

LaGrange County COUNCIL on AGING The COA Reporter



Volume 23, Issue 9

SEPTEMBER 2017

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Save the Planet!

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August Luncheon

The LaGrange County Council on Aging hosted their monthly luncheon on August 21st, there were 82 people total in attendance. The luncheon was sponsored by Miller's Merry Manor nursing home, the food served was bbq shredded chicken, melon, corn on the cob, chips and ice cream sundaes. We appreciate our nursing homes for sponsoring our luncheons six months of the year and always having staff to help serve the lunches. Our lunches are very successful thanks to our nursing homes, board members and friends. We passed around the donation jar to help again with the parking lot project and we collected \$68. Every dollar helps us reach our goal of \$66,000. We are hoping to have the parking lot done before first frost, fingers crossed.

The next luncheon will be sponsored by Lutheran Life Villages and our local TRIAD chapter along with our very own Sheriff Jeff Campos. Please RSVP ahead of time at 260-463-4161. Thank you to everyone that attended the August Luncheon!



Monthly senior luncheons at the COA mean all hands on deck. Staff members Kasey and Tina enjoy serving our seniors!

Mission, Vision & Values Statements

The LaGrange County Council on Aging's mission is to be a provider and resource for services that improve the quality of life for older adults of LaGrange County and enable them to retain their independence, including providing accessible public transportation for all residents of the county. The LaGrange County Council on Aging's vision is to enrich the quality of life for every LaGrange County senior citizen by serving as a leader and catalyst for programs, education, and services that foster independence.

Stewardship: We use our resources responsibly. **Teamwork:** We are committed to teamwork and value everyone's contribution. **Excellence:** We expect the best of ourselves and one another. **Integrity:** We keep our word and are faithful to whom we say we are. **Dignity:** We respect and fully recognize the person as an individual

Feeding Your Aging Brain

By Connie Lehman, RD, CDE

Topeka Pharmacy Wellness Program

It is commonly known that what we eat affects our risk of developing heart disease, obesity and diabetes. But how about affecting the health of our brain as we get older?

A growing body of research suggests that finding a pattern of healthy eating can help us fight inflammation in the brain and may significantly reduce the risk of the development of Alzheimer's disease.

Two versions of brain-healthy eating patterns incorporate many of the same mostly plant-based foods. *The Brain Health Food Guide* and *the MIND Diet* differ a little as to how many servings should be eaten daily or weekly, but the patterns of eating are similar enough to summarize in the following list:

Vegetables

2 to 5 servings daily, especially kale, spinach, romaine, cabbage and broccoli

Seafood and Beans

1 to 3 times weekly

Whole Grains

3 servings daily

Whole Fruit

1 to 4 servings fruit daily, especially berries

Nuts

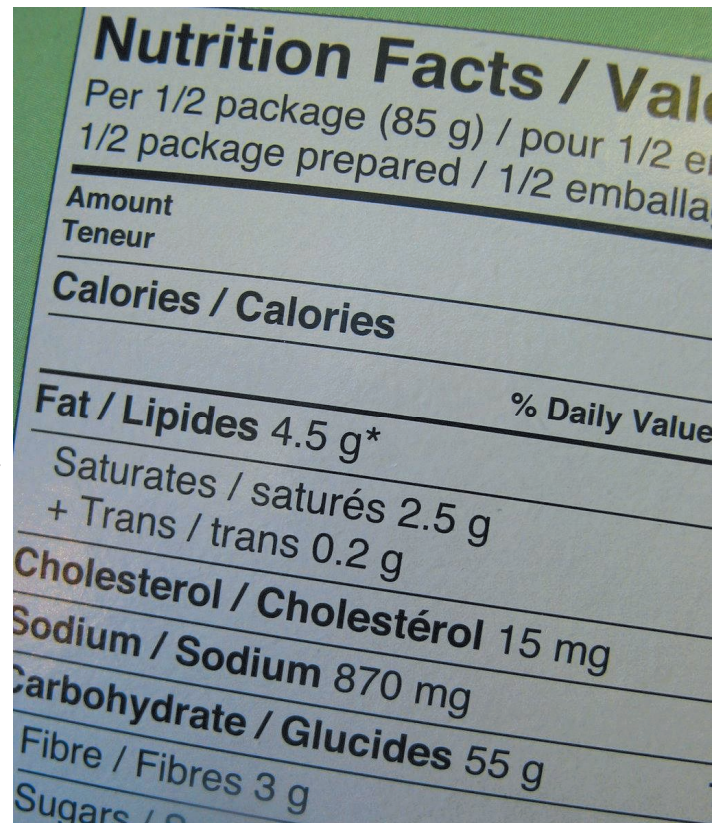
One serving daily

Oil

Olive oil is mentioned as a healthy fat

Foods to Avoid

- Both brain-healthy eating patterns agree that the following foods should be avoided or limited to once-a-week servings:
- Sweets
- Pastries
- Fried Foods
- Processed Foods
- Red meat
- Butter and Stick Margarine



The MIND Diet was rated in 2016 as the "Easiest to Follow" Diet.

