



Celebrating TEXAS

16th Annual Bell County Senior Expo



SEPTEMBER 22, 2026

HUNTINGTON BANK EXPO ★ BELTON 8 AM – 1 PM



**Interactive Aid
Displays**



**Ask the
Expert**



Touch-a-Truck



CarFit Checkup



Health Checks



**Vision
Screening**



**Dementia Empathy
Experience**

Join us for a day of free health screenings, interactive aid displays, "ASK THE EXPERT" and resources designed for seniors. Explore EMS Touch-a-Truck, CarFit vehicle safety checks, vision screenings, and the Dementia Empathy Experience, and much, much more!

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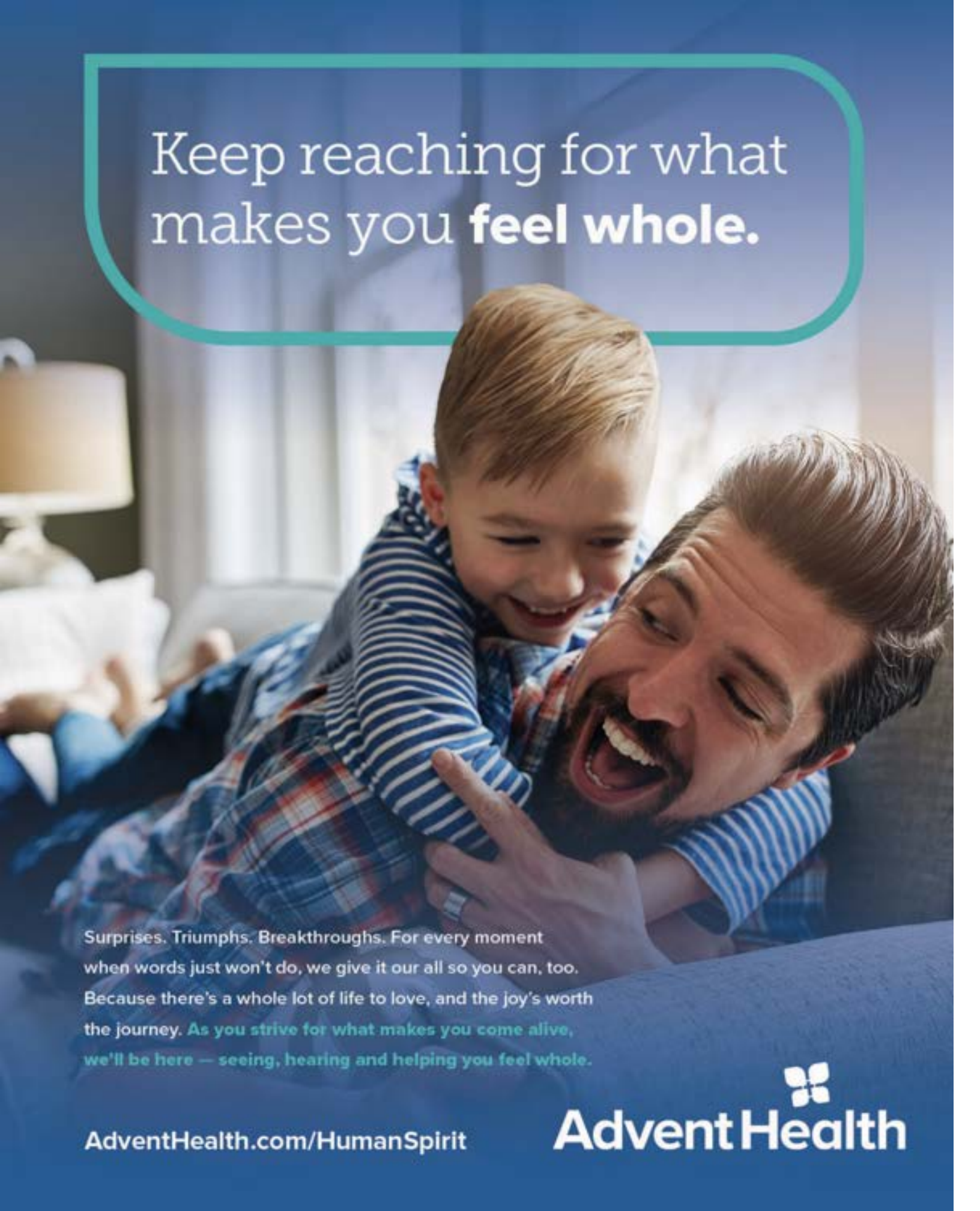
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LIVING ASSISTANCE SERVICES



Our Hospice House

A photograph of a man and a young boy laughing together in a bedroom. The man is lying down, wearing a plaid shirt, and the boy is leaning over him, wearing a striped shirt. They are both laughing heartily. In the background, there is a lamp and a window with curtains.

Keep reaching for what
makes you **feel whole.**

Surprises. Triumphs. Breakthroughs. For every moment when words just won't do, we give it our all so you can, too. Because there's a whole lot of life to love, and the joy's worth the journey. **As you strive for what makes you come alive, we'll be here — seeing, hearing and helping you feel whole.**

AdventHealth.com/HumanSpirit



Advent Health

Bell County Senior Expo



EVENT ITINERARY

8:30 AM – 9:00AM



RUSTY DUSTERS PERFORM

9:30 AM – 10:00AM



ASK THE EXPERT

10:00 AM – 10:30AM



BELL LINE DANCERS PERFORM

10:30 AM – 11:00AM



ASK THE EXPERT

11:00 AM – 11:30AM



RUSTY DUSTERS PERFORM

11:30 AM – 12:00AM



ASK THE EXPERT

* Times and Events are Subject to Change

THANK YOU

Bell County Senior Expo Committee:

Donna Dunn, Tommi Fettig, Brandi Gutierrez, Shanna Grote, Rosa Hernandez,
Susan Kolodziejczyk, George Lasoya, Jay Rodriguez, David Tuma, Krystal Wall,
Brenda Wallin, Sabrina Young, and emcee Quinton Locklin!





16th Annual Bell County Senior Expo

Thank You to all of this Year's SPONSORS AND VENDORS

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Celebrating TEXAS at the 2026 SENIOR EXPO Bell County

The 16th Annual Bell County Senior Expo, themed “Celebrating Texas,” takes place Tuesday, September 22, from 8:00 am to 1:00 pm at the Exposition Building at Huntington Bank Expo (formerly Bell County Expo), 301 West Loop 121 in Belton. This annual gathering highlights the vibrant spirit and culture of Central Texas.

With over 150 themed vendors, the Expo promises a sales-free, enjoyable experience filled with door prizes and giveaways. Attendees receive an entry form to vote for their favorite booth and enter to win the grand prize by dropping the form at a welcome table before leaving.

Returning again this year, you will enjoy the lively sight of Sammons’ Rusty Dusters dancing with feather dusters, followed by an energetic cardio drumming performance alongside the entertaining Bell Dancers line dance group.

Everyone enjoys the giveaways and winning door prizes, and seeing the entertainers, but the Bell County Senior Expo really is a great resource of information for seniors as well. We try to get everyone under one roof to make it easier to find the resources available. We want



every senior-friendly business, non-profit, and volunteer opportunity at the event, so seniors and friends can know of their options in the area.

A highlight of this year’s expo is the “Ask the

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Expert” series, where local professionals answer your questions on topics such as cardiology, physical therapy, general medicine, podiatry, and urology.

The Bell County Senior Expo provides a convenient opportunity to connect directly with knowledgeable



activities, and more. Free health screenings will also be available.

“As care providers, we see seniors who have health issues. We want to help them cope with those difficulties and bring them joy,” said Rosa Hernandez, Community Liaison with AACT.

“AAACT has been a proud partner of the Bell County Senior Expo since its inception. Our primary focus is to support seniors in the aging process while promoting health and wellness. The Senior Expo offers a valuable opportunity



professionals on health, Medicare, dental care, future planning, and local services—all in one place.

Visitors can also enjoy health screenings, educational materials, giveaways, door prizes, and interactive displays like CarFit and the Dementia Empathy Experience, as well as “Ask the Expert” sessions on programs that support aging well in Central Texas.

This event is FREE, open to the public, no RSVP or tickets necessary. Although you can let us know you are coming by registering through our Eventbrite site at <https://bellcountyseniorexpo2026.eventbrite.com>.

Visitors can learn about nutrition and fitness, housing, Medicare & Medicaid, financial and after-life planning, volunteer opportunities, leisure



for us to engage with the community and collaborate with our dedicated partners who support the aging population,” added AACT

Continued on Page 8 ▶



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◀ Continued from Page 6

Director, George Losoya.

“Cornerstone Gardens has participated in the Bell County Senior Expo planning from day one. Partnering with other professionals who understand the need to educate our aging population before a health care crisis arises or guiding them in the right direction when one

has occurred. It has been a privilege watching the event grow over the years, Cornerstone Gardens Healthcare & Rehabilitation Marketing Director, Tommi Fettig said.

