Think about it. After hearing that you have died, your family will be distraught, grief-stricken, and possibly numb

with shock. It will be hard enough to make even a simple decision like what to wear to the funeral—much less to plan a service that they feel good about and that does justice to the life that you've lived. That's a lot of pressure!

Let's take some of that pressure off...

A well-thought-out celebration of life helps to remove a lot of the stress, anxiety, and doubt that often plagues newly bereaved families. If you have ever lost a loved one and planned their funeral, you know that planning ahead is an incredibly thoughtful gift of love!

Let's look at some of the main reasons people decide to plan ahead for their funeral

Funeral planning can save your family money.


When most people are called upon to plan a funeral, they do so for the first time in their lives. Because of this, they don't know very much about how to keep costs from

Continued on Page 62

Turning 65 or new to Medicare?


I'm here to help you navigate Medicare in Texas

If you're new to Medicare or have some questions, I'm here to help you make sense of it all. Reach out to me for personalized support throughout the process, from learning about your Medicare Advantage plan options to enrolling in the right plan for you. I even offer house calls, bringing info and answers into the comfort of your home.



Call a licensed Humana sales agent

Bryan "Scott" Vance
512-496-3205 (TTY: 711)
 Monday – Friday
 8 a.m. – 5 p.m.
BVance@humana.com



Y0040_GHHHXDHEN_25_SMAD_C



IPA

INTEGRATED PAIN ASSOCIATES

Dedicated to helping those suffering from pain.

Start your journey to pain relief by choosing Integrated Pain Associates.



Board Certified Physicians



Minimally Invasive Procedures



Advanced Therapies

(254) 556-5769

IPACLINIC.COM



ballooning and often end up with a pretty expensive funeral they have to put on a credit card or dip into savings to pay for. If your family knows your exact wishes, they can save money by avoiding unnecessary spending.

Funeral planning allows your family to spend more time together.

At the time of loss, the last thing family members want to do is spend several hours at a funeral home making arrangements. If you outline your wishes for a final tribute, your family can instead spend that time together, offering comfort, support, and love to one another at a time when they need it most.

Funeral planning helps to avoid arguments.

The loss and burial of a loved one is a very emotional time. If a family disagrees about which options to choose, emotions may run high. Even when a consensus is reached, family members may continue to feel anxiety, doubt, and regret about the decisions and how they were made. However, when family members know exactly what you want, they experience greater peace knowing they are honoring your final wishes.

Funeral planning brings peace of mind even before you die.

Have you ever completed a big project and just felt a weight lift off your shoulders? That's what it feels like when you finally take that step and plan ahead for your funeral wishes. Not only does it bring you peace of mind, but it can also comfort family members who know they won't have to face those difficult decisions on one of the worst days of their lives.

Keep in mind that a well-planned final tribute offers all of these benefits and more without the need to pay for services or merchandise ahead of time. While paying for the funeral in advance helps your family even more financially, it is not entirely necessary to reap the rewards of planning ahead. It is important to keep finances from getting in the way of planning ahead as much as you can. You can always consider your payment options later. For the time being, your best source for information on planning ahead is your local funeral home. Most funeral homes even offer complimentary funeral planning services to the community. Contact your local funeral home today to speak with a qualified, professional funeral planning expert. For more information, visit FuneralBasics.com.

BUFFER LESS.

Astound WiFi just works.

1.800.4.ASTOUND
astound.com

© 2025 Radate Media Co., LLC d/b/a Astound Broadband. All rights reserved. AST05

Astound
WiFi • Mobile • TV

10 Signs It Might Be Time To Place Your Loved One In A Residential Care Home

Little Elm Residential Care Home

Whether you're caring for your loved one or they live on their own, choosing to place them in a care home is a tough decision. You might feel guilt, doubt, shame, or other emotions that influence your choices. Your loved one may have asked never to be admitted to a facility, and you're struggling to honor that request.

At Little Elm Residential Care Home, we focus on providing a safe, caring environment where your loved one can thrive and feel a sense of well-being. Whether you live in Belton, Killeen, Waco, Temple, or other nearby areas, this guide can help you determine the right time to place your loved one in a care home.

1. Difficulty Managing Their Daily Living Activities (ADLs)

If your loved one is having difficulty with tasks like

dressing, bathing, feeding themselves, and other ADLs, and you're struggling to meet their needs, let Little Elm RCH help while preserving their dignity.

2. Mobility Issues

Falls can lead to injury. If your loved one is experiencing falls or balance issues, allow Little Elm RCH to provide a safe and secure, fully monitored environment for them.

3. Memory Issues

Age-related forgetfulness is normal; however, when forgetfulness turns into forgetting to take medications, eat a meal, or forget where they are, and other memory problems arise, this can become a recipe for disaster. At Little Elm RCH, we provide a safe and secure environment, along with memory care, for your loved one.

Continued on Page 64

Heart of Central Texas Independent Living Center, Inc

"Cool Tools" That enhance your life



- * Amplified Phones
- * Talking Wrist Blood Pressure Cuff
- * Moshi "Talking Clock"
- * ID Bracelet
- * Kitchen Gadgets
- And MUCH, MUCH MORE!

Serving individual's with disabilities and/or chronic illness regardless of age or income. Providing and promoting programs to empower you to attain or continue a quality of life & an independent lifestyle within the community to live Your life...Your way

- **HOCTIL** can help expand your knowledge of options
- **HOCTIL** can provide resources for a Healthier You
- **HOCTIL** can assist you living a more accessible life
- **HOCTIL** can assist in the purchase of goods too

2005 Commerce St.
Belton, TX 76513
254-933-7487

1105 Wooded Acres, Ste 660
Waco, TX 76710
254-754-7050

www.hoctilc.org & Facebook

HOCTIL is a 501 C3; non-profit organization funded, in part by a grant from the Administration of Community Living & Texas Health and Human Services Commission



MAIN STREET

— MEDICAL SUPPLY —

BRINGING HEALTH & WELLNESS HOME



1225 N Main Street in Belton

254-831-3093 M-F 9am-6pm

4. Weight Loss and Poor Nutrition

Is your loved one losing weight, skipping meals, or are you unable to keep up with their nutritional demands? Allow Little Elm RCH to encourage your loved one to eat nutritious meals and work with their PCP for nutrition ideas.

5. Personal Hygiene

Does your loved one wear the same clothing day after day? Do they refuse to shower or brush their teeth? Declining hygiene can become an issue, and if you are having difficulty keeping up with their personal care and grooming, Little Elm RCH can offer respectful daily assistance.

6. Isolation and Loneliness

When our loved ones live alone, they can often isolate. Are they refusing to participate in activities or seeing friends and family? Little Elm RCH encourages activities and socialization. There are opportunities to meet new people and build lasting relationships.

7. Mismanaged Medications

Are medications becoming more confusing? Is your loved one missing doses or doubling up on them? This can be dangerous for your loved one, and if not handled properly, can quickly get out of hand. Little Elm RCH has trained staff to manage medications and ensure your loved one takes their medications correctly.

8. Home Safety

Sometimes our sanctuaries can become dangerous. Poor lighting, cluttered spaces and walkways, and lack of supervision while walking or eating can create hazards for our loved ones. At Little Elm RCH, we take all precautions necessary to ensure the safety and security of your loved one.

9. Caregiver Burnout/Compassion Fatigue

You're doing the best you can. You may work a full-time job and take care of your parent or spouse. You may not have a sound support system. You may feel guilty for even thinking about placing your loved one somewhere else. Providing care should



Copperas Cove
Nursing and Rehabilitation

(254) 547-1033
607 W Ave B Copperas Cove, TX 75860
copperascovenursing.com

Our goal is to provide for more than just physical needs for our long-term care residents - we also strive to develop a personal relationship with each resident and family that we serve.



Can't Hear on the Phone?

I can't wait to enjoy the performance tonight with you I'll meet you at the theater

No Landline Needed!

Enjoy phone conversations confident you'll catch every word! Read closed captions of everything your caller says.

Selena Alvarez
713-416-5002
selena.alvarez@oeius.org

CapTel®
Captioned Telephone

never come at a cost. At Little Elm RCH, we allow you to become your loved ones ' loved one again. Allow us to be the caregiver, and you love them.

10. Increasing Doctors and Hospital Visits

Frequent visits to the ER and urgent care may indicate that your loved one requires consistent monitoring and professional care. Little Elm RCH offers 24/7 support and care to address the needs of your loved one.

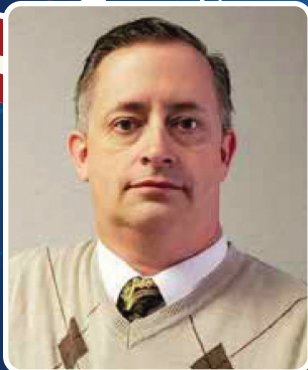
At Little Elm Residential Care Home, you will only find compassionate care. Our residents thrive because we offer consistent, 24/7, round-the-clock personalized care. We provide a warm, home-like environment where each resident feels like part of the family.

If you recognize any of these or all of these signs that it might be time to consider placement, please do not hesitate to reach out to Little Elm Residential Care Home. We are here to meet your needs 24/7. Contact us today at 254.314.8340 to schedule a tour and to speak with our care coordinator. Let's create a brighter future for your loved one and you...together.



We Make
MEDICARE EASY

**We solve the financial
problems living too long,
dying too young
or becoming sick**



Dr. Scott M. Zipp, D.D., SSG (R)
Harker Heights, Texas
912-321-2977 • smzipp@gmail.com



What is a Lady Bird Deed?

The Zimmerman Law Firm

The Lady Bird Deed, formally known as an Enhanced Life Estate Deed, has surged in popularity in recent years. Originating in the 1980s and named after the former First Lady, Lady Bird Johnson, this specialized deed allows property owners to maintain control and use of their real estate during their lifetime while ensuring a seamless transition of ownership when they pass away.

