

SEPTEMBER 2026

COMPLIMENTARY ISSUE

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SEPTEMBER 22
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SEPTEMBER 22, 2026

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BELTON 8 AM - 1 PM

16th Annual Bell County Senior Expo



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Health Checks



**Vision
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**THE BELTON
JOURNAL**
Since 1906

Celebrating Texas at the 2026 Bell County Senior Expo

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 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 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, finan-

Continued on Page 4



The Care You Trust Is Still Here

Embrace Hospice is proud to announce our transition to Adoration Hospice.

While our name is changing, the heart behind our care is not. The same compassionate team you know and trust will continue caring for patients and families with dignity, comfort, and support every step of the way.

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

What This Means for Patients and Families

Patients and referral partners can continue to expect:

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

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

A New Name with the Same Mission

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

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

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F: 888-744-4011

Embrace Hospice is now Adoration Hospice
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AdorationHealth.com/Embrace

cial and after-life planning, volunteer opportunities, leisure 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 AAAC.

“AAAC 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 for us to engage with the community and collaborate with our dedicated partners who support the aging population,” added AAAC 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 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 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 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 members, and community residents are invited to attend—for free. Attendees can explore dozens of exhibitors sharing resources on health-care, 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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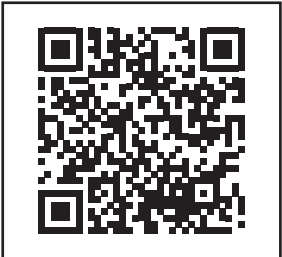
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Beltonjournal.com

Attaining a healthy weight range linked to lower risk of type 1 diabetes progression

Special to the Journal

A Baylor College of Medicine-led team found that moving into a normal weight range was associated with about half the risk of progressing to clinical type 1 diabetes (T1D), particularly in youth. This observational study, published in *Diabetes Care*, was conducted in individuals with early signs of type 1 diabetes.

“T1D is an autoimmune disease in which the body’s immune system attacks the insulin-producing cells of the pancreas, called islets of Langerhans,” said first and corresponding author [Dr. María Redondo](#), professor of pediatrics - diabetes and endocrinology at Baylor College of Medicine and Texas Children’s Hospital. “Without insulin, cells in the body cannot use sugar circulating in the blood for energy, which can lead to diabetic ketoacidosis, a life-threatening complication, and potentially death if untreated. Over the long term, T1D can also increase the risk of complications affecting the eyes, kidneys, nerves, heart and blood vessels.”

Redondo and her colleagues examined whether, among individuals with overweight or obesity who were already at increased risk for T1D, subsequent normalization of the Body Mass Index (BMI, measured as weight relative to height), was associated with a different risk of progression to clinical T1D.

Major advances now allow people at increased risk for T1D to be identified years before symptoms appear and, in some cases, to receive an approved therapy to delay the onset of clinical disease. One way to identify people at risk is by measuring islet autoantibodies in the blood, as they are evidence of the autoimmune process that destroys islet cells. However, despite the advances, outcomes remain suboptimal and additional approaches to delay disease progression are needed.

Previous studies, including some led by Redondo, have linked higher BMI with more rapid progression toward T1D. However, it has been unclear whether subsequent BMI normalization is associated with lower risk of disease progression.

In this study, Redondo and her colleagues studied 833 participants in the TrialNet study, which is focused on preventing T1D. The participants included children and adults who had islet autoantibodies and who were overweight or obese when they entered the study.

“We followed the participants for about 4 years,” Redondo said. “In

this period, about 27% of participants moved from the overweight or obese range into the normal BMI range. As we had hypothesized, people who achieved a normal BMI had about a 48% lower risk of progressing to clinical T1D compared with those who remained overweight or obese.”

The association was most evident in children and adolescents. The strongest associations were seen in boys younger than 12 years and girls 12 to 17 years of age. In adults, however, BMI normalization was not clearly associated with lower risk of progression to T1D. The research-



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ers are investigating factors that may explain this difference.

Since this is an observational study, the findings do not establish that lowering BMI will prevent or delay T1D. “Our study shows an association, not causation,” Redondo said. “The findings provide a strong rationale for a prospective intervention trial to determine whether intentionally promoting a healthy BMI trajectory can alter progression of T1D.” Importantly, in children, reaching a normal BMI range does not necessarily mean losing weight; it can also happen when weight gain slows or stabilizes as the child grows taller.

