



Financial Help Is at Hand

Money Management Assistance

Each year, the media report tales of seniors preyed upon by scam artists purporting to “help” them. Don’t become a similar statistic. Instead, take steps to protect yourself – and those you care for – by proactively establishing a solid, well-organized money management system.

Elements to Consider

Take stock of your financial status and needs, and determine where you might need help, now or some time in the future. These parts could include:

- ◆ **Budgeting and bill-paying** – handling monthly bills, reconciling financial accounts and operating according to a budget.
- ◆ **Medical insurance claims** – ensuring timely premium payments, obtaining reimbursements and filing paperwork correctly.
- ◆ **Financial and legal planning** – making sure your financial and legal needs are handled properly.
- ◆ **Income tax preparation** – compiling documentation and receipts throughout the year and taking advantage of all available tax deductions and credits.

- ◆ **Handling government benefits** – checking on Social Security, disability and/or veteran’s benefits to ensure you receive what’s due to you.

Find the Right Help

You may choose a family member to help with your financial needs, however, you should make sure this individual is experienced in the type of assistance you require – and can be explicitly trusted. Another option is Mercantile Trust Services, which has been providing high-quality, affordable trust services for more than 85 years. We have the experience, resources and results to offer you a range of expertise in all types of trusts. Personal Trust Services meet a growing need for many Americans – not just the wealthy or aging.

Any of Mercantile Bank’s representatives would also be happy to provide counsel on local resources to help you manage your money.

Websites not belonging to this organization are provided for information only. No endorsement is implied.

The Benefits of Walking

Need a reason to take a walk? Studies indicate that a regular walking program (working up to at least five walks a week of at least 30 minutes each) may:

- ◆ Increase your energy level.
- ◆ Enhance your mood.
- ◆ Lower stress.
- ◆ Reduce depression.
- ◆ Improve sleep.
- ◆ Help you lose weight.
- ◆ Help control blood pressure and cholesterol levels.
- ◆ Strengthen your muscles and bones and reduce your risk for osteoporosis.
- ◆ Improve fitness and stamina.
- ◆ Provide an outlet for socializing.

- ◆ Lower your risk of certain diseases, such as type 2 diabetes, breast cancer and heart disease.

Be sure to consult your health care provider before beginning an exercise program.

Sources: National Institutes of Health, www.nih.gov, AARP.com; MayoClinic.com.



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Home Sweet Improved Home

During your working years, you no doubt had some days when you wished you could “just stay home today” as you left for your workplace. Now that you are able to stay home, do the walls feel like they are closing in on you? Are you eager to replace outdated appliances? Do you want an inviting space to entertain friends and family? Making home improvements may help you enjoy your home more during your golden years, and they can make it more attractive to buyers when it’s time to sell.

Make Your Needs and Wants Lists

Think about the improvements that your home needs as well as the ones you want. For example, new furniture may be at the top of your wants list, but it may be necessary to replace an old roof first. Also think about improvements that can help you stay in your home longer. Look into the costs of updates to determine a home remodeling budget.

Put Your Home’s Equity to Work

You deserve a home that will meet your needs *and* make you smile. A home equity loan or line of credit can help you finance home improvements at a comfortable rate. Learn more by contacting us today.



Consider Cost Recouped

If you want to get the most from your remodeling dollars when it’s time to sell, the projects below, as reported in *Remodeling* magazine’s 2010-11 Cost vs. Value Report, may reward you with a higher selling price.*

| Project | Cost Recouped |
|--------------------------------|---------------|
| Entry door replacement (steel) | 102.1% |
| Garage door replacement | 83.9% |
| Deck addition (wood) | 72.8% |
| Minor kitchen remodel | 72.8% |
| Siding replacement (vinyl) | 72.4% |

* Cost recouped percentage based on national averages.

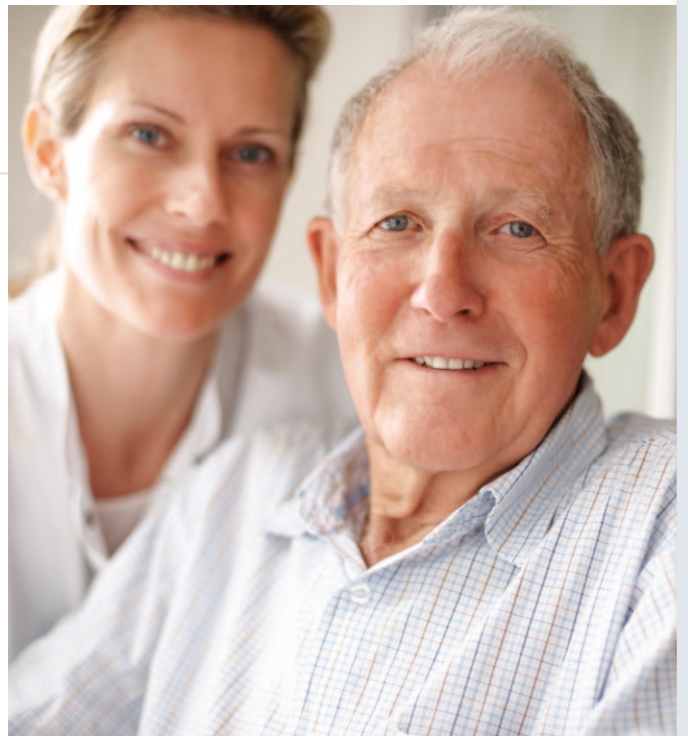
Extra Help Available for Medicare Drug Costs

It is now easier for seniors and disabled people to qualify for Extra Help with their Medicare prescription drug costs.

The Extra Help program is estimated to be worth an average of \$3,900 per year for millions of Americans with limited income and resources.

For those who qualify, the program will pay for all or most of the monthly premiums and annual deductibles and lower the prescription co-payments related to their Medicare Part D prescription drug plan. Learn more at www.socialsecurity.gov/extrahelp or by calling Social Security at **800-772-1213**.

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At a Glance

Spotlight on ... National Parks

- ◆ The National Park System includes national parks, monuments, battlefields, military parks, historic parks, historic sites, lakeshores, seashores, scenic rivers and trails, and the White House.
- ◆ Yellowstone National Park, the United States’ first national park and home to Old Faithful Geyser, was established by an Act signed by President Ulysses S. Grant on March 1, 1872.
- ◆ Delaware is the only state without a national park designation.
- ◆ The longest cave system in the world (more than 390 miles!) is found in Mammoth Cave National Park in Kentucky.
- ◆ The Great Smoky Mountains in North Carolina and Tennessee is the most visited national park, with more than 6.4 million visitors in 2009. The Grand Canyon is the second most popular park.

Sources: National Park Service, www.nps.gov; National Geographic, www.nationalgeographic.org.

