

Don's Senior's News

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Factors to Ponder in Buying a Long-Term Care Plan

When designing a long-term care insurance policy, there are a number of important factors that will determine how - and when - the benefits are paid out.

One factor is the length of coverage and how many months or years the plan will pay before benefit dollars run out.

Another factor is the policy's elimination period, or the number of days the policy owner must pay for care before the insurance benefits begin to pay.

Many insurance companies have also designed their long-term care plans to pay benefits based on either a reimbursement or an indemnity model.

Depending on the type of plan, this factor alone can make a big difference in the ultimate benefit received by the policy owner.

Reimbursement long-term care insurance policies, sometimes referred to as expense-incurred plans, allow the policyholder to choose the benefit amount when they initially buy the policy.

This type of plan reimburses the insured for actual expenses incurred, up to a fixed dollar amount per day, per week or per month.

For example, if a policy was originally designed to pay \$100 per day in benefits but the actual charges incurred were \$80, the actual charges of \$80 would be paid and the additional \$20 per day amount would go back into the policyholder's pool of dollars to be used at a later time.

Indemnity plans will pay the policy owner a fixed amount of dollars per day up to a fixed amount of benefits, regardless of the expenses that are incurred.

Therefore, if the insured has a plan that is designed to pay \$100 per day, but the care received actually only cost \$80, the policy owner would still receive the full \$100 from the insurance company.

Not all insurance companies offer both reimbursement and indemnity options on their long-term care policies. It is therefore best to check with each company prior to purchasing a long-term care insurance plan.

A positive attitude may not solve all your problems, but it will annoy enough people to make it worth the effort.

Herm Albright (1876 - 1944)

Three Natural Ways to Fight Seasonal Allergies

Anyone who has suffered from seasonal allergies understands that the sneezing, itchy eyes and fatigue are no laughing matter.

Problem is, medications can often create as many symptoms as they help.

So, rather than reaching for drugs this spring, try the following simple steps:

Schedule That Spring Cleaning: Pollen, dust and dander are major sources of irritation that contribute to hay fever. Unfortunately, staying indoors all day isn't a viable option or even very effective. Children, pets and even a much-sought-after spring breeze can cause pollutants to build up inside a home, actually increasing symptoms. Focus on using environmentally friendly cleaning products and invest in a HEPA-quality air-filtration system.

Turn to Alternatives: Rather than relying on prescription pills or even over-the-counter medications, try a few alternatives instead. For example, quercetin is a popular supplement that has been used in the treatment of allergies for years. Local raw honey is another favorite among health food advocates. Just be sure to speak with your physician about possible interactions with other drugs prior to beginning any vitamin or supplement program.

Let the Sun Shine: Vitamin D deficiency has been linked to an increase in asthma and allergy-type symptoms in children and adults, so it might be a good idea to get a bit of natural sunshine. Not only does 15 minutes in the sun increase vitamin D production, but when combined with a walk, it's a great way to reduce stress and get a little exercise at the same time.

Thinking of Downsizing? What You Need to Consider

If you're a senior, there could be many reasons to move from your family home.

The house might be too big or cost too much to maintain, or the neighborhood may be changing.

Following are some tips to help you make the decision:

Right-Size: Although you need less space, you want to maintain - or even enhance - your lifestyle. Do you want storage, room for guests, a workroom? Think about bungalows, bungalofs, condos and townhouses. Many offer those little extras you enjoy in your present home.

Consider All Options: According to statistics, three-quarters of seniors stay within 31 miles of their former home. However, with the huge number of

choices now available, you can comfortably look well beyond that.

Think About Retirement

Communities: They aren't for "old people" any more. Healthy seniors are flocking to newly developed retirement communities.

Moving in With the Children: Think long and hard before moving in with the children. Do you, or they, want the complex family dynamics that happen when three generations coexist in a small space?

Get Professional Help: A good real estate agent is vital. Consider one who specializes in helping older adults find the right housing fit. He or she may also be able to recommend other local professionals, mortgage specialists, stagers, antique experts and movers.

The Best on the Web This Month

Following are some useful links from the web that are sure to provide you with some interesting information and ways to entertain yourself:

Resolved: How to Keep Your Computer Safe, Clean and Backed Up

By Adam Dachis
for *Lifehacker.com*

Computers, like curtains, need a good annual cleaning. Get the job done effectively and efficiently with this article, which includes information on data backups, suggestions for foiling information thieves and ways to tidy your desktop.

