*Complimentary Issue*

# Senior Savvy

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# Seniors and Shelter Dogs: Finding a Wonderful Companion This Fall

**By Gretchen Hook**
*Owner Little Elm Residential Care Home*

For older adults, adopting a shelter dog can bring companionship, comfort, and a little extra joy to each day. The right match can lead to a lasting friendship while giving a deserving dog a fresh start.

**The Joys of a Canine Companion**

Dogs have a special way of bringing warmth and happiness into a home. Feeding times, short walks, grooming, and play can add a gentle rhythm to the day. A dog's cheerful presence may also make home life feel livelier and provide opportunities to connect with neighbors and fellow pet lovers.

Adoption is a wonderful choice, but it is also an important commitment. Every dog has a unique personality, history, energy level, and set of needs. Every adopter has different preferences, routines, living arrangements, and resources, too. Taking the time to find a good match helps both the person and the dog begin their new life together on the right paw.

**Choosing the Right Shelter Dog**

Age is just one part of the picture. An older dog may be a great fit for someone looking for a calmer companion, while a younger dog may be a better choice for someone who enjoys plenty of activity and training. Shelter staff can offer helpful insight into a dog's personality, exercise needs, medical history, behavior around people and other animals, and comfort with being alone.

**Energy level:** Look for a dog whose exercise needs fit comfortably with your daily routine.

**Size and strength:** Think about whether you can comfortably and safely manage the dog on a leash and during everyday care.






**Temperament:** Choose a personality that feels like a natural fit for your lifestyle.

**Medical needs:** Ask about medications, veterinary appointments, ongoing treatment, and expected expenses.

**Living situation:** Make sure your home, landlord, community, and household members are ready to welcome a dog.

**Take Your Time Getting Acquainted**

Whenever possible, meet a dog more than once before making your decision. Spend some quiet time together and notice how the dog responds to you and to gentle handling. Shelter staff can explain the dog's habits, personality, and any behaviors you may want to understand before bringing them home.

Some shelters offer foster-to-adopt programs or trial periods. These options can give you and your potential companion time to get comfortable with one another before the adoption is finalized.

**Get Ready for a Smooth Welcome**

A little preparation can help your new dog settle in happily. Before adoption day, arrange a veterinary appointment, gather food and supplies, and create a cozy place where your dog can rest. It is also a good idea to secure items that could be unsafe and establish a simple, predictable routine.

With patience, kindness, and consistency, a newly adopted dog can begin to feel safe and understand what to expect. Give one another time to adjust—building trust is a process, and each small step is worth celebrating.

**Think About Years Ahead**

Responsible adoption also means planning for times when you may be sick, traveling, or otherwise unable to provide care. Before bringing a dog home, identify a trusted friend, family member, pet sitter, or boarding option who could help if needed.

You may also wish to talk with someone you trust about your dog's future care and set aside money for routine veterinary visits as well as unexpected expenses. Planning ahead helps ensure that your companion will continue to receive loving care.

*Continued on Page 4*


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This change reflects something positive for the communities we serve. As part of the Adoration Hospice family, we are joining a larger national network focused on delivering exceptional hospice and home-based care while strengthening the local relationships that matter most.

**What This Means for Patients and Families**

Patients and referral partners can continue to expect:

- ✓ No disruption to current patient care.
- ✓ Referrals can still be made the same way.
- ✓ Continued access to our trusted team, available 7 days a week.
- ✓ Enhanced resources and regional support under the Adoration name.

Now, with the support of a larger organization, we are also able to provide expanded resources, enhanced educational support, and continued investment in the future of hospice care.

**A New Name with the Same Mission**

At Adoration Hospice, our mission remains simple. We are here to help patients live each day with comfort, peace, and dignity while supporting the people who care about them most.

We are grateful for your continued trust in our team and look forward to partnering with you under our new name.

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**There Are Many Ways to Help**

Shelters and rescue organizations are there to support adopters. Many offer adoption counseling, behavior advice, training referrals, veterinary resources, and foster programs. If adoption is not the right choice now, you may still be able to help by walking dogs, spending time with shelter animals, fostering, or sharing adoption information with friends and family.