“We are proud to be families and residents’ first choice in quality health care. We proudly



have resources for our senior population. I think it will continue to grow as we have more citizens moving to the area. Everyone has enjoyed the event! There is entertainment



display our best booth awards and eagerly look forward to participating in this event every year. We like to have fun and interact with everyone,” Fettig said.

“I have been on the Senior Expo Committee since it started, because I wanted to assist the aging population in our community with resources. I was working at Scott & White at the time and one of my co-workers asked me to join the committee. The Senior Expo has grown tremendously over the years with so many organizations in the community that

and lots of information for the attendees,” said Donna Dunn, Executive Director at the Body of Christ Community Clinic, a non-profit charity clinic that provides medical and dental services to uninsured, low- or no-income residents in east Bell County.

In partnership with local organizations and community sponsors, all older adults, caregivers, veterans, family

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members, and community residents are invited to attend—for free. Attendees can explore dozens of exhibitors sharing resources on healthcare, Medicare, veterans' services, home health, transportation, financial and nutrition assistance, long-term care, and community programs that help older adults stay healthy, independent, and engaged.

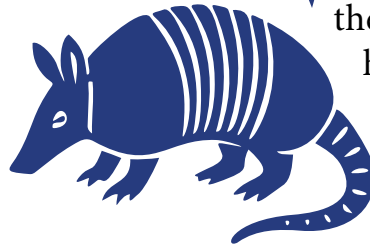
"The Bell County Senior Expo is designed to bring important services and trusted professionals together under one roof," said David Tuma, one of the founders of the Bell County Senior Expo. "Our goal is to provide older adults and their families with the information and resources they need to make informed decisions while celebrating the vibrant older



adults who make our communities stronger."

The event is open to the public, and caregivers, adult children, veterans, and anyone planning for their future are encouraged to attend.

For additional information about the 2026 Bell County Senior Expo, visit <https://www.beltonjournal.com/bell-county-senior-expo> or contact David Tuma at The Belton Journal, 254-939-5754.



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- Life-threatening emergencies



Non-Emergent Transport

- Hospital discharges
- Dialysis appointments
- Radiation or chemotherapy
- Facility-to-facility transfers
- Stretcher-required travel
- Oxygen or medical monitoring



Why Choose Non-Emergent Ambulance Transportation?

- Safe patient handling by trained professionals
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- Medical support during transit
- Reliable, scheduled service
- Reduced stress for family caregivers
- Peace of mind for patients & families



Did You Know?

A patient does **not** need to be experiencing an emergency to use ambulance transportation. If a medical condition prevents safe travel by car, non-emergent ambulance transport may be the safest solution.

Questions about your transportation options?

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 Call 1-877-724-7476 • Visit <https://www.bswhealth.com/locations/hospital/temple/emergency-care> • BSW EMS
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 Call 855-576-7450 • Visit <https://allmh.com/medical-transportation> • Allegiance MH

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central texas council of governments

Do you have Medicare?

Do you have limited income and resources?

Do you need assistance with your prescriptions?

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EXTRA HELP

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

***Extra Help for Medicare Part D**

***Medicare Savings Programs**

For additional information,

Come visit our booth at the Bell County Senior Expo Event

Tuesday, September 22, 2026

**Please call the Area Agency on Aging of Central Texas
254-770-2330 or 800-447-7169**

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Adding an Adult Child to Your Bank Account: Convenience or Costly Mistake?

The Zimmerman Law Firm

As we get older, paying bills and keeping up with bank accounts may become more difficult, and you may decide to add an adult child to your checking or savings account. The reason is usually simple; you want someone you trust to help pay bills, make deposits, or handle your money if you become sick.

Adding a child to your account may seem like an easy solution. In some cases, it may work well. However, it can also cause problems if the account is not set up the right way.

When Help Becomes Ownership

When you add a child to a joint bank account, your child may become an owner of the account. That may give your child the right to withdraw money without asking you first. You may not intend to give your child ownership of the money, but the bank's paperwork may say otherwise.

Even when your child is honest and trustworthy, other problems can arise. Your child may later go through a divorce, file for bankruptcy, owe back taxes, or be sued. Depending on how the account is set up,

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your money may get wrapped up in your child's affairs.

What Happens After You Die?

Adding a child to your account may also create confusion after your death.

For example, suppose you have three children. You add one daughter to your bank account because she lives nearby and helps pay your bills. You still want all three children to share equally after your death.

If the account includes a right of survivorship (which nearly all jointly owned accounts do), the money will pass directly to the daughter named on the account rather than under your will. Your other children may believe the money should be divided equally, the daughter named on the account may believe the money belongs to her, and what began as a simple way to get help may turn into a

serious family dispute.

Questions to Ask Before Adding Someone

Not every bank account with two names works the same way. The bank's forms and account agreement help determine what each person may do with the money and what happens to the account after one person dies.

Before adding anyone to your account, ask the bank whether the other person will become an owner of the money at your death. Ask whether that person can withdraw money without your approval. Ask what will happen to the account when you die and whether your money could be affected by the other person's debts or creditors.

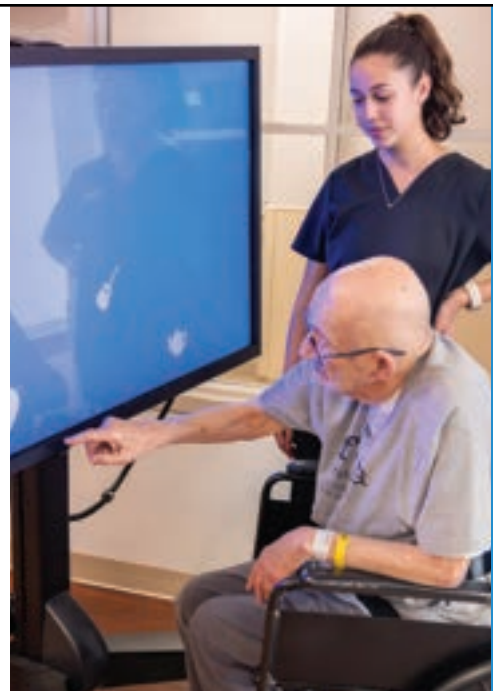
It is also important to tell the bank why you want to add the person. If your only goal is

Continued on Page 16 ►

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to let your child help pay bills, say so. Do not assume the bank employee understands what you intend. Ask the employee to explain the available choices and provide the terms in writing.

Other Ways to Get Financial Help

Adding another person to your bank account is not the only way to let someone help with your finances.

A durable power of attorney may also allow a trusted person to handle financial matters for you. Your bank account can remain in your name while the person you choose is given authority to act on your behalf.

A power of attorney can give someone broad control over your property and finances. The person you appoint should

be honest, dependable, and willing to keep good records.

Adding an adult child to your bank account can be helpful, but you should understand the possible results before you sign the bank's forms. A few questions now may prevent lost money, legal problems, and family conflict later.

In many cases, a durable power of attorney may be a better way to let someone you trust help with your finances while keeping your accounts in your name. If you do not have a durable power of attorney, or if your current document needs to be reviewed or updated, The Zimmerman Law Firm is here to help. Give us a call at 254-633-3333 or visit www.theZlawfirm.com today.



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Geriatric Clinic focuses on issues important to older Americans

By David Stone, The Belton Journal



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

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

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

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

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

"These are issues that are important to older

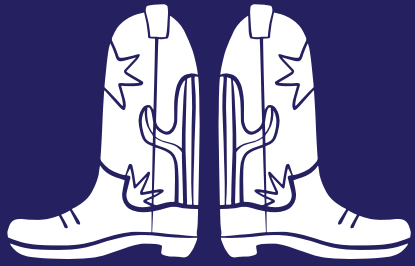
Americans," Hamilton said. "We deal with issues that are specific to quality of life. We make sure people know why they are taking medicines and make sure they are handling the side effects and not taking too many meds."

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

"At some point many folks start to experience memory disorders, and we try to recognize that sooner than later," she said.

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

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



The First 30 Days After a Loved One Dies

The Zimmerman Law Firm

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

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

Take Care of Immediate Needs

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

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

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

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

Find the Important Documents

Look for the original Will, trust documents, deeds, life insurance policies, bank statements, retirement account information, vehicle titles, tax returns, and other financial records.

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

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

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

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

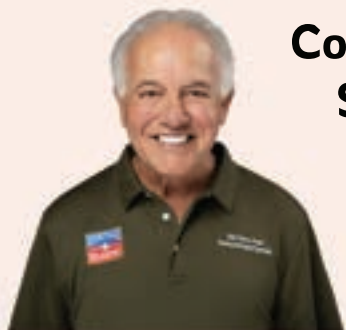
Do Not Rush to Pay Bills or Divide Property

Family members often believe they must immediately pay every bill that arrives. However, debts generally should be paid

Continued on Page 22 ►



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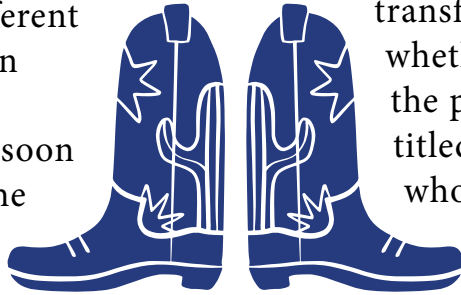
1500 S. 31ST STREET | TEMPLE, TX 76504

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from estate property, not from a relative's personal funds.