More: <http://tinyurl.com/4ptu5de>

11 Ways to Instill a Love of Reading in Your Child

Posted by Erin Kurt at *Lifehack.org*

Transport the little ones to magic worlds. The world of reading is a forever gift, and this article explains how to give it. One interesting suggestion: choose books with accompanying CDs to make it easy for a reluctant reader to follow along.

More: <http://tinyurl.com/4v65wwa>

Border Collie Comprehends Over 1,000 Object Names as Verbal Referents

With content by National Science Foundation in *USNews.com*

Now you can teach your own smart pup to remember the names of 1,022 objects, just like Chaser, the world's smartest dog. Try using the methods described here by Chaser's owners. Sadly, more research is needed to discover if other breeds of dogs can communicate like Chaser, so maybe stick to the stupid pet tricks for now.

More: <http://tinyurl.com/4u4fovc>

Quick Quiz

Each month I'll give you a new question.

Just email me at donzahnle@gmail.com for the answer.

What is the most common chemical element in the human body?

Wondering How Much Your Home Is Worth?

How has the price of your home changed in today's market? How much are other homes in your neighborhood selling for?

If you're wondering what's happening to prices in your area, or you're thinking about selling your house, I'll be able to help.

Just give my office a call for a no-fuss, professional evaluation.

I won't try to push you into listing with me or waste your time.

I'll just give you the honest facts about your home and its value.

And maybe I'll also give you the "inside scoop" on what's happening in the housing market near where you live!

Just call me at 404-939-1309 or [email](mailto:) me to arrange a time to get together.

Why Not Pass Me to a Friend?

If you've enjoyed this newsletter and found its information useful, please pass it to a neighbor, friend or co-worker.

And if you have any comments about it, don't forget to give me a call or send me an [email](mailto:)!

Spring-Cleaning Can Help Sell Your Home

Spring-cleaning takes on an entirely new level of importance for those who intend to put their homes on the market. To attract buyers, it's very important to make a great first impression. Whether you have already listed your home or you just want to keep your options open, it's easy to make the most of your spring cleaning with these helpful hints:

Light and Bright: In many parts of the country spring can be a great time of year to take photographs of your home even if you don't intend to put it on the market right away. Not only does the natural lighting and lush green grass remind everyone of warmer days, but it provides a better view of the condition of the property. Be sure to trim the hedges and touch up paint or other outdoor maintenance prior to taking the

picture. Simply store the photos in a safe place until it's time to list the property.

Maintenance Made Easy: Deferred maintenance is a major consideration for new buyers seeking to make the most of every dollar. Unfortunately, long winters can take a toll on even the most well-maintained property. Unsightly carpet stains, barren landscaping and crowded storage can give the impression of a property in need of attention. Make sure your property looks its best by doing routine maintenance, including carpet and tile/grout cleaning and lawn maintenance and completely clearing away all types of clutter.

Pay Attention to Details: Details make a difference when it comes to making your home look, feel and smell fresh and clean. One of the most often overlooked areas of concern for new home shoppers is smell. Research shows smell is a powerful tool that has a tendency to work for or against sellers. Avoid harsh chemical odors or perfume-type fragrances such as room deodorizers. Opt for new enzymatic cleaning products that neutralize odors throughout the house. Pay special attention to carpets, upholstery and air ducts. Not only will it help reduce common irritants, but you can breathe easy knowing prospective buyers won't be confronted with unpleasant pet odors or musty storage smells.

Online Magazine Stimulates the Intellect

Edge online magazine at <http://edge.org> has been challenging thinkers with an annual question since 1998.

This year's, according to Edge founder John Brockman, "is the most challenging question we've put forth to date."

The question: What scientific concept would improve everyone's cognitive toolkit? Or: Is there a way to use scientific concepts to improve humans' understanding of the world?

Established in 1988 as an informal network of intellectuals, Edge Foundation Inc. is mandated to promote inquiry and discussion of intellectual, philosophical, artistic and literary issues.

One hundred sixty-four contributors replied. Their responses ranged from the easily grasped - "scientifically proven" is almost an oxymoron and the very foundation of science is to keep the door open to doubt (physicist Carlo Rovelli) - to the obscure, comparing professional wrestling to a world in which nothing is as it seems until challenged by the unscripted (mathematician and economist Eric Weinstein).

Videos Give Insights Into Today's Great Minds

The Royal Society for the encouragement of Arts, Manufactures and Commerce (RSA) has some fascinating free videos available at www.thersa.org/events/vision. In keeping with RSA's mandate to encourage critical debate by providing platforms for leading thinkers to share ideas, its Vision videos offer amazing and unique forays into the great minds of this century.

