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Noteworthy statistics underscore the prevalence of breast cancer

Breast cancer affects millions of women and their family and friends every year. Each of those women has their own unique experience upon receiving a breast cancer diagnosis, and those journeys hopefully end with successful treatment. Because each woman's breast cancer journey is unique, data regarding the disease only tells part of the story. But recognition of key breast cancer statistics is still important, as data can compel support for women fighting the disease and underscore how vital it is for young women to prioritize breast health.

- A 2017 study from the American Cancer Society found that roughly 42 percent of cancer diagnoses and 45 percent of cancer deaths in the United States are linked to controllable risk factors for the disease. Breast cancer is no exception in that regard, as the Breast Cancer Coalition Foundation points to studies that have shown as many as 50 to 70 percent of breast cancers can be prevented if women

adopt lifestyle changes early enough.

- The ACS estimates that approximately 30 percent of postmenopausal breast cancer diagnoses are linked to modifiable risk factors such as diet and physical activity levels.

- The World Health Organization (WHO), reports 2.3 million women across the globe were diagnosed with breast cancer in 2022. WHO data also indicates 670,000 women lost their lives to the disease in 2022.

- Breast cancer poses a greater threat to women's lives in countries with a low Human Development Index (HDI), which is a metric used by the United Nations Development Programme to gauge a country's average achievement in areas such as healthy life and standard of living. WHO data indicates one in 12 women will be diagnosed with breast cancer in their lifetime and one in 71 women will die of the disease in countries with a high HDI. In countries with a low HDI, where access to medical care is more limited,

one in 27 will be diagnosed with breast cancer and one in 48 will die from it.

- Five-year survival rates indicate that treatment is most effective when breast cancer is caught in its earliest stages. Data from the ACS indicates a 99 percent five-year survival rate for cancer discovered before it has spread beyond the place it started. When the cancer is considered regional, which the National Cancer Institute defines as cancer that has spread to nearby lymph nodes, tissues or organs, the five-year survival rate is 86 percent. The five-year survival rate for distant cancer, which indicates it has spread to distant parts of the body, is 30 percent.

- Survival rates differ considerably between Black women and White women diagnosed with breast cancer. According to the ACS, the five-year survival rate for Black women between 2012-2018 was 83 percent compared to 92 percent for White women during that same period.



Did you know?

Breast cancer incidence rates vary by age and location. BreastCancer.org reports that breast cancer incidence rates in the United States began decreasing in 2000 after increasing for the previous two decades. Some researchers believe the decrease was partially due to the reduced use of hormone replacement therapy (HRT). Even if breast cancer incidence rates in the U.S. are down overall, researchers at Washington University School of Medicine in St. Louis have found diagnoses of breast cancer have increased steadily in women under age 50 over the past two decades. For most women, regular breast cancer

screening does not begin until at least age 40, so younger women diagnosed with breast cancer tend to have later-stage tumors and a more advanced disease. Similar findings have been noticed in Canada. An Ottawa-based study published in the Canadian Association of Radiologists Journal found that rates of breast cancer in women as young as their twenties have been increasing. The research team behind the study discovered a 45 percent increase in cases over the past 35 years. Many women have no identifiable risk factors prior to diagnosis, so what is fueling the increase remains a mystery.

Did you know?

The American Cancer Society reports that approximately 30 percent of postmenopausal breast cancer cases can be attributed to potentially modifiable risk factors. That finding, cited in the organization's "Breast Cancer: Facts & Figures, 2022-2024" report, means as many as three in 10 breast cancer diagnoses in postmenopausal women may have been attributable to variables within patients' control. The ACS notes such variables may have included body weight, alcohol con-

sumption and physical activity levels. The same report also notes that certain modifiable risk factors accumulate over the course of a woman's life, meaning both postmenopausal women and younger women could potentially lower their risk for breast cancer by making a concerted effort to achieve and maintain a healthy body weight, reduce alcohol consumption and embrace a physically active lifestyle.



Course of treatment depends on type of cancer

The term “breast cancer” does not describe a single type of cancer, but rather several forms of a disease that can develop in areas of the breast. The American Cancer Society says breast cancer type is determined by the specific cells in the breast that become cancerous. There are many different types of breast cancer, and the medical community’s understanding of the disease is based on decades of research and millions of patients treated.