How Does a Lady Bird Deed Work?

With a Lady Bird Deed, property owners can transfer ownership of their land to someone else while retaining the ability to use and enjoy the property during their lifetime.

Unlike traditional life estate deeds, however, Lady Bird Deeds are revocable, meaning that they can be changed or taken back. Lady Bird Deeds also allow property owners to retain full control over their property during their lifetime by giving them the ability to sell, mortgage, or gift the property, without needing to get permission from the people who would otherwise inherit the land after the property owner is gone. This flexibility enables property owners to adapt to changing circumstances, ensuring that their estate plan remains aligned with their evolving needs.

Advantages of Lady Bird Deeds

Lady Bird Deeds offer a number of key benefits:

1. Use and Profit: You keep the

ability to use and profit from your property during your lifetime.


2. Revocable: You can change or cancel a Lady Bird Deed at any time.

3. No Gift Tax: You do not incur any federal gift tax liability.

4. Preservation of Property Tax Exemptions: You do not lose your homestead or other property tax exemptions.

5. No Probate: Your property automatically transfers to your beneficiary at the time of your death, without the need for probate.

6. Tax Benefits: Your beneficiaries receive a step-up in basis in the property at the time of your death, allowing them to minimize capital gains tax consequences if the property is sold.



The power to
be at peace.

Find your center
with us by your side.

Visit [MyBSWMedicare.com](https://www.MyBSWMedicare.com) today.



Baylor Scott & White
Health Plan

To find out if a Lady Bird Deed is right for you, call The Zimmerman Law Firm at 254-633-3333 or visit www.theZlawfirm.com today.



Your Soultion for Tranquil Living

Home Health

- Skilled Nursing Care
- Physical Therapy
- Occupational Therapy
- Speech Therapy
- Medical Social Worker
- Home Health Aides



Home Care

- Companionship
- Light Housekeeping
- Memory Care
- Respite Care
- Driving
- Bathing/Grooming
- Medication Reminders
- Meal Preparation



Hospice

PAID BY MEDICARE

- Comfort Care
- Pain Management
- Spiritual Counseling
- Nursing Care
- Family Education
- Bereavement Care
- Social Work Services



The Military Funeral Service

Young's Daughters Funeral Home and Bereavement Center

A military funeral service is an important way to honor a person who has bravely defended and served his or her country. Military funeral traditions can actually be traced back to ancient Greece and Rome. While today's ceremonies still incorporate some of these ideas and principles, current military funerals also have a decidedly American feel. They are full of respect and honor, and can also be a source of comfort for surviving family members and friends.

United States law now mandates the rendering of military funeral honors for an eligible veteran at the request of the family. This funeral comes at no cost to that family, courtesy of the Department of Defense. This allows the brave men and women to receive the gratitude and honor that they deserve, and is an important way of allowing the family to mourn the loss of a loved one.

At the service you will see a flag draped over the coffin. If you are having a chapel service, the flag will



be pulled away from the head of the coffin and the coffin can be open for viewing (should you so request). There should not be a spray of flowers on top of the flag. If you wish to adorn the casket with flowers, request a crescent-shaped arrangement from the florist. This is to be placed upon the open lid of the coffin at the upper left corner.

At the gravesite, a military detail (if available) will carry the coffin to the grave and prepare for honors.



Ask how you can receive a Free Dermaplane

Voted Best 4 years, Zsa Zsa brings mastery, innovation, and personalized care to every face she touches. Whether you're ready to transform your skin, refine your routine, or experience elite-level care, now is the time to invest in radiant, confident skin.

ZSA ZSA HOWELL, C.E., M.A.P., L.S.O. SPECIALIZING IN PRO-AGING SKIN REJUVINATION AND ADULT ACNE

#1

Alternative to Botox, fillers, facelifts or threads.

RESULTS DRIVEN





MEDICAL AESTHETICS

THE BEST
Reader's Choice Award

2919 S. Market Loop, Temple • 254-541-7837

ZMedicalAesthetics.com

**Kids coming over?
Keep them safe.**



McLane Children's
BaylorScott&White

Learn more at our injury prevention booth.



The honors will include details about the individual's service (usually given by family clergy or a family friend), military rifle salute (if available), folding of the flag, presentation of the flag, and the playing of Taps. Military honors are provided to the family at no cost.

Who is eligible for a military funeral?

The following people are eligible to receive a military funeral:

- Military members who are currently on active duty
- Military retirees
- Members and former members of the Selected Reserve
- Eligible U.S. veterans
- Veterans who served at least one term of enlistment and separated under conditions that do not include dishonorable discharge

If you have questions about how to apply to receive a military funeral for your loved one, contact us and we will be able to provide guidance on completing the process.

Noticing memory changes?

We're looking for adults over 50 to participate in memory research

Help researchers at The University of Texas at Austin Dell Medical School and Baylor University learn more about strategies to support day-to-day memory tasks.

Learn More

☎ 254-710-2472

✉ memorystudy@baylor.edu








☎ 254-933-0036 paul.mccray@fairwaymc.com
3923 S. General Bruce Dr. Temple.

BENEFITS OF A REVERSE MORTGAGE LOAN

- Turn your home equity into tax-free cash*
- No mandatory monthly mortgage payments

(Borrower must still pay taxes, insurance and upkeep fees)

- Never owe more than the home is worth when your loan becomes due and payable, and the home is sold
- Bridge the Medicare gap from age 62 to 65
- Pay for long-term care expenses



RETIRE IN THE HOME THAT'S RIGHT FOR YOU

Paul McCray

Fairway Home Reverse Mortgage Specialist

*This information does not constitute tax/financial advice. Please consult a tax/financial advisor regarding your specific situation. **There are some circumstances that will cause the loan to mature and the balance to become due and payable. Borrower is still responsible for paying property taxes, insurance and maintenance (and HOA fees, if applicable). Credit is subject to age, property and some limited debt qualifications. Program rates, fees, terms and conditions are not available in all states and subject to change.

Copyright©2023 Fairway Independent Mortgage Corporation ("Fairway") NMLS#2289. 4750 S. Biltmore Lane, Madison, WI 53718, 1-866-912-4800. All rights reserved. Fairway is not affiliated with any government agencies. These materials are not from HUD or FHA and were not approved by HUD or a government agency. Reverse mortgage borrowers are required to obtain an eligibility certificate by receiving counseling sessions with a HUD-approved agency. The youngest borrower must be at least 62 years old. Monthly reverse mortgage advances may affect eligibility for some other programs. This is not an offer to enter into an agreement. Not all customers will qualify. Information, rates and programs are subject to change without notice. All products are subject to credit and property approval. Other restrictions and limitations may apply. Equal Housing Opportunity.




3 steps to healthy feet (and 4 all too common problems)

By Jacob Zide, MD

Baylor Scott & White Health

You probably don't spend much time thinking about your feet if they are working as intended — carrying you to and from where you want to be. But if injury or pain ever affects your ankles or feet, it's likely all you will be able to focus on, as most of my patients can tell you.

Taking care of your feet

Practicing as a foot and ankle surgeon, I see the impact conditions of the lower extremities have on people going about their daily lives. While many of the problems I treat are not readily preventable, there are three steps everyone can take to reduce their risk.

1. Check it out.

Everyone should regularly inspect their feet for anything out of the ordinary, such as sores or cuts. It is especially important for people with diabetes to carefully inspect their feet twice a day, as diabetic foot wounds can lead to serious complications.

2. Stretch it out.

A lot of aches and pains in the feet and ankles actually are caused by a tight calf further up the leg. Performing stretches for your calf and Achilles tendon (which runs along the back of your ankle) can help prevent both pain and the potential for injury.

3. Switch it out.

Do not wait until your shoes have no tread left to get new ones. Changing out your shoes before they are worn out is important to protect your feet, reduce

Turning 65 or new to Medicare?

**I'm here to help you
navigate Medicare in
Texas**

If you're new to Medicare or have some questions, I'm here to help you make sense of it all. Reach out to me for personalized support throughout the process, from learning about your Medicare Advantage plan options to enrolling in the right plan for you. I even offer house calls, bringing info and answers into the comfort of your home.



Call a licensed
Humana
sales agent

GERALD L. RAMSEY
254-760-5778 (TTY: 711)
7 Days a Week
8 A.M. – 8 P.M.
coper805@cs.com

Humana.

Y0040_GHHXDHEN_25_SMAD_C

GILL CONSTRUCTION

*Providing quality home
remodeling services since 2019.*



Create a space that reflects
your life's journey.



**Stop by our booth,
we've built you a smile!**

Get a free
consultation!

(254) 369-5978

office@gillconstruction.com

12102 Farm to Market Rd. 439 Unit A,
Nolanville, TX



foot pain, and decrease the risk of an ankle injury.

Foot issues to seek care for

Even if you follow these three steps, some foot and ankle conditions may be unavoidable. The good news is that the field of foot and ankle treatment has progressed rapidly over the past 20 years, particularly for addressing four of the most common foot and ankle conditions.

1. Bunions

If they aren't causing pain or issues with shoes or otherwise impacting quality of life, bunions don't need to be treated. But if they are causing problems, surgery may be the best option for long-term, effective relief. Today, bunion surgery is done as an outpatient procedure, meaning no hospital stay is required, and patients now are usually back walking within a matter of days rather than weeks.

2. Ankle sprains

Anyone who has lived an active lifestyle likely has had to deal with a sprained ankle at some point. In

most cases, sprains can be treated at home with rest, ice, compression and elevation. Occasionally, a temporary brace or physical therapy may be beneficial. However, if a sprain or series of sprains creates ongoing ankle pain and/or instability, there are surgical options that can restore function and stability.

3. Flatfeet

Like bunions, flatfeet (also called fallen arches) may not cause any pain or problems and consequently, do not require any treatment. However, if they are causing foot or ankle pain, treatment may be necessary. Something as simple as shoe insoles or a brace can often be effective but sometimes outpatient surgery is warranted.

