

Sports

Moving helps couple maintain health

By KATHY SCHLAEGER
Feature Writer

Our bodies were meant to move and most people know that sitting all day at a desk is not good for the body. But the key is to stay committed to a workout schedule that allows for exercise three to four times a week.

Arlene and Barry Goldhoff like the convenience of going to a gym to maintain their workout schedule. A gym membership is a suitable year round option for when it is too hot or too cold to be outdoors. In fact, Arlene and Barry are members at separate gyms to fill their individual needs for exercise.

Arlene works part-time as a scheduler for outpatient testing for Tri-Health Hospitals, so she sits for large portions of the day. "I sit at my job and sitting is not good for a person," said Arlene. "I want to be active, so I knew that I needed to do something."

About four years ago, she joined a new gym after recovering from a broken foot. Today, she runs about two miles on the treadmill or rides a stationary

bike before she does about 40 minutes of weight training. She makes it to the gym about three to four times each week.

One of the reasons that Arlene is a big believer in moving is that she wants to maintain her current health. Her own mom had Alzheimer's and she wants to do everything in her power to prevent it if she can.

"I weigh less today than I did on my wedding day. I am grateful every day that I get to do the things that I am doing and I feel truly blessed," said Arlene.

In her free time, Arlene likes to spend time with her grandchildren, she likes to read books, and she enjoys sewing for pleasure.

Barry has been going to a gym consistently for the last 2 ½ years. He had a wake-up call when his doctors told him that he was on the borderline of having diabetes. So he decided that he wanted to change some of his habits then and they are still working.

"I began exercising and watching my diet," said Barry. He switched from regular pop with all of its sugar to diet pop



WITH FAMILY — Members of Golhoff family are shown. Grandpa Barry Goldhoff is on the left; Aimee Kirzner (their grown daughter); David Kirzner; Grandma Arlene Goldhoff, in the center; Dedra Perlmutter (their grown daughter) and Dan Perlmutter, on the right. In front are grandchildren Camden Kirzner, Maya Kirzner and Rainie Perlmutter.

and that helped him lose about 25 pounds. He has kept the weight off and he enjoys things in moderation now. He even has a regular cup of coke once a week as a treat. When he knows

that he will be having birthday cake, he makes sure to eat healthier for the rest of the day.

Like his wife, he is grateful for his good health and continues to exercise so that he can

enjoy his family. Arlene and Barry spend time with their grown daughters and three grandchildren. They enjoy going out with friends and traveling.

Long-term care insurance does not have to be 'use it or lose it'

James "Fritz" Schafer, certified financial planner, and his brother and business associate, Chris Schafer, have been presenting Eldercare Workshops in Cincinnati and Atlanta covering a wide range of important planning and educational issues. "Part of the workshop addresses pre-planning for those who have time to plan ahead and are not yet spending down assets to pay for long-term care," Chris Schafer points out. "One of the first options that comes to mind is traditional long-term care insurance. However studies have shown that only about 7 percent of all long-term care costs are paid for by

long-term care insurance" he added.

The reasons for the low percentage are varied and include the high premiums and the fact that some folks will not qualify for the insurance due to their health. Another common objection is that many people don't like the "use it or lose it" nature of traditional long-term care insurance.

"What many people don't realize is that the government is also concerned about this low percentage of self-insurance, and with the Pension Protection Act of 2010, allowed for the introduction of combination policies from insurance carriers."

Chris Schafer explains, "There are two main types of combination policies, life insurance/long-term care and annuity/long-term care. The main difference between the two is that the life/LTC combo policies include a death benefit, but require more underwriting, whereas in general the annuity/LTC policies require less underwriting, and even though there is no death benefit, if long-term care is never needed then your beneficiaries will receive the value of your annuity. In some cases, folks who were turned down for traditional long-term care insurance have been approved for the annuity/

LTC combination policies," he adds.

"In addition to folks who just don't like the 'use it or lose it' nature of traditional long-term care policies, there are two other areas where we feel a combination policy may be an effective strategy," Fritz Schafer explains, "One, for folks who bought traditional long-term care policies years ago and did not have an inflation rider. Those policies may still be cost-effective, but they may fall short on covering the bills. A combination policy may be a good way to fill in the gap. And two, retirees who have high incomes from pensions. In many cases,

their pensions are sufficient to support their retirement lifestyle. That is, unless they find themselves needing to pay for long-term care. A combination policy may also be a good strategy for this concern."

The next Cincinnati workshops will take place from 1:30 p.m. to 3 p.m. Wednesday, July 24, at TriHealth Fitness Pavillion, 6200 Pfeiffer Road, and Friday, July 26, at the Clermont County Library, 4450 Glen Esters-Withamsville Road. Space can be reserved by calling (888) 244-6217, ext. 5. While there is no cost to attend, space is limited.

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