Service Servic

ESTABLISHED IN 1866

THE BELTON JOURNAL

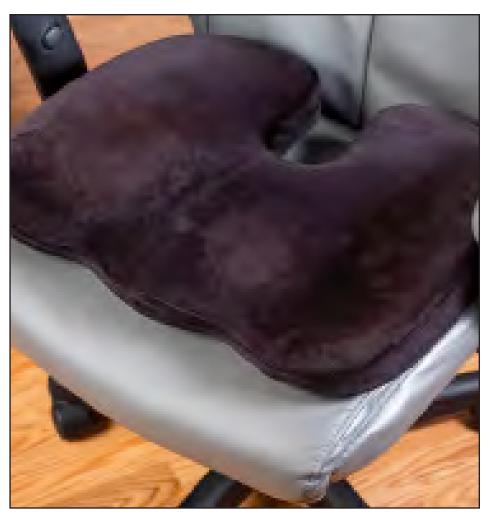
LEADER TO VE

Cushions and pillows for better health

By: Main St. Medical Supply

As we age, comfort becomes essential for maintaining a good quality of life. Whether sitting in a favorite chair, using a wheelchair, or spending time in the car, cushions and pillows designed for support can make all the difference. Choosing the right type of cushion can help alleviate discomfort, reduce pressure points, and improve posture. Here's a guide to some of the best cushions and pillows for everyday use and how they can benefit you or your loved ones. Seat Cushions & Lumbar Support for Every Setting: If you spend a lot of time sitting, whether at home, in a car, or a wheelchair, a supportive seat cushion is key to relieving pressure and reducing back pain. For example, memory foam coccyx seat cushions are specially designed to relieve tailbone pain by reducing pressure on the lower spine. These cushions are great for long car rides or wheelchair use, as they contour to your body's shape while providing consistent support. Another excellent option for ease of movement in cars is the swivel seat cushion, which allows you to rotate easily when getting in or out of the car, a perfect solution for those with limited mobility. In addition, lumbar support pillows placed behind the lower back in your car seat or wheelchair can help maintain healthy posture and prevent slouching, (continued on page 2) which often leads to discomfort or pain after sitting for extended periods. These pillows come in a variety of materials, from lightweight foam to memory foam, each offering tailored support. Wheelchair Cushions: Tailored Comfort for Daily Use For those who use a wheelchair regularly, the right cushion is vital for preventing discomfort and promoting good posture. Gel-filled or airfilled cushions can distribute weight evenly, helping to prevent pressure sores that may develop from sitting in one position for too long. These cushions also provide cooling comfort, helping users stay at ease throughout the day. Memory foam wheelchair cushions are another popular choice, as they mold to the body, providing customized support that can relieve pressure points while improving circulation. Bolsters, Bed Wedges & Elevated Leg Pillows: At home, bed wedges and elevated leg pillows can significantly improve comfort. Bed wedges are perfect for propping yourself up while reading or watching TV, and they also assist with conditions like acid reflux and breathing problems by keeping the upper body elevated. Elevated leg pillows, on the other hand, improve circulation, reduce swelling, and relieve discomfort in the legs—ideal for those who spend much of the day sitting. Choosing the Right Material: Air,

Foam, Gel, or Memory Foam? When it comes to choosing a cushion, knowing the difference between materials can help you find the right fit. Air-filled cushions allow for adjustable firmness, which makes them a versatile choice. Foam cushions offer soft, lightweight support, ideal for everyday use. Gel cushions provide cooling comfort and even weight distribution, which can help with circulation and reduce the risk of pressure sores. For the ultimate in comfort, memory foam cushions conform to the body's natural shape, easing pressure points and promoting relaxation. Main Street Medical Supply: Your Partner in Comfort At Main Street Medical Supply, we understand how crucial comfort and support are to your health and well-being. That's why we stock a wide range of pillows and cushions designed to help with everything from sitting comfortably in a wheelchair to finding relief during long car rides. Our friendly, expert staff is always available to guide you toward the best solution for your specific needs, ensuring that you or your loved one can find the perfect cushion for any situation. Whether you're dealing with everyday aches, recovering from surgery, or simply want to make life a little more comfortable, our team is here to help you make the best choice for long-term comfort and health.





National Care at Home Month 2024

The National Alliance for Care at Home brings together two legacy organizations - the National Association for Home Care & Hospice and the National Hospice and Palliative Care Organization - representing, advocating for, educating, and connecting providers of care in the home for millions of disabled, elderly, and dying Americans who depend on that care. As the two organizations have come together, a new month of recognition, celebration, and storytelling has been created to honor the combined membership of the new organization and the millions of patients and families its members serve nationwide.

We are stronger together, and so is our community of providers. To represent this strength in unity, the Alliance is introducing National Care at Home Month, an annual observance recognized each November to inspire outreach to communities, media, and policymakers, recognize the valuable contributions of provider staff and volunteers, and continue building awareness of the home care continuum.

While we are all working toward a common goal of every American having access to high-quality, person-centered healthcare wherever they call home, there are various types of in-home care that National Care at Home Month celebrates: home health care, private duty

home care, hospice care, and palliative care. To this end, we are paying special attention to different types of care at different points throughout November.

- National Family Caregiver's Day
 November 1, 2024
- Palliative and Advanced Care Week November 4-8, 2024
- Hospice Week November 11-15, 2024
- Home Health Week November 18-22, 2024
- Private Duty Home Care Week November 25-29, 2024
- National Care at Home Month was born out of the longstanding months of recognition in our care-at-home community – National Hospice and Palliative Care Month and National Home Care and Hospice Month. National Care at Home Month celebrates and supports paid and unpaid caregivers and builds on the existing work of National Family Caregivers Month.

Your participation in National Care at Home Month helps unify and elevate the voice of the care-at-home community. We will continue to be your advocate, resource, and network. Thank you for your support.

We can shape the future of healthcare at home. We are stronger together, so let's write the story together.



How to help aging veterans

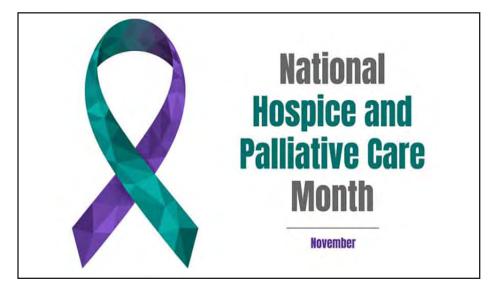
According to data from the Department of Veterans Affairs, surveys from the Pew Research Center and the U.S. Census Bureau, there were more than 18 million living military veterans in the United States by the end of 2023. Seventy-two percent of those veterans are age 50 and older, and many served during wartime.