4. Ankle arthritis

As with any other joint, ankles are susceptible to arthritis that only gets worse with more mileage. Injections and bracing can provide relief for mild to moderate cases of arthritis, but for more advanced

Continued on Page 72



Harker Heights
Parks & Recreation
Creating Community



Senior Recreation Program

Activities & Events

for Ages 50 & Up

Granny Basketball • Active Activities
Games • Arts & Crafts
Educational Classes & More!

254-953-5657
Recreation Center
307 Miller's Crossing, Harker Heights
www.harkerheights.gov/parksandrec



Join Us at the Senior Expo!





 **CONTACT US**

www.BeltonTexas.gov
Or
Visit Us At:
301 East 1st Avenue
Belton, TX 76513
254-933-5832

Elect
DAWN RICHARDSON
 TEXAS REPRESENTATIVE DISTRICT 54

★★★
**TEXAS DESERVES
 A NEW DAWN!**



**Military Wife and Daughter,
 Mother**

39 Year Retired Educator

**Will Fight for:
 Funding Our Public
 Schools**

**Womens' Rights
 Affordable and
 Accessible
 HealthCare**

**Protecting Veterans'
 Benefits**

**Putting Bell County
 First, NOT Politics!**

POL. AD PAID FOR BY COMMITTEE TO ELECT Dawn Richardson.

cases, ankle fusion or ankle replacement may be the best option. Both procedures have a strong record of success.

No one looks forward to surgery, but with advances in procedural techniques and tools, people are getting better results, recovering faster and are often back on their feet quickly. As treatment options have expanded — including non-surgical options and an expanded portfolio of minimally invasive procedures — you have many more ways to find relief and put your best foot forward.

Find an orthopedic specialist today to help manage your foot or ankle pain.

About the Author

Jacob Zide, MD, is a foot and ankle surgeon on the medical staff in Baylor Scott & White – Dallas, McKinney and Plano. In addition to patient care, his practice focuses on research and is home to one of the longest-running foot and ankle fellowship programs in the country, training the next generation of foot and ankle specialists. Get to know Dr. Zide today.



Important Facts You Need To Know About Your Veteran's Burial Benefits

Young's Daughters Funeral Home and Bereavement Center

When it comes to the burial of a person who served in the armed forces, it's important that family members and friends know what their loved one is entitled to when it comes time to lay that person to rest. Many people are confused about the benefits that veterans are entitled to, making these 10 facts important to learn and understand:

Fact 1: The U.S. Department of Veterans Affairs benefits do not cover all of the funeral or cremation arrangements of honorably discharged veterans

There are monetary, recognition, and service benefits that are available to this veteran's family; however, reimbursement for funeral or cremation

costs is limited. Typically this kind of reimbursement only applies to veterans who have:

- Retired from the armed services
- Were disabled in the line of duty
- Died in a VA hospital or nursing home while under VA contract

A family should do some research about the benefits that apply to their loved one, as these guidelines are meant to serve only as an overview.

Fact 2: *You will need documentation to verify military service*

In order to verify military service, you will most likely need to provide discharge papers. If the family does not have this paperwork available at the

Continued on Page 74



Whole-body, Cognitive, and Sensory
Rehabilitation for New or Chronic
Conditions

Book a free consultation today!

www.neurogrowhealth.com

In-Home / Cash-Based / Expert Care

254-203-9282

time of the individual's death, the funeral home can help to secure this necessary information.

Fact 3: *A veteran's family needs to request an American flag*

A flag is provided free of charge, and can be used to drape over the casket or accompany the urn of the veteran who has passed away. The flag is typically presented to the next of kin. In order to obtain this flag, the family should complete an Application for United States Flag for Burial Purposes form and provide a copy of the veteran's discharge papers.

Fact 4: *Military funeral honors ceremonies need to be scheduled in advance*

Federal law states that every eligible veteran must receive a military funeral honors ceremony, including the folding and presentation of the United States flag and the playing of taps, should the family request such a service.

Fact 5: *Veterans' caskets are not free of charge*

Neither the VA nor the branches of the armed services offer a free casket for a deceased veteran, except in the instance that death occurred while on active duty.

Fact 6: *A Presidential Memorial Certificate must be requested*

The Presidential Memorial Certificate is an engraved paper certificate that is signed by the current president. It honors the memory of a deceased veteran. To receive this prestigious certificate, the family of the veteran can apply at any VA regional office or by U.S. mail.

Fact 7: *For those veterans who are not buried in a VA national cemetery, monetary burial benefits are limited*

Those who are buried in a private cemetery may be eligible for a partial reimbursement to cover burial costs. This typically includes a \$700 burial allowance and a \$700 plot allowance.

Fact 8: *There are requirements that must be met in*

Experience the Oceans Difference Call to Make a Referral 254-870-4874

Oceans Behavioral Hospital Waco accepts adult and senior patients 18+ experiencing severe mental health challenges.

PROGRAMS AND SERVICES

- Assessments and admissions available 24/7
- Easy referral process for inpatient and outpatient services
- Daily assessment by a psychiatrist or psychiatric nurse practitioner
- Medicare, Medicaid and commercial plans accepted
- Transportation available within 20 miles when needed
- Medication management
- Discharge planning and placement
- Telehealth consultation available
- Specialized treatment plans to meet patients' unique needs



5931 Crosslake Parkway
Waco, TX 76712
Fax (254) 870-4666

oceanswaco.com



order to bury a person in a VA national cemetery

Those who died while on active duty and veterans who were discharged under conditions other than dishonorable are entitled to be buried in a VA national cemetery.

Fact 9: *Headstones for burial space in a private ceremony must be requested*

At no charge to the family, the VA will provide a government headstone or marker for the grave of a deceased eligible veteran.

Fact 10: *Replacement military service medals or awards must be requested in writing*

The next of kin is able to ask for replacements of awards or decorations. If the veteran is still alive, they must provide their signed authorization in order to allow family members to ask for replacements.

Understanding the benefits that your veteran is eligible for ensures that they get the kind of burial that fully acknowledges their service to their country.



American Hearing Center in Temple joins Hearing and Brain Centers of America

Hearing and Brain Centers of America

On July 21, the Hearing and Brain Centers of America, the nation's highest-rated hearing healthcare provider, proudly announced the addition of the American Hearing Center in Temple, Texas, as its 17th location in the United States and the fourth in Texas.

Led by well-regarded local hearing instrument specialist Moni Johnson and audiologist Dr. Rita Johnson, Au.D., the Temple location offers decades of expertise and a deep-rooted dedication to serving seniors in Temple, Killeen, Belton, and throughout Bell County.

The integration of the American Hearing Center into this network enhances the organization's ability to deliver innovative, patient-centered solutions that address hearing loss and tinnitus, as well as their associated cognitive risks, such as dementia.

Moni Johnson and Dr. Rita Johnson have long been trusted figures in the Bell County community, earning accolades for their compassionate and expert care, particularly for the nation's veterans.

Moni, an empathetic specialist, has dedicated his career to helping seniors reconnect with their loved ones through improved hearing. His personalized approach, along with extensive knowledge of prescription-grade hearing aids, ensures that each patient receives tailored solutions to enhance their quality of life.

Dr. Rita Johnson, Au.D., brings a wealth of clinical expertise as an audiologist, specializing in comprehensive diagnostics and treatment plans for hearing loss and tinnitus. Their shared commitment to ongoing education and patient awareness has made the American Hearing Center a beacon of hope for those facing hearing challenges in Temple and Killeen.

"For years, Moni and Rita have been pillars of support for the seniors of Bell County, helping them navigate the challenges of hearing loss and tinnitus with empathy and expertise," said Dr. Keith Darrow. "Their alignment with Hearing and Brain Centers of America is a natural fit, as their patient-first philosophy mirrors our mission to provide life-changing medical treatment while prioritizing affordability and cognitive health. We are thrilled to welcome them to our growing family."

Patients at the Temple Hearing Center will benefit from Dr. Darrow's protocol, which emphasizes early treatment to mitigate the social isolation, depression, and cerebral atrophy associated with hearing loss. By addressing these issues promptly, Hearing and Brain Centers help patients maintain their independence, engage more fully in social interactions, and reduce their risk of cognitive decline.

A hallmark of Hearing and Brain Centers of America is its commitment to making high-quality hearing care accessible to all. Dr. Darrow has pioneered a low monthly subscription model for the medical treatment of hearing loss and tinnitus, eliminating the prohibitive upfront costs of traditional hearing aids. This innovative approach includes all-inclusive coverage, a price lock guarantee, and flexible financing options, ensuring that no patient is denied care due to financial constraints. The organization also collaborates with the nonprofit Sound of Life Foundation to support those unable to afford even the low monthly plans.

"At Hearing and Brain Centers, we believe that a treatment decision should never be a financial decision," said Moni Johnson. "By joining forces with Dr. Darrow, we can offer our patients in Temple and Killeen the most advanced hearing and tinnitus treatment plans. This allows us to focus on what matters most: helping our patients hear better and live fuller lives while preventing decline to the best of our ability."

Dr. Rita Johnson emphasized the transformative potential of this approach.

"Our patients often tell us that treating their hearing loss has not only improved their ability to hear but also revitalized their social lives and mental clarity. By adopting Dr. Darrow's methodologies, we're helping seniors in Bell County stay connected to their families and communities while safeguarding their cognitive health."

To celebrate this milestone, Hearing and Brain Centers of America invites the Bell County community to learn more about the transformative power of its treatment methodologies. Residents are encouraged to request a complimentary copy of Dr. Darrow's best-selling book, *Preventing Decline: Advances in the Medical*

Treatment of Hearing Loss and Tinnitus, at www.HBCAbookoffer.com.

This resource offers valuable insights into the science of hearing health, practical strategies for managing tinnitus, and the cognitive benefits of early treatment.

