

# LaGrange County COUNCIL on AGING The COA Reporter



Volume 23, Issue 2

February 2017

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[cperkins@lagrangecoa.org](mailto:cperkins@lagrangecoa.org)

## 2016 In Review

2016 was another busy year for the LaGrange County Council on Aging. We offered a few new programs, saw a few staff changes, and most important of all—we were able to serve many seniors in our community! Here are a view highlights from 2016:

### Activities

Blood Pressure & Glucose Checks—707 Check-Ins

BINGO—653 Check-Ins

Bible Study—482 Check-Ins

Euchre Club—852 Check-Ins (Our most popular activity!)

Luncheons—Over 850 seniors served!

Newsletters Sent—8,944

Senior Mart Clients—101 Check-Ins

Pieces of Equipment Loaned Out—706 Loans (Renewed monthly)

Wheelchair Ramps Installed—14.5

Volunteer Hours—1,011.25 (Valued at \$22,591.33!)

### Home Assistant Program

Clients Served (Calculated Monthly)—184

Total Hours Served—1,027.79

### Phone Calls

The Council on Aging received 47,796 phone calls in 2016! That calculates out to a little over 130 phone calls per day!



## SHIP Assistance

call 1-800-452-4800

Medicare open enrollment  
available

## 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*

Max Lang, LaGrange County Volunteer Fireman and EMS Responder, presented a very informative program on house fire and other emergencies at the AARP Chapter #3829 meeting held on January 6<sup>th</sup> at the LaGrange Council On Aging facility.



Lang spoke of the importance of preparing a home fire emergency plan, being aware of any emergency weather conditions and notifying someone if you are going to be away from home. He recommended having smoke alarms, carbon monoxide detectors and ABC Fire Extinguishers, testing them regularly, and replacing them after ten years. Lang emphasized in the case of a home fire emergency never fear calling 911 immediately and get yourself and loved ones out of the house.

Lang explained never try to put out a kitchen grease fire with water. Stay calm and cover fire with a metal lid, smother with baking soda or use your ABC type fire extinguisher. Never use water on an electrical fire. Try to turn off power to the appliance and use your ABC type extinguisher if fire is small. For a gas fire, evacuate and if possible turn gas off from outside of residence. Always call 911 and request the fire department, so they can confirm fire is extinguished and they can extinguish it. Remember fire extinguishers are only for small confined fires. If in doubt about the capacity of your extinguisher, evacuate, call 911 and stay out of residence until you are told it is safe to reenter.

Mr. Lang also spoke to the seniors about calling 211, a free service to all Hoosiers, young or old, known as ICE (In Case of Emergency). Ice provides urgent answers and advice to callers and is available any time day or night, seven days a week. The old and alone can also contact Cheri Perkins at Council On Aging 260-463-4161 for assistance.

Lang advised to have and complete several Parkview Emergency 'Health at a Glance' cards for yourself and your family. Cards are available at the LaGrange Council On Aging. He said to carry one of the cards at all times and place one on your refrigerator at home. The completed cards provide all your personal health information, including the medications you are taking, and in case of an emergency and you are unable to communicate with the EMS, the cards will aid the 'paramedics on board' to quickly assist you. He also suggested it is important to include your family pets in your plan so they could be taken care of in case you were unable to return home.

For help for those who have fallen, while waiting for EMS, Lang emphasized not moving them, to let them lay as they are, and to hold their head still and cover with a warm blanket. Injuries can be compounded if the injured is moved.

To complete his program Max showed how to properly use a fire extinguisher during a small home fire. All extinguishers list a recommended safe distance from which to use the equipment. Standing that recommended distance from the fire, Max said to pull the pin and aim the hose low, at base of fire. Squeeze the operating lever to discharge the fire-extinguishing agent while you sweep the hose from side to side. You can then move forward or around the fire area as the fire diminishes. He reminded the seniors to continue to watch the area in case of re-ignition.

All seniors are welcome to AARP meetings, both members and guests. The chapter meets at 1:30 p.m. on the first Friday of every month (except July, no meeting) at the Council On Aging, 410 E. Central Ave. in LaGrange. The chapter's guest speaker for the February 3<sup>rd</sup> meeting will be Preston Pilgrim, Pilgrim's Computer Service, who will speak on computer technology and answer questions.

