



SEVERNS & HOWARD FIRM NEWS:

STAFF SPOTLIGHT:

Jacqueline M. Jaques

Jackie Jaques has been with Severns & Howard since November of 2016. Prior to joining our firm, she practiced Social Security disability law. Jackie graduated from Indiana University Maurer School of Law and was admitted to the Indiana bar in 1997. She has a bachelor's degree in Civil Engineering from Purdue University. Jackie serves on the Board of Directors for the National Alliance on Mental Illness (NAMI) Greater Indianapolis and for accessABILITY Center for Independent Living – Indianapolis. She is also a member of the Elder Law and Probate, Trust, and Real Property sections of the Indiana State Bar Association. In her free time, Jackie is a second-degree black belt in tae kwon do, an amateur beekeeper, and a part-time taxi driver for her three children.



IN THE MONTH OF MARCH

“It was one of those March days when the sun shines hot and the wind blows cold: when it is summer in the light, and winter in the shade.”

— [Charles Dickens](#), [Great Expectations](#)

March is

National Craft Month

National Nutrition Month

National Women’s History Month

Red Cross Month

Social Workers Month

On this Day in March:

March 8 World Kidney Day

March 12 Plant a Flower Day

March 17 National Quilt Day

March 17 St. Patrick’s Day

March 21 World Down Syndrome Day

March 29 National Vietnam War Veterans Day

March 30 Good Friday

Upcoming Events!

Partner, Anna Howard, in conjunction with Community Health Network will be giving a series of lectures regarding Power of Attorneys and Healthcare Power of Attorney Declarations at the following locations throughout the month of May:

- May 10th at 3:00 p.m. at the Community South Education Center located at 1402 County Line Rd, Indianapolis, IN 46227.
- May 17th at 3:00 p.m. at the Community Heart and Vascular Hospital Conference Room, located at 8075 Shadeland Ave # 200, Indianapolis, IN 46250
- May 22nd at 10 a.m. at the Speedway Community Health Pavilion, located at 1011 N Main St, Speedway, IN 46224
- May 30th at 10 a.m. at the Washington Community Health Pavilion Community Room, located at 7910 E Washington St, Indianapolis, IN 46219

May 12th – Partner Anna Howard will be presenting at the IU Health Presents: Huntington’s Disease Education Day <https://www.facebook.com/events/2034351533468165/>

June 11th – Rock Steady Boxing 5th Annual Charity Golf Outing. Fighting Back Against Parkinson’s. Event starts at 10:00 a.m. with check-in at 8:30 a.m. Lunch is included! Don’t miss your opportunity to participate in this special fundraiser for Rock Steady Boxing. Sponsorship Opportunities are now available! For more information and to register please visit their website at <https://www.rocksteadyboxing.org/5th-annual-charity-golf-outing-june-11-2018/>.

June 15-16th - The National Alliance on Mental Illness (NAMI) Greater Indianapolis Chapter will be holding their Charity Antiques Market fundraiser. This fundraiser helps to support the services provided by NAMI. The Market will be open at the Basile Opera House, 4011 N. Pennsylvania Avenue, Indianapolis, Indiana Friday June 15th from 10 a.m. – 6 p.m. and Saturday June 16th from 10 a.m. - 5 p.m. Admission is \$10. Associate Attorney Jacqueline Jaques currently sits on the Board of Directors of NAMI and thanks you for your support!

Long Term Care Insurance and Your Care Plan

Our February newsletter discussed estate planning for long term care through prepared documents such as wills, power of attorney, and healthcare power of attorney. This month we would like to focus on planning for long term care needs using the long-term care insurance tool. Our attorneys at Severns & Howard are knowledgeable with regard to insurance companies, types of policies, and can review with you your financial situation to give you guidance on your decision to purchase a policy.

One of the most difficult decisions in long-term care planning is whether to purchase long-term care insurance (LTCI) and which of the wide variety of products to purchase. [LTCI](#) is an important element of good retirement planning, since it offers financial protection against unexpected illness or disability that would otherwise eat into savings. However, on the one hand LTCI premiums are high, they may be raised in the future, and if you are purchasing policies in your 50s and 60s, the need is probably many decades in the future. On the other, many are saved by their LTCI, able to choose their own care setting

rather than rely on what is covered by Medicaid in their state, more comfortable hiring necessary help if doing so doesn't mean dipping in to their savings, and able to protect an inheritance for their children and grandchildren.

Here are a few tips that should help you make the decision whether to purchase LTCI and what products to consider:

1. **Can you afford LTCI? Can you "self-insure"?** There are a few rules of thumb that can help determine whether you are in the target market for LTCI. You need to have enough savings and income to afford the premiums. You could also look at this from the point of view of income. If you can pay the premiums without affecting your style of living or dipping into savings, then you can afford LTCI. While long-term care insurance costs are up in general, some policies are going down in 2018, according to the 2018 Long Term Care Insurance Price Index, an annual report from the [American Association for Long-Term Care Insurance](#) (AALTCI), an industry group.
2. **Decide now once and for all.** Unless your financial situation is likely to change in the future, the best time to purchase LTCI is now. Every year you wait, you will face higher premiums and run the risk that a health care event will make you ineligible for LTCI. One thing that remains the same year to year is the importance of shopping around. The survey shows that costs for virtually identical policy coverage vary significantly from one insurer to the next. For the association's 2018 index showing average prices for common scenarios, go here: <http://www.aaltci.org/news/wp-content/uploads/2018/01/2018-Price-Index-LTC.pdf>
3. **Assess your own feelings.** First, if you or your spouse were to need care at home, would you be reasonably comfortable using up some of your savings to pay for care? Or would you exhaust yourself providing the care yourself instead, whether due to fear of running out of funds or wanting to leave an inheritance?
4. **Use an LTCI specialist.** LTCI is one of the most complicated insurance products available, with policies offering a variety of benefit levels and conditions for payment.