“We’re excited to bring Dr. Darrow’s revolutionary approach to Temple,” said Dr. Johnson. “By combining our local expertise with the resources of Hearing and Brain Centers, we’re poised to make a lasting impact on the lives of our patients. We invite everyone to visit our hearing center, schedule a complimentary assessment, and discover how better hearing can enhance their quality of life.”

For more information, visit www.newsoundsolutions.com or call (254) 735-2059.



Lift Chairs: Comfort, Independence, And Support Right At Home

Main Street Medical Supply

Choosing the right furniture for your home is crucial for optimum function, comfort, and relaxation. On the list of essential furniture pieces to complete your home set up, reclining chairs are a staple. To make maneuvering and relaxation even easier, you should be looking at lift recliners specifically. There are a lot of benefits a lift chair can offer you over a standard recliner that make the purchase worthwhile. For anyone who's experienced difficulty getting up from a standard chair, a lift chair can be life changing. These versatile, stylish chairs don't just look like regular recliners—they provide added support that can make daily life easier and more comfortable. One of the standout benefits of a lift chair is its ability to aid mobility. With the push of a button, the chair smoothly lifts the user into a standing position or reclines for relaxation. This feature can be empowering for individuals who face mobility issues, giving them the confidence and ability to get up and

move around without needing assistance. Modern lift chairs come with easy-to-use remote controls, making it simple to adjust positions. Users can switch from sitting to reclining or standing with just a press of a button. Many models also come with additional features, such as built-in massage, heating, and lumbar support, all controlled from the same handheld remote for a truly personalized experience. Lift chairs are designed with health in mind, offering multiple positioning options that can reduce pressure on joints and improve circulation. Spending too much time in one position can lead to discomfort or even swelling in the legs, but the lift chair's recline options help elevate the feet and reduce these effects. For anyone who spends extended periods seated, a lift chair can be a real game-changer. At Main Street Medical Supply we have a wide selection of lift chairs with a variety of features. We are also extending our No-venber special to the end of the year! Come in and buy a lift chair and you will get a FREE rol-lator too!



“**Comfort, Independence and Support;
Everything we want to give you at our
Senior Expo**”

**YOU: GIMME, GIMME
SHELTER**



**TANNER
ROOFING.COM**

US: CAN'T YOU HEAR

ME KNOCKING?

(254) 939-0343



How to grocery shop for nutritious foods on a budget

By Alessandra Stasopolis MS, RDN, DLN

Baylor Scott & White Health

With grocery prices increasing, you probably feel like you are overspending on groceries every time you go to the store these days. Something I often hear when coaching others is that it's especially expensive to eat healthy.

When I explore what healthy food means to them, often I hear fresh produce, organic meats and nothing from the middle aisles of the grocery store. When defined like this, it makes sense why people often feel like eating healthy is not cost effective. This definition eliminates half of the grocery store.

But what if we expanded our definition of healthy foods? See, foods can't hold moral value because they aren't alive. So, instead of thinking of the health factor of foods as "good versus bad," maybe we should think of health in variety. Why can't foods in the middle of the grocery store, which are often more affordable, be healthy in a varied diet?

That brings us to the cost factor. If we focus on uti-

lizing foods from all parts of the grocery store, we can often save money. Food that is located in the middle of the grocery store is nutritious, can fit into your diet and often save you money.

A quick side note: There is also nothing wrong with having fun foods (like desserts or potato chips) in your grocery haul. All foods nourish us in different ways!

12 more affordable grocery store food options

Here are a few more affordable options that can help you save money on your grocery bill and still provide a wealth of nutrients in a varied diet:

1. Canned veggies (including beans and peas), fruits and proteins
2. Tofu, tempeh and edamame
3. Frozen veggies, fruits, proteins and meals
4. Dried fruits and veggies
5. Peanuts, nuts and seeds
6. Peanut butter, nut butters and seed butters
7. Canned soups and sauces
8. Fruit and veggie juices
9. Yogurt and cottage cheese
10. Minute rice and other easily cooked grains



Award-winning Home Care throughout Central Texas since 2012.






COMPANIONSHIP | ALZHEIMER'S CARE | MOBILITY ASSIST | LIGHT HOUSEKEEPING | 24 HOUR CARE

Tel. 254-294-3896



DIVINE

HOME CARE SERVICES

divinehomecareservices.com

127 E. Elm, Hillsboro | 600 Columbus Ave. Waco

11. Any items you can buy in bulk
12. Any items you can buy on sale or in season

Other ways to save include participating in a community garden or starting a garden at home.

If you are concerned about how the foods you purchase and consume will impact your blood pressure or blood sugar, there are ways to make these affordable foods work better for your health. Here are a few:

- Washing canned produce before consuming can significantly lower added sodium and sugar.
- Choosing lower sodium options can help manage blood pressure and heart health.
- Eating more fiber and pairing carbs with proteins, fats and non-starchy veggies can help manage blood sugar. Carbs aren't the enemy!
- If you plan to have something with a lot of sodium or simple carbs in a day, plan around this. Have your high sodium or carbohydrate meal and then moderate these items the rest of the day. Create a tool kit or plan to manage your chronic conditions in all scenarios (if you need help with this, book a session with a dietitian for personalized support).
- Foods high in potassium can help lower blood pressure and offset sodium intake.

• Exercise and foods high in fiber, protein and fat can help offset simple sugars and blood sugar spikes.

What about ingredients and food quality?

If you're concerned about ingredients, keep in mind that nothing is ever perfect. Organic foods, for example, can have up to 10% genetically modified organisms in them and still be considered organic. There is also no nutritional difference between organic and conventional products—both will still provide the same amount of nutrition.

People spend so much time vilifying food but give no thought to the impacts of pollution, dietary supplements, dishwasher detergent, household cleaning products, technology, substance abuse and rainwater on health. The point is, you can only control so much. When we create a narrative that "clean" or "organic" is the only way to eat food, we prevent so many people from consuming a variety of foods due to cost barriers.

It's better to eat produce, lean proteins, whole grains and legumes in general than to not eat it at all. All food is nutritious!

Another concern people often have is not recognizing ingredients in foods and automatically labeling

Continued on Page 82



THE RINGING

WITH THIS NEXT STEP!

» IS THERE A CURE FOR MY TINNITUS? «



**FREE BOOK
ON TINNITUS CAUSES
& TREATMENT**

**GET YOUR COPY AT
STOPTHERINGINGTODAY.COM
OR CALL (254) 735-2059**

1618 CANYON CREEK DR, TEMPLE, TX 76502

★★★★★

YOUR LOCAL EXPERTS



Hearing Brain
Centers of America



HEROES

H O M E C A R E

SERVING THOSE WHO FIRST SERVED

833-447-3696

www.heroeshomecare.us

*Contact us today to get
the care you deserve!*

**THE GOLD STANDARD
IN HOME CARE FOR
VETERANS**





them as dangerous. Keep in mind there are plenty of chemical compounds that are hard to pronounce but are just a fancy word for something else. For example, pyridoxine hydrochloride sounds scary, but it's actually just vitamin B6.

Instead of being worried about long and complicated words (unless you have a medical reason to be worried), try to focus on trying to get a variety of foods from all food groups. This will ensure you get all the nutrients you need to maintain health.

Just remember, while it's good to want to nourish your body with the best foods, "clean eating," isn't a medically backed term. It can be expensive and actually have poor health outcomes by leading you to not eat enough and cut out whole food groups, and by creating a financial burden and causing stress.

At the end of the day, keep in mind that all food is nutritious!

Need help navigating your grocery store options? Connect with a dietitian today for personalized support.

About the Author

Alessandra Stasnopolis MS, RDN, LDN, is a registered dietitian and benefits consultant in the Baylor Scott & White Health wellness department.

Leaf Filter®



Restoring hope. Rebuilding lives.

Select Medical Rehabilitation Hospital in **Temple** offers an excellent path to recovery and independence.

725 Marlandwood Drive
Temple, TX 76502
940.239.8400



Scan this QR code to view our website.

selectrehabilitationhospital.com

Top 15 Bible Verses for a Celebration of Life Service

Harper Talasek Funeral Home

A Christian funeral service is not complete without a few readings from scripture. Readings can help mourners process the loss and find meaning in the midst of pain. Additionally, the Bible is full of verses that give hope to the hopeless, comfort to the grieving, and the promise of an eternal future with God at the end of life.

Personalizing the service with your loved one's favorite verses or passages that bring hope can help you create a healing and meaningful service for all who attend. Now, let's explore a few options.

Verses to Bring Comfort

When someone you love dies, you may experience a wide variety of emotions: sadness, anger, shock, denial, relief, and guilt, to name a few. In the midst of the emotional turmoil, words of comfort from the Bible can be exactly what you and other mourners need.

Matthew 11: 28-30

Come to me, all of you who are weary and carry heavy burdens, and I will give you rest. Take my yoke upon you. Let me teach you, because I am humble and gentle at heart, and you will find rest for your souls. For my yoke is easy to bear, and the burden I give you is light.

2 Corinthians 1:3-4

All praise to God, the Father of our Lord Jesus Christ. God is our merciful Father and the source of all comfort. He comforts us in all our troubles so that we can comfort others. When they are troubled, we will be able to give them the same comfort God has given us.

Psalms 23

The Lord is my shepherd; I have all that I need. He lets me rest in green meadows; leads me beside peaceful streams. He renews my strength. He guides me along right paths, bringing honor to his name. Even when I walk through the darkest valley, I will not be afraid, for you are

Continued on Page 84



close beside me. Your rod and your staff protect and comfort me. You prepare a feast for me in the presence of my enemies. You honor me by anointing my head with oil. My cup overflows with blessings. Surely your goodness and unfailing love will pursue me all the days of my life and I will live in the house of the Lord forever.

Matthew 5:4

Blessed are those who mourn, for they will be comforted.

Psalms 34:18

The Lord is close to the brokenhearted; he rescues those whose spirits are crushed.