Military personnel make significant sacrifices to protect the freedoms Americans enjoy each day, and it's vital that those efforts are never forgotten, even if it's been decades since service personnel have been on active duty.

Thirty-seven percent of living veterans are age 70 and older, and these brave individuals must face the challenges of aging as well as some, including chronic injuries, that might be traced to their time in the military. That makes helping aging veterans an especially worthy endeavor, and those interested in doing just that can consider the following ideas.

• Offer your expertise free of charge. Working professionals can help aging veterans by providing advice or services free of charge or at steep discounts. For example, accountants can offer to prepare and file aging veterans' tax returns free of charge or, if the returns are complicated, at steep discounts. Financial advisors can visit a local veterans hall or home and speak to members or residents about managing money after retirement.

• Invite veterans over for special events or gatherings. The Department of Veterans Affairs reports that veterans who served in the last 30 years make up the largest number of living veterans. Though there are still plenty of veterans who served prior to 1994, they may no longer have extensive social networks as more and more aging veterans pass away. Social connections are vital to long-term health, and researchers at the Center for Healthy Aging at Penn State University found that adults between the ages of 70 and 90 who reported more frequent, pleasant social interactions exhibited improved cognitive performance in the ensuing days. Individuals who want to help aging veterans can invite them over



See AGING,

Page 5

Neep a Helping Hand With Long-Term Care?



Welcome 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 55 years Since 1969

Gratifying Thanksgiving facts

Thanksgiving is a time to gather with family and friends and reflect on one's blessings. In 2022, Canadian Thanksgiving takes place on October 10, while Americans celebrate on November 24. In anticipation of these holidays, here are some interesting facts about the Thanksgiving celebration.

- 1. American Thanksgiving is largely modeled on a 17th century harvest feast shared by the English settlers and the Wampanoag tribe.
- 2. Canadians celebrate Thanksgiving on the second Monday of October. It is based on European harvest festivals.
- 3. The National Turkey Federation says around 45 million turkeys will be eaten on Thanksgiving, which equates to about 720 million pounds of turkey being consumed (with the average turkey size being 16 pounds).
- 4. The Butterball hotline answers roughly 100,000 calls every year on its turkey question hotline.
- 5. In 1953, the Swanson company overestimated the number of frozen turkeys it would sell for the holiday season by 26 tons. Rather than waste the meat, Swanson sliced it up, repackaged it and created the first frozen TV dinners.
- 6. Thanksgiving in America may be older than many recognize. While Thanksgiving is largely tied to the 17th century settlers, the National Parks Service says in 1565 Spanish settlers in St. Augustine (now Florida) celebrated by having a meal to which they invited the native Seloy tribe. The Spanish served pork stew, sea biscuits, red wine, and garbanzo beans. Some say

the Seloy contributed turkey, venison and maize.

- 7. Thanksgiving didn't become a civic holiday until Abraham Lincoln made it one after the Civil War tragedy. Thanksgiving was declared a national holiday on October 20, 1864.
- 8. The Pilgrims did not refer to themselves as "pilgrims." They used the word "separatists" as they were separating themselves from a larger belief system.
- 9. In addition to Canada and the United States, Grenada, Liberia, the Philippines, Saint Lucia, and the Netherlands celebrate their own versions of Thanksgiving.
- 10. Each year, the American president "pardons" a turkey from slaughter on Thanksgiving. This tradition dates back to when Abraham Lincoln's son was upset that his family's turkey that was going to be killed for Thanksgiving dinner.
- 11. According to the U.S. Calorie Control Council (CCC), an average American may consume 4,500 calories and 229 grams of fat on Thanksgiving Day.
- 12. The Macy's Thanksgiving Day Parade is an annual tradition. People line the parade route in New York City or tune in to watch the parade on television. It originated in 1924 and the famed balloons were added in 1927
- 13. Apple pie is the pie of choice for Thanksgiving, even though pumpkin pie is prevalent this time of year.

Thanksgiving is a popular holiday in Canada and the U.S. Many traditions have been borne of the holiday, and it is a favorite time of year for many people.



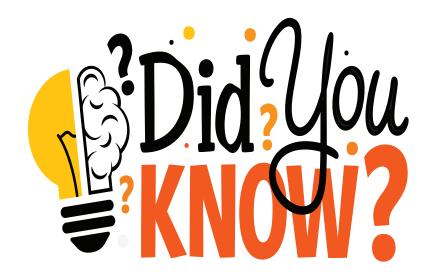
Aging - From Page 3

for special events, such as game watches, holiday gatherings or even weekly family meals.

• Pitch in around the house. Whether they suffered injuries during their time in the service or not, many aging veterans face the same physical limitations as others approaching or past retirement age. Offer to help aging veterans around the house. Mobility issues can make it hard to mow a lawn, tend to a garden or clean the interior

of a home. Such tasks are made much easier when others pitch in, and these gestures can be a great way for families to show their appreciation to the brave individuals who protected the freedoms Americans enjoy each day.

There's no shortage of ways to help aging veterans, many of whom could use a helping hand as they navigate their golden years.



People may eat anywhere from 3,000 to 4,500 calories during Thanksgiving dinners,

which is more than what should be eaten in a day.



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





254-718-4688





Overwhelmed by your Medicare options?

I can help you find a plan that's right for YOU and YOUR BUDGET.

For personalized service call (254) 213-3249



Brett Beamesderfer

Licensed Insurance Agent

HealthMarkets Insurance Agency, Inc. is licensed as an insurance agency nationwide except in MA. Not all agents are licensed to sell all products. Service and product availability varies by state. Sales agents may be compensated based on enrollment. No obligation to enroll. ©2024 HealthMarkets 48796-HM-0723

States with most U.S. Veterans

By the end of 2023, the United States was home to more than 18 million individuals who had served in the country's military. That figure, based on data from the U.S. Census Bureau, the Department of Veterans Affairs and surveys conducted by the Pew Research Center, represents individuals from all walks of life

Veterans come from diverse personal backgrounds, and they also call a wide range of states home. The USCB reports that some state populations feature a greater percentage of veterans than others. The share of the adult population that has served in the U.S. military is highest in these 10 states.