This Fall, consider visiting a local shelter or speaking with an adoption counselor. Whether you adopt, foster, volunteer, or simply help spread the word, your support can make a meaningful difference.

With thoughtful preparation and an open heart, a shelter dog may become much more than a pet. They may become a trusted companion, a welcome presence at home, and a cherished part of your life.






# Do I Need a Simple Will?

*The Carlson Law Firm*

Creating a will is one of the most important steps you can take to protect your loved ones and preserve the legacy you have worked hard to build.

Even if you do not have a large estate, a legally valid will can help make sure your wishes are carried out and reduce uncertainty for your loved ones. For many people, a simple will provides all the planning they need.

What Is a Simple Will?

A simple will is a legal document that explains how you want your property distributed after your death. It also allows you to name an executor who will carry out your wishes.

Although every situation is different, a simple will can be appropriate for individuals or couples with relatively straightforward estates and uncomplicated family situations.

**A Simple Will can help you:**

- Decide who receives your property
- Name an executor to administer your estate
- Leave gifts to children, grandchildren or charitable organizations
- Reduce confusion among family members
- Clearly document your final wishes

**Who Should Consider a Simple Will?**

- A simple will may be a good option if you:
- Own a home or other valuable property
- Want to provide for your spouse, children or grandchildren
- Wish to leave assets to a charity or church
- Have a relatively straightforward estate without complex trusts or business interests

Many people wait until retirement to think about estate planning, but creating a will before a crisis occurs can give both you and your loved ones greater peace of mind. Without one, state law, not you, determines how your assets are distributed.

**What Happens If You Die Without a Will?**

When someone dies without a valid will, they are considered to have died “intestate.” In Texas, the estate is distribut-

ed according to the state's intestacy laws. While these laws are designed to distribute property fairly, they may not reflect your personal wishes or your family's unique situation.

They also do not allow you to choose who will serve as executor or ensure your property is distributed according to your personal wishes. Creating a simple will gives you the opportunity to make those decisions yourself.

**When Might You Need More Than a Simple Will?**

A simple will is not the right choice for everyone. More comprehensive estate planning may be appropriate if you:

- Own a business
- Own significant real estate or investment accounts
- Have a blended family
- Want to protect assets for future generations
- Are planning for long-term care
- Want to create one or more trusts

An experienced estate planning attorney can evaluate your circumstances and recommend an estate plan tailored to your goals.

Speak With a Texas Estate Planning Attorney

Creating a simple will today can help provide peace of mind tomorrow by making sure your wishes are clearly documented and your loved ones have guidance when they need it most.

If you are ready to create a will or have questions about your options, speaking with an estate planning attorney at The Carlson Law Firm can help you understand which documents may be appropriate for your situation.

Contact us at https://www.carlsonattorneys.com/ or call us at 833-4-CARLSON to schedule a consultation.





# The First 30 Days After a Loved One Dies

*The Zimmerman Law Firm*

The death of a loved one brings grief, stress, and many unanswered questions. At the same time, family members may feel pressure to make decisions about property, bank accounts, bills, and probate.

You do not have to settle everything right away. During the first 30 days, the most important goals are to protect the property, find the right documents, and avoid decisions that may cause problems later.

**Take Care of Immediate Needs**

Begin by making sure your loved one's home, vehicles, pets, and other property are safe.

Lock the home and vehicles, collect the mail, and make sure utilities remain on if they are needed to protect the property. If the home will be empty, notify the insurance company. A vacant home may have different insurance requirements.

You should also locate and protect valuable items, including jewelry, firearms, cash, family keepsakes, and important documents. It may be helpful to photograph the contents of the home and make a basic list of valuable property.

Do not begin dividing or giving away personal property, even if family members agree about who should receive it. You may not yet know who has legal authority over the estate or whether the property will be needed to pay expenses and debts.

**Find the Important Documents**

Look for the original Will, trust documents, deeds, life insur-

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ance policies, bank statements, retirement account information, vehicle titles, tax returns, and other financial records.

The original Will is especially important. A copy may be helpful, but probating a copy can be more difficult than probating the original.

You should also order several certified copies of the death certificate. Banks, insurance companies, retirement plans, title companies, and other organizations may require a certified copy before they will release information or transfer property.

