

Golden Outlook...a publication for Senior Citizens

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Community Services Department

Michael S. Procuk, Mayor
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Editor's Message

I hope this newsletter finds you well and enjoying the summer weather. This is a great time to take in the fresh air and, if able, take a walk or enjoy sitting on your deck or front porch.

In this newsletter we publicize our next senior social and be sure to note that it is on a Wednesday (not a Tuesday) and is our annual Intergenerational Day with the Art in the Park kids. I hope you can all make it!

We have a primary election in August and the voting deadlines are noted in this issue. We have the ballot applications if anyone needs one!

Please note that village offices will be closed on Monday, July 4th for the Independence Day holiday.

Stay well!

Thea M. Guilfoyle
Director, Community Services

*"Count your age by friends,
not years. Count your life
by smiles, not tears."
- John Lennon*



COVID TESTING KITS & MASKS

We received a supply of Covid testing kits. If you would like a testing kit or masks, either surgical or N95, we have both available. Please call or stop by our office and stock up!



COMMUNITY SERVICES DEPARTMENT

Office: 739-3702 ~ Email: cmtyserve@brooklynhts.org
Located in the Service Building, 233 Tuxedo Avenue
Hours: 8:00 a.m. to 4:30 p.m., Monday through Friday (Call first!)
Be sure to leave messages in the General Mailbox, Ext. 0

AUGUST 2, 2022 PRIMARY ELECTION - VOTER DEADLINES

DATE	DEADLINE
06/17	UOCAVA Vote-by-Mail / Absentee ballots to be mailed
07/05	Close of Registration
07/06	Opening of Early In-Person and Vote-by-Mail (Absentee) voting
07/30	12:00 noon - Deadline for applications by mail for a Vote-by-Mail / Absentee ballot to be mailed
08/01	Voting in-person at the Board of Elections ends at 2:00 p.m.
08/01	All Vote-by-Mail / Absentee ballots mailed anywhere in the U.S. must be postmarked on or before this date and received at the Board of Elections on or before 08/12 in order to be counted
08/02	All overseas Vote-by-Mail / Absentee ballots must be signed and submitted for mailing by 12:01 AM EDT on or before this date and received on or before 08/12 in order to be counted
08/02	6:30 a.m. - 7:30 p.m. - Election Day - Provisional voting at the Board of Elections
08/02	All Vote-by-Mail / Absentee ballots returned in person must be received at the Board of Elections by 7:30 p.m. in order to be counted



SUMMER WORD SEARCH

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

ANTS
 AUGUST
 BARBECUE
 BASEBALL
 BEACH
 BEES
 BICYCLE
 BLUE SKY
 BOATING
 BREEZE
 CAMPING
 FISHING
 FLIES
 FLOWERS
 GARDENING
 GOLF
 GREEN GRASS
 HAT
 HIKING
 HOLIDAYS
 HOT
 ICE CREAM

JULY
 JUNE
 MOSQUITOES
 NO SCHOOL
 PICNIC
 ROLLER BLADES
 SANDALS
 SKATEBOARD
 SOCCER
 SOLSTICE
 SPRINKLERS
 SUNBURN
 SUNGLASSES
 SUNSCREEN
 SUNSHINE
 SUNTAN
 SWEAT
 SWIMMING
 U V RAYS
 WASPS
 WATER FIGHTS
 WATERMELON

KATHLEEN KAPUSTA, LISW-S SOCIAL WORKER

ESCALATING PROPERTY TAX

As costs are escalating, due to inflation, this has a major impact upon Seniors, and others with fixed income. Rising costs are a concern and perhaps one of the most significant costs is that of property taxes. As property taxes continue to increase, this creates an additional financial pressure.

Unfortunately, the response for some is to delay or ignore payment. However, when homeowners don't pay their property taxes, the local taxing authority can begin charging interest and/or late fees. The government could also put a lien on the home and eventually force a sale.

Sometimes, people think a reverse mortgage is the answer. Be aware that some could be costly and may have potential financial pitfalls. Before initiating a reverse mortgage, it is advisable to seek input from a trusted financial counselor.

When property taxes become unmanageable, here are some important considerations:

► **Locate a Housing and Urban Development (HUD) office at 800-569-4287**

A counselor will assess your situation and determine if you qualify for property tax relief. Currently in Ohio, disabled, low-income older residents can qualify for a \$25,000 homestead exemption on the market value of their home.

► **Explore your eligibility for a payment plan - being able to pay smaller amounts on an ongoing basis is easier to budget**

Inquire if the Tax Department offers an installment arrangement for property tax payment. Cuyahoga County has an "EasyPay" plan in which upcoming payments are automatically deducted, each month, from a checking or savings account. In general, avoid predatory lenders, which is a true crisis especially for individuals on a fixed income. The financial costs related to this approach can be most significant.