Other contributors to this work include Raquel Gupta, Alejandro F. Siller, Sridevi Devaraj and Ashok

Balasubramanyam at Baylor College of Medicine. David Cuthbertson and Kendra Vehik are with University of South Florida, and Heba M. Ismail with Indiana University.

The study was supported by a Breakthrough T1D grant (3-SRA-2025-1738-S-B). Genetic data were generated previously with support from the National Institute of Diabetes and Digestive and Kidney Diseases (R01 DK121843). Study participants and clinical data were obtained through TrialNet, which is supported by cooperative agreements from the National Institutes of Health and Breakthrough T1D.



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Nursing Home Insurance: What Every Family Should Know

By **Tommi Fetting**

*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,



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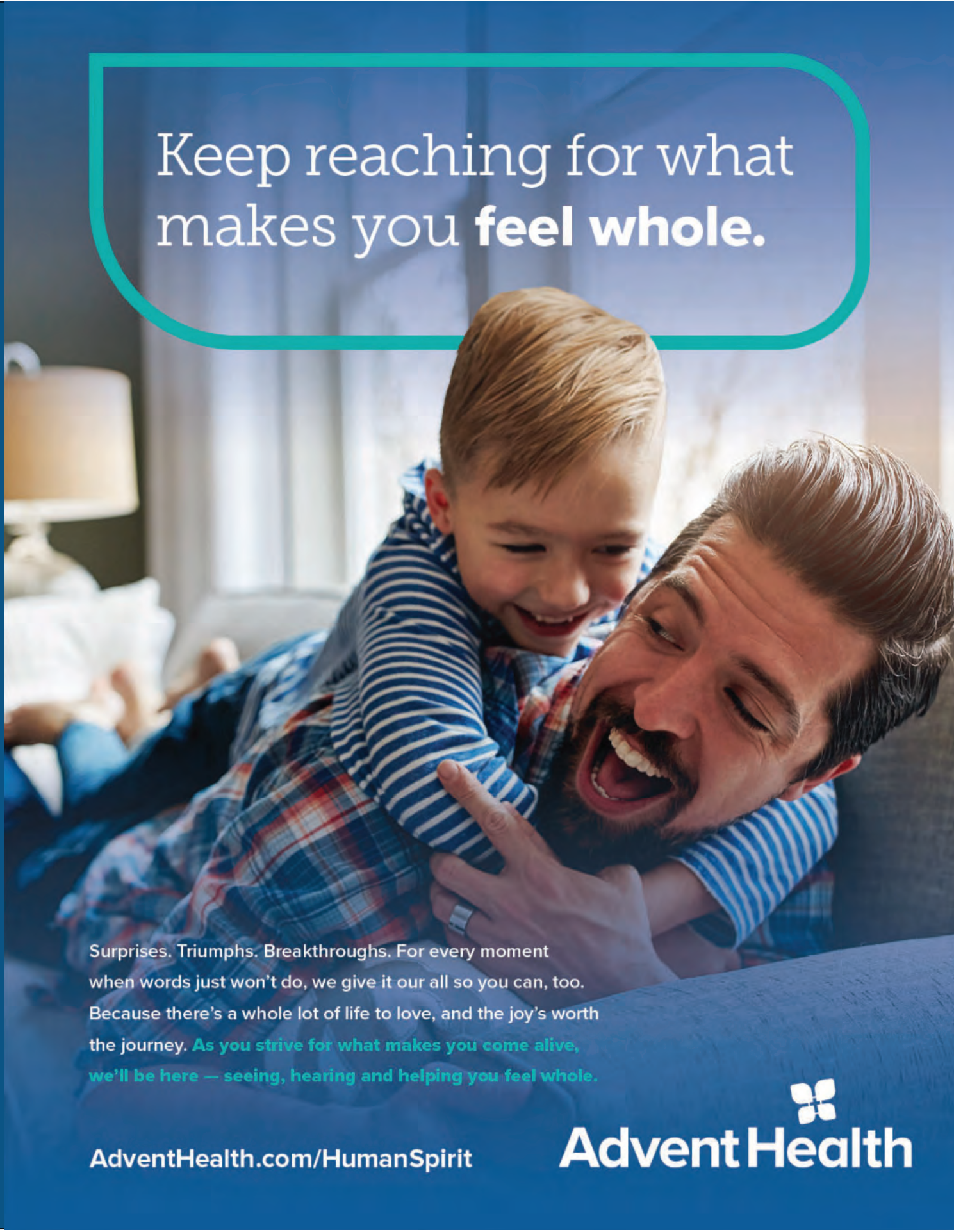
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A photograph of a man and a young boy laughing together on a couch. The man is on the right, wearing a plaid shirt, and the boy is on the left, wearing a striped shirt. They are both smiling broadly and laughing. The background is a blurred indoor setting with a lamp and a window.

