

HELPING TO ASSIST AND INFORM OLDER ADULTS AND SENIORS IN MEDINA COUNTY

# Senior Expo Returns After Hiatus

The Brunswick Rec Center Drew Large Numbers of Both Vendors and Visitors on February 18th

From: THE MEDINA COUNTY OFFICE FOR OLDER ADULTS



It's been an interesting couple of years for the popular Brunswick Senior Expo. After being one of the many events canceled in 2021, the 2022 Expo, which was postponed from its original early January date due to a spike in Covid numbers, finally got to shine on February 18th as cases continued to abate.

Over 40 sponsors set up at the Brunswick Recreation Center, 3637 Center Road, for the Expo, presented by the Medina County Office for Older Adults (MCOOA) and Brunswick Parks and Recreation. Limiting the number of sponsors from the usual 60plus allowed everyone room to distance responsibly.

The 16th year of this popular event once again provided the guests with the latest information about medical services, fitness and health opportunities, legal help and

advice, a wide range of community services, entertainment events, financial advice sources, various styles of housing options including both in-home and assisted living, and much more.

Attendees enjoyed free coffee and bakery at the Bake Off station. To compete in the Bake Off, sponsors provided their best bakery efforts and the public was invited to vote for their favorite. The winner will be provided a free table at next year's Expo. Sponsors also offered an array of takeaway goodies, pamphlets and brochures full of valuable information.

The Medina County Office for Older Adults distributed hats, mittens and scarves at one table and their 2022 Trip Books featuring a variety of excursions for seniors at another.

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A PUBLICATION OF THE HANDS FOUNDATION HANDS Across Medina County Foundation P.O. Box 868 | Brunswick, Ohio | 44212 Visit us on the Web: HANDS-Foundation.org



### **Senior Expo**

>> CONTINUED FROM FRONT PAGE

MCOOA is looking forward to another successful senior health and wellness fair when they present Senior Day at the Medina County Fairgrounds on May 17. To sponsor or for more information about that event please call Jenny Kiousis at 330-725-9177.

To learn more about the programs and services of the MCOOA call 330-723-9514.

### SAVE THE DATE

# SENIOR DAY MAY

- MAY 17
- MEDINA FAIRGROUNDS
- 9AM TO 1PM
- \$5.00 AT THE DOOR
- OUTDOOR EVENT

Attendees get a box lunch to enjoy on-site (food must be eaten on site) for the last hour of the event.

Over 80 vendors will be on-site that provide services geared toward seniors.



### **CUSTOM INSURANCE PLANS FOR SENIORS**



- Medicare Supplemental Plans
- Advantage Plans
- Part D Rx Plans
- Dental & Vision Plans
- Long Term Care



### HANDS FOUNDATION

Office	
Fax	330–952–2018
Web	HANDS-Foundation.org
Email	. OfficeHandsFound@aol.com

### **CIRCULATION**

Direct mail circulation to Medina County households with additional area distribution throughout Medina County. Published six times a year (bi-monthly)

January/February, March/April, May/June,

July/August, September/October, November/December

### ABOUT THE HANDS FOUNDATION AND HELPING HANDS NEWSPAPER

The HANDS Foundation is a non-profit organization dedicated to helping and improving the lives of senior citizens throughout Medina County. Helping HANDS is a publication of the HANDS Foundation and is a go-to resource for Medina County seniors and their families.

The HANDS Foundation reserves the right to edit information published in Helping HANDS. Articles published in Helping HANDS are from independent article submitters and do not necessarily reflect the opinions or beliefs of the HANDS Foundation.

### 

### **BOARD MEMBERS/STAFF**

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Email:	(	Gramler@ZoomInternet.net

Ad & Article Deadline for MAY/JUNE Issue: 4/11/22

### **GET ON OUR MAILING LIST**

If you would like to get on our mailing list, please contact Liz Murphy at the HANDS Foundation office at: 330-225-4242

Tues, Wed, Thurs, 9:30 am - 12:30 pm or by email at: OfficeHandsFound@aol.com

# **Senior Wishes Program**

The Senior Wishes program has continued to bless seniors throughout Medina County with gifts and experiences that are truly meaningful to their recipients. Over the last 20 years, the HANDS Foundation has given over 1,500 senior wishes totaling more than \$315,000.

Senior Wishes began when the late founder, Don Simpson, had a dream to allow seniors to have a special and happy wish they would not otherwise be able to achieve. Each wish that is granted is unique to the individual's needs. They range from assistance with furnace repairs, airfare for a family member to visit, dinner at a favorite restaurant, haircuts, lifelines, clothing, bedding, new furniture and appliances, medical supplies, medical equipment and much more.

The Senior Wish funds are made available to seniors with a special need or wish they could not otherwise afford or meet through any other resource. One of the best parts of the program is that it is completely confidential.



When local organizations, churches, friends or caregivers identify a senior that needs a wish, they submit a grant application to the HANDS Foundation, and the board votes on each wish received. The applicant's name is kept completely confidential during the voting process. Once approved, the HANDS Foundation issues the wish to the organization that applied on behalf of the applicant. Whether the wish allows the senior to have a special day or pays for an expense that they could not afford,

To be eligible, the senior must be a Medina County resident, 65 years or older, and the grant must be submitted by a third-party agency or person on behalf of the applicant. A senior may receive up to \$300 per person. The HANDS Foundation is working with over 100 caregivers, churches, friends and organizations in Medina County to grant these wishes.

Our goal is to continue to spread the word across Medina County so we can provide Senior Wishes to those in need. If you know someone who could use a wish, please visit our website at www. hands-foundation.org or call us at 330-225-4242 to obtain an application and review the Senior Wish guidelines.

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IMPROVING THE LIVES OF

### SENIOR Mishes Senior Wishes provide valuable resources to help local Medina County seniors with limited incomes. The current limit on a grant is \$300 per year. Thank you for your support of the HANDS Foundation. \$300 – One Individual Senior Wish Other \_\_\_\_\_ (input number of senior wishes) X \$300 = \$ \_\_\_\_\_ Check Enclosed Please Invoice Me ..... NAME: \_\_\_\_\_ ADDRESS: \_\_\_\_ EMAIL: \_\_\_ Please make checks payable to the HANDS Foundation.

Mail To: HANDS Foundation, PO Box 868, Brunswick, OH 44212

MEDINA COUNTY SENIORS

Your donation is tax deductible. HANDS Foundation is a 501(c)3 nonprofit organization.

### THANK YOU!



The HANDS Foundation would like to send out a HUGE THANK YOU to Connie Cieker of Contessa's on the Lake in Chippewa. Connie and her family have pitched in to help The HANDS Foundation give seniors a free healthy drive by lunch on more than one occasion. They are also known to help families in the area with fundraisers. HANDS is proud to sponsor 4 senior lunches in 2022 that Contessa's will be preparing and serving. Connie and her family show us time after time how to care for and be a part of their community. THANK YOU, CONNIE!



The HANDS Foundation along with Greg Ramler, publisher of Helping HANDS Newspaper would like to send out a VERY SPECIAL THANK YOU to Angela and Russ Huston for all their hard work and contributions over the last 21 years. Angie and Russ were very involved and committed to attending all of the HANDS fundraising events and providing articles and photos for Helping HANDS Newspaper. Angie was our lead writer for the paper while Russ provided photography.

Both were very committed to the HANDS organization and our readers always enjoyed Angie's articles and Russ's photos. All of us hope you guys have a great retirement and THANK YOU FOR YOUR SUPPORT!!

### **SENIOR WISHES SHOUT OUTS!**

71 year old Wadsworth recipient: We sent a Walmart gift card so that he can purchase some healthcare products that are not covered by his insurance at this time.

69 year old Medina recipient: Needed new bedding for 2 beds for her and her elderly uncle that she is taking care of.

65 year old Lodi recipient: Temporarily needed house keeping help. We were able to issue a certificate for cleaning from a local cleaning company.

75 year old recipient: Needed help moving into a better apartment. We gave her funds to help with moving company.



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# OFFICE FOR OLDER ADULTS AND SENIOR CENTER

### **MEDINA**

246 Northland Drive 330-723-9514 • 844-722-3800 www.mcooa.org



LAURA TOTH LIToth@medinaco.org

All Senior Center events are listed on the calendar day in which they occur.
Any questions about specific events or other details can be directed to the Senior Center.

MONDAY	TUESDAY	WEDNESDAY	THURSDAY	FRIDAY	
See our newsletter for a full list of programs and descriptions, available on our website:  www.wadsworthcity.com/ SopremaSeniorCenter	Walking Track 10:00-12:00 Watercolor 10:00 Coupon Clippers 12:00 General Caregivers Hybrid (in person & Zoom) 1:00	Gentle Exercise 10:00 Beginner Sign Lang. 11:30 Walking Track 12:00-2:00 Sign Language II 1:00	Mah Jong 9:30 Sewing Seniors 9:30-11:00 Autobiography Hybrid 10:00- 12:00 (in person & Zoom) Walking Track 10:00-12:00 Bridge 11:00 Alzheimer's Caregivers Hybrid (in person & Zoom) 1:00	Bingo 10:00 Make Me H.H. (Zoom) 12:00 Claire's Crafty Friends 12:00 Walking Track 12:00-2:00 Genealogy 2:00	
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### SOPREMA SENIOR CENTER & CAFE

### WADSWORTH

617 School Drive Wadsworth, OH 44281 330-335-1513



ssc@wadsworthcity.org

All Senior Center events are listed on the calendar day in which they occur.
Any questions about specific events or other details can be directed to the Senior Center.



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# OFFICE FOR OLDER ADULTS

### **BRUNSWICK**

# BRUNSWICK REC CENTER

3637 Center Road 330-416-3680 • 330-273-8000 www.mcooa.org



LAURA TOTH LIToth@medinaco.org

All Brunswick Rec Center activities are listed on the calendar day in which they occur. Any questions about specific events or other details can be directed to the Senior Center.



### FROM YOUR STATE REPRESENTATIVE (



# **ELECTION GOALS:** Easy to Vote but Hard to Cheat

By: State Representative, SHARON RAY



SHARON RAY

When elected as your State Representative, I promised myself that I would take advantage of every opportunity to help the residents of my district and the State of Ohio in any way that I could. Some issues I have worked on have been relatively straight forward - helping someone obtain a liquor license or navigate the unemployment system during the COVID crisis. They were customer service activities I had been used to dealing with during my years in public service. Some issues involved introducing legislation adjusting current law to make situations better for our residents and the citizens of Ohio.

In my first year as a legislator, Speaker Bob Cupp asked me to work on HB 294 - the Election Security and Modernization Act. It made sense, I had spent 5 years on the Medina County Board of Elections and was familiar with how elections are executed in the State of Ohio. I am also passionate about our elections - the cornerstone of our democracy. As Americans, Republicans and Democrats come together, your neighbors and friends, who for a very little amount of money (they are basically volunteers) put on our elections here in Ohio. I look back fondly at my time on the Board of Elections here in Medina County.

The tone was one of camaraderie, absent of our individual political bias, and more dedicated to the process than the outcome.

Unfortunately, we live in difficult times when it comes to determining what (if any) changes should be made to election procedures in the State of Ohio. For clarification purposes, I am only familiar with how elections operate in Ohio and have no expertise to comment on election procedures in other states.

We are lucky in the State of Ohio - we have four weeks of early voting (including Saturday/Sunday/evening hours at the Board of Elections in Medina), four weeks of no-fault absentee voting and polls open 13 hours on election day. Some believe that to be adeguate - others would like multiple in person early voting locations. The bi-partisan Ohio Association of Election Officials would like to eliminate in person voting the Monday before election day to allow our election workers more time to prepare for the "big day" on Tuesday; others argue that would be too restrictive.

