



LINDENWOOD AREA SENIOR NEWS

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UNDERSTANDING REVERSE MORTGAGES

Most senior homeowners are eligible to borrow 50 to 80 percent of their home value through a U.S. government insured loan called a Home Equity Conversion Mortgage (HECM), a type of Reverse Mortgage. The loan does not need to be paid back until you move out of your home. However, this loan is not right for everyone. Everyone's situation is unique and may affect decisions about **if**, **how**, and **when** to use **which** Reverse Mortgage product. Factors include: income, assets, health, spousal issues, inheritance desires and many more. Because there are so many variables, it is critical to get an in-depth understanding of the Reverse Mortgage product before applying.

LASM is hosting a workshop on reverse mortgages and other senior housing options on **Tuesday, December 11th**!

Our guest speaker will be Buz Zeman from Housing Options Provided for the Elderly, Inc. (HOPE). Buz will give an overview of reverse mortgages as well as subsidized senior housing in the

St. Louis area. He will also let us know about HOPE's reverse mortgage counselors who can provide guidance and are independent of any lender selling reverse mortgages.



Come prepared to have your lunch spoiled by Christmas Cookies!

Workshop is free of charge.

10:00-11:00 am at Mount Tabor UCC – Fellowship Hall, 6520 Arsenal.

Please RSVP to Katie at 647-4591.

STEPHEN MINISTRY: MAKE A POSITIVE IMPACT

LASM will be training its first class of Stephen Ministers in the New Year. Stephen Ministers work alongside the LASM Director and the pastors of our partner churches to care, encourage, and provide emotional and spiritual support to seniors who are going through a difficult time, such as grief, hospitalization, loneliness, chronic illness or isolation.

If you have gifts for caring, encouragement, and listening; please prayerfully consider whether you might want to be part of this important ministry. If your interest is peaked, contact Katie Weintraub at 647-4591 to learn more.



CASE MANAGEMENT Q & A

QUESTION: My husband has run into multiple health issues in the past month. He needs a wheelchair and a shower seat, but these items are too expensive for us to be able to afford. Where can I turn for help?

ANSWER: A medical equipment loan program would be a great place to start. These programs provide gently-used devices free of charge or on a donation basis. Listed below are three such programs that serve the St. Louis area.

1. Timothy Lutheran Church
314.781.8673
2. St. Louis HELP (Health Equipment Lending Program)
314.567.4700
3. ANSWERS (Assisting Needy Seniors with Equipment Recycled by St. Louisans) 314.913.4142

LASM offers case management services. If you are in need of assistance with navigating community resources, please contact ministry Director, Katie Weintraub at 314.647.4591.



TRIVIA NIGHT RESULTS

LASM hosted its Inaugural Trivia Night at Timothy Lutheran Church on Saturday, October 20th. A crowd of more than 130 people came out for a fun night that supported a great cause! The trivia rounds were themed around the Ministry's programs and services with questions about home repair, modes of transportation, senior issues and St. Louis neighborhoods.



More than \$2,700 was raised to support the work of Lindenwood Area Senior Ministry. Many thanks to all those who participated in the night and helped make it possible. A special thanks to our round sponsors: Epiphany of Our Lord Catholic Church, Ann & Jim Mueller, Alderman Joe Vaccaro, St. Louis Snow Cones and State Farm Agent Darrell Marks.

AN OPPORTUNITY TO SERVE

In the spirit of Christmas, Lindenwood Area Senior Ministry (LASM), invites you to experience the joy of grateful hearts all year long. LASM Transportation Ministers accompany senior adults to their physical care appointments, providing a much needed service and perhaps even more importantly the gift of companionship to our older adult riders. If God has gifted you with a kind heart and a good ear for listening as well as the ability to drive others, please contact the LASM office at 647-4591 to learn more about becoming a part of this meaningful Ministry. An application is available at www.lasministry.org under the "Volunteer Opportunities" tab.

UPCOMING EVENT

CHRISTMAS LIGHTS TRIP

Join LASM on its 4th Annual Christmas Lights Trip! This year we'll head to O'Fallon, Missouri to take in the Celebration of Lights at Fort Zumwalt Park. Dinner at Rendezvous Café.



Tuesday, December 4th from 4:00 - 8:00 pm. \$25/person. Meeting location is the Upper Parking Lot of Southwest Baptist Church next to Machacek Library. Call 647-4591 to reserve your spot today!

CAUGHT ON CAMERA!



LASM Members, Loretta & Mary, brave the chilly weather to help spread the word about our programs and services at our LinFest booth on October 6th.



Volunteers from Abiding Savior Lutheran Church in South County provide a day of service to LASM seniors on October 13th.



THANK YOU DONORS

Many thanks to the Lindenwood Area Senior News readers who generously responded to our appeal for financial support of the ministry in the November newsletter. Thus far \$1,629 in donations have been received!

Your contributions are greatly appreciated and continue to be a vital part of sustaining our programs & services. With your support, we are able to show Christ's love to the seniors in our neighborhood via medical transportation, home repair, case management services, Stephen Ministry and social and educational programming.

If you have not yet made your gift, it is not too late! Your tax-deductible donation can be mailed to: Lindenwood Area Senior Ministry, 6401 Scanlan Ave., Rm. 305, St. Louis, MO 63139.

WASHINGTON UNIVERSITY STUDY ON LEARNING

Have you ever wondered why some people are better able to learn new information than others? If you are 65 or older, you may qualify to participate in an interesting new Washington University study focusing on this topic.

Participants are paid \$10 per hour for performing memory, vocabulary, math, and processing speed tasks. If you are interested in participating or would like to learn more, please contact Sarah Cooley at sac232@mail.umsl.edu or 516-5386.

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RETURN SERVICE REQUESTED

ADVENT PRAYER

Heavenly Father, when you sent Jesus, you gave your best to us. As I consider how to go about emulating that kind of love this season, I'd like to give in a significant way to someone who is in need. There are many, many opportunities to give, but I'd like to do more than just buy a present; I'd like to give myself. Please show me how and show me who. Bring your joy to the giving. Thank you, heavenly Father!

On entering the house, [the wise men] saw the child with Mary his mother; and they knelt down and paid him homage. Then, opening their treasure chests, they offered him gifts of gold, frankincense, and myrrh.

Matthew 2:11

A BIT OF HUMOR

A priest was invited to attend a house party. Naturally, he was properly dressed and wearing his clerical collar.

A little boy kept staring at him the entire evening. Finally, the priest asked the little boy what he was staring at. The little boy pointed to the priest's neck. When the priest finally realized what the boy was pointing at, he asked the boy, "Do you know why I am wearing that?" The boy nodded his head yes, and replied, "It kills fleas and ticks for up to three months."

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The math teacher saw that Larry wasn't paying attention in class. She called on him and asked, "What are 2 and 4 and 22 and 44?" Larry quickly replied, "NBC, FOX, ESPN and the Cartoon Network!"