Thank You To Our Sponsors

Thank you Foltz Bakery!

Every Thursday morning, rain, snow or shine, Foltz Bakery of LaGrange provides the Council on Aging with donuts for their weekly morning coffee and donut program. Thanks so much to Foltz Bakery for their thoughtfulness, generosity and delicious donuts.

Every Thursday morning, our clients come to the Council on Aging building for their Blood Pressure/ glucose testing. Thanks to Miller's Merry Manor for donating the time and professional nursing service for this very important weekly activity.



Thank you Pizza Hut!

Thank you to Pizza Hut for donating pizza to the Euchre Club at the LaGrange County Council on Aging once a month on Wednesdays from 1—3:30 pm! Come enjoy the pizza and great fun of playing euchre! (You do not have to be a pro to play)



Thank you Miller's Merry Manor for providing treats on the third Wednesday of the month for our Euchre Club. We appreciate your continued support of seniors in our community.

League of the Blind & Disabled

Miller's Merry Manor hosts the League of the Blind and Disabled Meeting on the third Wednesday of every month from 1:30—3:30 PM

July 2017 Service Report

BP/Glucose Checks	78
BINGO	96
Volunteer Hours.....	61.75
Transportation Vehicle Miles.....	41,348
Total Transportation Trips.....	3,254
Total Transportation Hours.....	2,631.03
Clients unable to schedule	17
Home Assistant Clients	10
Home Assistant Miles	263
Phone Calls	3,409
Senior Mart Client/Trips	8/9

Alzheimer's Education Series



September 19

Dementia Conversations

This is a program designed to help you talk with your entire family, including the person with signs of dementia, about some of the challenging and often uncomfortable topics related to Alzheimer's and dementia. These topics include going to the doctor, deciding when it's time to stop driving, and making necessary legal and financial decisions.

October 17

Understanding and Responding to Dementia-Related Behavior

Register by calling 800-272-3900
5:30—7:00 PM

LaGrange County Council on Aging

Series hosted by Life Care Center Caregiver Support Group

Wills vs. Trusts

By: Kurt R. Bachman

I always appreciate reader feedback and suggestions for future topics of interest that you would like to see addressed. We had a great question last month when a reader asked us to explain the difference between a Last Will and Testament (“Will”) and a Trust. What follows is an attempt to show the distinctions between the two.

A Will is a document with no legal significance until the day the *testator*, that is, the person who writes the Will, dies. Its primary function is to neatly list the testator’s property, or “estate,” and to instruct how he or she may want to dispose of it to one or more beneficiaries. Common synonyms for this act of giving – “bequeath,” “devise,” “grant,” “bestow,” and “leave” are all used as well. Ideally, the writing of a Will would be a simple process, but at the time of writing, we often don’t know at the time any number of common future possibilities – who will predecease us, births in the family, weddings, divorces, health care costs, who would best take care of minor children, and the extent of our estate – to name a few of the many important considerations. The person who would serve as the best administrator of our property today may not be the same person in ten years, and that person may not be the ideal ten years after that. A well-drafted Will tries to take into account of as many of these factual and character contingencies as possible. Upon the death of the testator, the Will’s terms will be given the full protection of law in probate court, a court that deals only with the estates of deceased persons. In this sense, a Will is a public document open to the world to see.

A Trust is, superficially, a legal document, much like a contract, in which the *Trustor*, the person writing the Trust, grants some of his or her property to a *Trustee* to manage on behalf of one or more beneficiaries. In this regard, a Will and a Trust have a common purpose.

How does a Trust differ from a Will? The most fundamental difference is probably based on who manages the property. A Will is ultimately overseen by the probate court, whereas a Trust is managed by



the Trustee, who is often a private individual or corporation (often a bank). While the Trustor is still alive, the Trustee is often the Trustor himself or herself! The difference in the degree of flexibility can be enormous. Courts are governed by rigid laws designed to cover everyone’s needs, whereas the private sector that oversees a Trust can quickly tailor their services to the client’s needs. A probate court needs this high degree of formality in the execution and administration of a Will since the court’s reputation is at stake. Also, the court must make a determination, that determination is often final. For these reasons, it’s less surprising when a Will requires extra signatures or if the court expects frequent expert reports over an estate compared to what a Trust may require. All of this formality and inflexibility translates into added expense. All the costs for experts and documentation (accountants, guardians, stenographers) can quickly surpass the costs of administering a Trust. In addition, points of form can be argued, creating legal questions that can be litigated, driving costs up further. The beneficiaries are at the mercy of the court’s docket (calendar), so long delays may be another feature that Trusts can avoid. Trusts can be managed at lower levels of scrutiny with quick turnaround at the leisure of the Trustee. While there are laws to protect Trust beneficiaries, the default general rule for Trust management is that as long as the beneficiaries are satisfied, the Trust doesn’t require formal review.