During the COVID pandemic drop boxes for absentee ballots at the Board of Elections office were permissible for the first time. Some people loved them, others did not. While one can make the argument that everyone has a drop box at the end of their driveway (i.e. your mailbox) some would like additional drop boxes to be located throughout the county.

Security issues surrounding identification verification documents is always a topic for discussion. While some feel a government issued picture ID should be mandatory, others take a more relaxed position on which documents should be used if a resident does not possess a government issued ID.

Security procedures around the voting machines have been an issue surrounded by misinformation. None of the voting machines are connected to the internet....ever. Logic and accuracy testing on the voting machines are conducted both pre and post-election. An audit is also conducted after every election with random precincts selected by the local Board to compare against machine generated totals.

These are but a few of the "hot topics" surrounding our elections and voters rights. We continue to work on these issues, and I am hopeful we will be able to move forward with bi-partisan consensus.

Perhaps the best thing to do, if you have questions or would like to see the process in action, is to sign up to be a Poll Worker. This opportunity to participate in the process will allow you to determine for yourself what or if any changes should be made. If interested, I encourage you to contact the Medina County Board of Elections at 330.722.9278. Just a little something nice you can do for your country.



**SHARON A. RAY** 

**State Representative** House District 69

> 614-466-8140 Rep69@OhioHouse.gov

77 South High Street / Columbus, Ohio 43215

PAID FOR BY SHARON RAY FOR REPRESENTATIVE



State Representative Sharon Ray (R-Wadsworth) recently received the Robert E. Hughes Award from the bipartisan Ohio Association of Election Officials (OAES) for her commitment to improving Ohio's election process. The Ohio Association of Election Officials also awarded the Jack Wolfe Memorial Award to State Representative Bride Rose Sweeney.

The OAES is a bipartisan organization representing the members and employees of Ohio's county boards of elections, their directors and deputy directors.



# FROM YOUR TREASURER



OHN BURKE

# **TOP SCAMS TO WATCH OUT FOR IN 2022**

As Medina County Treasurer, I often receive phone calls from residents regarding scams from disreputable sources concerning taxes, unclaimed funds, and fraudulent communications from what appears to be a government entity. Consequently, I thought it might be a good idea to report on the most common scams being used to fleece the public and provide some safety tips on how to avoid being scammed.

Cyber criminals continue to take advantage of the public during the COVID-19 economic crisis. The pandemic has caused increases in scams and experts warn that this trend will continue into 2022. In a recent education course I took on phishing scams, it was reported that 12 adults become victims of cybercrime every second in the United States.

### **PHISHING**

This scam uses unsolicited emails that try to trick you into providing your personal and financial information. Scammers often send emails posing as a government entity. What they want you to do is open the email at which time they infect your computer with a virus and collect information off your computer. The scammers will appear to be the IRS or another government agencv, or a software vendor like Microsoft. They usually try to convince you that you have an outstanding bill or debt and need to immediately call them and make a payment.

### **TIP**

DO NOT click on any email claiming to be the IRS or other government entity or software vendor. Check the email address from which it was sent to make sure it is the



official website or address. For example, official IRS websites have a URL address beginning with www. irs.gov. Scammers often alter this slightly to make it appear like a legitimate government address. Also, the IRS will never contact you by email or text messaging to request that you update your personal information or verify your Social Security or credit card number. Their procedure is to mail to your home appropriate correspondence or a tax bill. If you receive an unsolicited email that appears to be from the IRS report it to the government at fishing@irs.gov.

### **IRS PHONE SCAMS**

Another scam, especially during tax season, involves calling taxpayers pretending to be IRS agents. The caller will try to convince you that there is an outstanding tax debt due. They may sound legitimate and convincing and may even use fake names and false IRS identification numbers to sound legitimate. They may alter the caller ID number on your phone to make it look like the IRS.

They usually ask for immediate payment by credit card or by some method of electronic payment. The scammers may even try to try to threaten the taxpayer with garnishment of wages, jail time, or arrest by the local sheriff.

### TIP

The IRS or government agency never call taxpayers demanding payment on the spot for an outstanding tax. The IRS will never require you to use a specific payment method such as a credit card or electronic check and never threaten to bring law

enforcement to arrest you for not paying. Do not respond to such scams and if you receive a call like this hang up immediately contact the U.S. Treasury Inspector General for the tax administration at 800-366-4484 to report the call.

### FRAUDULENT TAX PREPARERS

Many people use a tax service to prepare their tax returns. Unfortunately, there are some dishonest preparers out there who will prepare tax returns with the intent of committing refund fraud or identity theft. They may use emails, phone

calls, and mail to lure victims by promising larger than normal tax refunds. You should be suspicious of anyone who promises a big tax refund or asks for your Social Security number or banking and tax information over the phone or by email.

### TIP

before selecting a tax preparer you should always ask them for their IRS Preparer Tax Identification Number (PTIN) and verify it with the Director of Federal Tax Return Preparers at www.irs.gov

### **UNCLAIMED FUNDS**

My office assists residents in collecting unclaimed funds from the State Department of Commerce. We contact residents who have unclaimed money by mailing them a notice or by phone call. We offer to send them by mail the official form to collect their money which they then sign and send to the Ohio Department of Commerce. We never charge a fee to help them collect their money. Some scammers will call residents and claim to have found such unclaimed monies and will offer to assist the resident in collecting

CONTINUED ON NEXT PAGE



### **SCAMS TO WATCH OUT FOR**

>> CONTINUED FROM PAGE 8

it for a fee or percentage of the money returned.

### TIP

If you receive a solicitation call to help you get unclaimed funds for a fee, hang up and call the Medina County Treasurer's office at 330-725-9748 or the Ohio Department of Commerce at https://com. ohio.gov/unfd to verify your amount and get the form to collect your money.

### **VACCINE SCAMS**

During COVID-19 many scammers used advertisements to promote early access to the vaccine. They make phone and email solicitations to supposedly help check eligibility for receiving a vaccine and charge a fee to be placed on a waiting list for the vaccine. U.S. or state government agencies will never contact you in this manner or for these reasons.

### TIP

Always consult your state or local county health department website for up-to-date information about vaccine disbursement and authorized vaccine distribution. Do not provide credit card, Social Security, or bank information to someone that contacts you by phone, email, text, or through social media.

### PROTECTING YOUR MONEY

Most banks and financial institutions go to great lengths to ensure the safety of your accounts and money. However, individuals need to be diligent in protecting their bank accounts and savings. Here are a few tips to protect your hard-earned money.

### TIP

Check your accounts regularly to ensure your transactions, purchases and withdrawals are legitimate and authorized. If a transaction appears



wrong, you should contact your financial institution immediately.

### TIP

Set up account alerts with your banking institution to notify you about account activity. For example, you could set up an alert for any time more than \$300 is spent from your account. Then you can check to see if those transactions are a legitimate authorized activity.

### TIP

Don't share your account information, such as Social Security, credit card, or bank account number, with anyone who contacts you by phone or online. If you receive such a phone call, text, or email you should contact your financial institution by using their official website or official phone number on the back of your credit card to verify the request or check to see the warning is legitimate.

### TIP

Be careful of unsolicited requests for money from friends or businesses that you have relationships with. Such requests usually ask you for immediate action on providing financial assistance for someone you know. This should raise red flags and you should not respond until you have verified the request was really made by a friend or business.

the website you are using is legitimate and has a web address that starts with http:// which indicates the website takes extra measures to secure your personal payment information. Sometimes scammers slightly alter the web address. For example. Http:// would not be a secure website address. Also check to see if a tiny locked-padlock symbol appears on the merchant's website page. This indicates the merchant uses secure technology for transactions.

### TIP

When making online purchases or banking transactions always use a secure private Wi-Fi connection. Be aware that shared or public Wi-Fi connections are unsecure, and hackers may be able to access your private banking information on a public Wi-Fi.

### TIP

Always set strong passwords using at least eight characters in length including a mix of upper- and lower-case letters, numbers, and special characters. Protect your passwords — do not post things like birthdays, addresses, mother's maiden name, etc. on social media.

By following these simple steps, you can help protect your identity information and banking accounts from being compromised by thieves and scammers. I hope you have found some of these tips to be helpful.

# What is CarePatrol?

By: ANTHONY COLEMAN, Certified Senior Advisor

CarePatrol is the nation's largest senior placement organization that helps families find independent living, assisted living, memory care, in-home care and nursing homes. We are professionals who have earned a National Certified Senior Advisor Certification (CSA) and because of our experience and superior training we are able to help our clients find the safest option and offer peace of mind for the entire family.

We understand that not all communities are created equal, some are better equipped to care for your loved ones needs. You can trust CarePatrol because care options in our network go through our rigid screening process, which includes evaluating the care and violation history of each facility.

Our advisors do not give random lists of communities to families. Instead, we educate our families on the communities we highly recommend based on your loved one's care needs, budget, and location preference in order for our families to make an informed decision.

Next, we accompany families on tours to help alleviate any stress of not knowing what questions to ask and to ensure our families feel comfortable with their decision. After your loved one transitions into their new home, we follow up with the family to confirm everything is going well.

Our advisors can also offer guidance regarding state or federal funding options that can help pay for assisted living and education is offered regarding the Veterans Aid and Attendance program for qualifying veterans. Finding care is the top priority, but our advisors can refer the family to a variety of senior care professionals including: Elder law attorneys, financial planners, realtors, and moving companies. If we can be of service, please reach out to us at 440-387-5180.





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# COMMISSIONERS' CORNER



### 'Betty White Challenge' Benefits Medina County Animal Shelter





With the recent passing of beloved actress, comedian, and animal advocate Betty White, many people were inspired to donate to local animal rescue organizations in her name — known as the "Betty White Challenge."

The Medina County Animal Shelter is one of the fortunate rescue organizations to receive donations in White's name. Lea Jordan reached out to the Animal Shelter through the county's website asking how to donate to the shelter in White's honor.

Assistant County Administrator Amy Lyon-Galvin thanked Jordan for her generosity and responded to her inquiry with the information she was seeking.

Jordan replied, "I am so happy to be able do this. I got my rescue from this shelter, and he has been my godsend and BFF ever since. I am so fortunate for your rescue, and I can't thank you all enough for saving these sweet fur babies."

Additionally, Jordan sent along a picture of Bubby who she rescued from the Medina County Animal Shelter 13 years ago.

Lyon-Galvin told Jordan she is glad that Bubby found a happy, forever home with her. "It's stories like this that warm the heart," Lyon-Galvin said.

Donations are still being accepted in honor of White. Checks should be made payable to the Medina County Animal Shelter and mailed to: Medina County Animal Shelter, c/o Medina County Commissioners, 144 N. Broadway St., Suite 201, Medina, OH 44256.

## County Strengthens Volunteer Services for Seniors

# Medina County Office for Older Adults Partners with Faith in Action Medina County Caregivers

The Medina County Office for Older Adult (MCOOA) and Faith in Action Medina County Caregivers (FIA) are excited to announce a new partnership.

In an effort to strengthen senior services within Medina County, FIA reached out to MCOOA with an innovative proposal wherein the non-profit's volunteer services would be administered by the county agency.

The OOA agreed to take all FIA referrals, beginning Tuesday, Feb. 1, 2022. The agency will continue to provide the same high level of service that FIA is known for.

Volunteer services include in-county transportation, errands and small chore work for seniors in need. Medina County Senior and Adult Foundation (MCSAF), the non-profit created to support MCOOA, will begin overseeing FIA fundraising events such as "Dancing with the Medina Stars" and the "Twin Sizzler."

"MCOOA is excited to add to the wonderful services that FIA has provided for more than 20 years.

"We will continue to match seniors with community volunteer services. "We are happy to welcome current FIA seniors and volunteers to MCOOA." said Laura Toth, MCOOA Director.