This long term care planning tool is one that can be wrought with questions and hard decisions, but Severns and Howard is available to review with you your options, financial plan, and long term care plan to answer your questions and help you make the decision best for you and your care plan. We also have several recommendations for LTCI agents that can assist you with quotes for policies. Call our office today to schedule a time to meet with one of our knowledgeable attorneys regarding options for long term care insurance and how it can fit into your long term care plan.

March is National Nutrition Month - Some Food for Thought

March is National Nutrition Month and good nutrition is important throughout your life. As we age, we require different nutritional elements to keep us fit and healthy. This requires changes to our diets, increasing hydration, and increased exercise. Doctors recommend a well-balanced diet including a variety of fruits, vegetables, proteins, and whole grains. Preparing meals rich in Omega 3 Fatty Acids, calcium, potassium, vitamin D, vitamin B12, and dietary fiber; and, low in sodium can help to reduce inflammation, preserve bone health, avoid diabetes, avoid heart disease and lower blood pressure.

Ensuring you are getting the proper amount of nutrition becomes more difficult as we age. As you age, you're likely to find that your sense of taste starts to decline, as well as a [diminished sense of smell](#). Experts say flavor is actually a combination of taste and smell, so if you lose your ability to detect

particular aromas — which happens as you age — you're limited to basic taste sensations picked up by your tongue, which won't be as strong or as complex. Loss of your sense of taste shouldn't be dismissed as just one of the effects of aging, because it can have serious consequences for [senior health](#). Of your four taste sensations — sweet, salty, sour, and bitter — sweet and salty are often the first to go, so at the very least, you may over-salt your food, which could cause your blood pressure to rise and put your [heart health](#) at risk. Furthermore, if you lose the ability to taste certain foods, you may also lose interest in eating them, which could affect the amount of nutrients you consume. You could even accidentally consume food that has gone bad or contains harmful ingredients. As people age, they're less likely to detect chemicals such as iron in their drinking water. These compounds give the water a metallic flavor that older people can't taste, which puts them at risk for overexposure to iron and copper — a possible risk factor for [Alzheimer's disease](#).

As a caregiver or family member, pay particular attention to diet and eating habits as older persons are particularly vulnerable to malnutrition. This could be caused by forgetting to eat, an inability to prepare nutrient rich meals, an inability to get out to grocery shop, and lack of interest in food or certain foods. Here are several tips on how to help ensure your loved one is getting the proper nutrition and meals. **Make meals social events.** Eating with other seniors or at extended-family celebrations, potluck dinners, and community meals increases the chance for them to eat well and [get proper nutrition](#) when they're having a good time with family and friends. Shut-ins also can benefit from Meals-on-Wheels or other similar programs where friendly drivers with nutritious meals appear at their door. **Watch the temperature.** Food that is supposed to be hot tastes better when it actually is hot, and food that is supposed to be served cold tastes better when it is cold. **Use more herbs and spices.** [Herbs and spices will add flavor](#) without increasing blood pressure the way that salt does. **Try something new.** When you try new foods and experiment with recipes, you create variety. Variety can make meals more enticing and can build better nutrition into what they're eating. **Savor a favorite meal.** People very often have a particular time of day when they have a bigger appetite. Pay attention to what time of day they're hungriest, and then make the most out of the meal that coincides with that time.

More Knowledge for Your Noggin:

General Information Links:

Senior Centers in Indianapolis: <http://www.seniorcitizensguide.com/indy/listings/seniorcenters.htm>

American Heart Association: <http://www.heart.org/HEARTORG/>

Indiana Chapter of the Alzheimer's Association: <http://www.alz.org/indiana/>

Parkinson's Awareness Association of Central Indiana (PAACI) <http://www.paaci.org/>

Huntington's Disease Society of America (HDSA) <http://indiana.hdsa.org/>

Rock Steady Boxing <https://www.rocksteadyboxing.org/>

National Alliance for Mental Illness: <https://sites.google.com/site/namiindianapolis/home>

American Seniors Association <https://americanseniors.org/>

Medicare <https://www.medicare.gov/>

AARP <http://www.aarp.org/>

Retirement Life Matters <http://www.retirewow.com/>

National Institute on Aging <https://www.nia.nih.gov/health>

National Alliance for Caregiving www.caregiving.org

Indianapolis Oasis Lifelong Adventure: <https://www.oasisnet.org/Indianapolis-IN>

Articles of Interest:

Healthy Eating as we Age

<https://www.choosemyplate.gov/older-adults>

Nutrition Facts Label: A How –To Guide for Older Adults

<https://www.fda.gov/Food/ResourcesForYou/Consumers/ucm267499.htm>

Nutrition for Older Persons

<http://www.who.int/nutrition/topics/ageing/en/index1.html>

6 Nutritional Tips for Seniors

<https://www.agingcare.com/articles/nutrition-tips-for-elderly-health-and-diets-137053.htm>

Nutrition for Kidney Disease and Diabetes

<https://www.sciencedaily.com/releases/2017/12/171211090752.htm>

<https://nutritionstudies.org/good-bye-kidney-disease-so-long-cholesterol-medication/>

<http://www.nejm.org/doi/full/10.1056/NEJMra1700312>

<https://www.amazon.com/KidneySteps-5-step-survival-diabetes-hypertension/dp/1463600380>

<https://www.amazon.com/Smoothies-Kidneys-Victoria-Hulett-JD/dp/1495232174>

