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Katherine Smith-Taggart Photography

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Medicare – Home Health Care

Allow me to clear up a very misleading idea, which is that Medicare will pay for home healthcare or Long-Term Care as you age. This is not True! Medicare Part A (Hospital Insurance) and/or Medicare Part B (Medical Insurance) can cover eligible home health services if **part-time** or **intermittent** skilled services that are deemed medically necessary are needed. To receive coverage, you would typically need to be deemed homebound by the doctor, and in need of physical or occupational therapy. The treatment would be paid for, but they do not cover 24-hour in-home care.

Let me repeat - Medicare **does not** pay for 24-hour-a-day care at your home, meals delivered to your home, homemaker services (like shopping and cleaning) that are not related to your medically necessary care plan. Furthermore, custodial, or personal care that helps you with daily living activities (like bathing, dressing, or using the bathroom), when it is not deemed medically necessary, will not be covered by Medicare. Only 2 out of 10 people believe they will ever need this type of care, while 7 out of 10 people do.

So, how do you protect yourself? There are a couple of ways. The first way is to plan with friends and family for what may happen in the future and the distant future. Friends and Family, if they meet the NJ State requirements, may even be able to be paid as your caregiver through NJ JACC. There is an income limit though, and a limit on how much is paid each month. You can also spend down all your assets and qualify for Medicaid, but they will choose the nursing home you go to, even if it is hours away, and you rarely have the opportunity to stay in home.

The most common way is with Long Term Care Insurance (LTC). LTC Plans pay a selected daily or monthly benefit as soon as you qualify for care. With the right plan, that amount is paid regardless of the actual cost of care, be it at home or in a long-term care facility. This type of plan is often referred to as a “There’s no place like home” plan because it allows you to stay in your home and have the advantage of a home health aide.

Long-term care is an essential consideration for securing your future. It involves planning for various aspects beyond just purchasing insurance or updating a will. Let’s explore when to start planning and what factors to consider:

1. **Start Early:** The best time to plan for long-term care (LTC) is long before you need it. Begin in your 40s or 50s if possible. Waiting until later may limit your options and increase costs¹².
2. **Mapping Your Course:** Long-term care planning goes beyond insurance. It’s about living life on your terms. Consider the following aspects:
 - **Home and Community:** Think about where you want to live and how to maintain independence.
 - **Health and Finances:** Plan for your well-being and financial stability.
 - **Medical Wishes:** Make decisions about your medical care and preferences.
3. **Advance Directive:** Take a step by completing your advance directive. This document outlines your healthcare wishes in case you cannot communicate them later.
4. **Budgeting:** Create a budget that accounts for potential long-term care expenses. Explore options like home care, assisted living, or nursing facilities.

Remember, small steps now can lead to a safer and happier future. Start planning today!

V.F.W. Post 10185 News

The next meeting of Silver/Holiday V.F.W. Post 10185 will be held on **Thursday, May 1st, at 1:00 PM at the Silver Ridge Park West Clubhouse, 145 Westbrook Drive.** We meet in the daytime, so you do not have to drive at night.

To join our post, just bring a copy of your Discharge (DD-214) to our meeting and you'll receive a hardy welcome and refreshments before the meeting. If you need a ride to the meeting, or want more information without any obligation, call Past Post Commander James Egan at 732-644-2219.

Remember if you hear of any Post member passing away or being in the hospital, call any Officer and let him know.

- Thursday, May 8th **World War II ends in Europe.**
- Sunday, May 11th is **Mother's Day.**
- Saturday, May 17th, is **Armed Forces Day.** NOTE: The Holiday City Berkeley First Aid Squad Memorial Service will be at 10:00 AM.
- Monday, May 26th is **Memorial Day.** First proclaimed on May 5, 1866, it was a day to honor all who died in the Civil War; businesses were closed, graves were decorated with flowers, and all flags were flown at half-mast.
- The **VFW State Convention** will be held from Wednesday, May 28th through Saturday, May 31st in Wildwood, New Jersey.

The VFW would like you to drop your old and faded Flags off at either HCS Clubhouse (Main Bldg), SRPW, SRPN, SRPE, Westerly, Holiday Heights, and Holiday City Berkeley Clubhouses.

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~ By Past Post Commander James Egan 732-644-2119

KIRMS PHOTOGRAPHY

Photographing Baseball

The Lakewood BlueClaws have started their season. If you enjoy shooting sports, then take your camera to the stadium. They do not allow video and you cannot use a tripod. There are a few things you can do to increase your chances of a good shot.

A camera with a zoom lens will allow you to get closer to the play. Try to think ahead of the game to get prepared for the actions. For example, if there is a runner on first with less than two outs, there's a good chance there will be a play at second base, either a steal or double play attempt. You can zoom in and focus on second base before the play starts so you're ready when the action happens. If you chase the ball around the field you probably won't get the best shots.

It can be fun to take images of the fans as well. There are always plenty of children enjoying a day at the stadium. Buster, the BlueClaws mascot, and Eric Finkle, the MC, are always entertaining as well.