For more information, please contact MCOOA at 330-723-9514.

**MORE COMMISSIONER NEWS ON PAGE 12** 





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## FROM YOUR AUDITOR



**MIKE KOVACK** 

# Property Appeals Being Accepted

Think your property value is too high? Do you have specific information to support your claim? If so, you may want to consider filing a formal appeal of your valuation with the Medina County Board of Revision (BOR). The deadline to do so is March 31. Once filed a hearing will be set up for you in front of three members of the Board of Revision (BOR). The Board will use your information, plus information they research themselves, to set the market value of your property. To file your complaint log on to www.medinacountyauditor.org; click on "Real Estate" and then click on "Board of Revision." You can also call the auditor's office at 330-725-9753 or toll free at 1-844-722-3800, extension 9139, for a paper application or for more information.



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### Auditor's Office Weights and Measures Department Helps to Protect Consumers



High school seniors help design the state-required seals that go on all the county's measuring devices.

It's hard to be a smart consumer today. You think about the products you buy and the amount you can spend. Can I afford this? Is this the best buy? Am I getting my money's worth? The Medina County Auditor's Office Weights & Measures Division helps you out by conducting testing throughout Medina County to make sure you get your money's worth!

Almost everything we buy is sold by weight, volume, length, count or measure. Think of examples... a dozen eggs, a gallon of milk, a liter of pop, a yard of fabric, a pound of hamburger, a cord of firewood. Without standard measurements, it would be difficult to do even simple things, like using cookbooks, buying carpeting, laundry detergent or fabric.

"The Medina County Auditor's office is responsible for testing the accuracy of weighing and measuring devices used in the purchase and sale of commodities," said Auditor Kovack. "This is to ensure fairness in the market place."

The time-tested methods of verifying weight, volume and pricing are being replaced by computerized devices. As UPC pricing and computers are replacing price stickers, customers receive faster service but they cannot visually verify each item's price. Therefore, Weights and Measures officials and merchants must work harder to provide customers with pricing and measuring confidence.

"All Weights and Measures inspectors are required to receive training and certification from the Ohio Department of Agriculture, Division of Weights and Measures. Inspectors must pass a series of 18 tests and two exams, as well as attend 18 hours of continuing education classes per year to maintain their certification," said Brian Lanning Snyder, Deputy Auditor for Weights and Measures.

Medina County is very responsive to calls. Upon receiving a complaint, a Weights and Measures official will usually respond to complaints within 24 to 48 hours. If an error is found, the facility's equipment may be temporarily shut down or the operators may be fined. Records are maintained for all reported complaints.

To increase Weights and Measures awareness among consumers, Auditor Kovack participates in a variety of outreach or educational programs to help explain the role of the county sealer and the protection consumers and merchants receive. The purpose of these events is for citizens to realize they have rights as well as responsibilities in the market place.

As part of this effort, the Auditor each year puts a call out to high school seniors to help design the state-required seals that go on all the county's measuring devices. A total of 12 different designs are picked from a pool of more than 100 entries across the county. This year's crop of talent was as great as ever. So next time you notice a seal on a device with Auditor Mike Kovack's name, look closely for a local student's name also. They, along with Auditor Kovack, are helping to ensure you get equity in the market place!

# FROM YOUR VETERANS OFFICE



**ED ZACKERY** 

# Vietnam Commemoration Day and Agent Orange Claims

By: ED ZACKERY, Medina County Veterans Service Office



March 30th is Vietnam Commemoration Day in Ohio. And here in Medina County we will honoring the men and women that served during the Vietnam War with a Commemoration Ceremony. The ceremony will take place at 9:30am at the Medina County Vietnam Veteran Memorial at 210 Northland Dr. Medina, Ohio.

Immediately following will be a luncheon from 11:00am to 1:30pm at the Medina County Veterans Memorial Hall, 620 North Broadway, Medina, OH 44258. Vietnam Era Veterans are free, guests are \$5.00. You must RSVP for the luncheon, please call (330) 722-9368 to RSVP for the luncheon.

Fifty years ago, during the Vietnam War the US stopped using Agent Orange in that country. It shipped 1.1 million gallons of the chemical to Johnston Island for disposal that year. However, the South Vietnamese continued to use a non-tactical version of the substance throughout the rest

of the war. If you served in Vietnam during the war or within 12 nautical miles off the coast of Vietnam it is presumed that you came in contact with the Dioxin known as Agent Orange.

There are seventeen presumptive conditions that if you suffer from can be claimed for service-connection with the Department of Veterans Affairs (VA).

Most of these illnesses can be at anytime in your life unless noted below. Chronic B-cell Leukemia, Hodgkin's Disease, Multiple Myeloma, Non-Hodgkin's Lymphoma, Prostate Cancer, Respiratory Cancers (including lung cancer), Soft Tissue Sarcomas, AL Amyloidosis: Chloracne under our rating regulations, it must be at least 10% disabling within 1 year of contact with herbicides, Diabetes Mellitus Type 2. Ischemic Heart Disease. Parkinson's Disease, Peripheral Neuropathy, Early Onset: under our rating regulations, it must be

at least 10% disabling within 1 year of contact with herbicides, Porphyria Cutanea Tarda under VA's rating regulations, it must be at least 10% disabling within 1 year of contact with herbicides, Bladder cancer, Hypothyroidism, Parkinson's-like symptoms.

If you have an illness, you think is caused by contact with Agent Orange—and you don't see it listed here—you can still file a claim for disability compensation, it will take a medical nexus if it is not on the presumptive list above.

If you are a Veteran having thoughts of suicide—or you are concerned about one—free, confidential support is available 24/7. Call the Veterans Crisis Line at 1-800-273-8255 and press 1, text to 838255, or chat online at VeteransCrisisLine.net/Chat.

If you have any questions about Agent Orange Claims or any of your veterans benefits, feel free to contact us at 330-722-9368.

### Our Veterans Benefits Briefs are back Sign up now, dinner included!

WHEN: Saturday, April 2nd

WHERE: Medina County Veterans Memorial Hall

620 North Broadway | Medina, OH 44258

TIME: Dinner at 6:00; Seminar starts at 6:30

### Learn About Your Veterans Benefits

- County & State Benefits
- VA Health Care (in-homecare)
- VA Compensation
- VA Pensions (Aid & Attendance)
- VA Pension for Widows
- VA Burial Benefits

### Presented by: Medina County Veterans Service Office

Sponsored by: Disabled American Veterans (DAV) Chapter #72 AMVETS #1990 American Legion #202 Vietnam Veterans of America #385

> You Must RSVP NLT March 25, 2022 Call: 330.722.9368

Oinner will be provided, (Limit 50 people)

### **COMMISSIONERS' CORNER**

>> CONTINUED FROM PAGE 10

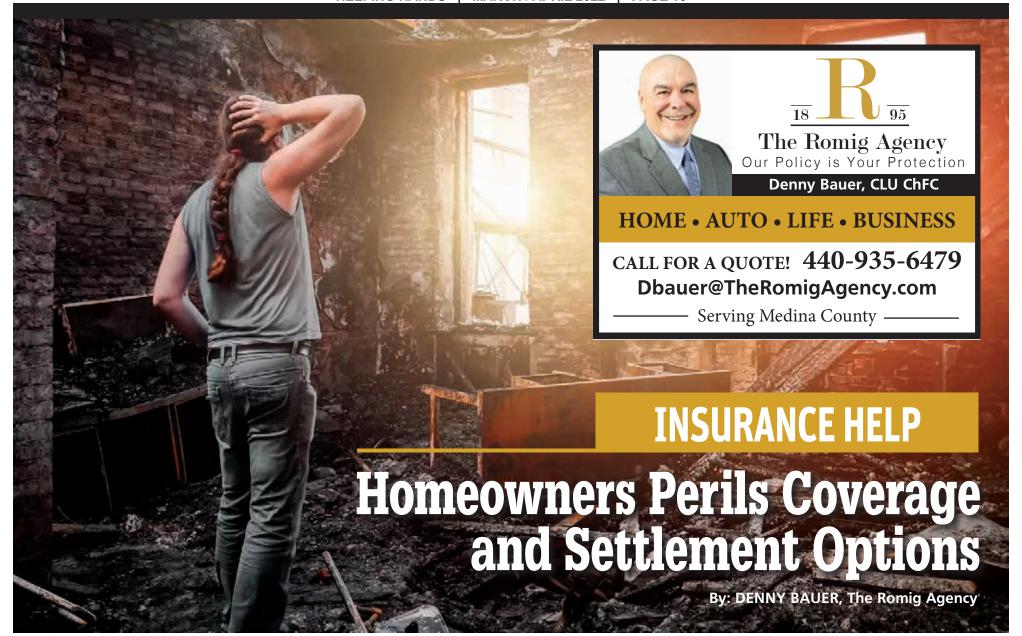
### **HELP WITH YOUR TAXES**

The Medina County Office for Older Adults (MCOOA) has announced that AARP has agreed to do 2021 taxes for seniors. However, taxes will be done on a condensed version compared to prior years.

### THE FOLLOWING APPLY

- Taxes are being done at the Medina County Library.
- Taxes will be done through Wednesday, April 13.
- Seniors must pick up and complete a pre-appointment packet which can be picked up at the MCOOA prior to their visit to the library.
- Seniors must bring all of the following with them at the time of their appointment at the library:
  - A. Completed pre-appointment packet.
  - B. Driver's License.
  - **C.** Social Security Card for everyone included on the Tax Return.
  - D. 2019 and 2020 Tax Returns.

Please call the MCOOA at 330-723-9514 for more info.



When it comes to your home and auto insurance policy it's the little things that can make a difference between a good policy and great policy. Because everyone wants to get the most for their insurance dollar, I thought I would do a series over the next few issues and list some key concepts and terms that you should be aware of as you review your insurance policies. If you have questions, your agent should be able to help clarify the details in your policy, or please contact me and I can clarify details for you.

### **FOR HOME INSURANCE:**

How your insurance provider determines if you have a loss to your property is called "Perils Coverage." There are two kinds of perils coverage most often found in homeowners insurance. "Named Perils" and "Open Perils." Let's start with named perils. In the insurance industry, a named peril is a term used to define a specific type of damage or loss that's stated by "name" in your policy. What does peril mean in insurance? Typically, in order for coverage to exist for a claim, it must be caused by a peril that's covered under the policy.

Take an accidental fire as an example of a named peril. If a sudden fire in your kitchen were to destroy your stove, cabinets and floor (basically your whole kitchen) your claim would likely be covered, because fire is a named peril in the policy and is a covered cause of loss.

### Here's some examples of named perils:

- Fire
- Lightning
- Hail or Windstorm
- Explosion
- Aircraft / Aircraft Debris
- Smoke
- Water
- Falling Objects (Tree Limbs, Power Lines)
- Theft

With a named peril policy, coverage will only be applied to the specific risks named within that policy. Named peril policies are coverage for those looking to add further "a la carte" coverage to better protect their personal property. For instance, let's say you have a retail business in a city that is prone to protests and unruly behavior. You can add "Riots" as a named peril.

Named perils coverage is optimal for those that want to pick and choose the types of perils that they need. It's great because you're able to select the coverage options that work for you. Depending on the insurance agency, some will only offer pre-packaged policies that can force your premium up for coverage you don't want or need. So just be aware of how your insurance provider handles things.

"Open" or "All Perils," can refer to your personal property or home / dwelling, and only specifies stuff that isn't covered. The best policies cover both the dwelling

and personal property with "All Perils" coverage. Personal property includes items such as: furniture, clothing, computers and collectibles to name a few. Reading your policy will help you determine what coverage you currently have.