In 2001, Dr. Charles Perou first classified breast cancer into subtypes based on genomic patterns. The Breast Cancer Research Foundation says breast cancer is broadly divided into two types: non-invasive breast cancers and invasive breast cancers. Non-invasive breast cancers are called Stage 0 breast cancers or carcinomas in situ. These are thought to be the precursors to breast cancer, says the BCRF. While non-invasive breast cancers are not initially life-threatening, if left untreated, they can develop into invasive breast cancers, which can be fatal.

Here is a look at some of the different types of breast cancer.

- **Invasive ductal carcinoma:** This is the most common type of breast cancer, advises the National Breast Cancer Foundation, Inc.®. Invasive ductal carcinoma accounts for 70 to 80 percent of all breast cancer diagnoses in women and men. This cancer forms in the milk ducts and spreads beyond.

- **Invasive lobular carcinoma:** This is the second most common type of breast cancer, accounting for 10 to 15 percent of diagnoses, says the BCRF. Invasive lobular carcinoma originates in the milk-producing glands of the breast known as lobules. Tumors that form due to invasive lobular carcinoma more commonly grow in lines in the breast rather than in lumps, so they present differently on a mammogram.

- **Inflammatory breast cancer:** Inflammatory breast cancer is a rare, fast-growing type of breast cancer. The inflammatory name comes from the appearance of the skin of the breast. It looks red and inflamed, which is caused by breast cancer cells blocking lymph channels in the breast and skin, says Breast Cancer Now, a research

and support charity.

- **Triple-negative breast cancer:** The NBCF says a diagnosis of triple-negative breast cancer means the three most common types of receptors known to cause most breast cancer growths are not present in the cancer tumor. These receptors are estrogen, progesterone and the HER2/neu gene. Since the tumor cells lack necessary receptors, certain treatments like hormone therapy and drugs that target these receptors are ineffective. Chemotherapy is still an option.

- **Metastatic breast cancer:** This type of breast cancer is also known as Stage IV breast cancer. Metastatic breast cancer originates in an area of the breast, but spreads (metastasizes) to another part of the body, most commonly the bones, lungs, brain, or liver, indicates BreastCancer.org.

Individuals hoping to learn more about breast cancer should be aware that there are various types of the disease. Which type an individual has is an important variable doctors consider as they plan a course of treatment.



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Understand the menopause transition

The human body is capable of various amazing feats, but many will attest that the ability of women to nurture and grow what will become another person is the body's most impressive characteristic.

Healthline states a woman can get pregnant and bear children from puberty, when they start getting their menstrual periods, to menopause. The average woman's reproductive years are between ages 12 and 51. While puberty and pregnancy are topics widely discussed in a woman's life, the same may not be said for menopause.

What is menopause?

The World Health Organization characterizes menopause as the end of a woman's

reproductive years. After true menopause, a woman cannot become pregnant naturally. Menopause is marked by the end of a monthly menstrual cycle often referred to as a "period." Natural menopause is deemed to have occurred after 12 consecutive months without menstruation. Menopause can occur for other reasons, such as if the reproductive organs are damaged due to illness or removed for the treatment of a certain condition. This is called induced menopause.

What happens during menopause?

During menopause, the ovaries stop pro-

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2024 guidelines.



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A look at the oldest Halloween traditions

As with many celebrations, Halloween is steeped in traditions — many of which can be traced back quite some time. Since Halloween is believed to have originated from Celtic pagan, ancient Roman and early Christian events, its traditions are varied. The following is a deep look at some old traditions associated with Halloween.

Bonfires

Historians trace many traditions of Halloween to a Celtic holiday known as Samhain (pronounced sow-in). The Celts lived 2,000 years ago in parts of what is now Northern France, Great Britain and Ireland.

During Samhain, people believed that the door between the worlds of the living and the dead was blurred. On Samhain, Celts believed the ghosts of the dead returned. Also, Druids made predictions about the future at this time of year. It was customary to build large, sacred bonfires and burn crops and other sacrifices to the Celtic deities.