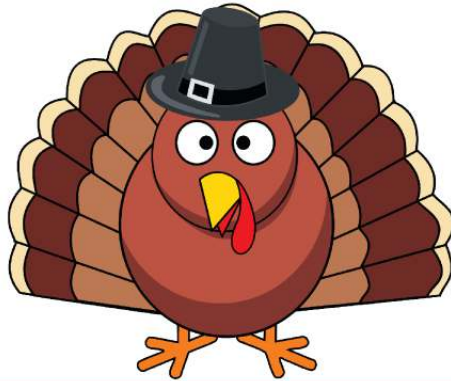
Continued To Page 10

Join The Council on Aging for Thanksgiving

The Council on Aging will be hosting a meal on Thanksgiving this year in order to serve the seniors in our community that may not have a place to go on Thanksgiving. The lunch will be served on Thanksgiving Day from 12—2 PM.

Please bring a dish to pass, and contact the Council on Aging if to RSVP. We are seeking volunteers to assist with the meal, so please reach out to the Council on Aging at 463-4161 for registration or volunteer information.

We will have plenty of good to eat, football on the televisions, and table games to play.



**A Very Special Thank You To The
Local AARP Chapter 3829**

Our local chapter AARP sponsored a bake sale to help benefit the LaGrange County Council on Aging Parking Lot Fund! They baked up their homemade specialty goods and sold them at the LaGrange County Farmer’s Market, bringing in \$116 to help with the parking lot project. That was such a sweet and thoughtful thing to help out the Council on Aging. We very much appreciate all you do for the community and especially the LaGrange County Council on Aging.



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*Consider volunteering with the Council on Aging.
Contract us for various opportunities!*

August Wish List

AAA Batteries
Air Fresheners For Vans
Bingo Prizes
Car Wash Soap
Crystal Light Lemonade
Decaffeinated Coffee
Large Rubbermaid Storage
Lysol
Menards Gift Cards
Old License Plates For Crafts
Small Coffee Creamers Or Large
Liquid Creamers
Small Flash Lights
The Works Toilet Bowl Cleaner
Donations To Help With Parking Lot



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 - Community recognition of your support

Gas Sponsors

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- Life Care Center of LaGrange
 - Long Lane Furniture
- Parkview LaGrange Hospital

Call 463-4161 for more information

Vinegars, Oils and More

Friday, September 29, 2017

10:30 a.m.-12:00pm

LaGrange County Council on Aging

410 Central Ave.

LaGrange, IN 46761

Learn all you need to know about vinegars and oils, including health benefits and how to buy and cook with them.

Join Sue Delagrange, MS, RD for this free program. Reservations are recommended, but not required. For more information or to reserve a seat, call toll free to 1-866-484-9560.



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Estate Planning



KURT R. BACHMAN

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- ▶ Veterans Affairs
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JOIN THE COUNCIL ON AGING AND PURDUE
EXTENSION FOR A PROGRAM ABOUT SLEEP

Basics of Sleep

SEPTEMBER 19 AT 1:00PM
AT THE COUNCIL ON AGING

*How much sleep do adults need?
What are the consequence of not getting enough sleep?*

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Walgreens

AT THE CORNER OF **HAPPY & HEALTHY™**

The Council on Aging has partnered
with Walgreens in Kendallville to
provide flu shots on Monday,
September 18th from 10:30—12:30.

You must attend the luncheon in
order to get your flu shot. Bring
your Medicare card with you.

Another opportunity for flu shots
will be at the Senior Expo on
October 10th.

