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# The Priebe Post

Volume 71



## LONG-TERM CARE

Most people don't know what long term care is until they or someone they love need it.

### What is Long Term Care?

Long term care is the care you may need if you are unable to perform daily activities on your own. That means things like eating, bathing, dressing, transferring and using the bathroom. The goal of long term care is to help you maintain your lifestyle as you age. Medicare, Medicare supplement insurance, and health insurance you may have at work usually won't pay for long term care.

### Why would you need it?

A need for long term care may result from accidents, illnesses, advancing aging, stroke, or other chronic conditions. Experience how aging affects your vision, hearing & mobility.

Cognitive illnesses, such as dementia and Alzheimer's disease are a growing concern for society. Currently, 5.8 million Americans have Alzheimer's and that number continues to grow steadily. In fact by 2050, this number is projected to increase to almost 14 millions. The average life expectancy after Alzheimer's disease diagnosis is 8-10 years, much of which may require some form of long term care.

### Who is Affected?

The need for long term care impacts the entire family, not just the person requiring care. For example, if your son or daughter is taking care of you, it may bring you closer together in some ways. But providing that care can be time-consuming, stressful, or exhausting for a caregiver. It also takes them away from their own obligations including their children, their spouses, and their job. Learn more about the effects of caregiving.

### What are the factors that affect who needs long term care?

Age: As you get older, the more likely you will need long term care.

Gender: Since women often live longer than men, they have a greater likelihood of needing long term care.

Family & Housing Situation: People who live alone are more likely to need care from a paid caregiver.

Health: Having a chronic health condition like diabetes or high blood pressure or a family history of them may increase your risk.

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Priebe Investment  
Plans invites you to a



On Tuesday,  
August 27<sup>th</sup>,  
at 12 noon

We invite you to join us in our Fort Lauderdale office for an educational presentation.

Topic

How To Avoid The  
Pain of Long Term Care

Join us for a friendly discussion. **Bring your spouse, neighbor or friend.** Walter Priebe will have a short presentation and will be available to take any questions. Seating is limited. Lunch will be served.

**Please call our office, 954.974.3266 to reserve your seat.**

Office Address:  
2933 W. Cypress Creek Rd.  
Suite 102  
Fort Lauderdale, FL 33309



By August, summertime will be winding down and vacations will be coming to an end, signaling that back-to-school time is near. It's a time that many children eagerly anticipate – catching up with old friends and making new ones, and settling into a new daily routine. Parents and children alike scan the newspapers and websites looking for sales to shop for a multitude of school supplies and the latest clothing.

According to the United States' Census Bureau's *Profile America Facts for Features*, \$8.5 billion was spent on Back-to-School shopping in 2016. Sales at bookstores in August 2016 totaled \$1.5 billion. Click on the link below for more back-to-school statistics.

<https://www.census.gov/newsroom/facts-for-features/2017/cb17-ff19-back-to-school.html>

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### LONG-TERM CARE continued

Lifestyle: Poor diet and lack of exercise may increase your risk.

#### Choices in Care Settings

While the majority of people want to receive long term care services in the home they've always lived in, that option isn't always right depending on the need. It's important to familiarize yourself now with the choices available so you can live life on your terms later. Figuring out where to receive care starts with knowing what the options are.

Generally, health insurance doesn't cover those expenses, nor does Medicare. Medicaid may provide some coverage but only for lower-income Americans. Please click on the links below for more information on what Medicare will cover.

<https://www.genworth.com/aging-and-you/finances/limits-of-medicare-medicaid.html>

<https://longtermcare.acl.gov/medicare-medicaid-more/index.html>



### 10 Health Conditions to Watch Out For as You Age

The 'Golden Years' aren't what they used to be – they're getting even better, thanks to advances in medicine and

nutrition. And because of this headway, the United States is experiencing an unprecedented increase in its senior population. By 2030, 1 in every 5 Americans will be age 65 or older, and the average life expectancy has passed 80 years for women and 75 years for men. But that doesn't mean those run-of-the-mill senior health threats are going away. On the contrary: It's more important than ever to keep your bones, belly, and brain in tip-top shape. What's the first step? Know which common conditions – and symptoms – to watch out for, so you can take steps to prevent or treat them. Click on the link below for more details.

<https://www.everydayhealth.com/senior-health-photos/conditions-to-watch-for.aspx#/slide-1>



*Tune in to Walt of Priebe Investment Plans from 10am-11am every Wednesday on your 740AM dial and 8am-10am every Sunday on your 1230AM dial.*

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## TRIVIA QUESTION

What infamous music and arts fair is celebrating their 50<sup>th</sup> Anniversary this year?

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### BACK TO SCHOOL TAX HOLIDAY IN FLORIDA AUGUST 2-6



Click on the link below to see when is your Tax Holiday if you do not live in Florida:

<https://www.bankrate.com/taxes/sales-tax-holidays/>



August 6th is National Root Beer Float Day. A&W Root Beer and rich, creamy vanilla soft serve – it doesn't get much better than that. So stop by any A&W Restaurant on Tuesday, August 6th for a free small Root Beer Float from 2 PM to 8 PM – no purchase necessary! Donations to DAV (Disabled American Veterans) are encouraged. Cheers!

# CLIENT CELEBRATIONS

## Client Birthdays

Nora Bailey  
 Jeanne Baker  
 James Christie  
 Jorge Chavez  
 Bob DiStefano  
 George Eaglin  
 Donna Mae Flynn  
 Stewart Goodman  
 Irene Jacobs

Bryna Jagoda  
 Robert Klemm  
 Linda Leonard  
 John Leonard  
 Mark Manceri  
 Diane Margolin  
 Mark Paterson  
 Elaine Renshaw  
 Sonia Rodriguez  
 Elizabeth Ryan  
 Darma Sainmervil  
 Becky Schmaus  
 Yvonne Shahoud  
 Margaret Turner  
 Paul Thomas  
 Joan Woodson  
 Tom Zace



A special Happy Birthday goes  
 out to **Walter Priebe!!**  
*Have a fabulous day!!*

## Wedding Anniversaries

Dan & Julia August  
 David & Rita Barnes  
 Rob & Adriana Christie  
 Jerry & Gloria Dick  
 Ray & Jennifer Schlichte  
 Robert & Geraldine Wright  
 A very special congratulations to  
**Les & Kay Dodd for 50 years  
 married!!**



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## Rosie's RECIPE CORNER



An exclusively green  
 summer sipper!

3 cups honeydew melon,  
 peeled, seeded and cubed  
 3 cups ice cubes  
 1 cup green seedless  
 grapes  
 1 cucumber, peeled and  
 chopped  
 ½ cup broccoli florets  
 1 sprig fresh mint

Mix all ingredients into a  
 blender. Drink right away.  
 Feel great all morning!

## TRIVIA ANSWER

Woodstock celebrates their  
 50<sup>th</sup> Anniversary in Watkins  
 Glen, NY. **“3 days of peace  
 and music for the people for  
 the planet”** is their slogan.  
 August 16-18 will be an  
 incredible weekend for those  
 travelling from all over the  
 world to experience  
 Woodstock. It won't be  
 anything short of groovy!