While large bonfires are not typically part of Halloween celebrations today, revelers can light fire pits in their yards that are reminiscent of ancient celebrations.

Trick-or-treating

Christianity spread throughout Celtic regions and blended with other rituals. Pope Gregory III expanded on a holiday Pope Boniface IV established to honor Christian martyrs to include all saints and martyrs. All Saints Day on November 1 commemorates the venerable saints, and All Souls Day on November 2 celebrates loved ones who went on to eternal rest. All-Hallows Eve (Halloween) was a time to pay homage to the dead. Poor children would go door to door in more affluent neighborhoods offering to say prayers for residents' deceased loved ones in exchange for some food or money. This was known

as “souling,” which became the basis for trick-or-treating. Later the tradition became known as “guising” in areas of Scotland, where children would go around in costumes.

Witches

Images of witches riding broomsticks are everywhere come Halloween, and witch costumes remain a standard. Almanac.com indicates that, during the Middle Ages, women who practiced divination were dubbed “witches,” from the Anglo-Saxon word “wicce,” or “wise one.” It was believed the witches could go into a trancelike state, and would do so in front of their fireplaces. Superstitious people believed the witches could fly out of their chimneys on broomsticks and terrorize others with magical deeds.

Bobbing for apples

Bobbing for apples is not quite as popular as it once was, as more people have become concerned about spreading germs. During the Roman festival for Pomona, which occurred around November 1, Pomona, the goddess of fruit and orchards, was celebrated. Romans believed the first person to catch a bobbing apple with his or her teeth would be the first to marry. It also was believed apple peels contained the secrets to true love.

Carving pumpkins

Removing the insides of pumpkins and carving them into funny or fearsome faces may be messy work, but it's tradition on Halloween. Turnips were the material of choice in ancient Ireland, but were replaced by pumpkins when immigrants came to America. The “lanterns” were made with scary faces and lit to frighten away spirits.

Halloween is full of traditions, many of which have lengthy histories.



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Engaging hobbies for seniors to fill free time

The value of hobbies is undeniable. A 2014 study published in the *Journal of Occupational and Organizational Psychology* found that employees who engaged in creative hobbies outside of work were more creative on work projects and had a better attitude on the job, while a separate study published in *Psychosomatic Medicine* in 2009 reported that individuals who engaged in enjoyable leisure activities had lower blood pressure and a smaller waist circumference.

The myriad benefits of hobbies is good news for seniors, many of whom have ample time for leisure activities. Whether seniors are retired or still working but free from the responsibilities of parenting, the following are some fun and engaging hobbies to fill that free time.

Cooking: Years spent hustling and bustling through the daily grind of personal and professional obligations might have forced individuals to embrace cooking that emphasized convenience over culinary skill. Now that there's more time to embrace one's inner Emeril, seniors can look to cooking classes or take the self-taught route and purchase a new cookbook filled with delicious recipes. A well-cooked homemade meal can provide a sense of accomplishment and affords seniors an opportunity to control the ingredients in the foods



they eat, which can be important for individuals with health-related dietary restrictions.

Writing: Many successful individuals have penned their memoirs after long, notable careers and lives. While individuals needn't follow suit with the goal of making their memoirs public, writing can be a great way for seniors to document their own lives and the lives of their families. Interest in genealogy has risen considerably in recent years, as easily accessible websites like Ancestry.com and 23andMe.com have

made it easier than ever for individuals to learn where they came from. Seniors can contextualize the information provided by genealogy websites by writing about their personal experiences and sharing what they know about the lives of their parents, siblings, grandparents, and other family members.

Gardening: Seniors looking for hobbies that get them out in the great outdoors need look no further than their own backyards. Gardening can benefit the body in myriad of ways. According to the Mayo Clinic Health System, gardening can burn as many calories as working out in the gym. In addition, the MCHS notes that individuals who grow their own fruits and vegetables are more likely to include those foods in their own diets, thus saving them money at the grocery store and also increasing their intake of nutrient-rich foods.