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SEPTEMBER 2017

MONDAY	TUESDAY	WEDNESDAY	THURSDAY	FRIDAY
				1 AARP Meeting 1:30 PM
4 COA CLOSED	5	6 Bible Study 9—10 AM Euchre Club 1—3:30 PM	7 BP/Glucose Checks 8—9 AM BINGO 9—10 AM	8
11 Wii Bowling 8 AM	12 TRIAD 10 AM Walmart Shopping Trip 10 AM—12 PM	13 Bible Study 9—10 AM Euchre Club 1—3:30 PM	14 BP/Glucose Checks 8—9 AM BINGO 9—10 AM	15 Footcare
18 Flu Shots 10:30-12:30 COA Luncheon 11:30 AM <i>Sponsored By Lutheran Life</i>	19 Basics of Sleep Program 1 PM Alzheimer's Support Group 5:30—7:00 PM	20 Bible Study 9—10 AM Euchre Club 1—3:30 PM	21 BP/Glucose Checks 8—9 AM BINGO 9—10 AM	22
25 Topeka Shopping Trip 10 AM—12 PM	26	27 Footcare Bible Study 9—10 AM Euchre Club 1—3:30 PM	28 BP/Glucose Checks 8—9 AM BINGO 9—10 AM	29 Vinegars, Oils, and More 10:30 AM—12 PM

Another difference is privacy. While the probate court is normally wide open for public scrutiny, the Trust is a more private affair. This is obviously true when the Trustor and the Trustee is the same person. Even after death, a private individual or company (often a bank) becomes the Trustee and manages the Trust property according to the terms of the Trust document. That highlights yet another difference: a Trust is active at the moment of its creation, a Will only upon death.

Whereas a Will disposes of property, a Trust generally just manages it. Granted, this management could include disposal at the proper time, but it doesn't have to. This is especially helpful if the intended beneficiary is not ideally suited to receiving the full share of the property all at once. Some typical examples include the beneficiary's debts, financial irresponsibility, young age, divorce consequences, tax and income penalties, and legality (for example, your pet can't inherit under your Will, apart from an included Trust). Most people may want to leave their property to their child, but not if it's just going to be gobbled up by their child's creditors. A Trust can manage all these intricacies far better than a Will could, granting property to the beneficiary in limited amounts, at certain times, for specific purposes, and sometimes in roundabout ways (like, for the pet).

With large estates, a Trust can be structured to avoid federal and state death taxes, to the extent those still apply (they are largely disappearing), and to avoid social security penalties or ineligibility. A Will, which only takes effect after death, is limited in this regard.

A Will and a Trust are not mutually exclusive. Some people write Wills that leave the bulk of their property to a Trust created during their lifetime, whereas some write a Will that creates its own Trust. The property in these Wills is still subject to the probate process. Others do not leave money to Trusts at all, either because they do not have much, or because they moved all the property to the Trust during their lifetime. This "moving" of property isn't a physical act; it just means signing some legal documents to inform anyone who cares to inspect them that your Trust now owns the property instead. While this won't always protect property from creditors, it will sometimes.

To shortlist the points we've made so far, despite sounding similar at first, Wills and Trusts vary in many key ways. We've discussed formality, flexibility, privacy, time, money, protection, ownership, activity, and government benefits. While everyone should have a Will for its purposes, a Trust is not for everyone, as some people have only small estates without complicated family situations in which property Will pass smoothly upon an upcoming death. As always, you should consult with your local elder law attorney to determine what is best for your situation.

Kurt R. Bachman is member of the National Academy of Elder Law Attorneys, Inc. and is a Veterans Affairs Accredited Attorney.

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Save the Date!

The 2017 LaGrange County Senior Expo will take place on Tuesday, October 10th from 8:00 AM—1:00 PM at the Michiana Event Center. There will be a variety of businesses, health screening, and activities for all to enjoy.

If your service group or business is interested in having a booth, please contact Cheri Perkins at 260-463-4161. The fee for a 10' x 10' booth is \$225, while a 20' x 20' booth is \$325. We are also currently seeking corporate sponsors for \$1,000.

In addition to booth vendors, we are also looking for volunteers to assist with registration, prize table, and other activities. You can sign up to volunteer for the whole day or for a few hour shift. If you are interested in volunteering, please call the Council on Aging to let us know. This annual event takes a lot of people to pull off, so we would appreciate your help!



2017

SENIOR EXPO

LaGrange County
COUNCIL ON AGING

Tuesday, October 10th

8:00 AM—1:00 PM

Michiana Event Center

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Council on Aging services are provided without regard to race, age, color, religion, sex, disability, national origin or ancestry. Services offered by the Council on Aging are made available through various funding sources. Federal and State dollars are assigned to us through Aging & In Home Services of NE Indiana. Locally, dollars are received from IU Health System, REMC Operation Round-Up, LaGrange County Commissioners, Parkview LaGrange Hospital, LaGrange Community Foundation, United Fund of LaGrange County, United Way of Elkhart County, and your very much appreciated donations!

LaGrange County
COUNCIL on AGING

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This donation was made in memory of _____

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