Texas law places different types of estate claims into different classes and establishes an order for paying them.

Paying one creditor too soon can create problems if the estate does not have enough money to pay all valid claims.



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

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

Find Out Whether Probate Is Needed

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

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

deed or transfer on death deed may pass directly to the named beneficiary.

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

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

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

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

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Who can Make Decisions for you If you become incapacitated?

The Zimmerman Law Firm

Many people assume that if they become sick or unable to make decisions, their spouse or adult children will automatically be able to step in and handle everything for them. Unfortunately, it is often not that simple.

Your family may be willing to help, but that does not always mean they have the legal authority to access your bank accounts, sign documents on your behalf, speak with your doctors, or make medical decisions for you.

Planning ahead can help make sure the right people are able to act when you need them most.

Who Will Handle Your Finances?

A durable power of attorney allows you to name someone to handle financial matters for you. The person you choose is called your agent.

Depending on how the document is written, your agent may be able to pay bills, deal with banks, manage investments, sign tax documents, handle real estate, and take care of other financial matters. You should choose someone who is honest, dependable, and able to keep good records.

Who Will Make Medical Decisions?

A medical power of attorney allows you to name someone to make health care decisions for you if you are unable to make those decisions yourself.

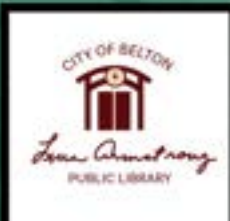
Your medical agent may review treatment options and consent to or refuse care on your behalf if you are unable to do so for yourself.

Many people name a spouse or adult child as their medical agent, but you may choose any trusted adult. It is important to speak with the person you choose. Make sure that person understands your wishes and is willing to make difficult decisions if necessary.

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Can Your Family Speak with Your Doctors?

Medical privacy laws can sometimes limit what doctors and hospitals may discuss with family members.

A HIPAA authorization allows you to name the people who may receive information about your medical condition and treatment. This can help your family communicate with your doctors and understand what is happening.

A HIPAA authorization may be helpful even before you become incapacitated. For example, you may want an adult child to help keep track of medications, appointments, or treatment instructions while you are still able to make your own decisions.

What Happens If You Do Not Plan Ahead?

If you become unable to manage your finances or medical care and do not have the proper

documents in place, your family may be left with few options.

They may have to file a court case and ask for a guardianship. A guardianship can be costly, time-consuming, and stressful. It also gives the court continuing control over many decisions involving your property, finances, and personal care.

Guardianship may be necessary in some cases, but it is usually better to plan ahead when possible.

Planning for incapacity is not about giving up control; it is about deciding who you trust to act for you and making your wishes clear before a crisis occurs.

If you do not have powers of attorney and other incapacity planning documents, or if your current documents need to be reviewed or updated, The Zimmerman Law Firm is here to help. Give us a call at 254-633-3333 or visit www.theZlawfirm.com today.



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Honoring the Life of a Missing Pet



Though the passing of a pet can be difficult, it is no less painful to cope with a pet that has gone missing. Having a lost pet can be an agonizing process, oftentimes involving months of waiting, searching and posting dozens of fliers. However, when it is finally realized that your beloved animal is nowhere to be found, a new set of issues comes into play. Euthanizing a pet or allowing him or her to pass away peacefully at home provides the comfort of being able to lay the animal to rest—what's more is that you were able to say goodbye. However, with a missing pet, the question remains: How does one approach a memorial?

Prior to any memorial planning, I strongly urge contacting local animal shelters to determine if they brought in any animals that match the description of your pet. Do not immediately turn into a fatalist, as there is a very real potential for your pet to be alive and well. If you do come to the conclusion that your missing pet is not returning, there are some beautiful ways to memorialize him or her.

I want to impress upon pet owners that a memorial, while sad, should be about celebrating the life of the pet. Do not feel embarrassed to conduct a service for a missing pet, because a loss is painful regardless of the circumstances. Think about the way you believe to be the most appropriate method of memorializing your pet. It is all a matter of personal preference.

Throughout my years as a funeral director and as a pet owner, I have seen people remember their pet through a variety of services, memorials and remembrance ceremonies. There are some wonderful options to consider that will truly allow you to capture the essence of your beloved pet.

Planting

I think one of the most beautiful ways to memorialize a pet is to plant a flower or tree. This is something that will grow and bloom as a constant reminder of your pet. Planting something contributes to the environment and honors your pet's place in nature. You could even place a small stone or plaque with your pet's name on it in front of the plant.

Portrait

Look through your scrapbooks and picture albums to find photos of your pet. Select the one that you believe best represents him or her. It may be a photograph of your pet splashing through a lake or rolling over for a belly rub. Then, contact a local artist to paint a portrait of that photo and display it somewhere in your home where every visitor can see.

Special area

Maybe your pet's bed was placed in the corner of the living room. Maybe you still have tags, toys or collars that belonged to your pet. No

Continued on Page 30 ►



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◀ Continued from Page 28

matter what remains of your missing pet, you can designate an area that will still be his or hers. Place personal items or pictures in that special area to commemorate your pet's life and personality.

The Impact Loss Has on Other Pets

If you have other pets, they may show signs of distress if they maintained a close bond with the pet that is missing. The surviving pet may forego eating and drinking, show lack of energy and become completely sedentary. It is important to carefully watch for signs of a in your other pets. You need to act positive around these animals and give them added attention to help them cope with the loss. If the behavior persists, see a veterinarian for other means or methods to help your remaining pets deal with the loss of their friend.



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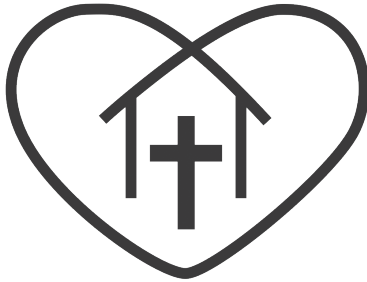
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Why is Owning a Dog Good for Your Health?

By David Stone, The Belton Journal

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

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

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

“Studies show that dog owners have lower

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

Cortisol is a hormone activated by stress, and studies have found that being around animals can decrease levels. Because of this finding, many offices are allowing employees to bring dogs to work and some universities are letting students borrow dogs during stressful times of the year such as finals week.

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

According to the study, dog owners are four times more likely than non-dog owners to meet daily physical activity guidelines. On average dog owners spend nearly 300 min-

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utes every week walking their dogs. That's 200 more minutes of walking than people without a pup.

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

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

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

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

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

Therapy dogs also have worked wonders with some children with

autism, he said. The dogs increase communication skills in these kids because the children are more likely to try to talk to the dogs than to other people.

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

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

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



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What began as a weekly meeting between friends in 1976 has developed into an organization that offers Belton's senior community a safe place to enjoy life with one another. With approximately 200 visitors a week, the center serves as a home, gym or activity hub away from home and is free of charge.

As a part of the Belton Area Citizens for Seniors, Inc. (BACFS), The Belton Senior Activity Center aims to maintain an active and healthy lifestyle for the senior community while also assisting its members with financial and intellectual support.

BACFS works with the center to maintain the building and pay its part-time and full-time employees.

With 2025 representing her tenth year as the Activity Director of the Belton Senior Activity Center, Judy Owens said remaining active as you age is imperative, which is why she takes her job seriously. Whether an elder has lost his or her spouse, is beginning a journey with Alzheimer's or is searching for a community and/or activities outside of their home, it is Owens' goal to ensure

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there is always something available for them to do in place of staying home, reading and watching TV. "There's something all the time, and I just feel like it's really important for folks to come," Owens said.

In addition to weekly and annual events, the center also offers daily activities. From 8 a.m. to 3 p.m. Monday through Friday, seniors can play dominoes and Skip-Bo with a side of coffee and snacks. The center throws country & western dances on the first and third Thursday of every month, which alternates with the Sammons Community Center in Temple, whose dances are held on the second and fourth Thursday of every month. Owens said she coordinates with eight bands to make these events entertaining for all.

In terms of larger events, the center holds a "Citizens for Soldiers" drive the second Monday of every month, a Veteran's Day program and

their annual Fall Arts Camp; Crafts and Garage Sale. On the third Tuesday every other month, there is a four-hour American Association of Retired Persons (AARP) Smart Driver Program, which is offered to seniors 50 years and older.

Additional activities include quilting, woodcarving, exercise, Bible study and arts and crafts, and art painting, with Bingo, Bridge, Canasta and Pinochle thrown into the mix. "Now it's more activity oriented; people come for what they're interested in, so we try to have a variety of things going on" Owens said. "We're also the hub for all of the home delivered meals in this area."

Senior citizens can sign up to receive daily meals via phone call 24 hours in advance. A \$3 donation is requested for seniors 60 years and older.