- 1. Alaska: More than 10 percent of Alaska's 533,000 adult residents have served in the military.
- 2. Wyoming: The 2020 U.S. Census indicated Wyoming is the least populated state in the country. Despite that, the Equality State is home to a veteran population of just over 42,000, which accounts for roughly 9.4 percent of the state's adult population.
- 3. Virginia: Perhaps not surprising given its proximity to the nation's capital, Virginia is home to a sizable veteran population that accounts for 9.2 percent of its roughly 6.68 million adults.
- 4. Maine: Though it's another state like Wyoming that does not boast an especially large adult population (a little more than 1.1

million individuals), Maine is home to more than 101,000 veterans.

- 5. Montana: The Treasure State features an adult population of just under 884,000, and 8.9 percent of those individuals (roughly 79,000 people) served in the U.S. military.
- 6. South Carolina: The Palmetto State is home to more than 344,600 veterans, and those individuals make up just under 8.5 percent of the state's adult population.
- 7. Nevada: Among the roughly 2.5 million adults who call Nevada home, nearly 206,000 (roughly 8.3 percent) are veterans.
- 8. New Mexico: More than 136,000 veterans live in The Land of Enchantment, accounting for 8.3 percent of the state's adult population.
- 9. South Dakota: Like Alaska, Wyoming and Montana, South Dakota does not boast a particularly large adult population (roughly 685,000). However, more than 8.2 percent of adults who live in The Mount Rushmore State are U.S. military veterans.
- 10. Hawaii: The Aloha State rounds out the top 10, as the island state in the Pacific Ocean is home to nearly 90,000 U.S. military veterans, which accounts for 8.2 percent of its total adult population.

This Veterans Day, individuals in all 50 states are urged to thank local veterans for their sacrifices and service.



Historical events from November 1924

The month of November has been home to many historical events over the years. Here's a look at some that helped to shape the world in November 1924.

- The Meteorological Flight Service is introduced by the British Royal Air Force on November 1. The service is implemented to identify temperature, pressure, humidity, and general weather conditions.
- Éamon de Valera, future President and Taoiseach of Ireland, is sentenced to a month in prison on November 1 for illegally entering Ulster, Northern Ireland.
- A freight train hits a street car after midnight in Chicago on November 2. Witnesses reported the freight train had no lights on as it reached the railroad crossing at the intersection of North Avenue and Kingsbury Street. Ten passengers on the street car are killed and 31 others are injured.
- On November 3, presidential hopefuls Calvin Coolidge, who is seeking to be elected after succeeding to the presidency upon the sudden death of President Warren G. Harding in 1923, and John W. Davis make their final

appeals to voters via radio addresses. Coolidge is elected the following day.

- A mutiny occurs on the Brazilian battleship Sao Paulo on November 4. Eight Brazilian Navy officers and 260 sailors are involved in the failed rebellion.
- Despite having no experience in finance, Winston Churchill is appointed British Chancellor of the Exchequer on November 6.
- Korean nationalist Syngman Rhee announces plans to gain independence for Korea from the Japanese Empire on November 8. Rhee makes the announcement in Honolulu, Hawaii.
- In a political misstep, 185 opposition members fail to show up for a new session of the Italian Parliament on November 12. The move is a protest against the Fascist Party, which uses the members' absence to enact Prime Minister Benito Mussolini's restrictive program.
- On November 14, noted explorers Roald Amundsen and Lincoln Ellsworth announce plans for a joint polar flight expedition in 1925.

- Nine members of the infamous, St. Louis-based bank robbing gang Egan's Rats are each sentenced to 25 years in federal prison on November 15. The conviction puts an end to the gang, which had employed hundreds of people over the course of more than three decades.
- Major-General Sir Lee Stack, British Governor-General of the Anglo-Egyptian Sudan, is shot in Cairo by Egyptian nationalist students on November 19. Stack dies the following day, and the British government later blames his death on its Egyptian counterpart for its failure to suppress anti-British agitation.
- Two days after attending a celebrity-filled gathering aboard William Randolph Hearst's private yacht, Hollywood producer Thomas H. Ince dies at home on November 19. Rumors of a coverup regarding the cause of Ince's death persisted into the twenty-first century.
- The Gandy Bridge across Tampa Bay opens to drivers on November 20. The 2.5-mile bridge was the longest bridge in the world at the time of its opening.

- United States Navy aviator Dixie Kiefer takes off from the deck of the U.S.S. California on November 21. Kiefer becomes the first pilot to take off from a warship at night.
- On November 23, Edwin Hubble announces that Andromeda, previously believed to be a nebula, is actually another galaxy.
- Australian anatomist and anthropologist Raymond Dart discovers the fossilized remains of the "Taung child" on November 24. The remains were sent to Dart in a box by a shotfirer who saved them from a limestone quarry in South Africa. Carbon dating indicates the remains are around 2.8 million years old
- The first Macy's Thanksgiving Day Parade is held in New York City on November 27
- The Montreal Forum opens in Canada on November 29 when the Montreal Canadiens defeat the Toronto St. Pats 7-1.
- Shirley Chisholm is born in Brooklyn on November 30. Chisholm would grow up to become, in 1968, the first Black woman elected to the United States Congress.

Mom required special attention.

We found around the clock care.

When the time comes to consider long-term care for a loved one, you can count on us to help make your decision easier. Our staff of professionals is ready to assist every resident 24 hours a day and make their time with us as comfortable and fulfilling as possible. From getting dressed every day to physical therapy, we can meet their needs – big or small.

If you have a loved one in need of long term care and a friendly, home-like environment, give us a call.

Park Place Manor

810 East 13th Avenue • Belton, Texas **254-939-1876**

Private pay, Medicare, and Medicaid available.



What Can We Do to Help Our Nation's Veterans

Suicide and mental health are a rising concern, and one of the nation's most vulnerable populations are our own veterans and military personnel. Veterans embody qualities such as bravery, sacrifice, and dedication to a greater cause—all qualities we value deeply. Yet even as they fought for our freedom, many military members have found themselves suffering alone, and in silence.

Veterans today are facing one of the worst mental health crises we have ever seen. According to a 2014 Veterans Affairs study, it was discovered that an average of 20 veterans committed suicide every day. That same year, veterans accounted for 18% of ALL suicide deaths but only accounted for 8.5% of the total population. Why are the numbers so high? And practically speaking, what can we do?