# Support Groups

Alzheimer's Support Group  
February 21st—6 PM



Medical Home Health Agency

Kathy Vaughn, RN  
RN Case Manager



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Laura Adamsons, RN  
Branch Manager

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## DECEMBER 2016 SERVICE REPORT

BP/Glucose Checks.....	50
BINGO.....	47
Volunteer Hours.....	48
Transportation Vehicle Miles.....	39,647
Total Transportation Trips.....	4,439
Total Transportation Hours.....	2,192
Clients unable to schedule.....	22
Home Assistant Clients.....	12
Home Assistant Miles.....	546
Phone Calls.....	3,292
Senior Mart Client/Trips.....	9/9

### *Have You Visited Us Online Lately?*

The LaGrange County Council on Aging's website has helpful information that is always being updated.

VISIT US AT OUR WEBSITE  
[WWW.LAGRANGECO.AORG](http://WWW.LAGRANGECO.AORG)

## Anyone Can Ride



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## Q&A: Spend Down!

Kurt Backman

A reader writes: *“I have a friend that her mother isn’t doing very well and needs to really go to a nursing home for better care. She cannot qualify for assistance because of her life insurance policy. She has already prepaid for her funeral arrangements also! I was asked about the amounts and what you can do with the life insurance policy to prevent this from happening.”*

Medicaid is a program jointly funded by the federal and state government that could perhaps help your friend’s mother pay for her nursing home care. It offers assistance to many Americans in need. To determine whether the program is addressing a true need and not, for example, a case of a millionaire with cleverly sheltered assets, Medicaid mainly uses a two-part test. A patient has to pass both parts in order to be eligible for assistance. Medicaid first looks to see if the patient earns too much income. Secondly, it looks at the patient’s assets to see if he or she owns too much. Your friend’s mother, unfortunately, appeared to not qualify for Medicaid assistance because of this second test. On the bright side, there are a number of legal ways she can reduce her assets in such a way as to qualify for assistance.

No test is perfect, of course, but Medicaid rules in Indiana have determined that a person who has more than \$2,000 in countable resources is not eligible for program assistance. Note the key word “countable.” Much of the property we own will not usually count towards that figure. These exempt items include personal household property necessary for everyday living, our home (if we’re planning to return after the nursing care), our car, our furniture, even most of the funeral arrangements described by your friend’s mother.

Your friend’s mother must have a life insurance policy with a cash value (also called a cash-surrender value) that apparently causes her countable resources to exceed the \$2,000 limit. This means she could, in theory, return her life insurance policy to the insurer and receive a cash payment according to the terms of the original insurance contract. Being without life insurance has its own pluses and minuses that she would need to analyze, but assuming she carried on with this plan, she would now have a pool of cash that she would need to dispense of, a process that Medicaid calls “spending down.”

However, she can’t spend down the cash any way she wants. Spending down is more a process of transferring assets, usually by means of spending cash, into other assets of the same value that are exempt from the Medicaid rules. We’ve already referred to some exempt purchase categories above.

In addition, on the date your friend’s mother applies for assistance, Medicaid will look at her finances over the previous five years, a time called the “lookback period,” to see whether she should be penalized for gifts and purchases. Spending down in non-allowed ways can lead to unintended trouble. For example, there are stories of parents trying to sell their home to their children at a fraction of the home’s market value as a spenddown technique. This is not a permissible action for Medicaid purposes during the five-year lookback period, and Medicaid will eventually find out about it, with ineligibility penalties lasting several years. Fortunately, Medicaid rules do allow spending down without penalty in several common ways. Your friend’s mother can pay off her legitimate credit card debts, mortgage payments, medical bills, medications, taxes, car payments, rent, utilities, repairs, insurance, and other maintenance. Other ways to spend down cash assets, but subject to more scrutiny are funeral arrangements, caregiver arrangements, prepayments on future owed mortgage bills, and even landscaping.

One popular method to shield assets from potential penalties is to create a Medicaid-protected trust to benefit a family member. Spouses can create a protected annuity to the benefit of the other spouse. Other opportunities include properly drafted promissory notes and loans. While the patient will lose absolute control of whatever money is used to fund these sheltering vehicles, the new trustee or beneficiary will hopefully be a trusted family member that will prudently and generously use the money to continue to help the patient's life enjoyment.