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for pick-up from the center upon request. There are also paid and volunteer driving opportunities for those who wish to assist in this commission. "I love these people," Owens said. "They are just sweet, sweet people that I wouldn't have known otherwise."

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

Owens said those who wish to join in on the fun must do so on purpose because the building is "off the beaten path." Nevertheless, all are welcome!

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

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Are You a Savvy Senior? Don't Get Scammed

By Gretchen Hook
Little Elm Residential Care Home

I care for elderly individuals in my care home. Each person brings a unique set of experiences when they move in. I've heard all sorts of stories, from being scammed by phone or online scammers to being tricked by people knocking on their door, offering repairs, or selling something. Has this ever happened to you, where you trust someone who seems trustworthy? Have you needed repairs or the convenience of having someone else handle something for you? Have you ever received a call from someone who sounded legitimate and asked for help? Did they happen to ask for money and try to manipulate your emotions? Did you go against your better judgment and give money, or have them do a repair you paid for, only to have them never show up again? You're not alone. **Here are ways to protect yourself.**

1. Some seniors isolate themselves or have little to no support. There are several ways to avoid being scammed. If you're unsure about what you're being told on the phone, online, or in person, ask a loved one, neighbor, friend, or family member for advice before acting. Send a screenshot, text, or call, and walk through the conversation. Often, seeking counsel can clarify the situation and help you make a better judgment.
2. Are the scammers pretending to be an authority figure? A first step is to verify whether the company or individual is legitimate. You can hang up the call and then call the number back or email the person to see if you get a response. Never trust caller ID, never allow remote access, and never share sensitive information with anyone who calls, emails, or shows up in person.
3. Is the scammer an imposter? Are they "representing" a well-known company? Practice healthy skepticism in these situations. Look for red flags such as poor grammar, spelling mistakes, confusing language, and strange-looking links that end with bit.ly or similar. Anyone asking for crypto, online payment apps, prepaid debit cards, or gift

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cards is suspicious, and you should ignore them.

4. Are the scammers creating a sense of urgency or trying to scare you? Don't be afraid to slow down and ask questions. Give yourself enough time to ask questions and think logically, which will help you avoid making a snap decision. One such scam involves a phone call stating that the caller is in the emergency room and needs help. They may sound like a grandchild or child. Hang up the phone and call your grandchild or child to confirm that they are okay.
5. Romantic scams. Someone calls or emails, wanting money to marry you, or asks you to send money for an airline ticket. Please don't fall for it. Ask yourself, "Why do they want this from you?" Verify the call or email. Call them back. Never send money to anyone unless you are 100% certain they

are the right person. Never send money to someone you don't know.

Report scammers to protect yourself and others. If you realize you've been scammed, contact your financial institution and inform them. They may be able to stop the payment. Give them the details. You can also report these scams to the FBI, FTC, and other government agencies that track them.

Remember, you're not alone if you have fallen for scams. Scammers call all day, every day. We all get the calls and emails. We all have someone coming to our doors offering the latest and greatest service. If you're feeling lonely or isolated, consider seeking socialization at a senior center or other community resources. Reach out to family and friends, or consider joining a church group. Share these resources with your friends and family so they can cement these tips in their brains. This can not only help you, but also others.



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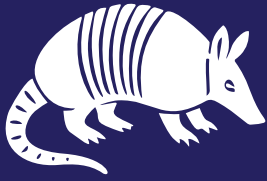
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The Pursuit of Happiness

By David Stone, The Belton Journal

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

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

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

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

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

"The percentage of US adults who received mental health treatment increased from 19.2 percent in 2019 to 21.6 percent last year," said Lisa George, a spokesperson for the Centers for Disease Control & Prevention. "Women

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were more likely than men to have received any treatment.”

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

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

“It is important to be happy in life, but I caution against pursuing a stress-free lifestyle,” Ferris said. “Stress is important — people strive for happiness, but not all of life’s milestones come with happiness. These milestones make happiness more valued.”

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

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

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

“Good stress management regulates the release of cortisol,” said Dr. Ferris. Cortisol is an essential hormone that affects almost every

organ and tissue in the human body and helps regulate a person’s response to stress, regulates blood pressure and blood sugar, and controls a person’s sleep cycle. Having higher or lower-than-normal cortisol levels can be harmful to health.

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

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

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



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Nursing Home Insurance: What Every Family Should Know

By Tommi Fettig, Cornerstone Gardens Skilled Nursing & Rehabilitation

When a loved one needs skilled nursing care or rehabilitation, the emotional toll can be overwhelming. But for many families, the confusion surrounding insurance coverage adds another layer of stress—and often, surprise. Suddenly, you're not just supporting a family member's health journey; you're also navigating the maze of coverage, forms, and fine print that comes with it.

Questions about Medicare, Medicaid, rehabilitation benefits, and long-term care coverage quickly rise to the top of the worry list. Misconceptions about what insurance will—and won't—cover can spark confusion, and sometimes, costly mistakes. In these moments, knowledge truly is power.

One of the most frequent questions we hear at Cornerstone Gardens Skilled Nursing & Rehabilitation is, "Why is Medicare coverage ending if my loved one still needs care?"

The answer often lies in understanding the difference between skilled care and custodial care.

Skilled Care vs. Custodial Care: What's the Difference?

Medicare is primarily designed to cover short-term skilled rehabilitation services following a qualifying hospital stay.

- **These services may include:**
- **Physical therapy**

- **Occupational therapy**
- **Speech therapy**
- **Wound care**
- **IV medications**
- **Post-surgical rehabilitation**

These services are provided by licensed healthcare professionals.

Once a resident no longer requires daily skilled medical treatment, Medicare can determine that coverage should end. But this doesn't mean your loved one suddenly stops needing help. Many residents still require support with daily activities—bathing, dressing, eating, toileting, and dementia supervision. This type of care, called custodial care, usually isn't covered long-term by Medicare, leaving families searching for other options.

Understanding the NOMNC

Families may also encounter a document known as a Notice of Medicare Non-Coverage (NOMNC). Receiving this notice can feel alarming, but it's important to understand what it actually means—and what it doesn't.

A NOMNC doesn't automatically mean your loved one must leave the facility. Instead, it means Medicare believes skilled services are no longer medically necessary—at least by their guidelines.



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

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

◀ Continued from Page 44

At that point, families may explore other payment options, including private-pay arrangements.

Healthcare coverage is complicated, but you don't have to face it alone. By learning the basics of skilled care, custodial care, Medicare coverage, and long-term care options, families can make empowered, confident decisions—no matter where their journey leads.

At Cornerstone Gardens Skilled Nursing & Rehabilitation, our mission is simple: Make sure every family feels informed, supported, and confident as they navigate the care journey. Whether we're answering questions about insurance or helping coordinate the next step in care, our team is committed to guidance with compassion, clarity, and expertise—every step of the way.

We know that helping families understand these transitions is just as important as providing excellent care. Our team works closely with residents and their loved ones to understand:

- **Medicaid**
- **Long-term care insurance**
- **Explain insurance coverage and benefits in simple terms**
- **Help families understand insurance notices**
- **Coordinate skilled rehabilitation services**
- **Discuss long-term care options**
- **Assist with discharge planning and transitions of care**
- **Provide compassionate guidance every step of the way**

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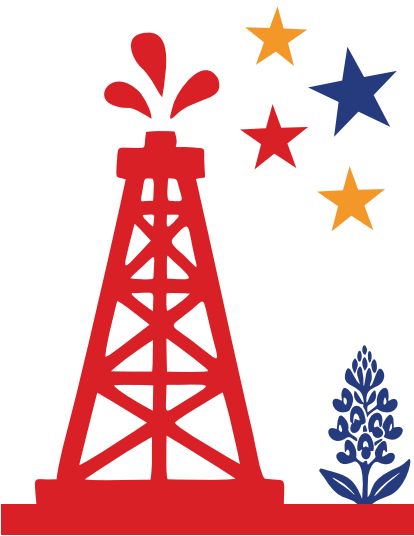
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Tips to Help Seniors Recover From Surgery



By: Main Street Medical Supply

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

First, create a list of items your older adult will need post-surgery. Most people bring home

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

Continued on Page 52 ►

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◀ Continued from Page 51

return home.

It is also a great idea to prepare the home for their return. For a smooth transition home, clean the house and re-arrange furniture to remove obstacles and hazards. This helps make their recovery as easy as possible. Begin by clearing pathways and removing any throw rugs or other items that could cause a fall or slip. Place remote controls, phones, books, and other frequently used items within easy reach.

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

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

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

If you are the care giver, try to accompany them to follow-up appointments. Even if your older adult doesn't have any memory problems, it can be beneficial to accompany them to follow-up doctor appointments. As their caregiver, you may be able to fill in details about their health and recovery that they may not immediately remember when the doctor asks questions.