With open peril coverage, your personal property can be better protected because you're covered for everything except the specifically excluded cause of loss listed in the contract. And if you're hoping to add coverage for a named item, you may be able to add that additional coverage as a "rider" or "endorsement" to your open perils policy. One example might be the purchasing of additional earthquake coverage, which is an excluded cause of loss under the homeowners policy. You'll likely pay a higher premium, but you'll be insured with the coverage you need.

### REPLACEMENT VALUE VS. ACTUAL CASH VALUE:

Once your insurance company determines if you have a loss, they then decide how the loss will be covered. Let's stay with the topic of Homeowners insurance. Depending on the choices you made when you began your policy makes a difference on how the claim will be settled. Two basic settlement options are replacement cost or actual cash value. During a claim settlement replacement cost is replacing old for new. If you have a fire inside your

# IRA BENEFICIARIES:

# What do They Need to Know About Taking Distributions

The new SECURE Act was signed into law on December 20, 2019. For those individuals who die after December 31, 2019, the new SECURE Act will affect many aspects of your retirement plans (IRA's 401k's, etc).

Prior to the SECURE Act, most beneficiaries of an inherited IRA could opt to receive distributions from the IRA over their expected lifetime. The beneficiary must pay income tax on distributions from an IRA. Therefore, this "stretch" over their lifetime enabled the beneficiary to defer the taxable income over their life expectancy. In addition, the IRA could continue to grow over that time period as well.

However, the SECURE Act now requires the IRA distributions for most beneficiaries to be completed within ten years after the IRA owner's death. The result is that the income taxes get paid on those funds much sooner (10 years rather than over a lifetime). In addition, the distributions will be much larger than if they were stretched over a lifetime thereby possibly causing a beneficiary to be taxed in a much higher tax bracket.

Certain beneficiaries are not subject to the 10-year distribution rule. For example, minor beneficiaries may receive their IRA distributions based on life expectancy until they reach the age of majority. Disabled or Chronically III

beneficiaries may receive their IRA distributions based on their life expectancy. Spousal beneficiaries may "roll over" the IRA to their own IRA allowing the surviving spouse to defer minimum distributions until they reach age 72 and then calculate their distributions based on their life expectancy.

If you have charitable inclinations, it is important to note that qualified charitable beneficiaries will continue to avoid paying income tax on the distributions from retirement plan benefits. Considering the more egregious SE-CURE Act tax consequences resulting to individual beneficiaries, the charitable beneficiary becomes much more attractive. IRA owners can direct their lifetime required minimum distributions directly to a charity to avoid paying income taxes on those lifetime distributions. In addition, the IRA owner can name a qualified charity as the death-time beneficiary of the IRA and that charity will receive the corpus of the funds in the IRA without paying income taxes as an individual beneficiary would have to pay.

It is always a good idea to stay updated on your beneficiary designations. However, now more than ever, you should review your current retirement plan and beneficiaries to understand the significant changes resulting from the SECURE Act.

By: ANN SALEK, Certified Elder Law Attorney (CELA) Critchfield, Critchfield & Johnston



**ANN SALEK** 

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### INSURANCE HELP >> CONTINUED FROM PAGE 13

home and severely damages all your furniture, they will replace with new furniture without regards to depreciation.

A number of insurance companies will settle a claim based on what is called actual cash value. I also see it termed as "scheduled value." Settlement of a claim for the dwelling or the property inside, settled at actual cash value means they take into account depreciation based on age and condition. If given the choice, always choose the replacement cost settlement option. You will always think your "stuff" is worth more than the insurance company is giving you if your settlement option is actual cash value. Your policy will indicate how it will settle a property claim and if you are not sure, ask your agent.

In conclusion, although these insurance concepts might seem trivial, they are essential to how your policy will react at claim time. Understanding these concepts will also help you make the best choice in choosing the best policy for you.

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Getting water out of your basement and fixing the underlying problems are two of the most important things you can do to protect the value of your home.

Not only does a wet basement feel and smell nasty, it poses a great risk to your home's value. Left unchecked, basement moisture can ruin floors and walls, encourage mold, even damage roofing.

Some wet basements are easy to cure simply by clearing gutters and by diverting gutter water away from the foundation. But if the problem comes from other sources—water flowing toward the house on the surface, seeping in from underground, or backing up through municipal storm drains—you must take more aggressive action.

### HERE ARE EIGHT STRATEGIES TO KEEP WATER OUT OF YOUR BASEMENT.

# [1] ADD GUTTER EXTENSIONS

If downspouts are dumping water less than 5 feet away from your house, you can guide water farther out by adding plastic or metal gutter extensions. But extensions

aren't the neatest or most effective long-term solution, especially if you're likely to trip over them or run over them with a lawn mower. Permanent, underground drain pipe is invisible and ca-

pable of moving large quantities of gutter runoff much farther from your house.

For about \$10 a foot, a landscaper or waterproofing contractor will dig a sloping trench and install pipe to carry the water safely away.

### [2] PLUG GAPS

If you see water dribbling into the basement through cracks or gaps around plumbing pipes, you can plug the openings yourself with hydraulic cement or polyurethane caulk for less than \$20.

Plugs work when the problem is simply a hole that water oozes through, either from surface runoff or from wet soil. But if the water is coming up through the floor, or at the joint where floor and walls meet, the problem is groundwater,



and plugs won't do the trick.

### [3]

### **RESTORE THE CROWN**

If the gutters are working and you've plugged obvious holes, but water still dribbles into your basement or crawl space from high on foundation walls, then surface water isn't draining away from the house as it should.

Your house should sit on a "crown" of soil that slopes at least 6 inches over the first 10 feet in all directions.

Over time, the soil around the foundation settles. You can build it back with a shovel and dirt. One cubic yard of a water-shedding clay-loam mix from a landscape supply house costs around \$30 (plus delivery) and is enough for a 2-foot-wide, 3-inch-deep layer along 57 feet of foundation

### [4] RESHAPE THE LAND-SCAPE

Since your home's siding slightly overlaps its foundation, building up the crown could bring soiland rot and termites--too close to siding

for comfort: 6 inches is the minimum safe distance. In that case, create a berm (a mound of dirt) or a swale (a wide, shallow ditch), land-scape features that redirect water long before it reaches your house.

In small areas, berms are easy; a landscape contractor can build one for a few hundred dollars. On bigger projects, berms make less sense because you'll have to truck in too much soil. In that case, dig a swale (about \$1,000). Once landscaping grows in, berms and swales can be attractive features in your yard.

# [5] REPAIR FOOTING DRAINS

If water is leaking into your basement low on the walls or at the seams where walls meet the floor, your problem is hydrostatic pressure pushing water up from the ground.

First, check whether you have footing drains, underground pipes installed when the house was built to carry water away from the foundation. (Look for a manhole or drain in the basement floor or a cleanout pipe capped a few inches above the floor.)

If the drains are clogged, open the cleanout and flush the pipes with a garden hose. If that doesn't work, a plumber with an augur can do the job for about \$600.

### [6]

### INSTALL A CURTAIN DRAIN

If you don't have working footing drains, install a curtain drain to divert water that's traveling underground toward your house.

A type of French drain, a curtain drain is a shallow trench--2 feet deep and 1.5 feet across--filled with gravel and perforated piping that intercepts water uphill of your house and carries it down the slope a safe distance away.

If the drain passes through an area with trees or shrubs,

CONTINUED ON PAGE 17



# WHERE DO YOU WANT TO LIVE?

From: WESTERN RESERVE MASONIC COMMUNITY

Have you ever heard the acronym CCRC? It stands for "continuing care retirement community." As senior adults are planning a move to for their retirement years, a CCRC is an excellent decision. A continuing care retirement community is designed to support you during all phases of life. A typical CCRC is composed of independent living, assisted living, skilled nursing to include rehabilitation and memory care. Since you can't predict what your health needs will be, knowing that you will be cared for without ever having to make another move can be very comforting.

You also need to consider what type of a lifestyle interests you. Do you want to be part of a walking group? You can have that. What about a knitting group, a bible study group or even bird watching? May you enjoy lunches or dinners out in the Medina area? You will find those activities and so much more. WRMC wants you to enjoy living on the campus.

Western Reserve Masonic Community (WRMC) the only CCRC in Medina County,



Ohio is celebrating its 20th anniversary! March 5th marks 20 years. The campus was built in 1998 by the prior owner, The Oaks of Medina. The Oaks is a Methodist based senior living company with its first campus in Sebring, Ohio. They also owned the original skilled nursing facility called Sara Lee Nursing Home in Wadsworth, Ohio. They intended to build a new Continuing Care Retirement Community (CCRC) and relocate the residents and staff from Sara Lee to the new facility.

The campus was initially intended for Sharon Center, Ohio. However, zoning and access became an issue. The previous owners then arranged a land swap and purchased a 229 acre property on 4931 Nettleton Road in Medina Township.

Before being developed, the property was primarily wooded. Sixty acres are fully developed. The rest remains as it was at the time of purchase.

Near the completion of the project, there was a fire on the

roof of building four. This significantly altered the opening date due to substantial damage to the nearly completed building. The campus was unable to recover.

Western Reserve Masonic Community, Inc. was formed in May, 2001. The Ohio Masonic Home fully completed the purchase on March 5, 2002 and changed the name to Western Reserve Masonic Community.

Now it's March 2022, twenty years later and WRMC is

undergoing a major expansion project. There will be new independent living apartments in a variety of sizes and floorplans as well an all new skilled nursing and rehabilitation rooms.

If you ask the community members where they see the biggest changes, they will tell you the community center. The chapel is now becoming the community center. The community center will be available for use by the WRMC community members. It can also be used by organizations in the greater Medina area. With an exterior door that opens off of the parking lot there would easy access permitting outside organizations the opportunity to rent the space. Currently this is still a hard hat area, but it won't be long before the doors will open and everyone will get a first look. The community members are watching with massive attention to detail and a desire to learn about every step of the construction process. WRMC will tell you it's "the best show in town."

**CONTINUED ON NEXT PAGE** 

### **HOME HELP**

consider switching to solid pipe to reduce the risk of roots growing into the piping and clogging it. Cost: \$10 to \$16 per linear foot.

### [7] **PUMP THE WATER**

If you can't keep subsurface water out, you'll have to channel it from the inside. To create an interior drain system. saw a channel around the perimeter of the floor, chip out the concrete, and lav perforated pipe in the hole. The pipe drains to a collection tank at the basement's low spot. where a sump pump shoots it out of the house.

Starting at about \$3,000, an interior system is the best and least disruptive option in an unfinished basement with easy access. It's also a good choice if your yard is filled with mature landscaping that

### >> CONTINUED FROM PAGE 15

digging an exterior drainage system would destroy.

### [8] **WATERPROOF THE WALLS**

Installing an interior drainage system gets the water out but doesn't waterproof the walls. For that, you need an exterior system: a French drain to relieve hydrostatic pressure and exterior waterproofing to protect the foundation.

It's a big job that requires excavating around the house, but it may be the best solution if you have a foundation with numerous gaps. It also keeps the mess and water outside, which may be the best choice if you don't want to tear up a finished basement.

The downside, besides a price tag that can reach \$20,000, is that your yard takes a beating, and you may need to remove decks or walkways.

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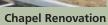
330.725.4408

### WHERE DO YOU WANT TO LIVE?



If you are ready to consider making a move, please consider a continuing care retirement community. Western Reserve Masonic Community could be the place for you. Whether you are ready to move now or you are looking toward the future, please check out WRMC. A sales representative will give you a tour and answer any of your questions. You will quickly understand why WRMC is "the best show in town."







# Stay Active and Fulfilled this Winter!



Western Reserve Masonic Community is a vibrant community that ignites an active lifestyle and empowers those who are young at heart.