The moral of the story, if any, then, is to plan early. Once someone knows that a parent or love one is advancing to a stage that may require constant medical care and attention, it may already be past the ideal planning stage. Nevertheless, it is never too late to start paying attention to spending, to track receipts, to keep bank statements, to plan larger purchases, to avoid certain countable assets. While there are, as you can see, plenty of opportunities to spend down one's assets, the stress involved in determining eligibility is sometimes not worth the risk, investigation, effort, and potential problems. You should suggest to your friend's mother that she should consult an elder law attorney to maximize her asset preservation opportunities in a way that is specifically tailored to her family's specific needs and objectives.

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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Thank you to Miller's Merry Manor for sponsoring our Euchre Club on the 2nd Tuesday of every month by providing snacks.



## WHY WE LOVE WHAT WE DO

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## Our Deepest Thanks...

### Donations

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Eden Worship Center  
Jerry Grogg  
Tina Hopper  
Elsie McNabb  
Betty Nelson  
David Perkins  
Phyllis Smith  
Linda Walker

### *In Loving Memory of Charles Smith*

Dave and Becky Spencer

## Thank You To Our Volunteers

Andrew Bentz  
Deb Carter  
Tina Hopper  
Cheri Perkins  
Hazel Reese  
Sandra Rhodes  
Seth Schultz  
Ronnie Sword  
Alice Tullos

### *Spaghetti Dinner—February 23rd*

The ladies at the LaGrange County Council on Aging would like to cordially invite you for a "Special Night Out" on Thursday, February 23<sup>rd</sup> at the LaGrange County Council on Aging located at 410 E. Central Ave., LaGrange from 5:00 p.m. to 7:00 p.m. A spaghetti dinner will be served at 5:15 P.M.

Spaced will be limited to 30 people and reservations will be taken on a first come first serve basis so sign up early!! You can make your reservations by calling the COA at 260-463-4161 and ask for Dana or Tina.

So please come and join us.

We look forward to seeing you!

This event is being sponsored by: Dana Fisk, Debra Carter and Tina Hopper.



## Special Thank You

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 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)

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## Upcoming Events



### BIBLE STUDY

9-10am *At the COA*

**February 1, 8, 15, 22**

Anyone of any denomination is welcome.



### BINGO

Every Thursday, 9-10 am

Bring non-perishable food



### Blood Pressure & Glucose Checks

Every Thursday morning

8-9am @ COA

### AARP Meeting

February 3

1:30 PM



### Euchre Club

Every Wednesday

**1:00 - 3:30 PM**

### Tax Appointments

**February 10th & 24th**

### WAL-MART TRIP

**February 14th**

Please call office for van service

(260)463-4161

### New Class: Color Me Stress

Free Feb. 28th 12:45—2:

*(all materials supplied)*

### Foot Care Clinic

Feb. 17th & 22nd At COA

Schedule by calling 463-4161



### Topeka Shopping Trip

February 27

10:00 AM — 12:00 PM

### COA LUNCHEON

Feb 20th, 11:30 am at COA

Call 463-4161 to RSVP

Please bring item for the Senior Mart

# FEBRUARY WISH LIST

15 Gallon Garbage Bags  
BINGO Prizes  
Country Time Lemonade  
Cold Weather Windshield  
Decaf & Regular Coffee  
Lysol Spray  
Paper Towels  
Scotch Bright Scrubbies  
Small Coffee Creamers  
Toilet Paper  
Washer Fluid

Volunteer Handyman

## ***Building Update***

Cheri Perkins, COA Executive Director

As you know in 2016 we had been awarded a building project through the Office of Community Affairs. I had worked on this grant with Region 3a for over two years on this grant. The grant was awarded in the amount of \$400,000 to the LaGrange County Council on Aging; this money was a matching funds grant where we had to come up with matching funds of 20%. According to the rules and regulations of the grant there is a strict set of guidelines that you have to go by (this is a federal grant). We had the plans drawn up with the architect DLZ. We had to take bids for the project that has to be managed by a contractor. The first time we received no bids. The second time we received one bid, but the bid came in quite a bit over projected, we rebid the project even after reducing the scope of work and the bid still came in over projected. The total projected bid that came in was over \$700,000. There was no way we could come up with those additional funds to make the grant work, so the grant was de-allocated and we never received the funding. We were approached to reapply for the grant this year, only this year the grant would be for \$500,000. We will have to come up with \$20,000 more in additional funds to deposit into our accounts at the LaGrange County Community Foundation. We have already had to pay the architect fees when we went through the process this past year. I'm sure there will be additional fees towards the new application of the grant process this year in addition to coming up with additional funds for the match.