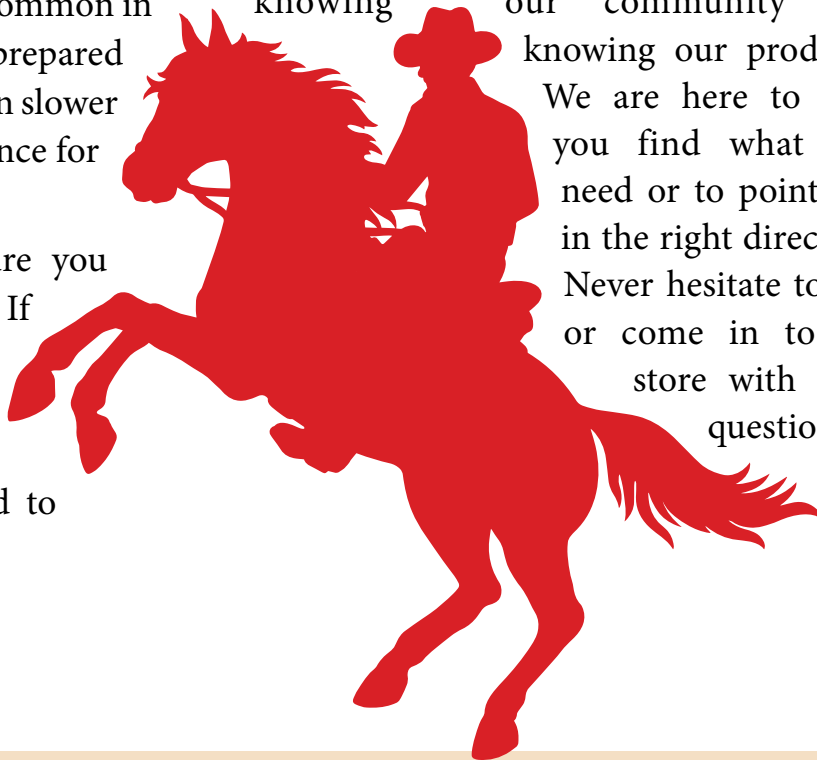
This will also help you as you begin to learn their limitations.

Doing too much too soon after surgery can cause a setback in recovery. The healing process is already slow for older bodies – the last thing you want is for them to do something that puts them back at square one. Be aware of hospital

delirium. Even if your older adult doesn't have dementia, they could become confused after surgery. Post-operation delirium is common in older adults so caregivers should be prepared in case it happens. Delirium can mean slower healing and it can be a scary experience for seniors.

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

ask for help. We are here to help. At Main Street Medical Supply, we pride ourselves in knowing our community and knowing our products. We are here to help you find what you need or to point you in the right direction. Never hesitate to call or come in to the store with your questions.



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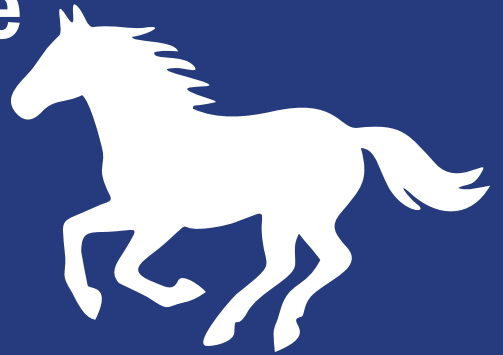
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Navigating Medicare Open Enrollment: Understanding Medicare Advantage Plans and Knowing Where to Turn for Help

By George Losoya, Director of Aging Services, Central Texas



Each fall, millions of Americans enrolled in Medicare have an opportunity to review their health coverage and make changes for the coming year. The Medicare Open Enrollment Period, which runs from October 15 through December 7, allows beneficiaries to compare plans, evaluate their healthcare needs, and select coverage that best fits their circumstances. For older adults and individuals with disabilities, taking time to review Medicare options can lead to significant savings and improved access to healthcare services.

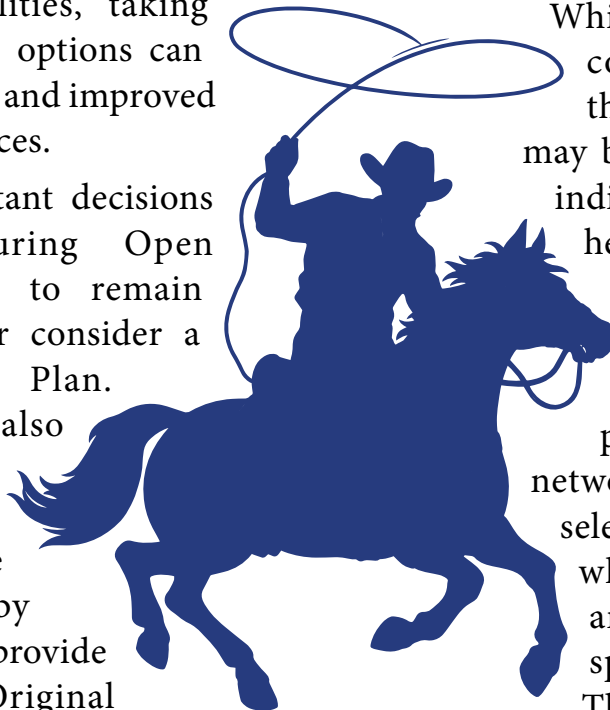
One of the most important decisions beneficiaries face during Open Enrollment is whether to remain in their current plan or consider a Medicare Advantage Plan. Medicare Advantage, also known as Medicare Part C, is offered through private insurance companies approved by Medicare. These plans provide all the benefits of Original

Medicare and often include additional services such as prescription drug coverage, dental care, vision services, hearing benefits, fitness memberships, and transportation assistance.

As Medicare Advantage plans have become increasingly popular, beneficiaries are often faced with choosing between Health Maintenance Organization (HMO) plans and Preferred Provider Organization (PPO) plans.

While both types of plans offer comprehensive coverage, they operate differently and may be more suitable for certain individuals depending on their healthcare needs and lifestyle.

HMO plans generally require members to receive care from healthcare providers within the plan's network. Beneficiaries typically select a primary care physician who coordinates their care and provides referrals to specialists when needed. These plans often have lower



monthly premiums and lower out-of-pocket costs, making them attractive to individuals seeking predictable healthcare expenses. However, the tradeoff is less flexibility in choosing providers, particularly when traveling or seeking care outside the network.

PPO plans offer greater flexibility by allowing beneficiaries to see providers both inside and outside the plan's network. Unlike HMO plans, PPO members usually do not need referrals to visit specialists. This flexibility can be especially beneficial for individuals who travel frequently, spend part of the year in another state, or wish to maintain access to a broader range of physicians and healthcare facilities. While PPO plans provide more choice, they often come with higher premiums and increased out-of-pocket costs, particularly when services are received outside the preferred network.

When evaluating Medicare Advantage plans, beneficiaries should carefully consider whether their physicians and specialists participate in the plan's network. They should also review prescription drug formularies to ensure their medications remain covered and affordable. Understanding deductibles, copayments, coinsurance, and annual out-of-pocket maximums is equally important, as these costs can vary significantly from one plan to another.

Unfortunately, many Medicare beneficiaries find themselves overwhelmed by the volume of advertisements, mailings, television commercials, and phone calls promoting Medicare plans during Open Enrollment. While these advertisements may highlight attractive benefits, they do not always provide

Continued on Page 56 ►



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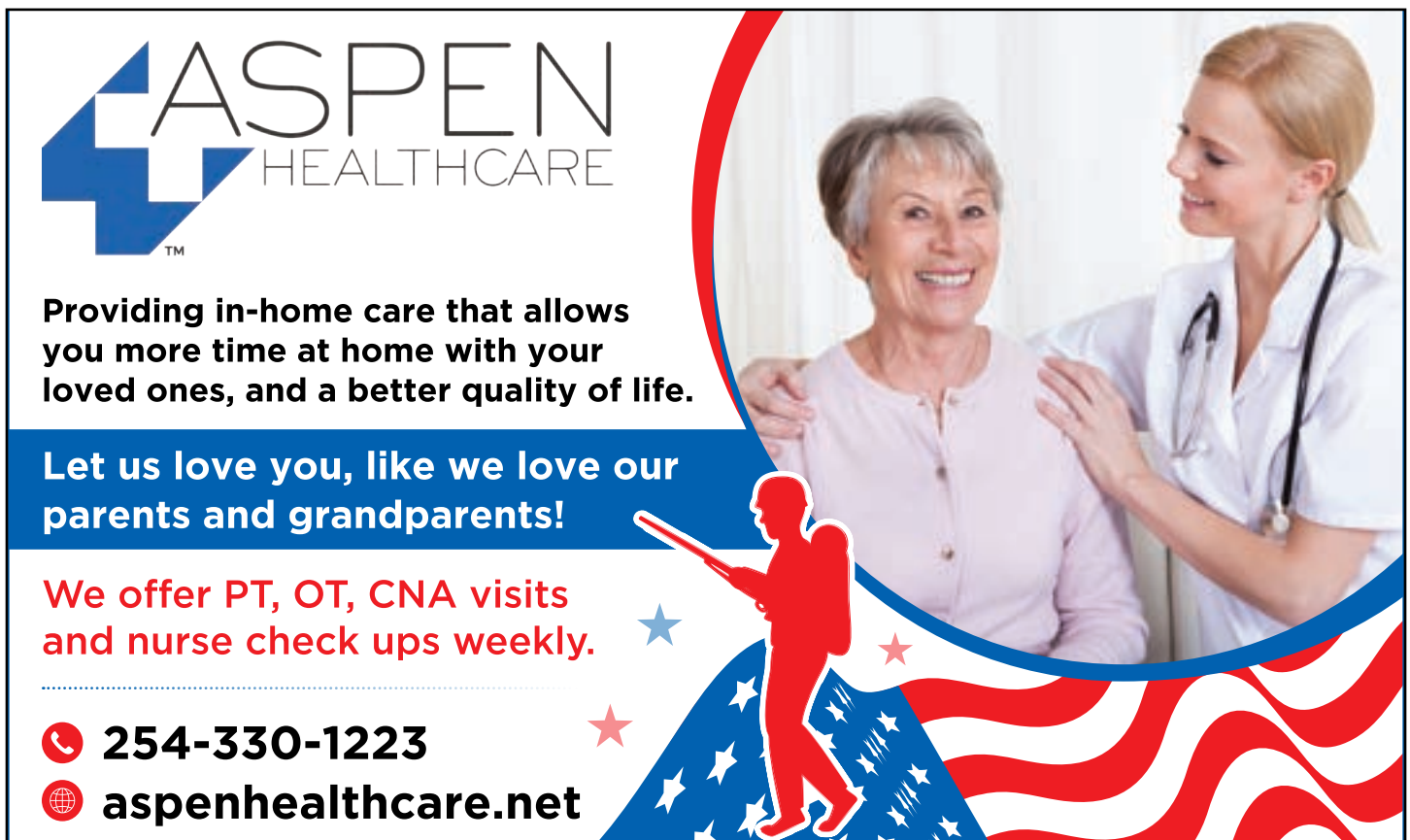
the complete picture needed to make an informed decision.