Swimming: Swimming is an ideal exercise for seniors, as it's low-impact, but still a great way to utilize the entire body. A 2007 study published in the journal *Quality of Life Research* found that water-based exercise improves older adults' quality of life and decreases disability. A separate study published in 2008 in *The Journal of Sports Medicine and Physical Fitness* found that water-based exercise can improve or help to maintain bone health in post-menopausal women.

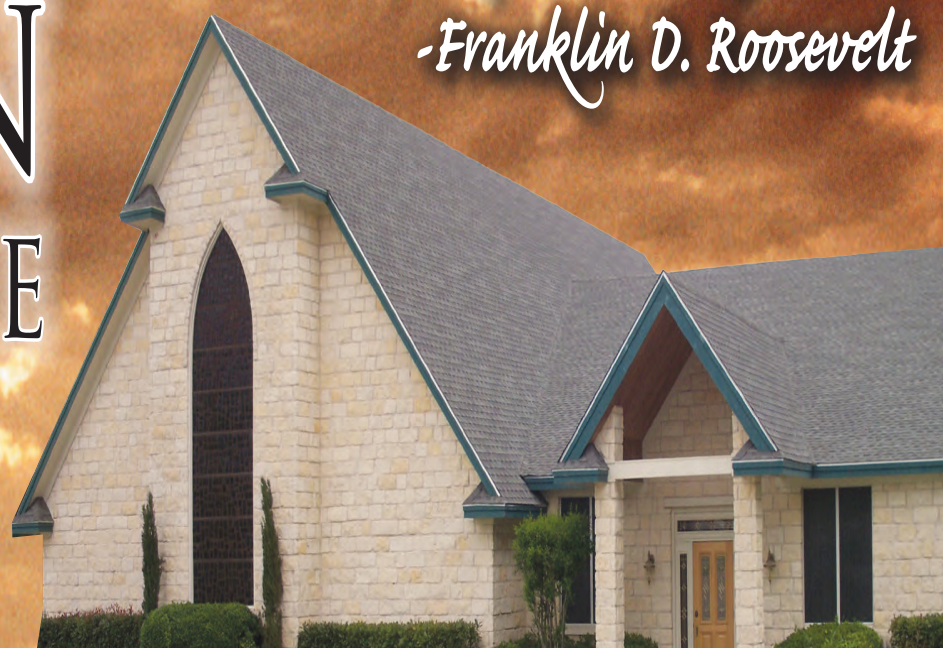
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Get into the spooky spirit this Halloween



Come October 31, there is extra mischief in the air, and who knows what might be lurking around those dim corners? Halloween is a time when the line between having fun and being scared is easily blurred.

While trick-or-treating and attending parties are ways to enjoy the final day of October, there are plenty of other ways to make Halloween more fun.

- **Read some scary stories.** There's

something to be said about reading scary stories or poems on Halloween. Readers' imaginations take over on Halloween as they envision scary characters and scenarios. Edgar Allen Poe, author of many notably macabre works, is a popular read come Halloween.

- **Go pumpkin picking.** Most people already make pumpkin picking an annual treat. Don't overlook mishap pumpkins that can be carved into spooky jack-o'-lan-

terns. Also, enhance Halloween decor with pitted and warty gourds that lend that scary appeal.

- **Create a haunted house.** Instead of going elsewhere to get chills and thrills, transform your house or yard into a spectacular vision and invite neighbors to explore.

- **Make creepy crafts.** Children can get a kick out of crafting Halloween decorations. Drape a piece of muslin over a beverage bottle and spray it with laundry starch. Let sit and the muslin will stiffen when it dries. Paint on black circles for eyes and hang your "ghost" from a string.

- **Whip up Halloween treats.** Canned apples, extra-rich brownies and mini hot dogs wrapped in crescent rolls to look like mummies are just some of the ways to create a scary Halloween feast.

- **Have a costume theme.** Everyone in the household can get in on the fun by planning costumes to fit a theme. For example, everyone can dress like the Addams family.

- **Host a Halloween book club.** Those

who love to read can ensure the October gathering of a book club is one that features a discussion of a scary book. Those looking for a scare can explore horror authors like Stephen King, Anne Rice, Dean Koontz, Clive Barker, Shirley Jackson, and Tananarive Due.