We can support our veterans by actively seeking to understand the challenges they face and become part of the solution. Here are a few things we can do to help our nation's veterans and active duty military:

1. Be Aware of the Signs of Depression

If you are a veteran, or if you have a loved one who is a veteran or active duty military personnel, be aware of the signs of depression. Depression is a very serious illness, leading to feelings of sadness and loss of interest in activities once enjoyed. In some cases, depression causes mental and emotional problems. If these problems occur, it can lead to an inability to function in the home or the workplace.

For veterans and active duty military members, depres-

sion may have a variety of causes, such as the death of a friend or fellow service member, traumatic events like combat or injury, preparing for deployment, or transitioning to civilian life, to name a few. According to the U.S. Department of Veterans Affairs, one in every ten older veterans (ages 65+) are currently battling depression, which is more than twice the percentage found in the general population of the same age.

What you can do: There are many ways that the friends and family can help a loved one who is battling depression. Working with a professional counselor or psychologist can help. In addition, new activities such as exercise, dietary changes, and getting enough direct sunlight can relieve symptoms.

2. Educate Yourself about Traumatic Brain Injury and Its Effects

Traumatic brain injury (TBI) is becoming increasingly more common among our military personnel as the methods of warfare evolve. In simple terms, TBI is a blow to the head that causes a disruption in brain function. For veterans and military members, this may occur during drills or as the result of a bomb blast.

Some cases register as a mild concussion, but in severe cases, TBI leads to changes in behavior and memory recall. The severity of a case is determined by how long consciousness is lost, how long memory loss or disorientation may last, and how responsive the person was after the initial injury. Ac-

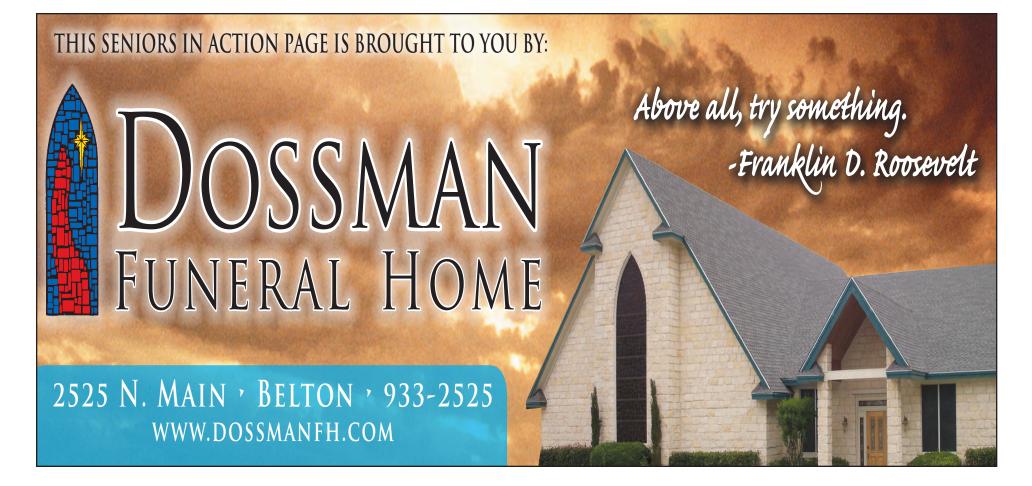
cording to an article by PBS, "Those who go untreated may find their symptoms worsening over time, with some patients at risk for depression, substance abuse, severe anxiety, obsessive-compulsive disorders, Alzheimer's and suicide."

What you can do: Be supportive and encourage TBI sufferers to seek professional support. In the meantime, remember that there are many others out there who are supporting a loved one living with TBI, and you can learn from their journeys.

3. Recognize Post-Traumatic Stress Disorder (PTSD) and Its Symptoms

More than anything, it's important to remember that PTSD is common and affects more than just military personnel. Absolutely anyone can suffer from PTSD. However, according to the U.S. Department of Veterans Affairs statistics, the percentage of persons suffering from PTSD is higher in the military than in the general population. For those in military service, PTSD has many root causes. Most commonly, it is connected to combat exposure, terrorist attacks, and sometimes physical assault. There are four major types of symptoms: 1) reliving the event, 2) avoiding situations that are a reminder of the past, 3) negative changes in beliefs or feelings, and 4) feeling wired all the time.

What you can do: When you see your loved one struggle, it's hard to stand by and do nothing. Two practical actions you can take are: 1) offer to go to doctor's visits with them so you can be familiar with medications and the doctor's advice



in addition to offering support and 2) encourage contact with friends and family to help create a support system. Additionally, as you try to encourage your veteran, seek out the resources available to bring them back to good mental health.

4. Understand the Threat of Suicide

There has been a significant spike in veteran suicides since 2005, and according to recent research, the most common reason given for contemplating suicide is a desire to end intense emotional distress. Research continues to explore the link between PTSD cases and suicides. As noted above, veteran suicides make up 18% of ALL suicides, even though veterans constitute only 8.5% of the population. The numbers are staggering. A recent study from the Public Health Department revealed that veterans who were deployed have a 41% higher suicide risk than the general population while non-deployed veterans have a 61% higher risk!

What you can do: The best things you can do are to educate yourself on the signs of suicide risk, familiarize yourself with available resources, and encourage your loved one to seek the help and support they need. If you have lost a loved one to suicide, remember that everyone deals with grief differently. For helpful suggestions for processing grief, find resources online, join a support group and/or set up an appointment with a grief counselor.

5. Don't Be Afraid to Talk About It

Active military members are less likely to seek out mental health services and support. This is main-

ly because they fear for their jobs or don't want to be viewed differently because they are struggling. A stigma still remains regarding mental health issues, though the Defense Department has taken deliberate actions to reverse this viewpoint. Veterans, though not in active service, also struggle with this very real stigma. Move forward with actively educating yourself on these mental health challenges. Don't be afraid to talk to loved ones about their mental health or to express your loving concern. They need your support and understanding.

6. Draw Encouragement from the Success Stories of Others

The Department of Veterans Affairs has created a helpful website called Making the Connection. This website is filled with excellent resources and information regarding symptoms, support groups, and treatment. But most of all, real veterans share personal struggles of their fight for good mental health. Find encouragement and inspiration in their stories of struggle and victory.