What could we possibly do with all that money is what I asked in the beginning? I have never dealt with commercial property construction either, so I was very unaware of how much building projects cost. We cannot currently use the basement, since there is only one exit. We use it for storage now, but if we could use it, we could offer more activities at the Council on Aging. We also need our sanitary lines redone. The plans call for another exit and a small elevator to allow access to the basement to those that are non- ambulatory or struggle with steps. Ever since we moved in to our new location we have had problems with the lines backing up, freezing, getting clogged with toilet paper etc. We had one of the lines redone that had a hole in it and was causing the line to back up, even though this has helped it has not solved our problem. After heavy use at the activity side of the building the toilets start to not flush properly, because the line is not flowing properly that leaves our building. This has frozen and backed up at night when nobody was here before flooding the basement.

*Continue to Page 11*

## **Wheelchairs Wheelchair Ramps & Loan Equipment**

The LaGrange County Council on Aging has loaner equipment for our LaGrange County Seniors or those with disabilities.

- **Wheelchairs**
- **Walkers/Canes**
- **1 Hospital Bed**
- **Commodes**
- **Shower Chairs**



***Items loaned at no charge,  
however donations  
are accepted.***

(Refundable deposit required  
for wheelchairs)

If you are in need of any of  
these items, please contact  
the Council on Aging at

**463-4161**



# February 2017

Mon	Tue	Wed	Thu	Fri
		1 Bible Study 9—10 AM Euchre Club 1—3:30 PM	2 BP/Glucose Checks 8—9 AM BINGO 9—10 AM	3 AARP Meeting 1:30 PM
6 Wii Bowling 8 AM	7 The Truth about Fats, Sugars, and Salt Workshop 9:30—11:00 AM	8 Bible Study 9—10 AM Euchre Club 1—3:30 PM	9 BP/Glucose Checks 8—9 AM BINGO 9—10 AM	10 Tax Appointments 10 AM—3 PM
13	14 Walmart Shopping Trip 10 AM—12 PM	15 Bible Study 9—10 AM Euchre Club 1—3:30 PM	16 BP/Glucose Checks 8—9 AM BINGO 9—10 AM	17 Footcare
20 COA Luncheon 11:30 AM	21 Alzheimer's Support Group 6 PM	22 Footcare Bible Study 9—10 AM Euchre Club 1—3:30 PM	23 BP/Glucose Checks 8—9 AM BINGO 9—10 AM	24 Tax Appointments 10 AM—3 PM
27 Topeka Shopping Trip 10 AM—12 PM	28 Color Me Stress Free 12:45—2:00 PM			

**Aging & In-Home Services**

**February, 2017**

Monday	Tuesday	Wednesday	Thursday	Friday
EACH MEAL IS SUPPLIED WITH A 1/2 PINT OF 2% MILK		1 Orange Glazed Chicken Broccoli Cuts Apple Juice 6 oz. Rice Pilaf Pears	2 Beef Quesdilla Shredded Cheddar Cheese Pinto Bean Soup Tex-Mex Corn w/Tomatoes Flour Tortilla Mocha Nut Cookie	3 Potato Crunch Fish Chantilly Potatoes Green Beans Rye Bread Lemon Poppy Seed Cake
6 Hearty Turkey Stew Broccoli / Cauliflower Blend Stewed Tomatoes Whole Wheat Bread LD Fudge Round	7 Cheese Omelet Breakfast Sausage O'Brien Potatoes Escalloped Apples Biscuit Orange Juice 6 oz. Jelly	8 Hamburger Grape Juice 6 oz. Baked Beans Hamburger Bun Diet Apple Cobbler	9 Chicken w/Peanut Sauce Whole Kernel Corn Steamed Spinach Penne Pasta Royal Brownie	10 Meatballs Tomato Sauce Minestrone Soup Apple Juice 6 oz. Hoagie Bun Diet Pineapple Crisp
13 Chile Lime Chicken Black Beans Harvard Beets Multigrain Bread Mixed Fruit	14 Beef Patty Brown Gravy Smothered Potatoes Normandy Blend Vegetables Whole Wheat Bread Fruit & Grain Bar	15 BBQ Pulled Pork Vegetable Soup Orange Juice 6 oz. Hamburger Bun Diet Pear Cobbler	16 Sliced Roasted Turkey Poultry Gravy Whipped Sweet Potatoes Green Beans Rye Bread Almond Cookie	17 Baked Cod Orange Sauce Buttered Cabbage Italian Blend Vegetables Garlic Bread Peaches Margarine
20 <b>CLOSED</b> Salisbury Steak Brown Gravy Mashed Potatoes Broccoli / Cauliflower Blend Multigrain Bread Pineapple Tidbits	21 Tuna & Noodles Mixed Vegetables Steamed Spinach Whole Wheat Bread Peanut Butter Cookie	22 Hot Dog w/ Chili Baked Beans Apple Juice 6 oz. Hot Dog Bun Spiced Peaches	23 Beef & Cabbage Stir Fry Grape Juice 6 oz. Carrots Steamed Rice Cranberry Crunch Bar	24 Chicken Cacciatore Whole Kernel Corn Zucchini w/ Red Peppers White Dinner Roll Poke Cake
27 Swiss Style Beef Patty Mashed Potatoes Green Beans Whole Wheat Roll Fruit & Grain Bar	28 Sliced Ham Peach Ginger Sauce Broccoli Cuts Sweet Potatoes White Dinner Roll Orange Juice 6 oz.			