Lamentations 3:22-26, 31-33

The faithful love of the Lord never ends! His mercies never cease. Great is his faithfulness; his mercies begin afresh each morning. I say to myself, "The Lord is my inheritance; therefore, I will hope in him! The Lord is good to those who depend on him, to those who search for him. So it is good to wait quietly for salvation from the Lord. For no one is abandoned by the Lord forever. Though he brings

grief, he also shows compassion because of the greatness of his unfailing love. For he does not enjoy hurting people or causing them sorrow.

Verses to Remember God's Promises

Remembering the promises God has made to his people can not only comfort mourners, but in many ways, it will also bring a renewed perspective of who God will be through this trial.

John 14:1-3

Don't let your hearts be troubled. Trust in God, and trust also in me. There is more than enough room in my Father's home. If this were not so, would I have told you that I am going to prepare a place for you? When everything is ready, I will come and get you, so that you will always be with me where I am.

Romans 8:35, 37-39

Can anything ever separate us from Christ's love? Does it mean he no longer loves us if we have trouble or calamity, or are persecuted, or hungry, or destitute, or in danger, or threatened with death? No, despite all these things, overwhelming victory is ours through Christ, who loved

Comprehensive Primary Care



ACCEPTING NEW PATIENTS!

- annual visits
- women's health
- men's health
- well child checks
- acute care
- complex chronic care
- weight management
- mental health

TINOVUS HEALTH

Start your health journey today!

Contact Us: 
254-253-2855

9111 Jordan Ln. Ste 300
 Woodway, TX 76712

www.tinovushealth.com

REBIRTH

ADVANCED HEALING

YOUR TRUSTED PARTNER IN WOUND CARE.

Our certified wound care specialists include doctors, nurse practitioners, and physician assistants, who are extensively trained and qualified to perform wound care treatments using biological products and advanced techniques.

Choose **Rebirth Advanced Healing** for accessible, integrated and unparalleled wound care.

- ✓ Every patient benefits from their own personalized treatment plan.
- ✓ Covered by most traditional Medicare and Medicare advantage plans.
- ✓ We bring weekly advanced wound care treatment to wherever they call home.
- ✓ We use the latest amniotic graft and skin substitute products for vastly improved wound closure rates.
- ✓ All our practitioners are certified wound care and debridement specialists.

PHONE: (231) 333-4388 EMAIL: referrals@rebirthheals.com

us. And I am convinced that nothing can ever separate us from God's love. Neither death nor life, neither angels nor demons, neither our fears for today nor our worries about tomorrow—not even the powers of hell can separate us from God's love. No power in the sky above or in the earth below—indeed, nothing in all creation will ever be able to separate us from the love of God that is revealed in Christ Jesus our Lord.

Isaiah 41:10

So do not fear, for I am with you; do not be dismayed, for I am your God. I will strengthen you and help you; I will uphold you with my righteous right hand.

John 14:27

I am leaving you with a gift—peace of mind and heart. And the peace I give is a gift the world cannot give. So don't be troubled or afraid.

Psalms 56:10-13

I praise God for what he has promised; yes, I praise the Lord for what he has promised. I trust in God, so why should I be afraid? What can mere mortals do to me? I will

fulfill my vows to you, O God, and will offer a sacrifice of thanks for your help. For you have rescued me from death; you have kept my feet from slipping. So now I can walk in your presence, O God, in your life-giving light.

Verses of Hope for the Future

In addition to feeling God's comfort and remembering His promises, the Bible gives hope for the future – an eternal life in God's presence. Moreover, verses that talk about Christ's sacrifice and his victory over death give comfort that earthly death is not the end. Jesus has conquered death, as have His children. Because of his sacrifice, there is hope. Hope for a future filled with God's goodness. Hope for life with Him in heaven.

1 Corinthians 15:50-57

What I am saying, dear brothers and sisters, is that our physical bodies cannot inherit the Kingdom of God. These dying bodies cannot inherit what will last forever. But let me reveal to you a wonderful secret. We will not all die, but we will all be transformed! It will happen in a moment, in the blink of an eye, when the last trumpet is blown. For

Continued on Page 86



Wellington
Rehabilitation and Healthcare

Bell County's premier location for
short-term rehabilitation & long-term care.

wellingtonplaceliving.com
(254) 778-4231
1802 S 31st St. Temple, TX 76504

*Call today to schedule
a personalized tour!*




IMMANUEL
LUTHERAN CHURCH
Temple, TX

"Leading our neighbors to
the Joy of Salvation in Jesus"

~ Celebrating 100 Years ~

Service Times
8am & 10:30am
Bible Study at 9:15am

Web: www.ilmntexas.org
Phone: 254-773-3898
Email: info@ilmntexas.org
Address: 2109 W. Ave. H Temple, TX 76504

when the trumpet sounds, those who have died will be raised to live forever. And we who are living will also be transformed. For our dying bodies must be transformed into bodies that will never die; our mortal bodies must be transformed into immortal bodies. Then, when our dying bodies have been transformed into bodies that will never die, this Scripture will be fulfilled: "Death is swallowed up in victory. O death, where is your victory? O death, where is your sting?" For sin is the sting that results in death, and the law gives sin its power. But thank God! He gives us victory over sin and death through our Lord Jesus Christ.

John 11:25-26

Jesus told her, "I am the resurrection and the life. Anyone who believes in me will live, even after dying. Everyone who lives in me and believes in me will never ever die.

Job 19:25-27

But as for me, I know that my Redeemer lives, and he will stand upon the earth at last. And after my body has decayed, yet in my body I will see God! I will see him for myself. Yes, I will see him with my own eyes. I am overwhelmed at the thought!

Philippians 1:21-23

For to me, living means living for Christ, and dying is even better. But if I live, I can do more fruitful work for Christ. So I really don't know which is better. I'm torn between two desires: I long to go and be with Christ, which would be far better for me.

*All Scripture references are from the New Living Translation of the Holy Bible. For more information, visit FuneralBasics.com.



711 E 2nd Ave, Belton, TX

254-933-5840*

www.beltontexas.gov

Applications for programs
in-person or online.

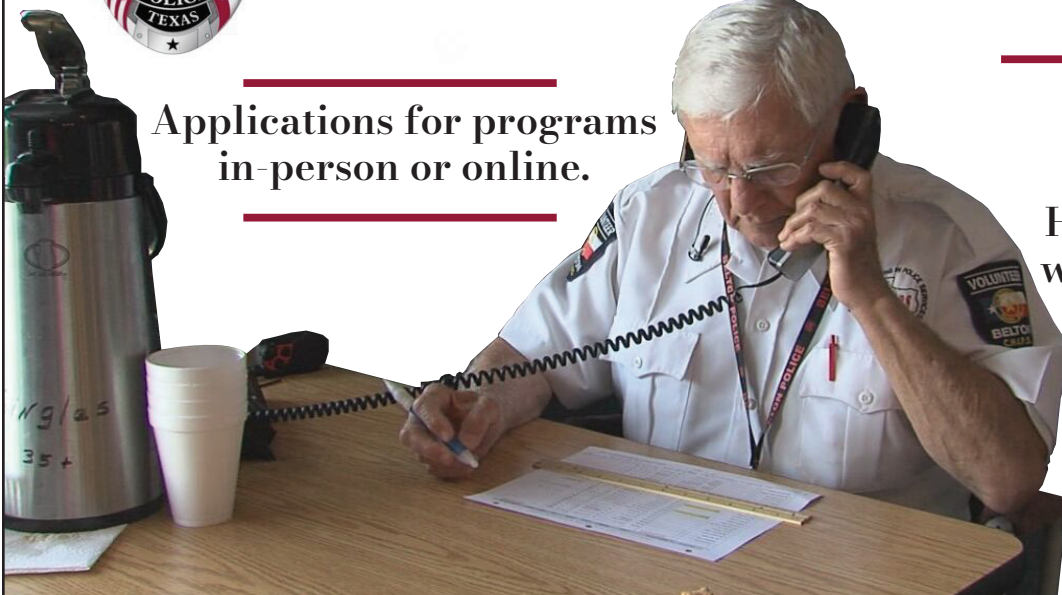
RU OK? Program

Free, prearranged
weekly wellness calls!

Take Me Home Program

Helping individuals
who need assistance
getting home after
becoming lost.

*for non-emergencies



Why do men experience heart disease earlier?

Early signs of heart disease in men to watch for

By **Justin Arunthamakun, MD, FACC**
Baylor Scott & White Health

Heart disease can affect anyone, but it's especially important for men to pay attention to their heart health and risk factors. Men tend to develop heart conditions earlier in life than women. And more men have heart disease overall—12.6% of men compared to 10.1% of women.

The good news is that men have the power to do something about it. Let's take a closer look.

Why do men experience heart disease earlier?

On average, men may develop heart disease up to 10 years earlier than women. For example, the average age of a first heart attack is 65 for men and 72 for women. Heart disease is the leading cause of death for both genders, but it causes 1 in every 4 male deaths, compared to 1 in every 5 female deaths.

So why the difference? In men, testosterone may contribute to higher LDL, or "bad" cholesterol, and artery plaque buildup, which leads to heart disease. Men tend to have a higher LDL than women and a lower HDL, or "good" cholesterol, which may help explain why men develop heart disease at a younger age.

Women, on the other hand, may benefit from the protective effects of estrogen on the heart until they reach menopause. Estrogen plays a role in increasing HDL, which decreases LDL. These higher HDL levels are associated with reduced risk of heart disease, specifically coronary artery disease (plaque buildup). However, at menopause, the loss of estrogen results in an increase in cholesterol and LDL, and lower HDL—so women face higher risks of heart disease after they've reached menopause.

There are cultural and psychological factors at

Continued on Page 88

BELTON SENIOR ACTIVITY CENTER

Activities Dir. Judy | 254-770-7958

**Providing healthy, stimulating, & enjoyable
activities for local seniors.**

Visit our website for helpful information, resources, & more!

www.beltonseniorcenter.com

**Home-delivered
meals available
for eligible clients!**

**Contact:
254-939-1170**

842 S. Mitchell St., Belton, TX

Hours:

Monday-Friday

8am-3pm



BACFS, Inc.