With the trauma associated with military service, it is no surprise that our veterans are struggling. Educate yourself on the symptoms and look for ways to support veterans physically and emotionally. In closing, a reminder. The men and women of the military safeguard our freedom every day. Let's work together to safeguard their mental health by becoming knowledgeable, capable, and ready to act. Our veterans deserve to live full and meaningful lives after their years of service to our country.



Golden Age HealthPlans

MEDICARE • UNDER 65 • LIFE • DENTAL

Call Your Licensed Sales Agents Today

Open Monday - Friday 9am-4pm or by appointment



Cheryl 254-718-0504

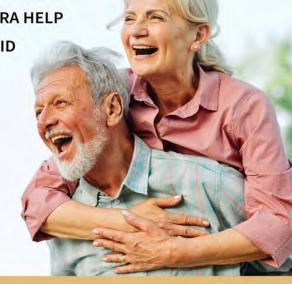
Don 254-760-5052

\$254-778-4448

9 1516 S. 31st ST., Suite A, Temple, TX 76504

Year-Round Medicare Enrollment Opportunities!

- CHRONIC ILLNESS
- RETIRING
- RELOCATING
- TURNING 65
- LIS/EXTRA HELP
- MEDICAID



le do not offer every plan available in your area. Currently we represent 4 organizations which offer 40 products in you area. Please contact Medicare.gov, 1-800-MEDI-CARE, or your local State Health Insurance Program (SHIP) to get information on all or your options. Plans are insured or covered by a Medicare Advantage (HMO, PPO and PFFS) organization with a Meaicare contract and/or a Medicare-approved Part D sponsor. Enrollment in the plan depends on the plan's contract renewal with Medicare



APARTMENT HOMES
BY BONNER CARRINGTON

Discover vibrant and active communities designed exclusively for those 55 and better!





254-321-2129

MariposaApartmentHomes.com

HERE AT HOME is compassionate non-medical home care.



Activities of Daily Living

- Bathing
- Grooming
- Dressing
- Mobility

Meal Preparation

- Grocery Shopping
- Assist with Feeding
- Medication Reminder

Light Cleaning

- Vacuuming
- Organizing
- Linen Change
- Laundry



HERE AT HOME is now offering residential care providing a 24-hour living arrangement in a loving home environment.

We provide complete:

- Personal care
- Home management
- Social and recreational activities
- Transportation
- 24-hour supervision
- Assistance with administration of medication

We have low caregiver-to-resident ratios, typically 1:3 or less. Best of all, your loved one will be in a loving home environment!



Get in touch

with **Rosie Chapman** to book an in-home care assessment or tour one of our residential care homes.

(737) 205-HOME (737) 205-4663

Fax: (737) 205-4664

TOLL FREE:1-833-998-4282

INFO@HereAtHomeCare.com

www.HereAtHomeCare.com



No one does more for our VETERANSand youth



All proceeds go to our VETERANS, youth programs & scholarships

Bingo Schedule

Doors open 1.5 hours before each session

Sundays @ 5:30 pm Wednesdays @ 12:30 pm Fridays @ 6:30 pm VFW 4008 2311 S. Pearl St. 254-939-7159 vfwhtwpost4008.org

Reverse mortgages explained

As long as there have been homes for sale, there have been financial vehicles designed to alleviate some of the financial pressures associated with owning a home. A reverse mortgage is another way homeowners can borrow money based on the value of their homes, but it doesn't need to be repaid as long as those individuals are still living in their residences.

Eligibility and basics

The Federal Trade Commission's Consumer Advice says a reverse mort-gage is an option for those age 62 or older who can borrow money based on their equity, or how much money one could get for the home if sold after what is owed on the mortage is paid off. At least one owner must live in the house most of the year. Reverse mortgages may be paid as a cash lump sum, as a monthly income or as a line of credit that enables the homeowner to decide how much is desired and when.

Determining eligibility

There is a misconception that a loan that requires no monthly repayment of principal or interest will not come with any eligibility considerations. Premier Reverse Mortgage says there are some things to know before doing reverse mortgages. To prevent homeowners using reverse mortgages to avoid downsizing due to financial shortcomings, certain eligibility parameters must be met, including a credit history analysis, income requirements, age requirement, and property stipulations. These criteria may differ from lender to lender.

Differences between traditional mortgages and reverse mortgages

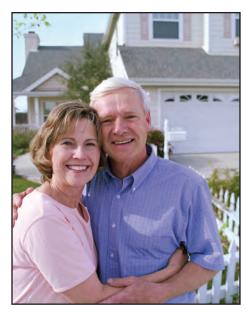
Unlike a traditional mortgage where payments are made to principal and interest and the balance goes down over time, with a reverse mortgage, borrowers do not make any payments right away. The loan balance goes up over time and the loan is repaid when the borrower no longer lives in the home. The homeowners or their heirs will eventually have to pay back the loan, usually

by selling the home. However, as the loan balance increases, the home equity decreases with a reverse mortgage. This can affect a surviving spouse or other family members. The FTC advises homeowners to confirm the reverse mortgage has a "non-recourse" clause, which means that the borrower or the borrower's estate cannot owe more than the value of the home when the loan becomes due and the home is sold.

Additional considerations

Due to fees and other requirements, a reverse mortgage may be a more expensive way to borrow money. Other ways to borrow against equity may be a better fit, such as a home equity line of credit. Furthermore, since reverse mortgages are for older adults, scams are prevalent. Some include contractors who approach seniors about getting a reverse mortgage to pay for repairs, or scams targeting veterans.

Borrowers considering reverse mortgages should first speak with a qualified financial planner. Homeowners in the United States can access information through the Consumer Financial Protection Bureau. All options, costs and interest rate information should be confirmed before signing on the dotted line.



The nutritional value of peanut butter

Peanut butter can be found in most households. Peanut butter is a staple for school lunches and it's a common component in everything from savory dishes like pad thai to sweet desserts like peanut butter cookies. Peanut butter is essential in various recipes, and there is some nutritional power behind all of that flavor.

Peanut butter, when eaten in moderation, can be a healthy addition to most diets. It is an ancient food that can be traced to the Incas and Aztecs. Modern peanut butter is attributed to three different individuals: Marcellus Gilmore Edson, Dr. John Harvey Kellogg and Dr. Ambrose Straub.