That's it for this month. As always, you can send me an email at bill@kirmsphotography.com if you have any photographic questions. Visit my website, www.kirmsphotography.com, if you'd like to see more of my images. Keep shooting and trying to improve your images, but most importantly, have fun with your camera.



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Memorial Day Word Search



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CEREMONY
FLAG
HOLIDAY
HONOR

MAY
MEMORIAL
MILITARY
PARADE
PATRIOTIC
REMEMBER

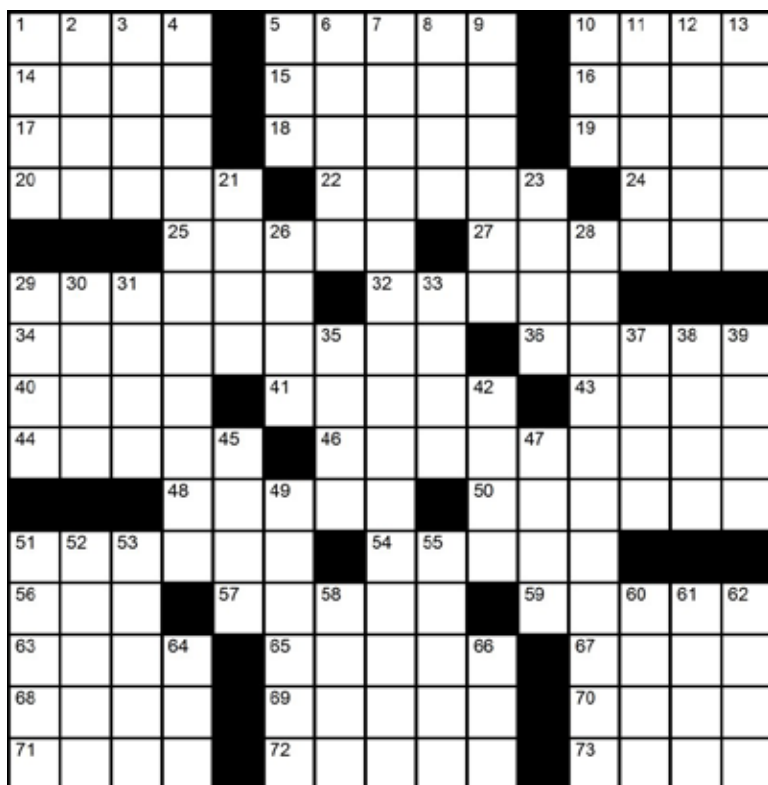
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ACROSS

- 1 Arabian ruler
5 Following
10 Some providers of wood for furniture
14 Prepare
15 Larry --- in "The Iceman Cometh"
16 Largest island in the Marianas
17 Stage accessory
18 Fire prodger
19 A single time
20 Abandon
22 Overhaul
24 Aeronautics group.
25 --- Lama
27 Round Table leader
29 Baseball official
32 Lowest of the low
34 Eye defects
36 Notes
40 Heel
41 Sheltered spots
43 Short written reminder
44 Ethiopian capital --- Ababa
46 "The --- Dancers" (Jean Thesman)
48 About the eye
50 Did, once
51 "--- and her Sisters" (Woody Allen movie)
54 Intriguing group
56 --- Annie ("Oklahoma!")
57 Battalion XO, often

- 59 Moves cautiously forward
63 Names
65 Author Evelyn ---
67 It replaced the French franc
68 Noted scat singer --- Fitzgerald
69 Boredom
70 Former Mrs David Bowie
71 Move
72 Palm tree fruit
73 Sports defeat

DOWN

- 1 Smartphone programs
2 Brandy made from pressed fruit
3 Matinee idol --- Novello (d. 1951)
4 Disavowal
5 Egyptian cobra
6 Roman flower goddess
7 Consider
8 Garden west of Nod
9 Go over again
10 Self-esteem
11 Middle meal
12 Former Portuguese territory in China
13 Slander
21 Comedian Roseanne ---
23 Warrant
26 Bony
28 Deceptive decorative paintwork
29 Where the Wizard of Westwood coached
30 One of three in "The Mikado"
31 Formerly known as shell-shock
33 Inquires
35 Escherichia ---, potentially dangerous bacterium
37 Dweeb
38 Give off
39 Alone
42 Counterfoil
45 Irritating email
47 Straight --- arrow
49 Melted
51 Underworld
52 No longer a minor
53 Type of metal or gas
55 Debate
58 Country singer and actress --- Kramer
60 Japanese heavyweight contest
61 Subdivisions of eons
62 Male heirs
64 Plant juice
66 Not hers



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"Laura helped me sell my Mother's home in Lakewood, NJ and did a wonderful job. Laura went above and beyond the usual real estate agents job during a stressful time. I Highly recommend her to list or buy a residential home, you will not be disappointed." – Robert



"Laura is extremely knowledgeable about the marketplace and provides excellent service. She is readily available and stays on top of deadlines. She has great staging suggestions and knows how to market your property. She is a tenacious advocate who brings positivity and professionalism. She is eager and willing to help you and goes the extra mile when creativity is needed." – User: dvaughn735

ads-6378