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- Pathways memory care center
- State-of-the-art rehabilitation and licensed therapists
- Exceptional dining, amenities and hospitality
- Independent living expansion featuring 56 new luxury apartments



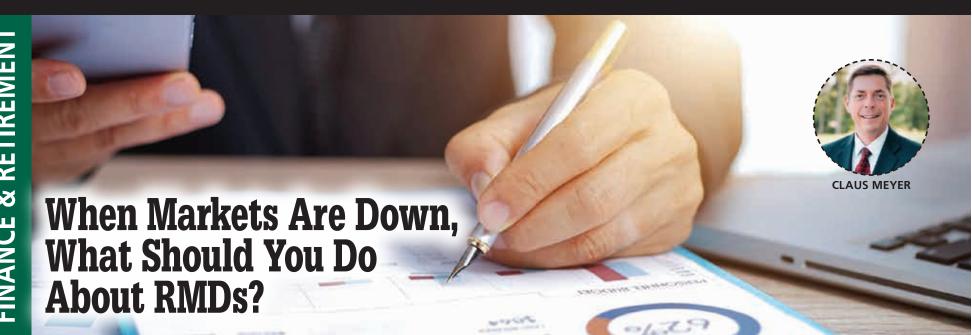
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By: CLAUS MEYER, Certified Financial Planner,™ Retirement Income Certified Professional ™ with Raymond James

### **RAYMOND JAMES**

To ensure that tax liabilities aren't deferred indefinitely, investors are obligated by the IRS to take required minimum distributions (RMDs) from most retirement accounts. For those born after June 30, 1949, RMDs begin at age 72; for those born earlier, RMDs begin at age 70½.

Volatile markets add a layer of complexity to taking these distributions, however. As the RMD amount is determined by the retirement account's value at prior year-end as well as your life expectancy, a quick downturn in the stock market at the beginning of the year can cause a lot of stress for individuals who are then required to take a distribution – and who face a steep 50% penalty if they don't.

It's not a simple topic. However, there are a few considerations and strategies to bear in mind when thinking about your RMDs amid volatile market conditions.

# IF THIS IS YOUR FIRST RMD, YOU HAVE THE OPTION TO DELAY

Normally, RMDs must be taken by December 31. However, your first RMD can be delayed until April 1 of the year after you reach the relevant RMD age (72 if you were born

after June 30, 1949; 70½ if born earlier). Those extra months can provide a bit of flexibility in timing, allowing for market conditions to potentially stabilize or improve before you take a withdrawal from the account in question.

However, keep in mind that if you delay your first RMD into the year after reaching your age trigger, you'll still need to satisfy that year's RMD before December 31 – meaning you'll be taking two distributions within the same calendar year. This means more taxable income, which may push you into a higher marginal tax bracket or increase certain costs such as Medicare premiums.

Bottom line: a bit of flexibility in timing can be a positive, but be sure you've thought through the tax implications.

# IF YOU'RE STILL WORKING, YOU MAY HAVE THE OPTION TO DELAY

If you've reached the age of taking RMDs but are still working, you may be able to defer taking the RMD from your current employer's retirement account. The IRS generally allows your first RMD from an employer's retirement plan – such as a 401(k), 403(b) or profit-sharing plan - to be

taken by April 1 in the year after you retire, provided that your company allows you to delay past normal RMD age and you own less than 5% of the business.

Much like the first RMD-delay option noted above, you'll want to think through how taking two RMDs in the next calendar year might affect your tax situation.

### DIFFERENT ACCOUNTS HAVE DIFFERENT RULES

If you have multiple individual retirement accounts (IRAs), you have the option to withdraw the total RMD amount owed for all of your IRAs from one or more of them, rather than taking out each RMD from its specific account. A similar rule applies with 403(b) accounts. However, RMDs from other types of retirement plans like 401(k) and 457(b) plans have to be taken separately from each account. Talk to your financial professional to determine where you have location flexibility and where you don't.

### USE CASH, IF AVAILABLE

If you're already holding cash in an account you have to withdraw from, take advantage of it. Instead of selling investments at reduced values, simply request the cash out of the account to satisfy the RMD.



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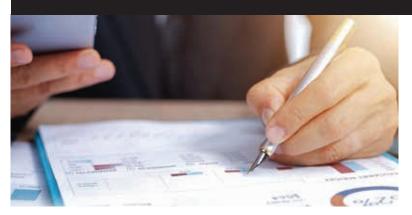
### IF THERE'S NOT ENOUGH CASH, SELL THOUGHTFULLY

Hopefully, you have an appropriate asset allocation that has a mix of asset types – including stocks and bonds – tailored to your individual risk tolerance. If that's the case, you and your financial advisor can discuss which assets would be best to sell to satisfy the RMD amount, hopefully avoiding locking in losses on positions that have suffered the worst.

### FOR THE CHARITABLY MINDED, QCDS ARE AN OPTION

If you don't need the income yourself and have a cause close to your heart, you can take a qualified charitable distribution (QCD), which allows you to donate up to \$100,000 to charity from your IRA and have it count toward your RMD. This strategy won't help if you need to sell investments to raise cash, but

**CONTINUED ON NEXT PAGE** 



# RMDs?

>> CONTINUED FROM PAGE 18

it will help on taxes, as the gift won't be included in your taxable income (even though it fulfills your RMD).

### IF YOU DON'T NEED THE INCOME, CONSID-ER AN IN-KIND DISTRIBUTION

Another option if you don't need the cash flow - an "inkind distribution." This involves requesting that securities in your IRA be transferred to your after-tax brokerage account - which is particularly beneficial if you're holding a position you don't want to sell. This strategy doesn't avoid taxes on the RMD, but it can help reduce transaction costs (since nothing is being sold or repurchased) while maintaining your position in the security at all times. Bear in mind that an in-kind IRA distribution will reset the cost basis of your holding.

### REMEMBER, YOU CAN REINVEST

Regardless of which strategy you decide to use, keep in mind that you can choose to reinvest any money you withdrew to satisfy RMDs by moving it to an after-tax brokerage account. This can help provide an opportunity for that money to grow if markets recover. If you're already happy with your specific holdings, however, consider the in-kind distribution strategy mentioned above.

## TURN TO A PROFESSIONAL FOR TAILORED GUIDANCE

Everyone's situation is unique, and there are nuanced strategies for satisfying RMDs that go beyond the approaches covered here. Your tax professional and financial advisor are the best sources for information that's personalized to your specific situation and future goals.

Please note, changes in tax laws may occur at any time and could have a substantial impact upon each person's situation.

### RAYMOND JAMES

Investing involves risk, and you may incur a profit or loss regardless of strategy selected. Raymond James financial advisors do not render advice on tax matters. You should discuss any tax matters with the appropriate professional. Every investor's situation is unique, and you should consider your investment goals, risk tolerance and time horizon before making any investment or withdrawal decision. The cost and availability of Long Term Care insurance depend on factors such as age, health, and the type and amount of insurance purchased. Guarantees are based on the claims paying ability of the insurance company.

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### HEALTH DEPT. NEWS

# Heart Healthy Habits as You Age



Did you know that every 36 seconds, someone in the United States dies from heart disease? According to the Centers for Disease Control and Prevention (CDC), heart disease is the leading cause of death for men, women, and people of most racial and ethnic groups. It can affect people of all ages, but the risk goes up as you age.

There are many factors that increase your chances of getting heart disease. About half of all Americans have at least 1 of 3 key risk factors that could be avoided. Some of these factors include:

- Diabetes
- Diet high in saturated fats and cholesterol
- Excessive alcohol use
- High blood cholesterol
- High blood pressure
- Obesity
- Physical inactivity
- Tobacco use

Having a family history of poor cardiovascular health could also play a role in your chances of getting heart disease. Often times, families share common environments and make similar lifestyle choices. The risk for heart disease increases when heredity combines with

unhealthy factors such as smoking cigarettes and eating an unhealthy diet.

By maintaining a healthy lifestyle, you can help keep your blood pressure, cholesterol, and blood sugar levels normal and lower your risk for heart disease and other complications. Some healthy practices include:

- Eating a healthy diet
- Be physically active
- Be smoke free
- Limit alcohol use
- Know your family history
- Manage any medical conditions
- Know your numbers blood sugar, blood pressure, blood cholesterol

If you're in need of an annual checkup, now's the perfect time to schedule an appointment. Schedule a primary care visit with Medina County Health by calling 330-723-9688, option 1.

The public health mission is to prevent, promote, and protect health. You can trust the Health Department to keep you informed. For more information, visit www.medinahealth.org.

The Medina County Health Department has protected your health since 1918. Services are partially supported by your property tax health levy. Equal opportunity provider.

### **Health Center**

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The Medina County Health Department has protected your health since 1918 and has been nationally accredited since 2015. Services are partially supported by your property tax health levy. Equal opportunity provider. This project is supported by the Health Resources and Services Administration (HRSA) of the U.S. Department of Health and Human Services (HHS) as part of an award totaling \$650.00

### THE SANDWICH GENERATION

### Over 50 Caring for Parents and Adult Children

By: SHERRY CASSILY, Archangels Specialty Home Care

Let's get started with some general points of interest.

- Older adult caregivers providing for aging parents and their own children.
- Prioritize care giving and saving for own retirement.
- Thirty-eight percent of Seniors have adult children living with them.
- Twenty percent have one or both parents living with them.
- Older adults will be caregivers and will need a caregiver soon for themselves.
- Older adult caregivers on average spend 54 hours per week fulfilling their caregiver role
- Older adult caregivers spend on average \$4,012 per year on caregiving which may prevent them from ever retiring.
- Fifty percent face added stress and twenty-five percent experience negative physical and emotional problems due to the stress.

As parents are living longer and children in their twenties require continued care, the "sandwiching" is felt by people who are in the age range of forty to sixty. Many members of AARP are assuming two roles, the children of declining elderly parents and the parents of needy adult children. They become caretakers of the "Silent Generation", (74-91+ yrs. old), and the "Millennials", (23-38 yrs. old).

Members of the "Sandwich Generation" have social media posts expressing their frustration. "I've debated writing this for a while, but I suspect some people may feel the same way." "Do you begin to resent your adult children who still live at home, and you care for their needs?" Fifty-two percent of the "Millennial Generation" have resided with their parents. Millennials often suffer from adult excessive dependence accompanied by social or performance anxiety, depression, obsessive-compulsive disorder, or technology addiction.

While meeting the needs of dependent adult children, the "sandwiched" parents are often the child of elderly parents who are unable to meet their own personal needs. The caretaker begins to wonder, "Does anyone think that modern medicine is keeping people alive longer than intended?" "The hospital keeps patching them up every month or so for the same ailment because they want to live." "But that's exhausting on the caregivers." "I long for freedom and independence."

None of us want to resent our children as they work their way through the early adult years nor do we wish to wonder, "Is modern medicine keeping my parents alive too long?" What is the solution if you find yourself "sandwiched" between a dependent adult child and an aging parent losing the capacity to care for themselves?

### THE GOALS SHOULD BE:

- Adult children who are functioning independently and living apart from their parents.
- Reduce the burden of caring for elderly parents.

- Prepare for your own retirement.
- Schedule time to achieve freedom and independence from the burden of being a "Caregiver".

### HOW TO ACHIEVE THE GOALS:

- Recognize that you are part of the problem when dealing with an excessively dependent adult child. Seek a professional to help you and your adult child develop and execute a measurable plan to achieve independent living for your adult child.
- Schedule an appointment with a home care agency to develop a plan to relieve the stress of being a caregiver for an elderly parent. An economical In-Home Respite Plan is a major benefit in providing relief for the caregiver and provides security for the person being cared for because the care will be in a place they know and feel safe, their home.
- A respite must be in concrete terms. Half of caregivers experience negative effects of stress. A home care agency serves the needs of the family as well as the identified client. The home care agency will often assist in developing a respite plan, but you must identify your needs as well as those of the client and discuss them with the representative of the agency.