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

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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.

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

CarFit helps seniors maintain driving independence

By Michele Weisman
The Belton Journal

CarFit is coming to the 16th Annual Bell County Senior Expo on Sept. 22, with an interactive experience for the mature driver. Designed to help protect the driver's life and body from traumatic injuries behind the wheel they address line of sight, seat belt placement, and more.

Kristen McBride, a nurse and trauma injury prevention coordinator for Baylor Scott and White Medical Center in Temple, said, "I do a lot of community outreach with different injury prevention initiatives, and safe driving is one of them. Janet has the mature driver safety program, and trained me to be one of the coordinators. She does these presentations all the time."

Janet Hoelscher, with Texas A&M AgriLife, the mature driver program, said, "I am the state coordinator for CarFit for the state of Texas. Which means that I attend meetings with everyone in all the other 50 states about CarFit. We work together to help make CarFit better."

As drivers age, their height and flexibility change.

Hoelscher continued, "CarFit is a fast, fun, and free way to learn how well your vehicle fits you. This program explores strategies to improve your safety and mobility behind the wheel."

To assure drivers, this program exists to keep drivers on the road, not take them off it.

McBride said, "About the program, there's nothing punitive about it. We are not here to assess their driving skills, and certainly not here to take their canes away."

Hoelscher said, "As we age, things start changing, and driving injuries are a risk. So, the changes in vision, flexibility, strength, height, and range of motion can reduce a person's comfort and control on the road. CarFit can help a



Courtesy Photo

UMHB OT Technician training CarFit event at Sammons Community Center in Temple in March.

person maintain their independence."

Because many households have more than one driver for the same vehicle, CarFit teaches drivers what they need to know to adjust for them.

Hoelscher said, "We teach individuals how to make the adjustments themselves, so if someone changes anything they can change the settings back. Everyone needs adjustments specifically for them. We teach them how to adjust it themselves."

CarFit was developed in 2006 by AARP and

the Occupational Therapy Association (AOTA) to help drivers stay comfortable and safer on the road longer. CarFit is a TxDOT grant-funded program employed by Texas A&M University.

CarFit was designed for those 55 and older but CarFit is for anyone who drives a vehicle. They have seen it help drivers 16 and up. If you can't make it to the Senior Expo event, CarFit can be invited to your organization, church, or other regular gathering place. Visit their website at car-fit.org.

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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.

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.

Continued on Page 14



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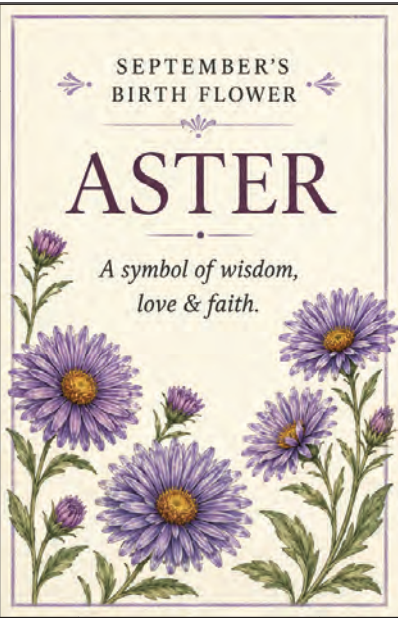
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Guardianship may be necessary in some cases, but it is usually better to plan ahead when possible.

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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