Make a list of the property your loved one owned. This may include real estate, bank accounts, investments, retirement accounts, vehicles, life insurance, business interests, and valuable personal property.

You should also make a list of known debts and regular expenses, including mortgages, car loans, credit cards, medical bills, taxes, insurance, and utilities.

**Do Not Rush to Pay Bills or Divide Property**

Family members often believe they must immediately pay every bill that arrives. However, debts generally should be paid from estate property, not from a relative's personal funds.

Texas law places different types of estate claims into different classes and establishes an order for paying them. Paying one creditor too soon can create problems if the estate does not have enough money to pay all valid claims.

Do not promise creditors that you will personally pay a debt unless you were already responsible for it, such as a joint borrower or co-signer. You should also be careful about using your own money to pay estate expenses without keeping receipts and clear records.

You should not distribute money, vehicles, furniture, jewelry, or other property until you know who has the right to receive it. Even when the family agrees, an early distribution may cause problems involving creditors, taxes, reimbursements, or the terms of the Will.

**Find Out Whether Probate Is Needed**

Not every asset passes under a Will, and not every estate requires the same type of court proceeding (or any court proceeding at all).

Life insurance, retirement accounts, payable-on-death accounts, jointly owned accounts with rights of survivorship, trust assets, and property subject to a Lady Bird deed or transfer on

*Continued on Page 10*



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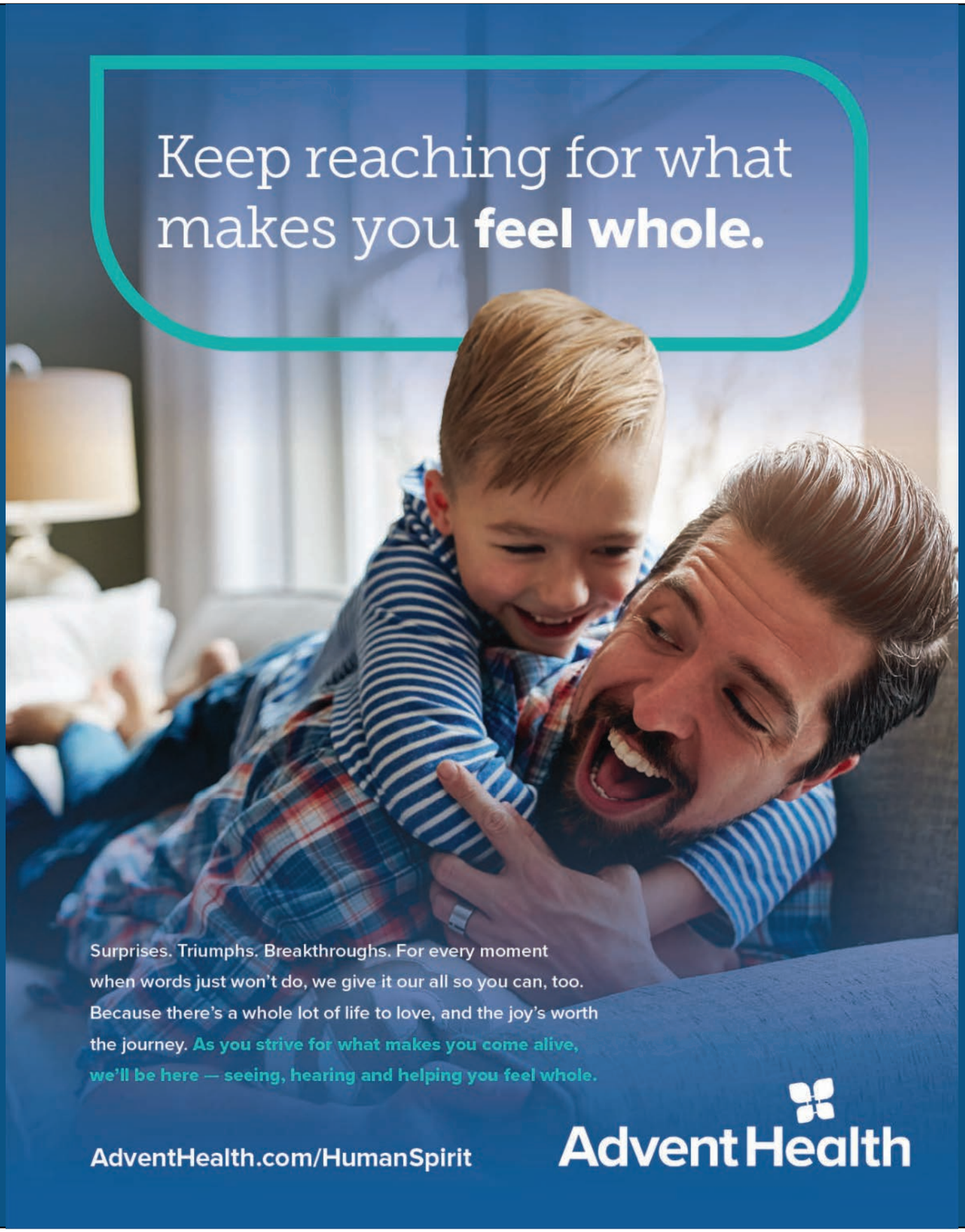
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# Do you have questions about Medicare?