- **Host an outdoor movie.** Projectors can now be hooked up to smartphones and tablets, so it's easier than ever to watch movies outside. Simply project a device onto a screen, white fence or even a bedsheet. Since it gets dark somewhat early in October, the movie doesn't have to start very late. Depending on the audience, choose a movie that is very scary or only mildly so if children will be viewing.

- **Organize a Halloween treat exchange.** Similar to a Christmas "Secret Santa," participants put together a wrapped gift of homemade or store-bought foods and exchange with others.

Halloween can be made even more entertaining with some extra activities that appeal to people of all ages.

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

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

WORDS

- AEROBIC
- BALANCE
- BODY
- CARDIOVASCULAR
- CHECK-UP
- COMPOSITION
- ENDURANCE
- EXERCISE
- FITNESS
- GYM
- HEART
- INTENSITY
- ISOMETRIC
- LIFESTYLE
- MEDICATIONS
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Menopause - From Page 4

ducing reproductive hormones and stop releasing eggs for fertilization, says the Cleveland Clinic.

What is perimenopause?

Some people incorrectly describe the years leading up to the last menstrual period as menopause. However, menopause only occurs after the last period has occurred. It is a finite date. The menopausal transition before that takes place is actually called perimenopause. It is a period of time that most often begins between ages 45 and 55. The National Institute on Aging says perimenopause traditionally lasts seven years, but it can go on for as long as 14 years. The duration may depend on lifestyle factors, race and ethnicity.

During perimenopause, production of estrogen and progesterone made in the ovaries varies greatly. That can mean menstruation can be heavy at times or light. It may occur once a month or even multiple times per month. The menopausal transition affects each woman differently. It is a good idea for women to use a menstruation tracker and remain aware of symptoms to discuss with the gynecologist.

What is postmenopause?

Postmenopause is the time after menopause has happened. Women will remain in postmenopause for the rest of their lives. While many symptoms ease up in postmenopause,

there still may be mild symptoms attributed to the low levels of reproductive hormones.

What are common symptoms of the menopause transition?

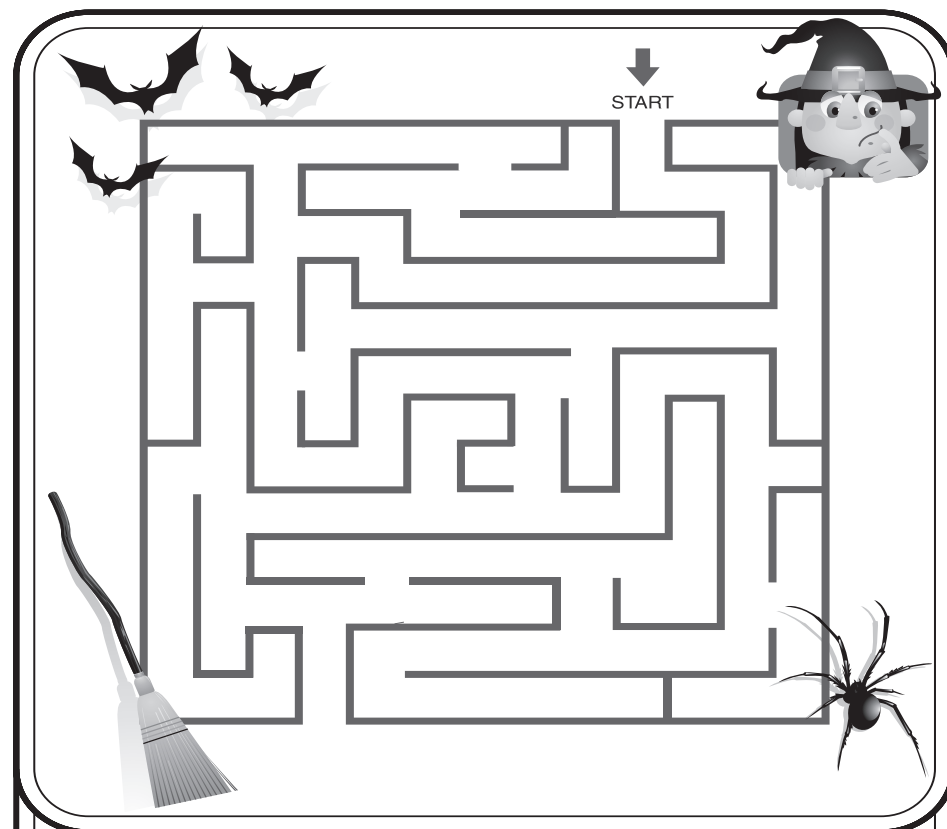
As one transitions from childbearing years into postmenopause, certain symptoms can occur.