Archangels Specialty Home Care LLC will develop a Respite Plan with the family to provide relief from the responsibility of being a caregiver.

Contact Sherry Today! SEE AD ABOVE







# STEVE HAMBLEY Commissioner

144 North Broadway Street Medina, Ohio 44256 (330) 722-9208 SHambley@ohmedinaco.org

# Things People with Developmental Disabilities Want You to Know



March is Developmental Disabilities Awareness Month, a time when we celebrate the importance of inclusion of people with developmental disabilities in all areas of our community. A time to recognize their abilities and, more importantly, what we all can do to make our community a place where people with disabilities are welcomed and embraced as valued citizens.



### So, what do people with developmental disabilities want others in their community to know?

[1]

Treat me as you would your peers. Do not speak down to me. I love a good joke, tease, or challenge just like you.

[2]

Don't speak loudly when you talk to me. Speaking more loudly won't make me understand you better. While people with developmental disabilities have varying degrees of abilities, we are not all necessarily hard of hearing. When speaking to us use clear, simplified language and speak a little slower, not louder.

[3]

Setting expectations helps us fit in. Knowing ahead of time what will happen in a situation helps us prepare. We are more at ease when you describe what you will be doing now, and perhaps the next one or two steps that will follow.

[4]

Please do not call me a kid. People with developmental disabilities range from ages 0-100. [5]

Draw boundaries. Do not allow me to get away with bad behavior—just as you wouldn't allow someone without a developmental disability to behave badly.

[6]

Ask me about my thoughts and allow me the time to answer. Sometimes it may take me longer, but please do not speak for me or put words in my mouth. Please be patience so I can express myself in different situations.

[7]

Please ask if you can help me before acting. Many people just assume I need help, when in reality I am able to do many things myself, again it may just take a little longer. I will ask for help if and when I need it.

[8]

Sometimes I ask a lot of questions. People with developmental disabilities can be very curious about what you are doing and also just about



you. If my questions get too invasive, it's okay to say, "I'm not comfortable with answering that."

[9]

Have fun and enjoy our time together. Be prepared for bluntness as many of us are very honest. Sometimes we may say things that strike a nerve, it's just something we do.

[ 10 ]

We are typically enthusiastic and upbeat. We like to enjoy life. If it becomes overwhelming, it's also okay to ask for a break.

Medina County board of developmental disabilities

Helping with everything from early intervention and education opportunities for children to employment and community inclusive living for adults.

w.mcbdd.org

People with developmental disabilities want to be part of our community. They want to live, learn, work and socialize just like every other person. Knowing the best ways to help them feel welcome is important for all of us. For more information about ways to connect to people with developmental disabilities, visit the Medina County Board of DD website at www.mcbdd.org or call 330-725-7751.



# What is financial elder abuse and what can we do to prevent it?

By: MARIE EDMONDS, Counselor at Law





MARIE EDMONDS, LPA

None of us, of course, believe we will ever be the subject of any "elder abuse." Why would we be? We have our chosen family members or friends in place to help us out, with our finances and if necessary, with our care.

Maybe I should begin by explaining what financial elder abuse may look like. There are three categories of financial elder abuse: financial exploitation, criminal fraud, and caregiver abuse. Financial exploitation is abuse that may not look "fraudulent" but takes advantage of a victim's confusion. For example, a victim may be offered certain products that contain that contain exorbitant fees buried

in the fine print. Criminal fraud is more outrageous than financial exploitation, such as con artists, peddling investment scams, false claims of lawsuits against you (have you gotten those phone calls?), winning a foreign lottery, and identity theft. Caregiver abuse includes theft by a family member or anyone else who is responsible for caring for you. It also occurs when the caregiver forces or tricks you into handing over legal control through durable powers of attorney, revocable trusts or changing title on accounts or other assets.

What can you do to prevent this? Listen to your advisors (or family) who warn you about these potential abuses and be very wary of giving others access to your finances and property. For example, if you add someone's name to an account as a joint tenant "for convenience," that gives them access to your

account right away. It also means upon your death, that account belongs entirely to them, no matter what your will or trust may state.

Before you change your agents under your financial power of attorney or your trustees under your trust, think about why you are doing this. Is this your idea or has someone been pressuring you to make those changes?

There certainly are some safeguards you can incorporate in your planning if you feel that may become necessary in the future. For example, your financial power of attorney can require periodic accountings to you or to someone else should your agent or successor trustee now be acting. You may want to consider requiring a second signature for large transactions, and you can decide how large "large" is. You may want to consider requiring third party approval

for certain types of transactions, like gifts, changes in beneficiary designations and even trust amendments. You can incorporate in both your financial power of attorney and your trust language requiring any determination of your incapacity to be made by your treating physician. A trust may also designate what is called a trust protector to supervise the actions of the successor trustee while you are incapacitated.

However, if you're now thinking that these steps are appropriate or necessary to prevent or make any abuse more difficult, then perhaps you should seriously reconsider your choice of your financial agent or successor trustee.

Talk to your estate planning attorney if you wish to discuss this or have any concerns at all about the persons you have chosen. She would be glad to help you.

# **Upcoming Christian Holy Observances**

### WEDNESDAY, MARCH 2 Ash Wednesday / Start of Lent

**COLOR OBSERVED: PURPLE –** Purple (actually a shade of violet) is the traditional color associated with Lent, which is the 40-day period of time that comes after Ash Wednesday and ends on Easter Sunday.



**COLOR OBSERVED: RED –** Holy Week is the week leading up to Easter Sunday beginning with Palm Sunday. Throughout Holy Week, Christians follow the footsteps of Jesus beginning with His triumphant entrance into Jerusalem and ending with His death on Good Friday.

### SUNDAY, APRIL 17 Easter Sunday

**COLOR OBSERVED: WHITE** – The celebration of Easter Vigil is one of the most important in the liturgical calendar. The bold reds of Good Friday give way to the brilliant whites of Easter.

### **Other Dates to Remember**

THURSDAY, MARCH 17 ......St. Patrick's Day SUNDAY, MARCH 20 ...... First Day of Spring FRIDAY, APRIL 15 ...... Good Friday, Passover Begins SUNDAY, MAY 8 ...... Mother's Day



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**Marie Edmonds** 



Ashley Sorgen

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# **NEWS AROUND TOWN**

# **Lincoln Foundation Donation Supports Hospice of Medina County Reopening**

By: MARY JANE BREWER, Reprinted with permission from cleveland.com and the Sun News



From left, Bill Young, Mike Short and Medina Mayor Dennis Hanwell were on hand to announce a donation from the Thomas and Jill Lincoln Foundation for the reopening of the Hospice of Medina County in-patient facility at Ohio 18 and Windfall Road. The three men are on the Board of Advisors for the foundation.

A very generous donation from the Thomas and Jill Lincoln Foundation was one of the factors leading to the recent reopening of the Hospice of Medina County inpatient facility. On Jan. 17, the facility, located at the corner of Ohio 18 and Windfall Road, opened its doors and beds to patients for the first time in over a year.

Tom and Jill Lincoln set up their foundation in 2012 with the intention of supporting worthy causes in Medina County. The bulk of their estate was funded by Lincoln Electric stock that Tom had inherited and proceeds from property sold to establish Thomas Lincoln Estates.

Lincoln Electric, a Cleveland manufacturer with worldwide facilities, was founded by John C. Lincoln in 1895. According to its website, it is the "world leader in the design, development and manufacture of arc welding products and has 55 manufacturing locations in 18 countries."

Following Jill's death in 2013 and Tom's death in May 2020, the foundation's Board of Advisors -- made up of Medina Mayor Dennis Hanwell, stockbroker Mike Short and attorney Bill Young -- approved a large grant to Hospice of the Western Reserve to be used in Medina County.

Because Jill Lincoln was a nurse and Tom was an avid outdoorsman who hunted and fished, and because he volunteered with the Medina County Sheriff's Office, the Lincoln Foundation was designed to support very specific uses:

- 1. The care and humane treatment of animals and their use in law enforcement.
- 2. To support healthcare programs -- especially well care, hospice and palliative care.
- 3. Scholarships for Medina County students to pursue careers in healthcare, forestry or law enforcement.

According to Young, the Lincolns were very generous and had many friends. He said

Tom worked at Production Credit most of his life and lived very modestly. He was "a man who lived a simple life and wanted to help the community," Young said.

Young is hoping the foundation will be significant in the county for many years to come. Foundation officials did not wish to release the amount of the donation to Hospice.

Hospice of Medina County is an affiliate of Hospice of the Western Reserve (HWR). Bonnie Robbins, director of foundation relations, and Holly Selvaggi, major gift and giving officer for HWR, assured the foundation advisers that the "entire amount of the foundation's gift will stay in Medina."

Patients in need of hospice care have already moved into the facility and are being cared for by a team of hospice workers.

For hospice information, log on to hospiceofmedina.org or call 330-722-4771.

# MORE NEWS AROUND TOWN

# Hinckley Entrepreneur Creates Healthy Alternative

By: MIA DOLAN, BEAT Reporter



Jen Leichliter in her commercial kitchen, where she makes and creates her many selections of products.

Elderberry Syrup by Jen is a woman-owned business that makes a variety of natural elderberry products. These products include healthy ingredients (including raw ginger and cinnamon) that are beneficial for the immune system. Each batch of syrup is made with fresh organic elderberries and local raw honey from a Medina County farm.

Jen Leichliter, a Hinckley resident and owner, began her business by making many of her products for her family after reading many of the health benefits of elderberry syrup. "I started to look into natural remedies when I had children," explained Jen. "I don't like a lot of the side effects that come along with conventional medicine and there are

little to no known side effects of elderberries and they have been used for thousands of years in home remedies."

"The cost of big brand elderberry syrup was too high and there were too many unnatural ingredients so I decided to make it on my own," she added.

The Elderberry Syrup made by Leichliter is a juice consistency. It can be taken on its own or easily added to yogurt, smoothies, tea, and other foods. It is a health food product that both children and adults can take. Most adult customers take ½ to full tablespoon a day while kids take a ½ to full teaspoon a day.

**CONTINUED ON NEXT PAGE** 

### **From Hearing Health Centers**

# I STILL CAN'T UNDERSTAND SOUNDS

By: BOB HEISER, Hearing Health Centers

# My hearing aids make sounds louder, but I still can't understand what's being said. What can I do?

The problem with most hearing aids is that they amplify pretty much every sound, not just the ones you want to hear. That means background noises you don't want to hear are made louder along with all the human voices you do want to hear.

If crisp, distinct sound is what you want, you may want to listen to this: Hearing Health Centers offers the latest hearing aids that can restore conversations, music, and other sounds that have been missing in your life.

Technology is changing fast and devices with better noise reduction is available now than it was even a year ago.

The latest hearing aids cut down the background noise for a much clearer sound, thus making the words clearer, not just louder.

If you're having problems understanding sounds in noisy situations with or without a hearing aid, get your hearing checked again to see if new, high-tech hearing devices can help you hear better and enjoy life more.

Hear for yourself what you've been missing, then see if improved hearing will help you.

**Elderberry by Jen** 

gummies and lollipops.



**BOB HEISER** 

### HANDS READERS

Bring in this page and receive a free, complimentary hearing test with a demonstration on the newest noise-reduction aids.

Hearing Health Centers is located at 754 North Court Street in Comstock Junction. Open Monday through Friday, 9am to 5pm.

Saturday by appointment.
Financing options are available.
Call 330-725-3259 or visit
HearingHealthCenters.com

Bob Heiser is a Nationally Board Certified Instrument Specialist with over 30 years experience in Medina, helping people hear better.