Serving Belton Area Seniors

play, too. Men tend to visit the doctor less, missing out on essential preventive care that can delay the progression of heart disease.

Men are also less likely to address chronic stress and more likely to use tobacco and drink alcohol, both of which increase the risk of heart disease. Men also might be more hesitant to ask for help when something feels off.

Early signs of heart disease in men

Because heart disease typically starts earlier in men, every man should know the early signs of heart disease in men, including symptoms in areas of the body outside of the heart. Some early heart warning signs to watch for include:

- Fatigue with minimal effort: Feeling unusually tired after light activity
- Shortness of breath: Especially during rest or mild exertion
- Chest discomfort: Pressure, tightness or pain—not always severe
- Erectile dysfunction (ED): An early sign of poor blood flow
- Irregular heartbeat or palpitations: Fluttering or

skipped beats

- Swelling in legs or ankles: May indicate fluid buildup from heart failure
- Jaw, neck or back pain: Especially during physical activity
- Dizziness or lightheadedness: Could signal reduced blood flow to the brain
- Snoring: May be a sign of sleep apnea, which is linked to heart disease

By catching changes in your heart health early, you can work with your doctor to address your risk factors and symptoms before they become more serious.

Heart disease symptoms men often ignore

It's common for both men and women to dismiss subtle symptoms of heart disease. Some early signs of heart disease—like fatigue or neck and back pain—could have many other causes. So men may ignore them, thinking they aren't a big deal or will go away on their own. Examples of heart disease signs that might be overlooked include:

- Mistaking fatigue or breathlessness for aging or being out of shape
- Thinking chest pressure is caused by indigestion or stress
- Overlooking the link between ED and heart health
- Ignoring emotional stress or sleep issues that affect the heart
- Downplaying jaw, neck, arm or back pain as sore muscles or a minor injury
- Missing leg swelling or pain that's related to vas-

Let's talk life insurance

Contact me today



Lauren Smith Ins Agency Inc
Lauren Smith, Agent

7206 State Highway 317
Belton, TX 76513-5403

Bus: 254-780-3276
lauren@laurensmithsfagent.com
www.laurensmithsfagent.com



State Farm Life Insurance Company
(Not licensed in MA, NY or WI)
State Farm Life and Accident Assurance Company
(Licensed in NY and WI)
Bloomington, IL



cular health

- Dismissing irregular heartbeats as anxiety or stress

When to see a doctor for heart disease symptoms

While some early signs of heart disease in men might not be related to your heart, the best way to know where your heart health stands is by checking in with a physician. Your doctor can help determine what's behind your symptoms and if you need additional tests.

Make an appointment for any symptoms that are new, keep happening or are getting worse. This is especially important if you know you have risk factors for heart disease. Subtle heart disease symptoms combined with risk factors like high blood pressure, diabetes, high cholesterol or smoking deserve your attention.

Call 911 if you are experiencing any warning signs of a heart attack:

- Chest pain
- Shortness of breath
- Cold sweats
- Arm pain
- Jaw or neck pain
- Lightheadedness
- Fainting

How to talk to your doctor about heart symptoms

Before you visit the doctor for heart-related symptoms, jot down a list of what you're feeling and any questions. Because the early signs of heart disease often overlap with other conditions, be specific about how each symptom feels, when it happens and if you've noticed activities that make it worse.

You'll also want to bring up any family history of heart disease, related medical conditions or medications you take. And speak up about heart-related screenings. Ask your doctor about your cholesterol levels or whether you should consider any tests like a stress test, EKG or calcium score screening.

Your doctor is your partner in care, so feel confident in bringing any concerns or questions with you. The earlier you start the conversation about heart disease symptoms and risk factors, the better.

Together, you can catch heart disease sooner and take steps to reduce your risk of serious heart problems—and that could be a lifesaving choice.

Ready to take control of your heart health? Speak with a cardiologist who can help you get started.

About the Author

Dr. Arunthamakun is a clinical cardiac electrophysiologist at Baylor Scott & White Medical Center – McKinney.

“LIVE HEALTHY,
STAY YOUNG AT
HEART”

LEARN	GROW	SHARE
		
INDIVIDUALS Explore LHM's library of resources for personal spiritual growth		
YOUTH AND FAMILY Encourage your children and grandchildren to grow in their faith		
COMMUNITY Share faith-building community resources in your community		
CHURCH LEADERS Support your church members as they grow their faith		
 LUTHERAN HOUR MINISTRIES LONE STAR DISTRICT www.lhm.org 106 W. Central Ave. Suite 103 Belton, TX 76513 Toll Free (877) 227-2283 • LoneStarLLL.Org		

Remember the Senior Expo!

INAUGURAL HEART OF TEXAS SENIOR EXPO

MARCH 17, 2026 8A-1P

BASE @ EXTRACO EVENTS CENTER IN WACO

16TH ANNUAL BELL COUNTY SENIOR EXPO

SEPT. 22, 2026 8A-1P

BELL COUNTY EXPO CENTER IN BELTON

BellCountySeniorExpo2025.EventBrite.com

Emma Gill August, 30, 2025

Expert: Dog ownership comes with health perks

By David Stone
The Belton Journal

Dogs. They make us happier, healthier and, according to an American Kennel Club study, better looking than those who are pup-less. For many, a potentially longer and healthier life makes up for those chewed-up shoes, missing houseplants and hours operating a pooper scooper.

“There are actually many connections between owning a dog and better health,” said Dr. John Joseph II, a family medicine physician at the Baylor Scott & White Clinic in Killeen. “The American Heart Association says owning a dog may reduce the risk of cardiovascular diseases, and Harvard Medical School released a recent statement saying: ‘Get healthy, get a dog.’”

According to Dr. Joseph, dogs can be there for you even when people can’t, making people feel less alone. Canines offer unconditional love, emotional support and constant cuddles that reduce social isolation and loneliness.

“Studies show that dog owners have lower blood pressure levels, less cholesterol and improved responses to stress,” Joseph said. “Ten minutes after petting a dog, a person’s blood pressure and cortisol drop. Dogs improve cardiovascular outcomes not only in adults, but in kids as well.”

Cortisol is a hormone activated by stress, and studies have found that being around animals can decrease levels. Because of this finding, many offices are allowing employees to bring

dogs to work and some universities are letting students borrow dogs during stressful times of the year such as finals week.

Dog owners typically get more exercise because of playing with and walking the dog, he said. A 2019 British study backs up that claim.

According to the study, dog owners are four times more likely than non-dog owners to meet daily physical activity guidelines. On average dog owners spend nearly 300 minutes every week walking their dogs. That’s 200 more minutes of walking than people without a pup.

OK, here’s a fun stat: If you want help getting a date, get a dog. It just might make you more attractive and likable. In a series of studies by Pet Wingman, men on dating apps were more likely to get a woman’s phone number when they had a dog with them. Individuals on those apps said people look happier and more relaxed when they appear with a dog.

Dogs also make humans more sociable, Dr. Joseph said. They give people a conversation starter and are often used to break the ice during awkward silences. Two people with dogs give them a bond — they are both dog lovers — and a subject to discuss.

“Having a dog helps you meet people on walks or at the dog park,” Joseph said.

“Dogs can also help alleviate suffering for those with PTSD,” he added. “Dogs have been used in therapy for years for stroke and brain trauma, and the symptoms often decrease.”

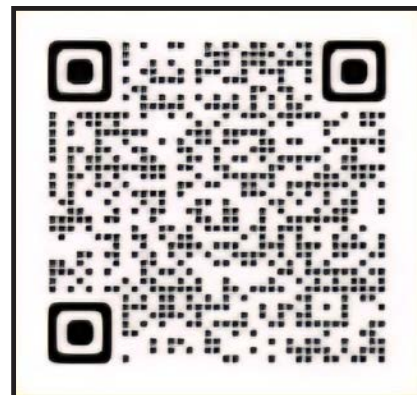
“The list of health benefits goes on and on,” Dr. Joseph said. “Dementia patients undergoing dog therapy usually have fewer agitations — that’s why so many nursing homes bring in therapy dogs.”

Therapy dogs also have worked wonders with some children with autism, he said. The dogs increase communication skills in these kids because the children are more likely to try to talk to the dogs than to other people.

So should everyone get a dog for health reasons? Dr. Joseph said the answer to that question is “no.”

“I would recommend that having a dog would benefit most people, but there are exceptions,” he said. “Elderly people prone to falling could trip over the animal, its toys or its leash. I see people who have injured themselves by tripping over a dog quite often.”

“Also those who are immunocompromised may be advised to give up their pets to avoid getting diseases from the animals,” he said.



5 foods to avoid with high cholesterol (and what to eat instead)

Baylor Scott & White Health

Nearly 94 million US adults have high cholesterol, according to the Centers for Disease Control and Prevention (CDC), putting them at increased risk for heart disease and stroke.

High cholesterol is typically caused by a combination of both lifestyle factors and genetics. And while there is no actual diet for high cholesterol, if you're living with the condition, it is important to keep in mind the foods to avoid and consider heart-healthy alternatives to keep your levels in check.

Here's a breakdown of what a heart-healthy diet looks like and how to make small, sustainable lifestyle changes to better care for your heart.

Why diet matters for high cholesterol

Your body naturally produces all the cholesterol it needs, so the foods you consume can significantly increase your blood cholesterol, particularly low-density lipoprotein (LDL) or "bad" cholesterol.

When too much LDL cholesterol circulates in your bloodstream, it can build up on arterial walls, forming plaque that narrows arteries and restricts blood flow. This condition, known as atherosclerosis, increases your risk of heart disease, heart attacks and even a stroke.

Eating foods that are supportive of your heart health can help prevent the risks that come with high cholesterol.

What is LDL cholesterol?