- Irregular periods
- Hot flashes/night sweats
- Vaginal dryness
- Urinary urgency
- Difficulty sleeping
- Emotional changes
- Dry skin, eyes or mouth
- Worsening premenstrual syndrome

symptoms

- Breast tenderness
- Headaches
- Racing heart
- Joint and muscle aches
- Weight gain
- Trouble concentrating
- Changes in libido

Women are urged to discuss their symptoms and concerns about menopause with a health care professional. Various treatments can alleviate symptoms and make the transition more comfortable.



Common health issues that affect aging pets

Pet owners' devotion to their companion animals is evidenced in the lengths modern pet parents go to keep their furry friends happy and healthy. A recent survey from GOBankingRates found that 70 percent of pet owners spent between \$600 and \$1,200 on their pets in 2023, which underscores how important companion animals are to the people who take care of them.

Millions of pet owners might admit there's no limit to what they would do to protect their pets, but even the most devoted dog owner or cat caregiver recognizes that age can catch up to companion animals. Much like humans can't stop their own bodies from aging, pet owners have little recourse against Father Time when it comes to caring for their pets. The American Veterinary Medical Association (AVMA) notes that cats and dogs are living longer now than ever before, so it's good for pet owners to familiarize

See **PETS**,
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How to roast pumpkin seeds

Carving jack-o'-lanterns is a Halloween tradition that both adults and children enjoy. It's hard to resist an opportunity to carve a funny or scary face into a pumpkin that will soon make its way to the front porch, but there's another irresistible element to carving pumpkins as well.

Roasted pumpkin seeds make for a tasty, tempting treat. Seeds must be removed before carving pumpkins, so turning them into a savory snack is a great way to make use of them and cook up some fuel for family carving sessions.

Roasting pumpkin seeds is a straightforward process, though some people may have their own techniques to make seeds more flavorful. The following recipe for "Pumpkin Seeds" from the Food Network reflects various ways to prepare this beloved snack, ensuring that people with varying tastes can no doubt find a way to incorporate their favorite flavors into this Halloween staple.

Pumpkin Seeds

1. Seed the pumpkin: Preheat the oven to 300 degrees F. Using a spoon, scrape the pulp and seeds out of your pumpkin into a bowl.
2. Clean the seeds: Separate the seeds from the stringy pulp, rinse the seeds in a colander under cold water, then shake dry. Don't blot with paper towels; the seeds will stick.
3. Dry them: Spread the seeds in a single layer on an oiled baking sheet and roast 30 minutes to dry them out.
4. Add spices: Toss the seeds with olive oil, salt and your choice of spices (see below). Return to the oven and bake until crisp and golden, about 20 more minutes.
5. Sweet Toss with cinnamon and sugar (do not use salt in step 4).
6. Indian Toss with garam masala; mix with currants after roasting.
7. Spanish Toss with smoked paprika; mix with slivered almonds after roasting.
8. Italian Toss with grated parmesan and dried oregano.
9. Barbecue Toss with brown sugar, chipotle chile powder and ground cumin.



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What is the “silver tsunami”?

The United States is changing, and observant individuals may notice the nation is skewing a little older than it has in recent years. Estimates from the U.S. Census Bureau indicate roughly 56 million Americans had reached age 65 by 2020, which marked a nearly 39 percent increase since 2010. The increase in the population that has reached traditional retirement age has been dubbed a “silver tsunami,” and that increase could stretch government resources thin in the decades to come. In fact, a 2018 report from the Hutchins Center on Fiscal and Monetary Policy noted that the federal government could face considerable challenges as more of its budget is allocated to age entitlement programs such as Social Security and Medicare. That problem may not prove unique to the United States, as the United Nations estimates that the elderly population in Europe is expected to account for around 30 percent of all residents by 2050. Though entitlement programs differ from country to country, finding ways to successfully manage the silver tsunami could be imperative to various nations’ financial stability in the decades to come.