Sound advice dictates being alert to potential scammers who prey upon the financially vulnerable. Protect yourself by following some simple steps:

- Do not share financial/personal information to someone unknown
- Do not click links in random emails
- Refrain from making immediate financial decisions

MEDICATION COSTS

The escalating cost of medications is especially impactful upon those with a fixed income. This places a significant responsibility upon individuals to research their options and make the best decision. Taking no action regarding your medication choices is actually running the risk of paying more for your medications than necessary.

So, what are your options? If you are on a Medicare Advantage Plan, make sure you understand your medication coverage and compare other Advantage Plans to determine which best meets your needs. If you are on traditional Medicare, the BEST action you can take is to review your prescription plans during the annual open enrollment period. This runs from October 15th through December 7th. This should be reviewed every year.

A second option is to compare pharmacies. Medications can cost different amounts depending on the pharmacy. Use one of the many sites such as GoodRx to compare prices for a drug at local pharmacies or call a few pharmacies to ask them what your prescription will cost. If you have a drug plan, be aware of the differential costs between preferred pharmacies, standard pharmacies and mail order.

Another option is If a newly prescribed drug isn't covered by your plan, you can ask for a formulary exception. If this is successful, your medication may be covered or perhaps be covered at a lower price. It is wise to engage your medical team in this appeal process.

Next, if your physician has prescribed a brand drug, you can question if there is a generic equivalent. If so, discuss with your physician, to determine if this is appropriate for your needs. This may be a much less costly alternative.

An additional option could be a pharmaceutical assistance program. These programs are run by the drug companies and apply to some specific medications. You make an application with the involvement of your physician. If you are deemed eligible, you could receive help with the medication cost.

A final consideration is Medicare's Extra Help Program. This program is for individuals with limited resources and income. It assists with costs of monthly premiums, deductibles and prescription copayments within a Medicare prescription drug plan.

Be a wise manager of your medication coverage choices and your medication costs.

BENEFITS OF WALKING FOR OLDER ADULTS

Contrary to popular belief, exercise doesn't have to be complicated. Going to a gym to work out for hours a day may be the answer for some people, but it isn't practical for most. Health care professionals often advise their older adults to be more careful due to their age, but maintaining an active lifestyle makes for a strong and sturdy body, no matter how many birthdays you've celebrated. Some of the chief benefits of walking every day for older adults are as follows.



IMPROVE HEART HEALTH

Cardiovascular concerns are top of mind for many people as they get older. Walking daily at a brisk pace elevates the heart rate, which then reduces the risks of heart problems, such as high blood pressure, high cholesterol and heart attack. It can also lower the risks of stroke and diabetes. Though walking daily has shown to reduce the risk of heart disease by 30 to 50%, even walking a few times a week reduces these risks by 15 to 20%.

LOWER BLOOD SUGAR

The body sometimes experiences a spike in blood sugar after a meal, and walking can naturally reduce blood sugar levels. Just a 15-minute walk shortly after a meal allows your body to digest your meal, as well as to use the increased blood sugar to help strengthen your muscles instead. And if you rely on insulin, you may find it works better, too.

REDUCE PAIN

Joint pain can make it feel like you won't be able to walk for a full minute, let alone for half an hour, but walking for older adults is an ideal, low-impact way to gently exercise the body and help reduce ongoing pain. By lubricating the joints, like your knees and back, walking can alleviate some of the consistent pain from arthritis. It also helps strengthen the muscles around the joints, thus putting less pressure on the joints themselves. Middle aged adults who suffer from lower back pain may find it more manageable by walking for 20 minutes, three times a week. Walking is also an excellent measure against physical disability, which can lead to older adults needing to move into long-term care homes. The exercise from regular walking works major muscle groups, which makes them stronger and more likely to last long.

IMPROVE MENTAL HEALTH

There's a reason doctors recommend exercise for patients with mental illnesses: The endorphins released from physical activity can provide an all-natural mood boost, while reducing anxiety. The bonus is that you can benefit from those endorphins even if you don't have a mood disorder. Everyone can use a pick-me-up sometimes, and the endorphins from walking — coupled with the fresh air — can encourage less negative thinking and a more positive outlook.

SOCIAL ENGAGEMENT

Similar to how endorphins from physical activity will boost moods, being out in the world and interacting with other human beings can have a positive effect as well. Some people naturally prefer to keep to themselves, but even the most introverted person will experience loneliness from time to time. Regular walks in a park or even around your neighborhood allow you to interact as much or as little with other people as you like. You can even look for a walking program for older adults in which people meet and stroll while catching up and enjoying each other's company.