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# Claerberry Clolerberry Clolerberry Clolerberry

and may help shorten the duration of colds, flu, allergies, and viruses. It may even lessen the severity of sickness, which is a positive during the pandemic.

Leichliter's product is high

in antioxidants and vitamins

Another form of products that Elderberry Syrup by Jen offers are elderberries in the form of gummies. And, Leichliter is hoping to introduce a brewed tea called Wellness Tea by Jen this spring.

According to Leichliter, her goal is to help others learn natural ways to heal their body from the inside out. "I love to look into the root of different health issues and figure out ways to conquer them naturally," she stated.



Wellness Tea by Jen, which soon will incorporate elderberry as an ingredient.

"It can be intimidating to start a business, but I have found a lot of support from other women in the small business industry. Supporting the community is important to me too, so I give back to different local charities throughout the year. I want to encourage people to start their own business and always ask for help when needed along the way."

Visit www.healthybyjen.com to learn more about the full selection of products that Jen has to offer. Also, her merchandise can be

found at Alison' SuperFoods in Strongsville, Mustard Seed Market in Fairlawn and Akron, and numerous other locations throughout Ohio. Also, Leichliter will host a vendor spot at the Market on Medina Square on Saturdays.

# Medina Lions UPDATE



### **Lions Eye Clinic**

Medina Lions takes applications for eye care through The Lions Eye Clinic at St Vincent's Charity Hospital in Cleveland and GALEP, (Greater Akron Lions Eve Program). Through the latter we were able to provide glasses for two residents and have referred a client to the HAP program, (Hearing Aid Program through GALEP). Some residents fall through the cracks by having insurance that covers exams only. So how do they afford the lens and frames? We try to help these residents through an application process showing proof of financial need. Generally completed within a month from start to finish. The Hearing Aid Program tries to complete that application process within 2 to 3 months. Clients MUST provide their own transportation for all appointments.

### **Lions Help** Students to **Achieve for** the Future

Two programs Medina Lions sponsor are for students attending their junior year of high school. They are The American Legion Ohio Buckeve Boys State and The American Legion Auxiliary Buckeye Girls State. These are weeklong programs held in June, on campus, currently at Miami University for Boys State and the University of Mount Union for Girls State. Through these programs students gain self-confidence, balance, and character while learning the mechanics of local and state government. They learn the duties, privileges, rights and responsibilities of good citizenship. This program is designed to be one of the most rewarding, educational, and worthwhile weeks of these young men and women's lives. These attendees are invited to a meeting in September where they expand on this experience. **OUR LEADERS OF TOMORROW!** 

### What Makes Teeth Sensitive?

From: STRONGSVILLE SMILE KEEPERS



**EXPOSED NERVES AND TOOTH SENSITIVITY** 

The way the nerves in our dental pulp detect what's going on at the surface is through the thousands of microscopic tubules running through the dentin. However, if the enamel wears too thin, these tubules can become exposed. Then the nerves inside the teeth feel way too much, which can be painful, particularly when eating or drinking anything hot or cold or even sweet or sour.

### **OTHER CAUSES OF SENSITIVITY**

Root exposure is another major cause of sensitivity. Unlike the crowns of our teeth, the roots don't have a layer of enamel to protect them; that job is performed by the gum tissue. Gum recession, sometimes the result of chronic teeth grinding or of overbrushing, leaves the roots exposed and vulnerable. Sensitivity can also be caused by cavities or an injury that chips or fractures a tooth.

### **PROTECTING YOUR TEETH**

There are a few ways you can fight back if you have sensitive teeth, and it starts with switching to a soft-bristled toothbrush if you aren't already using one. Hard bristles can cause additional damage to the enamel and gum tissue. and soft bristles are more than enough to effectively clean your teeth. Switching to a toothpaste formulated for sensitive teeth can also help, as can cutting down on sugary or acidic foods and drinks (especially soda).

### THE DENTIST IS **HERE TO HELP**

If you've been suffering tooth sensitivity, schedule a dental appointment to discover the cause. In addition to the things you can do to reduce sensitivity on your own, there's a lot the dentist can do, such as applying a fluoride varnish to strengthen your enamel, performing dental restoration, prescribe a desensitizing toothpaste, or recommend a gum graft if needed to cover exposed roots.

If you can't really enjoy ice cream because every bite sends a nasty jolt through your teeth, then you know what it's like to deal with tooth sensitivity. You aren't alone in that; at least one in eight people in the U.S. has sensitive teeth, including kids. So why does this happen to so many of us?

### **DENTAL ANATOMY 101**

To understand how teeth become sensitive, it helps to know a little about the structure of a tooth. The part above the gums is the crown, which is made of three layers. The outermost layer is the tooth enamel, which is the hardest substance in the body. Beneath that is the softer dentin layer, which is a lot like bone. The innermost layer is the pulp, which contains nerves and blood vessels.

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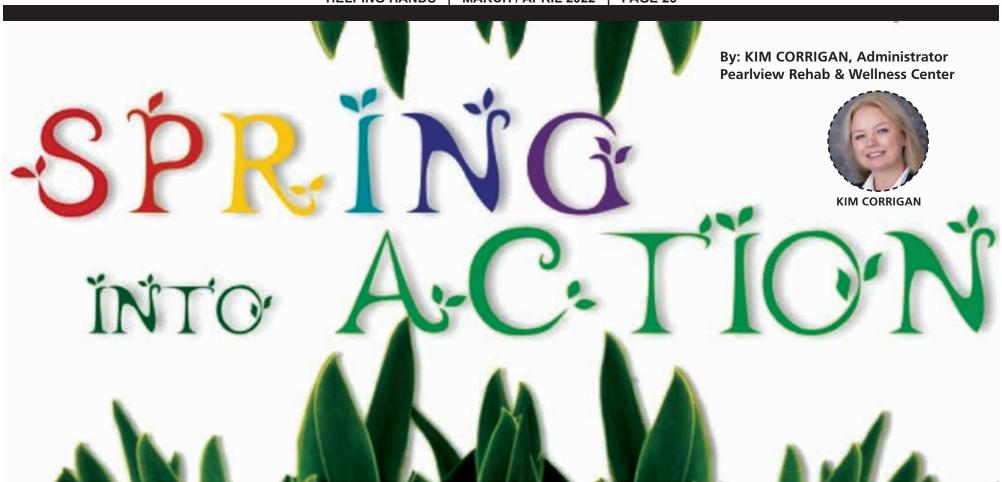


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# **Everyday Living is Easier With Physical Activity**

Pearlview has a great therapy program to build endurance, muscle strength and help with balance and flexibility.

### **Endurance**

Brisk walking, swimming and cycling increase your breathing and heart rate and improve the health of your heart, lungs and circulatory system. They can make it easier for you to:

- push your grandchildren on the swings
- vacuum• rake leaves
- play a sport

### Muscle strength

Lifting weights and using resistance bands can maintain your ability to:

- climb stairs
- carry groceries
- open jars
- carry a full laundry basket from the basement to the second floor

- carry your smaller grandchildren
- lift bags of mulch in the garden

### **Balance**

Standing on one leg or practicing taichi can improve your ability to control and maintain your body's position, whether you are moving or still. Improving your balance can help you:

inproving your balance can i

- prevent falls
- stand on tiptoe to reach something on the top shelf
- walk up and down the stairs
- walk on an uneven sidewalk with out falling

### **Flexibility**

Flexibility, or stretching, exercises give you more freedom of movement. Improving your flexibility makes it easier for you to:

- look over your shoulder to see what's behind you as you back the car out of the driveway
- make the bed
- bend over to tie your shoes
- reach for a food item on a kitchen shelf
- pull a sweater on over your head
- swing a golf club

# Call Pearlview today so that we can help you Spring Into Action 330-225-9121

If you're interested in learning more about our services and team of physicians, nurses, therapists, social workers, and caregivers like us on Facebook.

Pearlview offers comfortably appointed private rooms with flat screen televisions, Wi-Fi, an amazing array of activities and outings. Beautiful renovations abound in spacious suites, lovely living rooms with fireplaces, divine lighting and brand new carpeting. The facility's superb rehabilitation program and brand new therapy center offer state-of-the-art therapy equipment and physical, occupational and speech therapies daily. Our therapists are highly trained and have extensive experience resulting in successful return to home rates.



### FROM THE OFFICE FOR OLDER ADULTS

# **GIVING BACK IN STYLE**

By: EMILY SHEA, originally printed in Medina County Lifestyle Magazine

It's time to give back in style. The Medina County Senior and Adult Foundation and the Medina County Office for Older Adults would like to formally invite you to the inaugural Giving in Style: A Fashion Show + Brunch on April 23 at 11 a.m. at Weymouth Country Club. The event is the first of its kind, showcasing styles from Toni's Boutique in Chagrin Falls and a delicious, locally-sourced brunch. It will even feature several community partners-all of who have come together to support the continual needs of MCOOA.

### **ABOUT MCOOA AND MCSAF**

MCOOA is Medina County's provider of services to those ages 60 and over as well as adults ages 18 and over living with a disability. MCOOA operates a center in Medina and provides senior coordination services in Brunswick. Additionally, nutrition and transportation services described in Title III of the Older Americans Act are funded through the office as well as the Western Reserve Area Agency on Aging. Some of the center's services include lunches, exercise classes, billiards, educational opportunities, art classes, support groups, entertainment and health checks. MCOOA even provides transportation to medical appointments and other essential services, as well as free tax service appointments and short-term case management assistance with Medicare Open Enrollment and other benefits help that takes place in the Aging & Disability Resource Center.

MCSAF was founded as 50t(c)(3) nonprofit in 2019 after MCOOA Director Laura Toth found that other public and governmental organizations had a nonprofit affiliate, allowing them to provide additional services and assistance

to their clientele. "I worked with key members of MCOOA's Advisory Council as well as community members knowledgeable in senior services to create a set of bylaws and complete the necessary paperwork to form MCSAF," Laura says. "MCSAF is dedicated to providing additional funds for those times when our federal grants and other government funding don't quite have the reach we would like. This year, the foundation has provided for Wednesday lunches at the center, lunches for our drive-thru senior day event, supplies for our Zoom activities and tent rental for our large outdoor activity this summer."

### **ABOUT THE INAUGURAL EVENT**

Giving in Style will offer a fashionable experience for the community while presenting the opportunity to give back and show support for MCOOA and MCSAF. Marie Edmonds, chair of MCSAF, says that all of the funds raised at the charity event will continue to provide funding for supplement events and services provided by MCOOA.

"At our monthly [board] meetings, we get requests from Laura to fund particular needs of our [community's] seniors," explains Marie. "We love that we can provide supplemental funding and give our seniors what they need and deserve."

For more information about Giving in Style and MCOOA, visit MCOOA.org. To learn how you can become an event sponsor, contact Mishalene Wasmer at 615.238.4532. For event tickets go to www.buytickets.at/mcsaf/629748.

### Medina County Strengthens Volunteer Services for Seniors



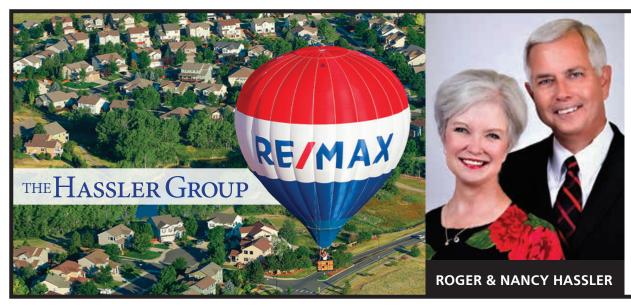


The Medina County Office for Older Adult (MCOOA) and Faith in Action Medina County Caregivers (FIA) are excited to announce a new partnership. In an effort to strengthen senior services within Medina County, FIA reached out to MCOOA with an innovative proposal wherein the non-profit's volunteer services would be administered by the county agency. The OOA agreed to take all FIA referrals, beginning February 1, 2022. The agency will continue to provide the same high level of service that FIA is known for. Volunteer services include in-county transportation, errands and small chore work for seniors in need.