This is where understanding the difference between SHIP counselors and Medicare brokers becomes especially important.

The State Health Insurance Assistance Program, commonly known as SHIP, provides free, unbiased Medicare counseling to beneficiaries and their families. In Texas, SHIP services are available through local Area Agencies on Aging, including the Central Texas Area Agency on Aging. SHIP counselors are trained to help individuals compare Medicare plans, understand coverage options, evaluate prescription drug costs, and identify programs that may assist with healthcare expenses. Most importantly, SHIP counselors do not sell insurance products and do not receive

commissions based on enrollment decisions. Their sole purpose is to help beneficiaries make informed choices that best meet their personal healthcare and financial needs.

Medicare brokers and insurance agents can also provide valuable assistance and may help individuals enroll in Medicare plans. However, brokers are typically compensated by insurance companies when enrollments occur. Some brokers represent multiple insurance carriers, while others may represent only a select group of plans. As a result, the recommendations provided may be limited to the plans available through their contracted companies. This does not mean that brokers are acting improperly, but beneficiaries should understand that their guidance may differ from the impartial counseling provided through SHIP.



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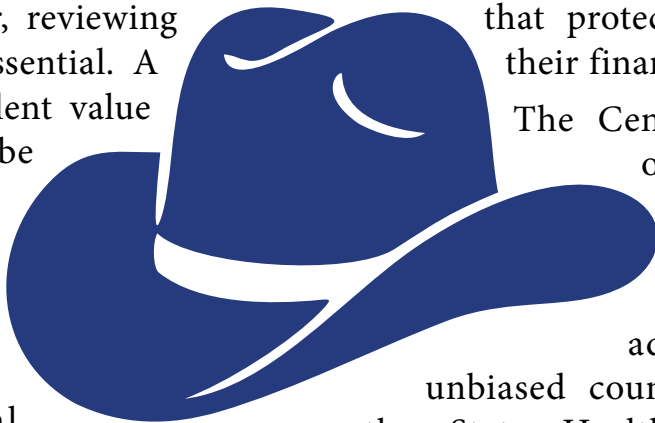
As healthcare needs evolve and Medicare plans change each year, reviewing coverage annually is essential. A plan that offered excellent value one year may no longer be the best option the next. Changes in provider networks, prescription drug formularies, premiums, copayments, and supplemental benefits can all impact the overall value of a plan.

The Medicare Open Enrollment Period provides an opportunity for beneficiaries to take control of their healthcare decisions and ensure their coverage aligns with their current needs. By comparing plans carefully and seeking trusted guidance, Medicare

beneficiaries can make informed decisions that protect both their health and their financial well-being.

The Central Texas Area Agency on Aging encourages all Medicare beneficiaries to review their coverage each year and take advantage of the free, unbiased counseling available through the State Health Insurance Assistance Program. For assistance with Medicare plan comparisons, enrollment questions, or understanding Medicare benefits, contact the Central Texas Area Agency on Aging at 1-800-447-7169.

An informed decision today can help ensure peace of mind and financial security throughout the year ahead.



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

By Rescue Magazine

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

The Healing Power of Pets

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

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

Choosing the Right Pet

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

Energy Level: A high-energy dog may be too much to handle. Senior pets (aged 7 and up) are often ideal—they're typically calmer, already house-trained, and eager to settle into a quiet life.




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Size: Large breeds can be more difficult to lift or walk. Smaller dogs, cats, or even bonded rabbits are easier to manage physically.

Temperament: Look for a pet with a gentle, friendly demeanor. Many shelters will do temperament testing and can recommend pets with a history of being good with older adults.

Medical Needs: Consider whether you're prepared for any health issues the pet may have—or if you'd prefer a low-maintenance animal.

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

Pet Care Considerations for Seniors

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

Daily Needs: Feeding, grooming, exercise, and cleaning up after a pet should all be part of your daily routine. If you have limited mobility, some tasks (like litter box cleaning or dog walking) may require assistance.

Veterinary Care: Make sure you have access to transportation for regular vet visits. Consider pet insurance or low-cost clinics for affordable care.

Long-Term Planning: Who will care for your pet if you are hospitalized or pass away? It's important to have a backup caregiver or plan in

place. Some shelters offer "Legacy Pet Programs" to rehome pets if something happens to the owner.

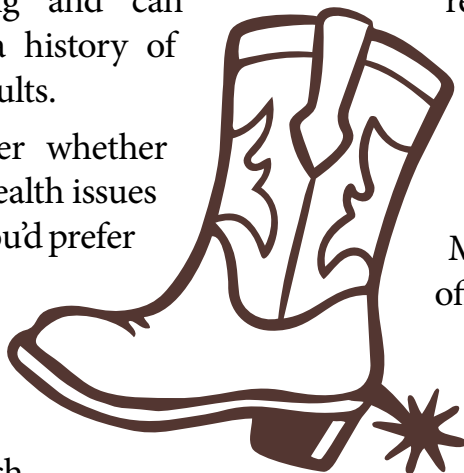
Financial Responsibility: Food, vet visits, grooming, and pet supplies can add up. Budget realistically, and look into local pet food banks or donation-supported veterinary services if needed.

Support Resources for Senior Pet Owners

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

Adoption Counseling: Help finding the right match

Volunteer Support: Friendly visits to help with pet care



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Foster-to-Adopt Trials: Take a pet home for a short trial period

Delivery Services: Pet food or medications delivered to your door

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

Real Life, Real Love: Meet Millie and Charlie

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



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

In Conclusion: Rescue Is for Everyone

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

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

Find your senior pet at: www.rescuemagazine.org



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Support Groups Offer Lifeline for Central Texas Caregivers and Older Adults

Central Texas Council of Governments

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

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

“Support groups can truly change lives,” said Jenifer Parker, Care Coordination Specialist and group facilitator. “Whether you’re a caregiver, managing a chronic illness, coping with grief, or

facing life’s daily stresses—just knowing you’re not alone can be incredibly powerful.”

Upcoming Support Groups:

Caregiver Support Group

Every 3rd Tuesday of the Month

10:00AM – 11:00AM

Aging in Place Support Group

Every 2nd Wednesday of the Month

10:00AM – 11:00 AM

Bell Area Parkinson’s Support Group

Every 2nd and 4th Friday of the Month:

2:30 PM – 4:00 PM

All sessions are held at:

Area Agency on Aging of Central Texas

2180 N. Main Street, Belton, TX 76513

To register or learn more,

call 254-770-2330.

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

Essential Tips for Avoiding and Managing Foot and Ankle Issues

Most people rarely consider the health of their feet—until discomfort or injury occurs, making every step a challenge.

Taking care of your feet

Foot and ankle issues can significantly disrupt daily routines. While some problems are unavoidable, there are practical measures anyone can take to lower their risk of developing common foot concerns.

1. Check it out.

Regularly look over your feet for unusual signs like sores or cuts. For individuals with diabetes, checking feet twice daily is crucial, as unnoticed wounds can lead to serious health issues.

2. Stretch it out.

Tight calf muscles are a frequent source of foot and ankle discomfort. Stretching the calves and the Achilles tendon may help reduce pain and minimize injury risk.

3. Switch it out.

Replace shoes before they show obvious signs of wear. Doing so can help protect your feet,

lessen discomfort, and lower the odds of an ankle injury.