It is important for anyone with an allergy to peanuts to avoid peanut butter. But most people can eat it on a regular basis without hesitation. The healthiest form of peanut butter is one in which no added ingredients are in the spread. That means only peanuts that are roasted and then processed into a paste. However, many commercial brands of peanut butter are modified with vegetable oils, sugar and sometimes trans fats. Individuals can check the labels on their peanut butter choices and choose peanut butter with only peanuts and a small amount of salt, advises Healthline. This can be found in many natural food stores, or peanut butter can be made at home.

WebMD says peanut butter contains eight grams of protein and seven grams of carbohydrates in a two-table-

spoon serving. It also boasts three grams of fiber. Those two tablespoons also contain 190 calories as well as 16 grams of fat. However, the fat in peanut butter is hearthealthy, monounsaturated fat. It's easy to go overboard on peanut butter and consume too many calories since it is calorie-dense, so sticking to a serving or two is best.

Peanut butter also is a good source of vitamin E, niacin, manganese, vitamin B6, magnesium, and copper. Copper is a mineral that helps maintain bone health, immune function and blood vessels. Some research suggests that getting enough copper could be linked to a reduced risk for osteoporosis and heart disease.

Peanut butter fits into most diets because it is gluten-free and also vegan when enjoyed in its natural form. While it may not be as nutritious as some other foods when compared calorie for calorie, peanut butter generally can be included as a delicious component to a well-balanced diet.

Here's how to make peanut butter at home, courtesy of the food blog Love & Lemons.

- 1. Add salted dry roasted peanuts to the bowl of a food processor. The amount of peanuts will be relative to the size of the processor. For example, use three cups of peanuts in a seven-cup food processor.
- 2. Let the food processor run for a few minutes to get the peanuts chopping. Then continue to process,

stopping every 30 to 60 seconds to scrape down the sides of the bowl and give the motor a rest; otherwise, it can overheat.

3. It can take up to 10 minutes for the food processor to turn the peanuts from chopped to a shaggy ball to the smooth and spreadable peanut butter many people prefer. This peanut butter can be stored in a sealed container for up to one month.



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

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







4235 E. US HWY 190, Temple

254-401-1302

www.YoungsDaughters.com





- Specialized skin & wound care
- · Private and semi-private rooms
- Specialized dietary services
 - Pain management
 - Intravenous therapy
- Pulmonary services and rehab.
 - Diabetic care
 - · Individualized plan of care
 - Daily activities
 - Transportation

Tishia Kidwell

Marketing & Admissions Coordinator WWW.copperascovenursing.com



In Home Care is paid:
100% by Medicare
In-Network with SWHP
Most insurances accepted

Standards Home Health

FAMILY OWNED • TEMPLE, TX

Call Toll Free 888-671-7007

www.StandardsHomeHealth.com 7 Offices Serving 37 Counties



How to involve kids with holiday baking

The holiday season is steeped in tradition. Many holiday traditions are centered around food, with much of the focus on all of the decadent treats and desserts taking center stage at many family gatherings.

Many parents hope to involve their children in as many family holiday traditions as they can. Holiday baking is one kid-friendly tradition, and parents can make it even more so by taking a few simple steps before they get started.

- Purchase kid-friendly baking equipment. Bakers rely on lots of tools to make cookies, cakes and other delicacies. That equipment is even available in kids' sizes. Kids may be more excited about baking if they have their own equipment, and such gear also can make it easier for them to lend a hand. A spatula made for youngsters can make it easier for kids to move cookies from a baking sheet to a platter, while colorful measuring cups and their own whisk can excite youngsters about baking.
- Plan ahead. Seasoned bakers know that it's imperative to have the right supplies, including ingredients, on hand before beginning a baking session. That's even more necessary when baking with kids, who might not be as patient as moms and dads hope if a baking session has to be paused to run to the store for a missing ingredient or to dig out some

tools from the back of the pantry. Plan ahead by setting everything out and assembling all the necessary ingredients the night before you plan to bake.

- Delegate wisely. Young kids may want to do everything mom and dad do, but baking is a delicate science that requires careful attention to detail and a strict adherence to recipes. So it's important that parents delegate wisely when involving children in holiday baking. Whisking, stirring and topping off cookies with frosting and sprinkles are fun, kid-friendly tasks.
- Add some fun foods to the menu. If you plan to bake holiday cookies, purchase kid-friendly holiday cookie cutters before your baking session so youngsters have as much fun as possible. Kids may have more fun if they get to make Santa Claus, Frosty or Rudolph cookies.
- Make a mess. Don't be afraid to get a little messy when baking with children. Moms and dads may love a clean kitchen, but kids tend to have more fun in the kitchen when things get a little messy. Douse each other with a little flour and make a joke of things if some ingredients find their way onto the counter or the floor instead of into your mixing bowl.

Parents can make the holiday baking that much more fun by letting their kids pitch in this year.

Why do the Detroit Lions always play on Thanksgiving?

Households have their own unique Thanksgiving traditions, but one custom common in many homes come Turkey Day involves watching football. Each year on Thanksgiving, the National Football League hosts a handful of games, and it's customary in many households to gather around the television with friends and family and take in some of the action on the gridiron, excitement that always features the Detroit Lions. This unique tradition has endured for decades, but when did it start? According to the Pro Football Hall of Fame, the tradition of the Lions playing on Thanksgiving can be traced to George A. Richards, who purchased the franchise in 1933 when they were the Portsmouth (Ohio) Spartans. Richards felt competing in a game on Thanksgiving Day would attract Motor City fans who were more devoted to the Detroit Tigers, the city's baseball team. Fans who attended the Lions' first Thanksgiving Day game in 1934 were treated to a nail-biter, with the hometown Lions falling 19-16 to the Chicago Bears at the University of Detroit Stadium. The Bears had won the league championship the previous year. In a quirk unique to the game in 1934, the two teams locked horns again just three days later, with the Bears once more emerging victorious in another close contest that ended with a 10-7 score. In the modern era of the NFL, the teams that play on Thanksgiving Day do not play on the following Sunday.







Pecan pie makes a perfect dessert this Thanksgiving

A Thanksgiving dinner table can be a sight to behold. For foodies and others who love the array of comfort foods on display come the second Monday in October (in Canada) or the fourth Thursday in November (in the United States), Thanksgiving is a day to circle on the calendar each year.

While a mouthwatering turkey and sides like mashed potatoes and stuffing garner the bulk of the attention on Thanksgiving, the dessert table also can be a tempting place to direct one's eyes. Though no dessert is off limits on Thanksgiving, pie is a particularly popular option on Turkey Day. With that in mind, those tasked with crafting something for dessert this Thanksgiving can consider the following recipe for "Pecan Pie" courtesy of Lines+Angles.