- **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.



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death deed may pass directly to the named beneficiary.

Other property may require probate or another legal procedure before it can be transferred. The correct process depends on whether there is a valid Will, what property the person owned, how the property was titled, the amount and type of debt, and who is entitled to inherit.

The first 30 days should be about gathering information rather than making final decisions. Secure the property, find the original Will, identify the assets and debts, and determine who has authority to act.

Taking these steps early can help protect the estate and prevent confusion, lost property, and family conflict later.

If you have lost a loved one and need help deciding whether probate is necessary or what steps should be taken next, The Zimmerman Law Firm is here to help. Give us a call at 254-633-3333 or visit www.theZlawfirm.com today.










## SENIOR HUMOR CORNER

**Retirement is wonderful. I can do whatever I want—as soon as I remember what that was.**

**My grandkids asked what life was like before smartphones. I told them, "We walked into a room and knew why."**

**I don't need a fitness tracker. My knees announce every step.**

**My doctor told me to get more steps in. So I started leaving my glasses in another room.**

**My wife says I never listen. At least, I think that's what she said.**

**The best part of getting older? Nobody asks you to help them move.**

# Did You Know?

**• November means "nine." Its name comes from the Latin word novem. It was the ninth month in the early Roman calendar, when the year began in March!**

**• November babies get two birthstones. Topaz and citrine share the spotlight—and their warm golden shades fit the season perfectly.**

**• There's a Texas connection! Blue topaz, a variety of one of November's birthstones, became the official Texas state gemstone in 1969.**

**• Mums are the flower of the month. November's birth flower is the chrysanthemum, a familiar favorite on fall porches.**


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# How volunteering benefits seniors' mental health

Seniors are vulnerable to mental health issues. The World Health Organization says around one in five older adults experience psychiatric disorders like depression, anxiety, and dementia-related mood changes. While various therapies can help, seniors may discover volunteerism can be a surprising antidote to mental health concerns.

Volunteering offers seniors many benefits, including a renewed sense of purpose. Volunteering also helps combat social isolation, which can lower rates of depression and anxiety. According to Voices for National Service, older adults who volunteer have reduced risk of mortality, more optimism and feel less depressed and lonely. People who were once working full time