**\*\*ALL MENUS ARE SUBJECT TO CHANGE WITHOUT PRIOR NOTICE \*\***

**LaGrange County Country Place Apartments  
215 W. South Street, LaGrange, IN 46761**

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Continued from Page 8

The line runs under the concrete and is only 7" under the ground, which doesn't work very well with Indiana winters. Even though this winter hasn't been that extreme it's still been cleaned out and just last week the line was frozen and had to be jetted out. The plans also call for a canopy covering the wheelchair ramp at our main entrance and a new parking lot. If you have ever been in our parking lot during a luncheon and it's raining you will see why we need our parking lot redone. It's very uneven and simply not safe for those with limited mobility. If you have any questions about the project, please feel free to stop in and ask, we would be more than happy to show you the plans.

You will be hearing about public hearings that we are required to have. Community input and local letters of support are always needed. Even if you are not able to attend one of the public hearings and would like to send in a letter of support, please do so, to LaGrange County Council on Aging, PO Box 107, LaGrange IN 46761. The board and staff at the LaGrange County Council on Aging would like our senior center to be a place that you can come to and have a good time rather it be for a luncheon or various activities that we offer. We are offering a few new activities over the next few months, please take advantage of them. To make a donation please contact Cheri at the Council on Aging (260-463-4161) or Laura Lemmings at the Community Foundation (260-463-4363). Together we can make our community a better place to live!

## Estate Planning

- ▶ Elder Law
- ▶ Estate Administration
- ▶ Living Wills & Powers of Attorney
- ▶ Guardianships
- ▶ Asset Preservation Planning
- ▶ Medicaid Planning
- ▶ Veterans Affairs Pensions/Benefits



### **KURT R. BACHMAN**

Veterans Affairs Accredited Attorney  
and member of the National Academy of  
Elder Law Attorneys, Inc.

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**TIME TO RENEW?**

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**LCCOA Staff:**

**Executive Director:** Cheri Perkins  
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**Transportation Assistant:** Tina Hopper  
 thopper@lagrangecoa.org  
**Transportation Assistant:** Dana Fisk  
 dfisk@lagrangecoa.org  
**Transportation Assistant:** Kasey Kauffman  
 kkauffman@lagrangecoa.org  
**Administrative Assistant:** Deb Carter  
**Home Assistants:** Shelley Hamilton, Linda Llera, and Devonna Albaugh  
**Transportation Specialists:** Steve Olinger, Byron Kline, Kevin Ramer, Eli Kinsinger, Dale Wentworth, Kevin Nelson, Mike Nelson, Deb Kline, Larry Feller, James Hendrix, Rose Lowe, Bill Griewank, Gene Doseck, Wendell Hardesty, Lee Richardson, and Dennis Schlabach

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**

I would like to support the various programs offered by the LaGrange County Council on Aging

Please use my donation to support  
 \_\_\_ Senior Activities \_\_\_ Building Fund \_\_\_ LCAT

This donation was made in memory of  
 \_\_\_\_\_

Please send acknowledgement to:

Name: \_\_\_\_\_

Address: \_\_\_\_\_

City/State/Zip: \_\_\_\_\_

We ask that those receiving our newsletter donate \$5 a year to help cover the cost of printing and postage