You may want to check out a video lecture entitled The Future of WikiLeaks, which brings together WikiLeaks watcher Evgeny Morozov, author of The Net Delusion: The Dark Side of Internet Freedom, and Charlie Beckett, of the London School of Economics, to "consider a future when WikiLeaks-style organizations could be useful allies of the West." It should get you up to speed on a big news story.

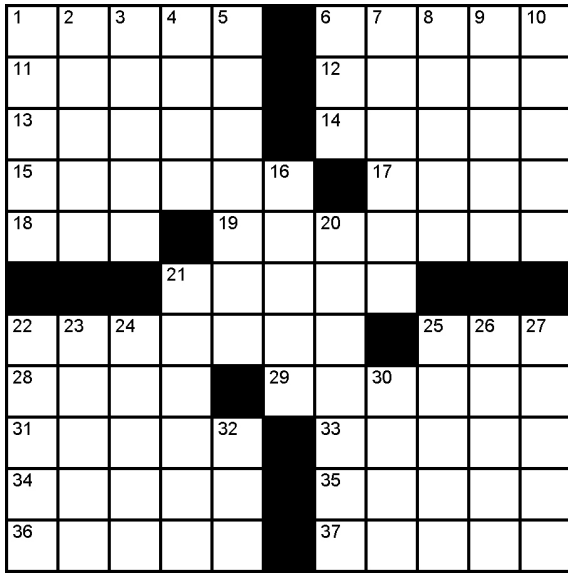
Ask the Agent: This Month's Question

I want to improve the look of my kitchen to make it more appealing to buyers. How can I do that without spending lots of money?

If your kitchen cabinets are looking a little tired and outdated, consider cabinet re-facing as a way to upgrade the style and color without the costs of a full-scale renovation.

Re-facing is changing the doors and drawer fronts, while laminating the cabinet boxes and adding new hardware for an updated, modern look. It also shortens the down time for your kitchen and it's eco-friendly.

A kitchen renovation normally takes three to four weeks to complete. The process for re-facing is simple and less stressful than a renovation and takes only three to four days to complete. And it costs 50% less than a full renovation. Although it might be attractive to do it yourself, cabinet re-facing is tough. You may be able to change the doors and fronts but laminating is quite a skill. So it would be best to work with a professional company.



Crossword

By Douglas R. Fink

Down

1. Scarecrow filling
2. Moby Dick, for one
3. Satellite's path
4. Spa attire
5. Lessen, like funds
6. Barking sound
7. "... ___ is heard, a discouraging word ..."
8. Cereal utensil
9. Confirm a crossword answer
10. Lugged
16. ___ and Roebuck
20. Cafés
21. Photographer's word
22. Comment to the audience
23. Hurried
24. Static ___
25. Provided
26. 2, 4, 6, 8, etc.
27. Brief
30. Ready to eat
32. Stop color

Across

- | | |
|------------------------|-----------------------------|
| 1. Zorro's weapon | 22. Arrow shooters |
| 6. Plus, in finance | 25. Receive |
| 11. Toss | 28. Store ad word |
| 12. Magazine proof | 29. Attempt |
| 13. Priest, but Jewish | 31. Colder |
| 14. Stay above water | 33. "A ___ Runs Through It" |
| 15. Sci-fi sequel | 34. Thick |
| 17. Medical amount | 35. Unwraps |
| 18. Moist | 36. Nosed out |
| 19. Prepped a fish | 37. Touch or taste |
| 21. Insurance filing | |

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Recipe: Creamy Stuffed Tomatoes

Serves 4

- 4 tomatoes, cored
- 1 tablespoon butter
- ¼ cup grated onion
- 8 ounces cream cheese
- Salt and pepper, to taste
- 1 10-ounce bag of frozen corn, thawed and drained
- 3 tablespoons chopped jalapeño, optional
- ¼ cup grated Parmesan cheese
- 2 tablespoons chopped parsley

Directions

Preheat oven to 350 degrees and lightly grease a baking dish with cooking spray. Sprinkle the inside of the cored tomatoes with salt and place upside down on a paper towel to drain for 10 minutes. Melt the butter in a small pan and sauté onion until softened. Lower heat, add cream cheese and stir. Add salt and pepper to taste. Remove pan from heat and combine with corn and jalapeño (if using). Spoon mixture into drained tomatoes and place in the prepared dish. Sprinkle tomatoes with Parmesan and parsley and bake uncovered for 15-20 minutes.