Foot issues to seek care for

Despite taking preventive steps, certain foot and ankle problems can still arise. Fortunately,



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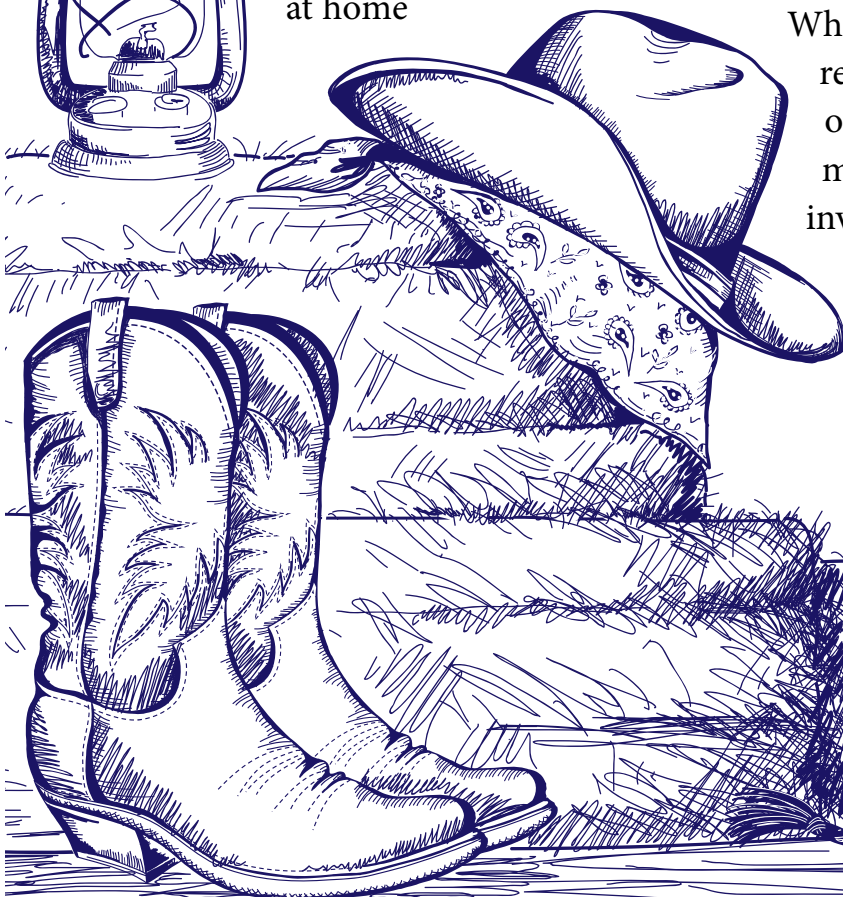
treatment methods have advanced greatly in recent decades, especially for the most prevalent conditions.

1. Bunions

Bunions that don't cause discomfort or interfere with daily life typically require no intervention. However, when bunions lead to pain or difficulties, surgery—now often performed on an outpatient basis—can offer lasting relief, with recovery times much shorter than in the past.

2. Ankle sprains

Sprained ankles are a common occurrence for active individuals. Typically, rest, ice, compression, and elevation are effective at home



treatments. Sometimes, support from a brace or physical therapy is helpful. Persistent pain or instability may require surgical intervention to restore mobility.

3. Flatfeet

Flatfeet, or fallen arches, often go unnoticed unless they cause pain or discomfort. Simple solutions like insoles or braces can provide relief, but in persistent cases, outpatient surgery might be considered.

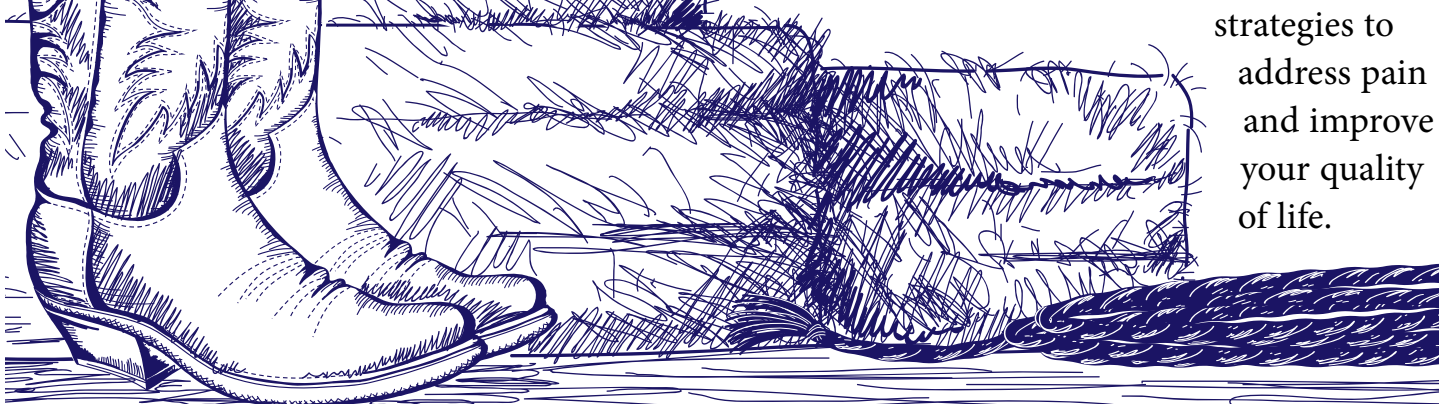
4. Ankle arthritis

Arthritis can affect the ankle just as it does other joints, worsening over time. For mild to moderate arthritis, injections and bracing may help. In severe cases, surgical procedures like ankle fusion or replacement have proven effective.

While surgery can seem daunting, recent advancements have led to better outcomes and quicker recoveries. With more non-surgical and minimally invasive treatments available, people have a wider range of options for managing foot and ankle problems and regaining mobility.

Consulting with a foot and ankle specialist can help identify the best

strategies to address pain and improve your quality of life.



What Should You Do After a Slip and Fall Accident?



The Carlson Law Firm

Slip and fall accidents are among the most common types of premises liability claims. They happen every day in grocery stores, parking lots and other public places. While some falls result in only minor bruises, others can lead to broken bones and other serious medical conditions.

Not every slip and fall leads to a valid legal claim. However, if a property owner's negligence caused your injuries, you may have the right to seek compensation for your medical expenses and other damages.

What Causes Slip and Fall Accidents?

Many slip and fall accidents occur because a property owner failed to address a dangerous condition or warn visitors about a known hazard. Common hazards include:

- Wet floors without warning signs
- Uneven or damaged flooring
- Broken stairs or loose handrails
- Poor lighting
- Uneven sidewalks
- Cluttered walkways
- Ice or snow that was not properly treated

Simply falling on someone else's property does not automatically mean the owner is responsible. Instead, you generally need to show that a hazardous condition existed and that the property owner knew or reasonably should have known about it.

What Must You Prove in a Slip and Fall Case?

Most slip and fall claims are based on negligence. To recover compensation, you typically must show that:

The property owner owed visitors a duty to maintain reasonably safe premises.

The owner failed to correct or warn about a dangerous condition.

That failure directly caused your injuries.

You suffered damages, such as medical bills, lost income or pain and suffering.

Evidence such as photographs, surveillance footage, witness statements and medical records can all help support a claim.

What Should You Do After a Slip and Fall?

Taking the right steps after an accident can help protect both your health and any potential legal claim. If possible:

- Seek medical attention immediately.
- Report the incident to the property owner or manager.
- Photograph the hazardous condition before it is cleaned or repaired.
- Collect contact information from witnesses.
- Avoid discussing fault or posting about the accident on social media.
- Speak with an attorney before giving

a recorded statement to an insurance company.

Medical treatment as soon as possible after an accident creates documentation of your injuries, while photographs of the scene can help preserve evidence before conditions change.

Can You Recover Compensation If You Were Partly at Fault?

Texas follows a modified comparative negligence rule, which means your compensation may be reduced if you were partly responsible for the accident. However, if you are found to be more than 50% at fault, you generally cannot recover damages.

Insurance companies often argue that an injured person was distracted, ignored an obvious hazard or failed to exercise reasonable care. An attorney can evaluate the facts of your

case and explain how comparative negligence may apply.

Speak With a Texas Slip and Fall Attorney

Slip and fall accidents can leave victims with expensive medical bills and a long recovery. If your injuries were caused by a dangerous condition on someone else's property, you may have legal options.

The Carlson Law Firm helps injured Texans understand their legal options after a slip and fall accident. If negligence caused your injuries, speaking with a personal injury attorney can help you determine whether compensation may be available.

Contact The Carlson Law Firm at <https://www.carlsonattorneys.com/> or call us at 833-4-CARLSON to schedule a free consultation.



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By Gretchen Hook, LPC, BCC, CALM

Owner/Operator Little Elm Residential Care Home, LLC

When looking for a place that can offer care for you or your loved one, there are many factors to consider. We will explore the differences between assisted living, skilled nursing, and residential care facilities.