IMMUNE SYSTEM HEALTH

Research indicates people who walk regularly are less likely to get sick than those who do not exercise at all. As the body ages, the immune system can weaken, but walking is one of the ways in which you can maintain a healthy and effective immune system and better protection against day-to-day illnesses.

LOW COST

Gym memberships and exercise equipment be costly investments, but they're a waste if you don't use them regularly. As people get older, money becomes more of an issue, so investing in expensive machinery isn't always possible. Luckily, walking doesn't require anything except for a comfortable pair of shoes and some dedication. Walking is one of the most cost-effective ways to exercise, and it's a routine many people can keep because it often doesn't feel like a workout. However, there are some amazing benefits of walking daily.



JULY SENIOR LUNCHEON * INTERGENERATIONAL DAY

Our next Senior Social is scheduled for **WEDNESDAY, JULY 13TH** at Noon at the Community Center.

This social is our annual Intergenerational Day and we will have the children participating in the Art in the Park program join us after lunch at 1:00p. We have a musician from the Beck Center coming to entertain us with an interactive music program. All seniors and retirees are welcome and there is no charge. Come and enjoy lunch and entertainment with your neighbors and friends. Transportation is available.

REGISTER NO LATER THAN FRIDAY, JULY 8TH!

YOU MUST CALL TO SIGN UP ~ EVEN IF YOU DON'T NEED TRANSPORTATION!

GROCERY SHOPPING

We have grocery shopping scheduled for the **first Wednesday each month**. Pick up will start at 8:30 a.m. and we will visit Marc's and Drug Mart. Our next shopping date is July 6th. You'll have ample time to shop and the driver will assist those in need getting the groceries into your home. We do limit grocery shopping to your household and not purchasing for other families. Please call our office to sign up by Friday, the week prior, by Noon.



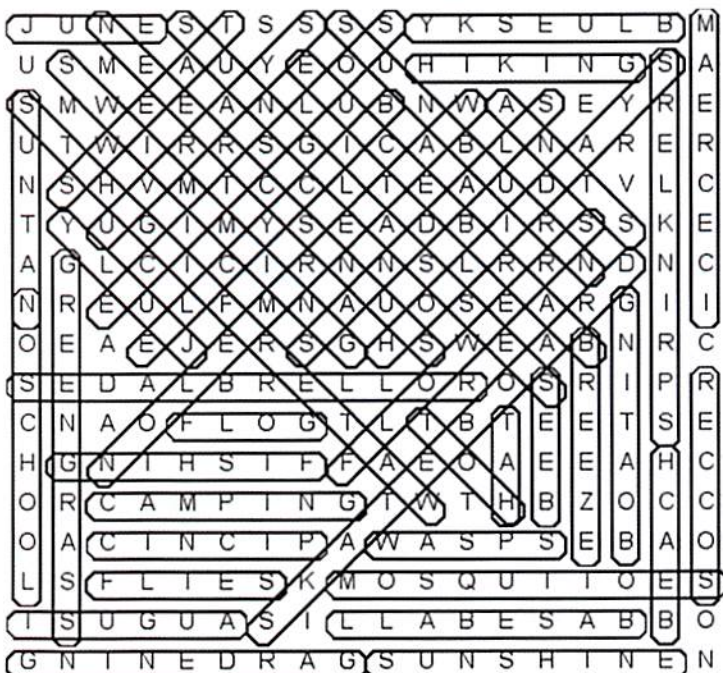
AT&T

UTILITY WORK NOTICE

PLEASE BE ADVISED!

Please be aware AT&T and their subcontractors will be working and surveying in the area of East Schaaf Road / Ventura Circle / Marko Lane / Shady Ridge Lane. They may be walking on your property. As always if at any time do you see anything suspicious don't hesitate to call the Police Department.

SUMMER WORD SEARCH SOLUTION



ALBERT

An old man was grocery shopping with his grandson. The toddler was crying, and at times, screaming at the top of his lungs.

As the old gentleman walked up and down the aisles, people could hear him speaking in a soft voice... 'We are almost done, Albert...try not to cry, Albert... Life will get better, Albert...'

As he approached the checkout stand, he carefully brushed the toddler's tears from his eyes and said again, 'Try not to cry, Albert... We will be home soon, Albert...'

As he was paying the cashier, the toddler continued to cry and scream. A young woman in line behind him said, 'Sir, I think it is wonderful how sweet you are being to your little Albert.'

The old gentleman blinked his eyes a couple of times before saying: 'My grandson's name is John.....I'm Albert....'

Hidden Picture Puzzle