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Pets - From Page 13

themselves with common health issues that can affect older pets.

Senior pets

The AVMA notes that cats are generally considered “senior” after 10 years of age. It’s a little harder to pinpoint when dogs enter their golden years, as the size disparity between breeds affects their senior status, or lack thereof. The AVMA notes small or toy breeds (less than 20 pounds) acquire “senior” status between eight and 11 years of age; medium-sized breeds (20 to 50 pounds) between eight and 10 years of age; large breeds (50 to 90 pounds) between eight and nine years of age; and giant breeds (more than 90 pounds) between six and seven years of age.

Cancer and senior pets

The AVMA reports that cancer is the cause of death in roughly 50 percent of all dogs and around one-third of senior cats. Cancer in pets may produce a variety of symptoms, including:

- Abdominal swelling
- Bleeding from the mouth or nose or other body openings
- Difficulty eating or swallowing
- Breathing difficulties
- Lumps, bumps or discolored skin
- Sores that will not heal
- Persistent diarrhea or vomiting
- Decreased appetite or body weight
- Swelling, heat, pain, or lameness that cannot be explained

Additional issues affecting aging pets

Though cancer is responsible for a significant percentage of deaths among senior cats and dogs, it’s not the only issue that can affect aging pets. The AVMA notes a number of common health problems affect pets as they age, including:

- **Heart disease:** The Animal Medical Center, a New York-based nonprofit organization, notes degenerative valve disease, dilated cardiomyopathy and heartworm disease are common types of heart disease in dogs. Hypertrophic car-

diomyopathy is a common heart disease found in cats.

• Kidney or urinary tract disease:

The Veterinary Diagnostic Library at Michigan State University notes that chronic kidney disease affects up to 10 percent of aging dogs and 35 percent of aging cats.

- Liver disease

• **Diabetes:** The AVMA reports that diabetes is most often diagnosed in dogs between the ages of seven and 10 and in cats older than six years of age.

- Joint or bone disease

- Overweight or obesity

• **Vision or hearing loss:** The AVMA notes senior pets can develop cataracts that affect their vision and may not respond as well to voice commands as they did when they were younger.

Cats and dogs are living longer. Pet parents can prepare for their pets’ golden years by learning about common ailments that affect aging animals.



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

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64					65						66			
67					68						69			

- CLUES DOWN
1. Brushed

2. Water sprite

3. Ones to look up to

4. Monetary units

5. We all have one

6. Marine invertebrate

7. One who institutes a legal proceeding

8. Outer

9. Parallelograms

10. Uncomfortable feelings

11. Cross to form an X

12. Remove

13. Some pages are dog-__

18. Capital of Ukraine

24. A citizen of Denmark

26. Eighth month (abbr.)

28. Hindu queens

29. Acids structurally related to amino acids

30. Rider of Rohan in Tolkien

31. Wet dirt

32. Russian city

33. Observed

36. Irate

37. Travelers need them

39. Musical composition

40. Auction

43. Form of “to be”

45. Women

47. Inspire with love

48. Think Japanese ankle sock

49. Appears

50. Old World lizard

52. The lead dancer: __ ballerina

53. Protein involved in motion

54. Rosalind Franklin biographer

57. Popular 1920s style art __

58. __ Blyton, children’s author

59. Abnormal breathing

63. A place to rest

- CLUES ACROSS
1. Separate with an instrument

5. State clearly

11. One-time MLB speedster Gordon

14. Broad in scope

15. Lacking social polish

16. Amount of time

17. Frame

19. Automobile

20. Caps

21. High school dances

22. Utilize

23. Checked

25. One-sided

27. Having an extreme greed for wealth

31. Potted plants

34. We all have one

35. Lake north of the Kalahari

38. Unidentified flying object

39. Aging persons

41. Small amount

42. Mother of Perseus

44. Ornamental waist box

45. Officials

46. Uncertain

49. A cotton fabric with a satiny finish

51. Extensive, treeless plains

55. Your consciousness of your own identity

56. Consumer advocate Ralph

60. Notable Spanish sports club

61. Body part

62. One’s responsiveness

64. Woman (French)

65. Ready and willing to be taught

66. Muslim ruler title

67. Unhappy


68. Gradually disappeared

69. Able to think clearly

Belton Senior Activity Center October 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;