Pecan Pie

Makes 8 servings

1 9-inch unbaked frozen deep dish pie shell, thawed

11/2 cups pecans, coarsely chopped

- 3 eggs, lightly beaten
- 1 cup light corn syrup

- 1/2 cup brown sugar
- 1 tablespoon molasses
- 2 tablespoons butter, melted
- 2 tablespoons flour
- 1/4 teaspoon salt
- 1 teaspoon pure vanilla extract
- 1. Preheat oven to 350 F.
- 2. Spread pecans along the bottom of the prepared pie shell.
- 3. In a large bowl, mix the remaining ingredients and pour over pecans. The pecans will rise to the surface of the pie.
- 4. Bake for 60 to 65 minutes until the filling has set. Pie is done when the center reaches 200 F. Pie center when lightly tapped should spring back. Remove pie from oven and let cool on a wire rack for at least 2 hours.
 - 5. Serve.

Preparation time: 15 minutes Cooking time: 1 hour, 5 minutes

Cooling time: 2 hours

Total time: 3 hours, 20 minutes



Planning your funeral ahead of time can save your family money while also minimizing the burden of difficult decisions.

How does the process begin?

The staff at **Harper-Talasek** is happy to walk with you every step of the way.

Call Jack McChurch to make an appointment today.

254-773-4564

jmcchurch@harpertalasek.com





506 N. 38th St. • Killeen, TX 76543 254-699-8200

503 North Main • Belton, TX 76513 254-939-2411

500 W. Barton Ave. • Temple, TX 7650 I 254-773-4564

harpertalasek.com



We Make It Personal.®



RELY ON US FOR HOME ROOFING REPAIR & GET YOUR ROOF FIXED QUICKLY!

Family-owned and operated for generations

- Serving all areas within 60 miles of Belton
- Free estimates and discounts for active Military and veterans
- Fully licensed and insured
- Work with all insurance companies

(254) 939-0343 1100 E. 6th Ave. Belton, TX 76513 TANNERROOFING.COM



WON THE 2024 GOLD SAFETY AWARD FROM HIGHWIRE
ONLY OWENS CORNING PLATINUM PREFERRED
CONTRACTOR IN TOWN



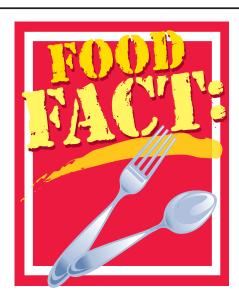
HOLIDAY ROUNDUP WORD SEARCH

D E I N V I T A T I O N N I Z R K W G S S G C E L E B R A T E L P Z P O S B K A O X N E N E W Y E A R S D A Y C U U V M F B C P S Z V H R X M H O L I D A Y S T U D B I W U Z E E U A D I N I N G N O S D F E S T I V E O K N O I T A C A V W I W Z X S N O P V U O E C D F B P S G D R A G O T S M A N C C T C I M O K M F T H T I P S Y N A X N L X N R D U V O B X C W T A A S H H E I T D R E Y X R V R H S G P T E C K E P R E V R T O G E T H E R U R W F H W R D P E X C I T E M E N T D E W G X O E X E O N N S K R O W E R I F S E I L S L N U S O E R E T S A E X H F T E L E V D F L L W F R V G H S I I K V S A N X E W F R I E N D S C F E M A X G H T B N G S V G A Z M C G F W X C Y T L S T C M T I P R G N I V I G S K N A H T V E P F Z T E A A Z N A W K A O E X U G Y K Y II R N T F Y V G A M F S Y O 7 R T

Find the words hidden vertically, horizontally, diagonally, and backwards.

WORDS

CELEBRATE CHANUKAH **CHRISTMAS** DINING **EASTER EXCITEMENT FEAST FESTIVE FIREWORKS** FOOD **FRIENDS GAMES GUESTS HALLOWEEN HOLIDAYS** INDEPENDENCE INVITATION KWANZAA **NEW YEAR'S DAY PASSOVER PRESENTS THANKSGIVING TOGETHER VACATION**



THIS FOOD TYPICALLY
IS THE MAIN COURSE
DURING THANKSGIVING
DINNER.

ANSWER: TURKEY



RLH

Healthcare & Legacy Consultant

"My goal is to educate people while helping them save money"

Rosa Hernandez:

- 254-624-5050
- rlh@martineztx.org

- Funeral preplanning
- Healthcare expertise
- Help with resources and options
- Estate Planning

Belton Senior Activity Center November 2024

Hours of Operation: 8 a.m. - 3 p.m., Monday-Friday; Telephone: Center 254-939-1170



Lunches available daily - Call 24 hours in advance to reserve - \$3.00 Donation
Blood Pressure Check Machine and Exercise Bike Available
842 Mitchell St., Belton, TX 76513



Web Site: www.beltonseniorcenter.org; FaceBook: www.facebook.com/beltonseniorcenter

Email: activities@beltonseniorcenter.org; Activity Director, Judy Owens: 254-770-7958;