*Continued on Page 14*

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| Sunday | Monday | Tuesday | Wednesday | Thursday | Friday | Saturday |
|---|---|---|---|---|---|---|
| **1**<br>A new ChairYoga class has started on Wednesdays 6-7 pm. Cost is $5 per class. | **2**<br>9 Exercise<br>9 Woodcarvers<br>10 Improver Line D<br>12 Dominos 42 | **3**<br>8 Mex.Train Doms.<br>8/9 Beg. Line Dance<br>10 Improver Line D.<br>9 Quilting<br>12 Canasta | **4**<br>9 Exercise<br>10:30 Bible Study<br>12 Bingo<br>1 Arts & Crafts<br>6 Chair Yoga | **5**<br>8/9 Beg. Line Dance<br>10 Improver Line D.<br>9 Quilting<br>12 Canasta<br>6:30 Dance | **6**<br>9 Exercise<br>10 Improver Line D<br>12 Bridge<br>12 Dominos 42<br>12:15 Mahjong | **7**<br>Dance is Thurs., Nov. 5 with Good Ol' Boys! |
| **8** | **9**<br>9 Exercise<br>9 Woodcarvers<br>10 Improver Line D<br>12 Dominos 42 | **10**<br>9 Veterans Day Program<br>12 Canasta | **11**<br>Center will be closed for Veterans Day!<br> | **12**<br>8/9 Beg. Line Dance<br>10 Improver Line D.<br>9 Quilting<br>12 Canasta | **13**<br>9 Exercise<br>10 Improver Line D<br>12 Bridge<br>12 Dominos 42<br>12:15 Mahjong | **14** |
| **15**<br>Diamond Art will be Wednesday, Nov. 18 at 10. | **16**<br>9 Exercise<br>9 Woodcarvers<br>10 Improver Line D<br>12 Dominos 42 | **17**<br>8 Mex.Train Doms.<br>8/9 Beg. Line Dance<br>10 Improver Line D.<br>9 Quilting<br>12 Canasta | **18**<br>9 Exercise<br>10:30 Bible Study<br>12 Bingo<br>1 Arts & Crafts<br>No Chair Yoga | **19**<br>8/9 Beg. Line Dance<br>10 Improver Line D.<br>9 Quilting<br>6 Zumba Class<br>6:30 Dance | **20**<br>9 Exercise<br>10 Improver Line D<br>12 Bridge<br>12 Dominos 42<br>12:15 Mahjong | **21**<br>Dance is Thurs., Nov. 19 at 6:30 p.m., with the Backroads Band! |
| **22**<br>Pot Luck is Monday Nov. 23 at 5:30 p.m. Entertainment will Be Fred Fuller, the Singing Cowboy! | **23**<br>9 Exercise<br>9 Woodcarvers<br>10 Improver Line D<br>12 Dominos 42<br>5:30 Pot Luck | **24**<br>8 Mex.Train Doms.<br>8/9 Beg. Line Dance<br>10 Improver Line D.<br>9 Quilting<br>12 Canasta | **25**<br>No activities today but meals will be served. | **26**<br>Happy Thanksgiving! Center will be closed. | **27**<br>Thanksgiving Holiday Center will be closed. | **28** |
| **29** | **30**<br>9 Exercise<br>9 Woodcarvers<br>10 Improver Line D<br>12 Dominos 42 | | | | | **28** |

## Upcoming Events:

1. The Center's Zumba class in partnership with the City of Belton will take a break through the end of the year.
2. Dances are Nov. 5 with Good Ol' Boys Band; and Thurs., Nov. 19, with Backroads Band. Dances are at 6:30 p.m. Cost is $5 per person. Bring a dish to share!
3. Pot Luck is Monday, Nov. 23 at 5:30 p.m. Fred Fuller, The Singing Cowboy, will sing for us!
4. The Center is partnering with the City of Belton in offering a "soft" Yoga class using both chair and floor exercise. Cost is $5 per class. Classes are Wednesdays from 6-7 p.m.

and are now in retirement may find they have hours to spare. Those hours can be directed toward volunteer efforts, which can boost seniors' mental health in myriad ways.

• Lowers depression and anxiety: The National Institutes of Health says research indicates consistent volunteering can help to reduce risk of depressive symptoms. Staying engaged and active combats feelings of hopelessness.

• Decreased social isolation: Points of Light says regular time spent with peers and the people being helped can mitigate loneliness. Having a strong support network can make stress more tolerable and increase feelings of belonging.

• Restores sense of purpose: When work ends, many seniors lose the structure that governed their working life. Volunteering gives the opportunity to wake up, follow a schedule and achieve goals. It can be rewarding to play a valuable role in the community again, according to Voices for National Service.

• Mental stimulation: Volunteering may lead to learning new skills and interacting with others, and that can keep the mind sharp.

• Physical activity: Older adults may lead sedentary lifestyles if they have nothing to keep them busy. Volunteering helps a person engage in some sort of physical activity. A 2025 study published in the journal Social Science & Medicine found volunteering is associated with lower levels of hypertension and chronic inflammation. Staying active can lower blood pressure, risk of heart disease and eight types of cancer.