Sunday	Monday	Tuesday	Wednesday	Thursday	Friday	Saturday
		1 8 Mex. Train Doms. 8/9 Beg. Line Dance 10 Improver Line D. 9 Quilting 12 Canasta	2 Exercise Classes 8:45 and 9:40 10:30 Bible Study 12 Bingo 1 Arts & Crafts	3 8/9 Beg. Line Dance 10 Improver Line D. 9 Quilting 12 Canasta Dance - 6:30	4 Exercise Classes 8:45 and 9:40 10:30 Improver Line Dance 12 Bridge	5 Thurs. Oct. 2 6:30 p.m. Dance Larry Burgin
6	7 Exercise Classes 8:45 and 9:40 9 Woodcarvers 10:30 Line Dance	8 8 Mex. Train Doms. 8/9 Beg. Line Dance 10 Improver Line D. 9 Quilting 12 Canasta	9 Exercise Classes 8:45 and 9:40 10:30 Bible Study 12 Bingo 1 Art Painting	10 8/9 Beg. Line Dance 10 Improver Line D. 9 Quilting 12 Canasta	11 Exercise Classes 8:45 and 9:40 10:30 Improver Line Dance 12 Bridge	12
13	14 Exercise Classes 8:45 and 9:40 9 Woodcarvers 10:30 Line Dance	15 8 Mex. Train Doms. 8/9 Beg. Line Dance 10 Improver Line D. 9 Quilting 12 Canasta	16 Exercise Classes 8:45 and 9:40 10:30 Bible Study 12 Bingo 1 Arts & Crafts	17 8/9 Beg. Line Dance 10 Improver Line D. 9 Quilting 12 Canasta Dance 6:30	18 Exercise Classes 8:45 and 9:40 10:30 Improver Line Dance 12 Bridge	19 Thurs. Oct. 17 6:30 p.m. Dance Backroads
20 Mon., Sept. 21 Pot Luck - 5:30 p.m. Church of Christ Singers	21 Exercise Classes 8:45 and 9:40 9 Woodcarvers 10:30 Line Dance 5:30 Pot Luck	22 8 Mex. Train Doms. 8/9 Beg. Line Dance 10 Improver Line D. 9 Quilting 12 Canasta	23 Exercise Classes 8:45 and 9:40 10:30 Bible Study 12 Bingo 1 Art Painting	24 8/9 Beg. Line Dance 10 Improver Line D. 9 Quilting 11-1 Hot Dog Lunch 1 Canasta	25 Exercise Classes 8:45 and 9:40 10:30 Improver Line Dance 12 Bridge	26
27	28 Exercise Classes 8:45 and 9:40 9 Woodcarvers 10:30 Line Dance	29 8 Mex. Train Doms. 8/9 Beg. Line Dance 10 Improver Line D. 9 Quilting 12 Canasta	30 Exercise Classes 8:45 and 9:40 10:30 Bible Study 12 Bingo 1 Art s & Crafts	31 8/9 Beg. Line Dance 10 Improver Line D. 9 Quilting 11-1 Hot Dog Lunch 1 Canasta		
	 1st Wed. Bingo Cakes and 3rd Thurs. Dance sponsored by Superior Health		Upcoming Events: **Sat., Nov. 2; 8-1 - Arts & Crafts and Garage Sale (Garage Sale also, Nov. 1.) **Wed., Nov. 6 - 1 p.m. - Scam Program by Justin Scott, Deputy Chief, TX. Criminal Investigation Division **Thurs. Nov. 8 - 9 a.m. Veterans Day Program and BBQ Lunch - Call the Center to register for lunch (254-939-1170)			

Understanding the Medicaid Estate Recovery Program in Texas

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.

- 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.
- 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.
- 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; or
- 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.

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