Cholesterol and triglycerides travel through your bloodstream attached to proteins, called lipoproteins. There are three main types we look at for heart health:

- LDL (low-density lipoprotein): Often called "bad" cholesterol, higher levels of LDL can build up in your arteries.
- HDL (high-density lipoprotein): Known as "good" cholesterol, HDL helps remove cholesterol from the bloodstream.
- Triglycerides: Type of fat found in your blood-

stream that is stored in fat tissue for energy and other functions. High levels may increase your risk for heart events.

When doctors diagnose high cholesterol, they're typically concerned about elevated LDL levels. Your diet plays a significant role in managing these levels, which is why knowing which foods to avoid with high cholesterol is essential.

5 types of foods to avoid with high cholesterol

The good news is small dietary changes can lead to significant improvements in your cholesterol levels and overall heart health. You don't have to give up everything; however, you may have to think and eat smarter. Here are some foods to limit or avoid when experiencing high cholesterol.

1. Foods high in saturated fats

Does saturated fat raise cholesterol? Yes. Saturated fats raise your LDL cholesterol more than anything else in your diet. The American Heart Association recommends limiting saturated fat to less than 6% of daily calories.

Foods high in saturated fats include:

- Fatty cuts of red meat (ribs, prime rib, T-bone steak)
- Skin-on poultry
- Lard and bacon fat
- Palm oil and coconut oil

Healthy alternatives: Choose lean proteins like skinless chicken breast, tofu, turkey or fish. When cooking, opt for olive, canola or avocado oils instead of tropical oils like coconut.

2. Processed meats

Processed meats not only contain high amounts of saturated fats but also sodium and preservatives that may damage heart health.

Foods to limit or avoid:

- Bacon
- Sausage
- Hot dogs

- Deli meats
- Canned meat products

Healthy alternatives: Choose fresh, lean proteins like grilled chicken, fish or plant-based proteins such as beans, lentils or tofu.

3. Full-fat dairy products

Whole milk, full-fat yogurt, cheese and ice cream contain significant amounts of saturated fat.

Healthy alternatives: Add in more low-fat or fat-free dairy options to your diet. Plant-based alternatives like almond milk, oat milk or soy yogurt can also be excellent substitutes.

But, cutting out full-fat dairy products isn't necessarily the right choice for everyone.

"It's important to note that full-fat dairy may help with managing blood sugar and polycystic ovary syndrome (both of which can cause high cholesterol)," said Alessandra Stasnopolis, RDN, LDN, clinical dietitian and benefits consultant on the medical staff at Baylor Scott & White Health. "For these people, it might make sense to consume a mix of non-fat and full-fat dairy options."

This is why it's always crucial to speak to a health-

care provider before making any drastic changes to your diet.

4. Fried and fast foods

Fried foods are typically cooked in partially hydrogenated oils and contain trans fats, which raise LDL cholesterol while lowering HDL cholesterol.

Foods to limit or avoid:

- French fries
- Fried chicken
- Onion rings
- Fast food burgers
- Deep-fried anything

Healthy alternatives: Choose baked, grilled or air-fried options instead. Make homemade versions of your favorite foods using healthier cooking methods.

5. Sweets and sugary beverages

Commercial desserts often contain trans fats and refined carbohydrates that can raise blood sugar, LDL and triglyceride levels.

Foods or drinks to limit or avoid:

Continued on Page 94

Proceeds support local ministries
of Christ Episcopal Church

ST. NICHOLAS MARKET

A market with a mission!

Friday, November 7 | 9-4
Saturday, November 8 | 9-4

300 N. Main St. | Downtown Temple
@Christ Episcopal Church

FREE ENTRY Shop over 75+ local vendors
Saturday Outdoor Market

Santa will be here!
Bring a camera for photos.

stnicholasmarket.org

**Ladies who are new to Bell County
and the surrounding areas**

Join us for regular social activities, programs and interest groups!
Enjoy friendship with over 200 members and learn about
the community and its services!

Newcomers Club, Inc.
*A Great Way To
Meet New Friends*

www.BellCountyNewcomers.Com
atkinsfromtexas@yahoo.com

- Cookies
- Cakes
- Pies
- Donuts
- Croissants
- Commercial pastries
- Coffee and refresher drinks with a lot of added

sugar

- Fruit juices with added sugars
- Candy
- Sugar-sweetened cereals

Healthy alternatives: When craving something sweet, reach for fresh fruit or small amounts of dark chocolate. If baking at home, substitute butter with applesauce, mashed bananas or avocado, and use whole-grain flours. For drinks, choose water, unsweetened tea or coffee. For sweetness, opt for whole fruits which contain fiber that helps slow sugar absorption.

Embracing a heart-healthy diet

While knowing which foods to avoid with high cholesterol is important, that's just one piece of a larger puzzle. Managing cholesterol effectively requires a varied approach that addresses various aspects of your diet, lifestyle and health.

The good news is that many small, sustainable changes can collectively make a significant impact on your cholesterol levels and overall cardiovascular health.

“Although cardiovascular disease is the leading cause of death globally and in the United States, the good news is that 80% of all heart disease is preventable and starts with a healthy diet—as a person's diet is the single most important determinant of heart disease,” said Fahmi Farah, MD, cardiologist on the medical staff of Baylor Scott & White – Fort Worth.

Eat foods good for lowering high cholesterol

So, what should you eat? While avoiding certain foods is important, embracing heart-healthy options is equally crucial. Here are some fulfilling and filling whole-food options to consider:

- Fiber-rich foods: Whole grains (like oats and quinoa), beans, peas, vegetables, nuts, seeds, peanuts and fruits can help lower LDL cholesterol.
- Omega-three sources: Salmon, mackerel, nori/seaweed, canola oil, walnuts, pumpkin seeds and sardines contain omega-3 fatty acids that benefit heart health.
- Unsaturated fats: Vegetable oils like sesame, canola, olive, peanut, nut, seed, avocados and olives are sources of unsaturated fats, which support heart health.
- Stanols and sterols: Plant-based compounds with cholesterol-like structures that play a significant role in regulating cholesterol levels. Foods like avocados, nuts, seeds, beans, peas, olive oil, whole grains, peanuts, paprika, oregano and sage are high in these



components.

And if you're eating out, decisions don't have to be so complicated. A well-balanced diet is key. When you're looking at something delicious that is fried and breaded, opt to have your food baked or grilled instead. Restaurants and chefs are usually accommodating and can make those changes easily.

Limit alcohol consumption

While moderate alcohol consumption may raise HDL cholesterol, excessive drinking can:

- Raise triglyceride levels
- Contribute to weight gain
- Increase blood pressure
- Lead to other health problems that complicate cholesterol management

For optimal health, limit alcohol to one drink daily for women and up to two drinks daily for men, if you choose to drink at all.

Consider Omega-3 fatty acids

Beyond fatty fish, consider incorporating more plant-based omega-3 fatty acids into your diet by eating more flaxseed, nori/algae, chia seeds and walnuts.

Fish oil supplements may be beneficial for some

people. Consider talking about supplementation with your healthcare provider, especially if you have very high triglycerides.

Explore intuitive or mindful eating practices

Intuitive eating is a great practice to incorporate into your life, as how you eat can be as important as what you eat:

- Eat slowly and without distractions.
- Pay attention to hunger and fullness cues.
- Avoid emotional eating patterns.
- Practice portion awareness, even with healthy foods.

Remember that cholesterol management is a marathon, not a sprint. Small, consistent changes across multiple aspects of your lifestyle will yield better long-term results than dramatic but unsustainable changes in a single area.

By paying attention to the foods to avoid with high cholesterol and embracing heart-healthy changes, you can take significant steps toward better cardiovascular health.

For personalized guidance on managing your cholesterol through diet, consider consulting with a registered dietitian or your primary care provider.



Nationally recognized. Loved by



We're proud to be recognized among the nation's best for heart, GI and lung care. But what means even more is seeing Texans like you become their very best.

That's the recognition we work for. And it's what drives us to keep raising the bar for healthcare in Temple.



Physicians provide clinical services as members of the medical staff at one of Baylor Scott & White Health's subsidiary, community or affiliated medical centers and do not provide clinical services as employees or agents of those medical centers or Baylor Scott & White Health. Not all hospitals recognized in all specialties. See [USNews.com/BestHospitals](https://www.usnews.com/best-hospitals) for complete listings. ©2025 Baylor Scott & White Health. 99-TKE-1475700 BB

How to Acknowledge a Funeral When You Can't Attend

Young's Daughters Funeral Home and Bereavement Center

While you'd ideally like to be able to attend a funeral in person, this is not always possible due to cost or schedule conflicts. However, there are plenty of other ways to pay your respects to the deceased, even if you are not able to be there for the funeral service itself. If you're looking to honor the memory of a person who has died in an alternative way, consider these tips:

It's never too late to send flowers

Sending flowers is a traditional and beautiful way to express your sympathies to the family of the deceased. You can send flowers or a lasting plant or dish garden to the funeral home, to the house of worship where the service will take place, or to the family's home. Including a thoughtful note on the card is a warm gesture that the family will appreciate.

Sign the online guestbook

As people, we have become very used to email and other electronic means for sending messages. Online condolences are often saved and read multiple times by loved ones and friends of the deceased. When someone is feeling blue, it's comforting to reread sympathy messages. Even short sentiments reminding the bereaved that their loved ones are remembered and that they're not alone in their grief can be helpful. Many times, the funeral home will put these condolences into a small book that will be given to the family at an appropriate time after the service.

Pay a visit to the family's home

If you're close to the family of the deceased but cannot attend the funeral, consider paying a visit to them at their home. It is often helpful to bring them food, as they will likely be drained and not up for cooking. You can also offer to watch any young children who live in the home so that the older relatives can run errands and attend to funeral-related tasks.