Volunteering is a tool older adults can use to stay healthy both physically and mentally








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## WHEN IT MATTERS MOST

Staying informed is essential, especially during emergencies and severe weather. Visit with the Oncor team to learn about the tools and resources available to help keep you connected when it matters most, including real - time outage updates, storm readiness information, and dedicated support for first responders.

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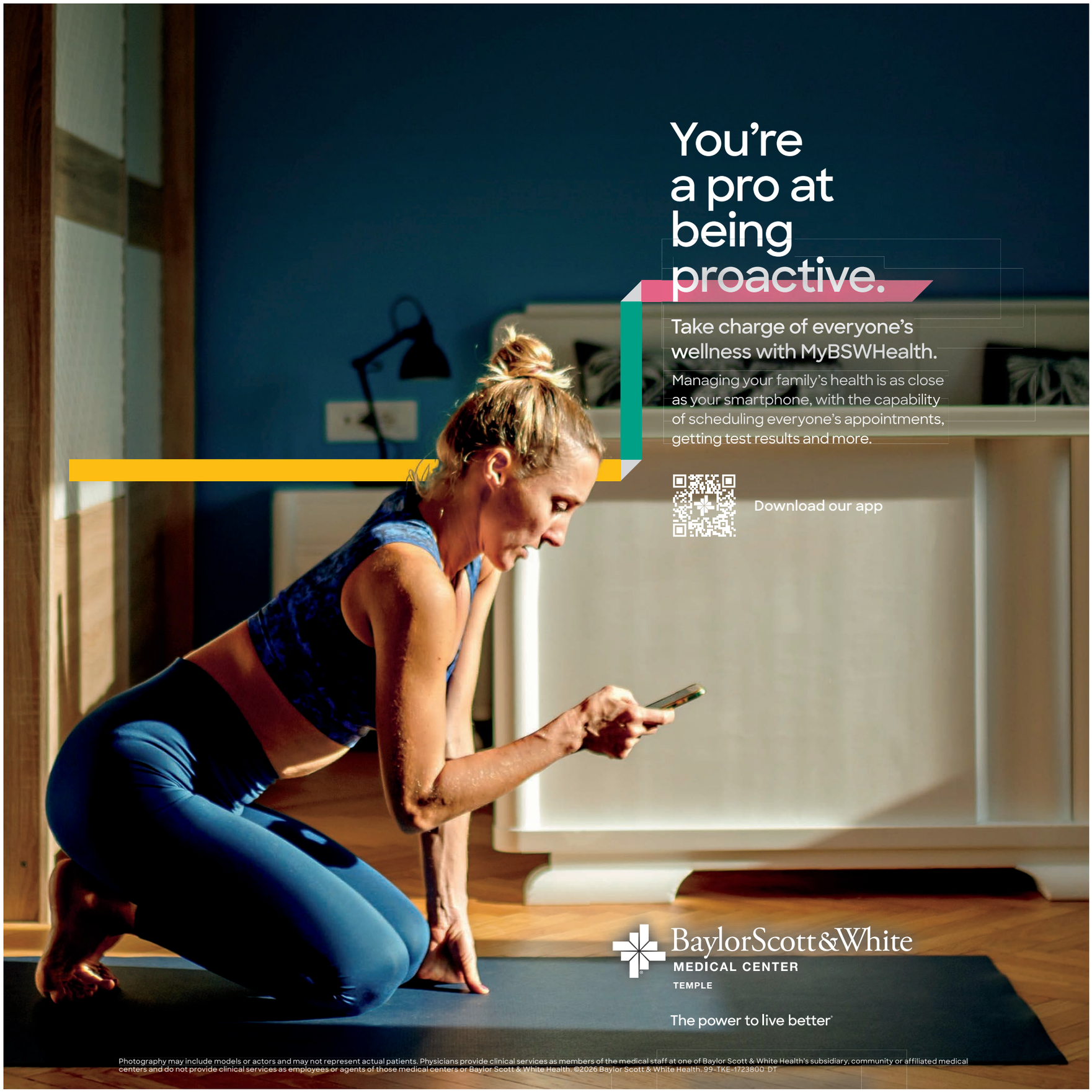
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