Assisted living implies just that: assisted living. When a person can no longer live independently but does not require full-time care or may only

need medication management, they would seek an assisted living facility. They might need help bathing and/or dressing; again, an assisted living facility would suit them. Assisted living facilities typically offer apartment-style living, where staff members check in on you a few times a day. You may choose to have meals in your room or go to a community dining area. There are often

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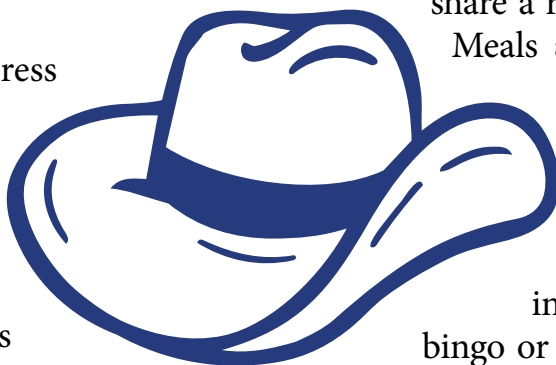
activities you can participate in, and residents of these facilities tend to be more autonomous and capable of meeting many of their own needs. Sometimes, when the resident needs more care but does not want to move to skilled nursing, the family may opt for home health care, hiring an agency or private individual to assist them with their care.

Skilled nursing facilities address most, if not all, of your needs, commonly referred to as activities of daily living (ADLs). Individuals who qualify for skilled nursing require assistance with tasks ranging from taking medications to dressing and feeding themselves, along with everything in between. Sometimes, those who need a higher level of care while recovering from surgery may be placed in skilled nursing for

rehabilitation. Most residents in skilled nursing facilities typically do not regain independence or transition to assisted living; they often spend the remainder of their lives in the facility. Generally, a higher resident-to-staff ratio requires longer wait times for care. You will have a call button to press if you need assistance; at times, you may share a room with another resident.

Meals are served in a communal dining area; however, if you are bed-bound, someone may assist you in eating in your room. Various activities are available in the environment, such as bingo or listening to music. Nursing care is primarily provided by licensed vocational nurses (LVNs) or registered nurses (RNs), alongside certified nursing assistants (CNAs) who provide additional support.

Continued on Page 68 ►



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◀ Continued from Page 67

Residential Care Homes in Texas are residences that provide private rooms within a caregiver's home. For the purposes of this article, we will refer to them as care homes. Each room should include a hospital bed and can be personalized to meet each resident's needs. Caregivers in residential care homes tend to be more consistent. These homes are not licensed in Texas and typically accommodate three or fewer residents. The environment is more intimate, resembling the resident's previous living situation or home. Residents usually receive a higher quality of care since there are fewer individuals to tend to, meals are often homemade or tailored to each resident's preferences, visiting hours



may vary, and all activities of daily living (ADLs) are met primarily by one or two caregivers rather than several, as in skilled nursing facilities. Residents and their families become part of the care home community. Communication tends to be better, as caregivers can closely monitor the residents, which leads to fewer medication errors due to the smaller number of individuals to care for. Most care homes, like skilled nursing facilities, support residents until the end of life. However, the key difference is that residents and their families enjoy more privacy, and the atmosphere is more home-like. Although residential care homes are not as widely available as other facility types, they remain regulated by the state of Texas, albeit with less stringent guiding policies compared to larger facilities. Care homes generally do not accommodate totally independent



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residents and typically must meet at least three ADLs for each resident. The cost for each facility is like that of skilled nursing, but costs may be higher due to the more personalized care offered in a care home. Care homes generally are private pay, and some long-term care insurance may cover the cost of the care home.

This is not a comprehensive list of facility types or the services each type offers. Rather, it serves as a basic guide to assist individuals in beginning their search for the right facility for themselves or a loved one. This endeavor can be overwhelming, and it is essential for people to comprehend the needs of their loved ones. If you or someone you care about requires a place to call home with exceptional care, please don't hesitate to reach out for more information and to schedule a tour of our care home. We would be delighted to accompany you on this journey and welcome you as family.



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Passing Your Home Without Probate: Lady Bird Deeds and Transfer on Death Deeds

The Zimmerman Law Firm

For many Texans, their home is their largest and most important asset. They want to make sure it passes to the right person after their death without causing extra expense or trouble for their family.

A Will can state who should receive your home, but property left through a Will must go through probate. A Lady Bird deed or a transfer on death deed may allow your home to pass directly to the person you choose without court involvement.

Both deeds can be useful, but they work differently.

What Is a Lady Bird Deed?

A Lady Bird deed, also called an enhanced life estate deed, allows you to name the person who will receive your home or other real estate after your death.

Importantly, you keep control of the property while you are living. You may continue to live in the home, sell it, mortgage it, lease it, or change

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YOU MIGHT BE WONDERING...

- Where do we begin?
- What is the home worth in today's market?
- Should we make repairs before selling?
- What do we do with a lifetime of belongings?
- How long will the process take?
- Who can help with all the details?

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who will receive it. The future owner does not control the property and cannot stop you from selling it.

After your death, the property passes directly to the person named in the deed without going through probate.

A Lady Bird deed may also be signed by someone acting under a durable power of attorney that authorizes them to do so. This can be important if you are ever unable to sign a deed yourself.

Lady Bird deeds are not based on an official form created by Texas law. However, they have been used in Texas for many years, and title companies and real estate professionals have had more time to become familiar with them. For that reason, a properly prepared Lady Bird deed may be more acceptable to some title companies when the person who receives the property later wants to sell or refinance it.

What Is a Transfer on Death Deed?

A transfer on death deed, sometimes called a TODD, also allows you to name the person who will receive your real estate after your death.

Like a Lady Bird deed, a transfer on death deed does not give the beneficiary control of the property while you are living. You may continue to live there, sell the property, mortgage it, or change your plans.

Unlike a Lady Bird deed, a transfer on death deed is specifically authorized by the Texas Estates Code. The law provides rules for creating, changing, and revoking the deed. In a simple situation, these clear rules may make a transfer on death deed a straightforward and predictable option.

However, you must sign the deed yourself. Even if you have given someone a durable power of

Continued on Page 73 ►

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◀ Continued from Page 71

attorney, that person cannot sign a transfer on death deed for you.

A transfer on death deed also transfers the property without a warranty of title. As a result, the person who receives the property through a transfer on death deed does not receive the same benefit of the owner's existing title insurance coverage. The property can still be sold or insured, but the lack of a title warranty may create an additional issue when the beneficiary later wants to sell or refinance it.

Problems to Consider Before Signing a Deed

Avoiding probate does not always mean avoiding problems.

For example, naming several children may leave them owning the home together. They may disagree about who will live there, who will pay the taxes and repairs, or whether the property should be sold.

Special planning may also be needed if a beneficiary is a minor, receives government benefits, has creditor problems, or may not be able to manage the property.

You should also make sure the deed contains the correct legal description and is properly signed and recorded. A mistake may not be discovered until after your death, when it is too late for you to correct it.

A Lady Bird deed or transfer on death deed can be a useful part of your estate plan, but the deed should fit your property, your family, and your goals. Choosing the right deed now may save your family time, money, and uncertainty later.

If you are considering a Lady Bird deed or transfer on death deed, or if you have questions about an existing deed, The Zimmerman Law Firm is here to help. Give us a call at 254-633-3333 or visit www.theZlawfirm.com today.



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Don't Wait to Start Aging in Place

By George Losoya, Director of Aging Services, Central Texas



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

Many of us postpone thinking about aging until it's forced upon us—often in the wake of a crisis. But creating a plan early helps reduce the emotional, physical, and financial stress that can come with life-altering events. Whether it's a diagnosis of cancer,

a heart attack, or a stroke, early conversations and preparations can make a world of difference in how we cope and recover.

I speak from experience.

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

The diagnosis was shocking. But what hit even

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

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

What Does Aging in Place Mean?

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

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

Why Start Now?

- Waiting for a crisis limits your options. Planning ahead allows you to:
- Make decisions while you're still in good health
- Avoid rushed or emotionally driven choices
- Communicate your preferences to loved ones
- Build a lifestyle that promotes long-term health and safety

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

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

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

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Do I Need a Simple Will?

The Carlson Law Firm

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

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

What Is a Simple Will?

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

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

A simple will can help you:

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

Who Should Consider a Simple Will?

A simple will may be a good option if you:

- Own a home or other valuable property
- Want to provide for your spouse, children or grandchildren
- Wish to leave assets to a charity or church
- Have a relatively straightforward estate without complex trusts or business interests



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- Names someone to manage property left to minor children
- Designates an executor



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◀ Continued from Page 76

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

What Happens If You Die Without a Will?

When someone dies without a valid will, they are considered to have died “intestate.” In Texas, the estate is distributed according to the state’s intestacy laws. While these laws are designed to distribute property fairly, they may not reflect your personal wishes or your family’s unique situation.

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

When Might You Need More Than a Simple Will?

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

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

An experienced estate planning attorney can

evaluate your circumstances and recommend an estate plan tailored to your goals.

Speak With a Texas Estate Planning Attorney

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

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

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