| Emai | i: activities@beltor | nseniorcenter.org; A | activity Director, J | udy Owens: 254-7 | /U-/YDX; | |
|--------------------------------------|-------------------------|--|---|--|--------------------------------|-----------------|
| Sunday | Monday | Tuesday | Wednesday | Thursday | Friday | Saturday |
| | | | | | 1 Exercise Classes | 2 |
| | | | | | 8:45 and 9:40 | |
| | | | | | 10:30 Improver | |
| | | | | | Line Dance | |
| | | | | | 12 Bridge | |
| 3 | 4 | 5 | 6 | 7 | 8 | 9 |
| | Exercise Classes | Election Day Voting 7 | Exercise Classes | 8/9 Beg. Line Dance | Veterans Day | |
| | 8:45 and 9:40 | 7 a.m7 p.m. | 8:45 and 9:40 | 10 Improver Line D. | Program - 9 a.m. | |
| | 9 Woodcarvers | | 10:30 Bible Study | | BBQ Lunch | Nov. 7 Dance |
| | 10:30 Line Dance | 9 Quilting | 12 Bingo | 12 Canasta | Must call to Reg. | 6:30-9 |
| . | 4.4 | 16 | 1 Scam Program | 6:30 Dance | 1 Bridge | Good Ol' Boys |
| 10 | | 12 | 13 | | 15 | 16 |
| | Veterans Day | 8 Mex. Train Doms. | 8:45 and 9:40 | 8/9 Beg. Line Dance 10 Improver Line D. | Exercise Classes 8:45 and 9:40 | |
| | Center is Closed. | 8/9 Beg. Line Dance 10 Improver Line D. | 10:30 Bible Study | • | 10:30 Improver | |
| | | 9 Quilting | 12 Bingo | 12 Canasta | Line Dance | |
| | | 12 Canasta | 1 Arts & Crafts | 12 Gariasta | 12 Bridge | |
| 17 | 18 | | 20 | 21 | 22 | 23 |
| | Exercise Classes | 8 Mex. Train Doms. | | 8/9 Beg. Line Dance | Exercise Classes | |
| | 8:45 and 9:40 | 8/9 Beg. Line Dance | 8:45 and 9:40 | 10 Improver Line D. | 8:45 and 9:40 | |
| | 9 Woodcarvers | 10 Improver Line D. | 10:30 Bible Study | | 10:30 Improver | Nov. 21 Dance |
| | 10:30 Line Dance | 9 Quilting | 12 Bingo | 12 - Canasta | Line Dance | 6:30-9 |
| | | 12 Canasta | 1 Art Painting | Dance 6:30 | 12 Bridge | Out of the Blue |
| 24 | _~ | | 27 | 28 | | 30 |
| Mon., Sept. 25 | Exercise Classes | 8 Mex. Train Doms. | Activities are | Thanksgiving | Thanksgiving | |
| ot Luck - 5:30 p.m. Mike Anderson | | 8/9 Beg. Line Dance | suspended for | Holiday | Holiday | |
| Mike Aliderson | 9 Woodcarvers | 10 Improver Line D. | the holiday, but | | | |
| | 10:30 Line Dance | 9 Quilting | lunch is still | | | |
| | 5:30 Pot Luck | 12 Canasta | served. | <u> </u> | | |
| | | | Upcoming Even | ts: | | |
| | superior healthplan. | | **Sat.,Nov. 2; 8-2 - Arts & Crafts and Garage Sale (Garage Sale also, Nov. 1.) | | | |
| | , | | **Tues., Nov. 5 - Election Day 7 a.m7 p.m. | | | |
| | 1st Wed. Bingo Cakes | | **Wed., Nov. 6 - 1 p.m Scam Program by Justin Scott, Deputy Chief, TX. Criminal | | | |
| | and 3rd Thurs. | | Investigation Division | | | |
| | Dance sponsored | | **Fri., Nov. 8 - 9 a,m. Veterans Day Program and BBQ Lunch - Call the Center to register for lunch (254-939-1170) | | | |
| | hy Superior Health | 1 | "3""" (" | - / | | |

Long-Term Care Benefits for Veterans and Their Spouses

About 70 percent of adults aged 65 and older will need long-term care services at some point in lifetime. For military veterans (and their spouses) who need in-home care or are in a nursing home, the Department of Veterans Affairs (VA) has an underused pension benefit called Aid and Attendance to help ease the financial burden.

What is the VA Pension with Aid and Attendance Benefit?

The VA Pension with Aid and Attendance is a needsbased program administered by the VA. It provides financial assistance to veterans and their surviving spouses who need help with daily activities, such as bathing, dressing, eating, or managing medications. This benefit is specifically intended to help cover long-term care costs, whether at home, in an assisted living facility, or in a nursing home.

The Aid and Attendance benefit is an additional amount paid on top of the basic VA pension, which is a monthly benefit for low-income wartime veterans who are age 65 or older or permanently and totally disabled. This extra payment can make a significant difference for those needing extra help in their later years.

Who is Eligible for Aid and Attendance?

To qualify for the VA Pension with Aid and Attendance benefits, veterans or their spouses must meet several criteria:

Service Requirements

The veteran must have served at least 90 days of active duty, with at least one day during a period war; and The veteran must have received an honorable or other-than-dishonorable discharge.

Medical Necessity

The applicant must demonstrate that they need regular assistance due to:

Being unable to perform activities of daily living without help;

Being in a nursing home or long-term care facility due to mental or physical incapacity; or Having severe vision limitations (corrected visual acuity of 5/200 or less in both eyes, or a visual field of 5 degrees or less). Medical documentation from a physician is often required to prove medical necessity, and it can include details about chronic illness, mobility limitations, or memory issues.

Financial Requirements

The Aid and Attendance benefit is needs-based, meaning that applicants must meet certain financial criteria: The applicant's countable income (including Social Security, retirement benefits, and any other forms of income), less medical expenses, including the costs of long-term care, must not exceed the maximum annual pension limit set by the VA; and The applicant's net worth which includes most assets, but does not include the applicant's primary residence (up to two acres) or vehicle, must be less than the VA's net worth limit (\$155,356 in 2024).

How Much Can You Receive?

The amount of the VA Pension with Aid and Attendance benefit depends on several factors, including whether the applicant is a veteran or surviving spouse, and whether they have dependents. As of 2024, the maximum annual benefits are: \$32,729 per year (about \$2,727 per month) for a married veteran; \$27,609 per year (about $$\overline{$2,300}$ per month) for a single veteran; and \$17,743 per year (about \$1,478 per month) for a surviving spouse.

How to Apply for Aid and Attendance

Applying for VA Pension with Aid and Attendance benefits involves gathering various documents and navigating the VA's application process, which can seem daunting. Here are the key steps: Complete the Application Forms: Veterans or surviving spouses must fill out VA Form 21P-527EZ (for veterans) or VA Form 21P-534EZ (for surviving spouses). These forms collect information on military service, financial status, and medical conditions.

Submit Medical Evidence: Include documentation from a physician that confirms the need for regular assistance with daily activities. This evidence is critical for demonstrating the medical necessity for Aid and Attendance.

Provide Financial Information: The applicant will need to submit proof of income and assets, including bank statements, Social Security statements, and any other financial documents that reflect net worth and income.

Submit the Application: The application can be submitted through a VA regional office, online via the VA's website, or with the assistance of a Veterans Service Organization (VSO). Processing times can vary, but applicants should generally expect to wait several months for a decision. Retroactive payments may be made if the application is approved.

If you believe you or a loved one may qualify for Aid and Attendance benefits, call The Zimmerman Law Firm at 254-633-3333 or visit www.theZlawfirm.com today. Our ex-