If you're visiting the family's home just to pay your respects, make it a point to keep your stay short. In some cases, the family of the deceased may feel pressure to entertain you while you're visiting them, which can become a burden during this period of time. Stay just long enough to

offer your sympathies, and then leave the family to spend some time together.

Offer up kind words in a card

If you don't feel close enough to the family of the person who has passed away to visit them at their home, there are plenty of other ways to express your sympathies. Consider writing a card that offers your condolences and that gives insight about what made the person who died an important part of your life. Families delight in hearing stories about how their loved one helped or inspired others, so these words will be much appreciated during this challenging and grief-filled time.

Make a charitable contribution

If the person who has died was passionate about a particular charity, consider making a donation to this organization in the person's name. This is an effective way to keep the person's memory alive, while improving the lives of those in need.

If you are unable to attend the funeral, try to be present at the wake if possible. A wake takes place prior to the actual service, and is typically held in the evening. Even if you cannot attend the actual funeral, supporting the family at the wake is an important gesture of respect. If you are not extremely close with the family, be sure to introduce yourself at the wake, preventing them from having to rack their brain trying to figure out who you are.

Regardless of whether you can attend the funeral service or not, there are plenty of ways to honor the memory of a person who has died, while also providing their family with the support they need during the grieving process.



What are Legacy Projects?

Little Elm Residential Care Home

Last month in my article, “Mental Health and the Geriatric Population,” I wrote that legacy projects can help the geriatric population with remembering their past, helping their families know about their history, and other positives that doing legacy projects brings. So, what is a legacy project? I’m glad you asked!

Legacy projects honor one’s life and leave a lasting impression on one’s family, friends, and community. For example, Veterans may want to leave their medals and ribbons behind for their grandchildren. A great way to do this would be to present them in a shadow box with an explanation of what each ribbon or medal means and how it was awarded.

Legacy projects can be done at any point in one’s life. Often, people will do these projects towards their later years. Sometimes, people will do these projects after a spouse passes away or they themselves learn of a terminal illness or go on Hospice. Generally, families will assist with these projects, however, Hospice social workers, end-of-life doulas, activity directors and assistants, or volunteers will assist with making these projects.

There are innumerable examples of projects that can be done to leave a lasting, wonderful memory of who you are and what you mean to your family, friends, community. Some examples of legacy projects include:

1. Start a non-profit to memorialize a loved one. These projects are usually started because someone died unexpectedly or tragically. They usually bring attention to the manner of death and last for years.

2. Write and publish a book about your life. Do you have an interesting story, a story you have never shared, or just want your family to remember you, maybe your jokes? This is a great way to leave a lasting impression.

3. Recreate memories. Did you used to go to the lake every summer with your kids, grandkids? Were you goofy together? What traditions do you have that you would like to recreate while you are still alive? These are wonderful ways to make new memories for not only yourself but family as well.

4. After you or your loved one passes away, another

great way to memorialize them is to make a diamond from their ashes. This is a wonderful gift to pass down generation to generation and have your loved one with you forever.

5. Plant a tree in your honor. If you would like to be a part of this process, you and your loved ones can plant your favorite tree in your honor.

6. Make a scrapbook. Take all those old pictures and slides and either put them in a scrapbook, have them put on a disc. This is something you can do together and it makes new memories as well

7. Make new traditions. Have a movie and dinner night on a specific day of the week. This will make lasting memories as well and let your loved ones know you want them included in your life.

8. Do you love to cook or bake? Put together a recipe book or box. Handwrite your recipes so that your loved ones not only have your handwriting but your family recipes.

9. Write letters to each one of your family members or friends letting them know how much they mean to you, any regrets you may have, that you cherish them, or whatever is on your heart.

10. Make a video telling them the same thing

11. Do you sew? Make a quilt out of your old clothing or lap blankets instead if you want to give them to multiple people.

12. Are your grandkids college bound? Start a grant or scholarship for them.

13. Purchase a personalized bench in your favorite park or for your backyard. Add a quote on a plaque so that when your loved ones sit down, they are reminded of you

14. Make a customized puzzle with various pictures for each grandchild or child.

15. Have a family photo taken and framed.

My hope is that you are motivated to start a legacy project of your own. There are so many ways to memorialize yourself or a loved one who has already passed. Don’t let the days slip away to start and finish a legacy project. You are too important to lose your memory. As mentioned, end-of-life doulas can assist you with making these projects and so much more. Please do not hesitate to reach out if you need assistance with these projects and so much more. Gretchen Hook at Elysian Fields end-of-Life Doula Services 254.314.834.

**We could not do this without sponsors,
vendors and most importantly OUR GUESTS!**

Thank
you

Behind every successful event, is the Behind The Scenes! The founders that worked tirelessly to get this event going for our community, who had nothing like it. One day they would learn from their mistakes and another day, they would accidentally find something that worked. You have gotten to meet some of these folks in this magazine. But there are still so many folks that you don't see. Jason Bachie, our Graphics Designer that has to listen to me nitpick everything at midnight for the 400th time. Susan Kolodziejczyk who hits a brick wall every time she tries to relay some wisdom or says the word "deadline". David Tuma.....well you've all heard what he has to put up with. Emma Gill, who has amazing painting skills! We got to see a taste of that on next year's events page in this magazine. She's one of those "can't work enough", "can't love enough" folks. She works full time at HEB, she's a full-time student, and she's the office's full time stress relief & therapist. Thank you to everyone that I work with that has not killed me in the making of this beautiful event. Planning an event is 1% long nights & 99% longer nights, and we just hope to give yall the very best. I like to think with all of the guests and vendors that have been with us for all 15 years, the vendors that turn into sponsors after their 1st year, hopefully we're doing something right and are strengthening the legacy that Jesus blessed us to be a part of. We have some wonderful vendors joining us this year. Come early and stay with us all day because we have got a great day planned!

Thank you for your business, support & most of all friendship! Kimberly Cables



We'd love to see you at our booth

Ables Top Hat, Advanced Pain, Advent Health, Area Agency on Aging, Aspen Hospice, Astound by Grande, Avir formerly Caraday Bath Fitters, Baylor Sleep & Neuroscience Lab, Bell County Veteran Services, Bell Fine Arts, Belton Police Department, Belton Senior Activity Center, Body of Christ Community Clinic, Baylor Scott & White, CapTel Captioned Telephone, CareAge Home Care, Caring Senior Service, CASA- Court Appointed Special Advocate for Children, Centex ARC, Centex Memorial, Central Texas Regional Advisory Council, Central Texas Travel Club, Chalice Church, Christ Episcopal Church, City of Belton, Clearsky Rehabilitation Hospital, Companion Senior Care, Copperas Cove Nursing & Rehab, Cornerstone Gardens, CTCOG, Custom Draperies by Lydia, Darling Decor & More, Dawn Richardson for House District 54, Divine Home Care, Embrace Hospice, Expo Home, Extrellitahh Services, Fairway Home Mortgage, Foster Grandparents, Friends For Life, Gentiva Hospice, Gentle Transitions Hospice, Gerald Ramsey- Humana, Gill Construction, Golden Age Health Plans, Halcyon Home, Harker Heights Parks and Recreation, Harper Talasek Funeral Home, Hearing & Brain Centers, Heart of Central Texas Independent Living, Heritage Funeral Home, Heroes Home Care, Hewett Arney Funeral Home, Hill Country Communication Action, Home Instead, I35 Group, Immanuel Lutheran Church, Integrated Pain, Integrity Rehab, Interim, Jack Hilliard, Killeen Oral Maxillofacial, Ladies Auxiliary, Lauren Smith State Farm, Leaf Filter, Lena Armstrong Library, Little Elm Residential Care, Lutheran Hour Ministries, Magnolia Realty, Main St. Medical Supply, Mariposa at Scott & White, Mature Driver Program, McLane's Children, Meta, Morada, My Pelvic Bra, Natural Grocers, Neuro Grow Health, Newcomer's Club, Ocean's Healthcare, Oncor, Our Hospice House, Pain Specialists, Parkinson's Support Group, Patients Choice Medical, Paws in Paradise, Rainey & Rainey, Realskin Dermatology, Rebirth Healing, Regency Manor, Remax, Renewal by Andersen, Rescue Magazine, Sammons Community Center, Scott Vance-Humana, Scott Zipp Agency, Select Medical, Seniorific News, Seniors Complete Insurance, SPJST, Steve Dowell for U.S. Congress, Stoneybrook, Temple Breakfast Lions Club, Temple College Dental Hygiene Program, Temple Fire Dept., Temple Library, Texell, The Medicare Lady, Tinovus Health, TNC Appliance, Tricord, TX Resource Advocates, United Healthcare, USO, Visiting Angels, Voter Registration, Waco VA Regional, Wellcare, Wellington, William R. Courtney Veterans Home, Woodland Cottages, Young's Daughters Funeral Home, Zimmerman Law Firm





Golden Age HealthPlans

MEDICARE • UNDER 65 • LIFE • DENTAL

Medicare Annual Enrollment

— Starts October 15 —

Get local help with your health plan choices!



As independent insurance agents, we are contracted with several insurance companies, including: Aetna, Baylor Scott & White Health Plan, Blue Cross Blue Shield, Devoted, Humana, United Healthcare and Wellcare, giving you more options.



"You're only a phone call or a visit away!"

Don 254-760-5052, TTY 711 - Licensed Agent

Cheryl 254-718-0504, TTY 711 - Licensed Agent

1516 S. 31st St., Suite A, Temple, Texas • 254-778-4448, TTY 711
Open Monday - Thursday 9am-4pm or any time by appointment

We do not offer every plan available in your area. Currently we represent 6 organizations which offer 50 products in your area. Please contact Medicare.gov, 1-800-MEDICARE, or your local State Health Insurance Program (SHIP) to get information on all your options.

Plans are insured or covered by a Medicare Advantage (HMO, PPO, and PFFS) organization with a Medicare contract and/or a Medicare-approved Part D sponsor. Enrollment in the plan depends on the plan's contract renewal with Medicare.