Medina County Senior and Adult Foundation (MCSAF), the non-profit created to support MCOOA, will being overseeing FIA fundraising events such as "Dancing with the Medina Stars" and the "Twin Sizzler."

"MCOOA is excited to add to the wonderful services that FIA has provided for more than 20 years. We will continue to match seniors with community volunteer services. We are happy to welcome current FIA seniors and volunteers to MCOOA," said Laura Toth, MCOOA Director.

For more information, please contact MCOOA at 330-723-9514.



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# FIDUCIARY DUTY:

# What is it? Why is it so Important?

By: MICHAEL LARIBEE, Esq., Laribee & Hertrick, LLP

A probate court has appointed you as the executor of an estate. Or, maybe you are serving as the trustee of a trust. As you begin to administer the estate or trust, you may hear the term "fiduciary duty." But what does this mean to you in your new position? Essentially, it means everything.

Ohio law defines "fiduciary" as a person who has a duty to act primarily for the benefit of another. Fiduciaries include executors and administrators (in estates), trustees (in trusts), conservators (in conservatorships), and guardians (in guardianships). Every fiduciary must act with the highest standard of integrity, utmost good faith, and reasonable diligence and care for the benefit of beneficiaries or wards. That is the fiduciary duty. As a general rule, a fiduciary fulfills her duty if she exercises the care, skill, and diligence of a person of ordinary prudence dealing with the person's own property.

A fiduciary's powers and duties in Ohio are governed by statutes, common-law, and the written document which nominates and establishes the fiduciary. A few specific examples of the fiduciary duties are:

### [1]

Duty of loyalty to beneficiaries. A fiduciary must never act in a way that benefits other parties over the beneficiaries.

### [2]

Duty to deal impartially with beneficiaries. A fiduciary must follow the terms of a will or a trust strictly and cannot unfairly favor one beneficiary over another.



### [3]

Duty to keep beneficiaries informed. A fiduciary should communicate with beneficiaries regularly and provide accountings of assets and liabilities as well as statements detailing how the fiduciary has spent or invested funds.

### [4]

Duty to avoid conflicts of interest. A fiduciary must never use estate or trust property to benefit themselves or enter into any agreements on behalf of the estate or trust which would benefit the fiduciary rather than the beneficiaries.

### [5]

Duty not to delegate powers. A fiduciary cannot shift his responsibility to complete tasks to another person. Of course, the fiduciary may hire attorneys, financial advisors, and accountants to provide advice and to assist them with fulfilling their duties to the trust or estate. In the end, though, the fiduciary always remains liable to the beneficiaries.

### [6]

Duty to control and preserve property. A fiduciary must take control of trust or estate funds and deposit them in a separate account. She must never commingle her own money with estate or trust funds. Further, fiduciaries must safeguard and inventory property and insure it against destruction or theft.



MICHAEL LARIBEE

### [7]

Duty to make property productive and to avoid waste. When a fiduciary expects to serve for an extended time, she should make sure that funds are invested in a way that will generate growth. Likewise, she must not unreasonably risk loss of funds in speculative investments.

### [8]

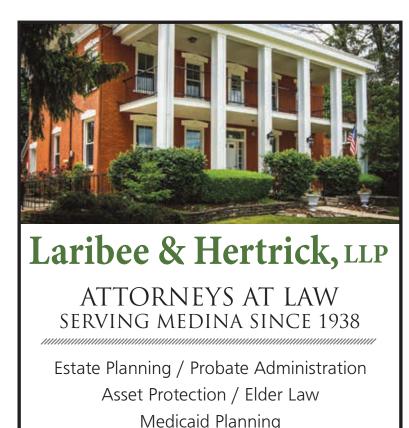
Duty to pursue claims. A fiduciary must pursue money that is owed to the estate or trust and recover assets through lawsuits or other collection procedures.

### [9]

Duty to reject claims. A fiduciary must defend the estate or trust against invalid creditor claims. He must only pay valid trust or estate expenses.

If a fiduciary breaches her duties, she must answer to the beneficiaries for any financial loss. There is no requirement that the fiduciary acted with bad intentions. The beneficiary must only prove that the fiduciary failed to use reasonable care, skill, and diligence and that the trust or estate suffered loss as a direct result.

It is important that you explore your responsibilities as a fiduciary with a trusted attorney before you begin administering an estate or trust. That way, you and the beneficiaries will be protected.



Michael Laribee is a partner in the Medina law firm of Laribee & Hertrick, LLP. This article is intended to provide general information about the law. It is not intended to give legal advice Readers are urged to seek advice from an attorney regarding their specific issues and rights.

325 North Broadway | Medina, Ohio 44256

330.725.0531 | www.laribee-hertrick.com







### **HEALTH AND WELLNESS EVENTS**

### **SEPSIS: THE SILENT KILLER**

Brunswick - Wed., Mar. 2, 6:00 pm Sepsis, an extreme response to infection, is a medical emergency that can lead to tissue damage, organ failure, and death without timely treatment. Register at mcdl.info/events

### **CHAIR YOGA**

Brunswick - Thurs., Mar. 10, Apr. 14, May 26, 6:30 pm - Improve flexibility, concentration, and strength, while boosting your mood and reducing stress. Register at mcdl.info/events

### MINDFUL MONDAYS

Brunswick - Mon., Mar. 28, Apr. 25, May 23, 1:30 pm - Increase well-being and create daily calm. Register at mcdl.info/events

### **CLEARING THE CLUTTER**

Highland - Tues., Mar. 29, 6:00 pm Games and practical strategies for decluttering and organizing your home in this interactive program.

### **GREEN CLEANING**

Buckeye - Tues., Apr. 5, 6:00 pm Explore how making the switch to greener cleaning methods may protect family members, pets, and waterways from harmful chemicals.

### **ECO-FRIENDLY SPRAY**

Highland - Thurs., Apr. 7, 6:30 pm Make eco-friendly sanitizing spray.

### **POWER OF VISION**

Brunswick - Tues., Apr. 12 6:00 - 8:00 pm - Define, design, and experience your dream and receive the blueprint for how to turn your greatest possibility into your reality.

### **ADVANCE DIRECTIVES WORKSHOP**

Lodi - Tues., May 3, 11:30 am Find out how to appoint a health care power of attorney and create a living will. Register at mcdl.info/events

### **COMPUTER CLASSES**

### **SAFETY & SECURITY ONLINE**

Medina - Wed., Mar. 9, 6:30 pm With constant internet connection, how do you stay safe from scammers? We'll cover pop-ups, phishing, fake emails, mysterious links, and more. Bring your device for a hands-on class. Register at mcdl.info/ComputerClasses

### **MAKERSPACE MONDAYS**

Medina - Mon., 1:30 pm Mar. 14 - Digitizing Slides Apr. 11 - VHS & Camcorder Transfer May 9 - Laser Engraver Demos of how to use equipment in the Makerspace and Digital Lab. Register at mcdl.info/ComputerClasses

### PASSWORD MANAGEMENT

Brunswick - Tues., Mar. 22, 6:00 pm Do you use the same password for all your accounts or forget them regularly? Pieri explores managing passwords so your accounts are safe and accessible.

### **MOBILE DEVICE Q&A**

Lodi - Wed., Mar. 30, 6:00 pm Pieri shares her most asked mobile device questions and takes questions that have stumped you. Bring your device for a hands-on class.

### **DATA BACK UPS**

Medina - Wed., Apr. 20, 6:30 pm Learn why data backup matters, when to do it, and how often you should back up your devices. Register at mcdl.info/ComputerClasses

### **BEGINNING EXCEL**

Brunswick - Tues., May 10, 6:00 pm Learn to create spreadsheets and use functions. Register at: mcdl.info/ComputerClassesmcdl.info/





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# MARK YOUR CALENDAR!

### Chatham Fireman's Association Sugarbush Pancake Breakfast



Every Saturday and Sunday in March. Pancakes are served on Saturdays from noon to 6pm and Sundays from 9am to 3pm

Up until a few years ago, the VFW hosted the pancake breakfast with the help of volunteers until the group disbanded. The VFW then donated the building to the township and made sure that the breakfast would be continued by the fire department.

Chatham VFW Hall, 6299 Avon Lake Road, Chatham

# Senior Day at the Medina County Fairgrounds



- MAY 17
- MEDINA FAIRGROUNDS
- 9AM TO 1PM
- \$5.00 AT THE DOOR
- OUTDOOR EVENT

Attendees get a box lunch to enjoy on-site (food must be eaten on site) for the last hour of the event.

Over 80 vendors will be on-site that provide services geared toward seniors.

**Medina County Fairgrounds - Outdoors** 





### **BUZZARD DAY** SUNDAY, MARCH 20

Hinckley, Ohio is famously known for its annual Buzzard's Day celebration in mid-March. Proceeds benefit local scholarships.



### **MEDINA COUNTY'S ANNUAL EARTH DAY FESTIVAL**

Come celebrate Earth Day at Medina County Park District's Buffalo Creek Retreat! There will be earth friendly exhibits, a family fishing derby, kids' activities, food, and much more, so bring the whole family for a fun-filled day. Additional parking for this event will be at Hubbard Valley Park with shuttle service provided to Buffalo Creek Retreat. No registration required. All ages are welcome. FREE.





# OUR MISSION IS TO KEEP YOU SAFE AND HEALTHY AT HOME.

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We coordinate with your physician

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and verify insurance coverage.

### **SKILLED NURSING**

Chronic disease management and teaching

### PHYSICAL THERAPY Improve balance and strength

OCCUPATIONAL THERAPY
Training for activities of daily living

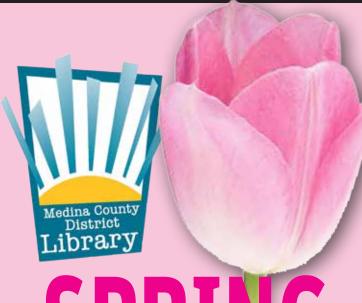
### SPEECH THERAPY

Improve cognition (memory decline), swallowing disorders and language skills

### **SOCIAL WORKER**

Helps with community resources including Veteran services

Please contact
Gayle Richards at
(216) 269-9057
Grichards@ResidenceHC.com



# SPRING READING

By: MARY OLSON, Readers' Advisory Librarian



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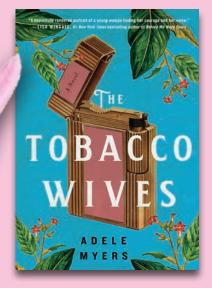
Many Stories



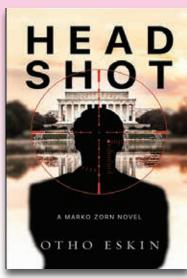
Visit with Robin Ha author of Almost American Girl

Fri., Apr. 22, 7:00 pm Medina Performing Arts Center Main Stage, 851 Weymouth Rd. Free event; no registration required

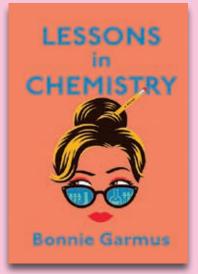
Details at mcdl.info/ManyStories



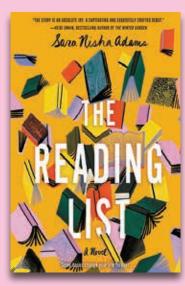
The Tobacco Wives by Adele Myers. In 1940s North Carolina, the dressmaker to the wives of wealthy tobacco executives learns ugly secrets hiding underneath the town's beauty. The Tobacco Capital of the South-Bright Leaf, North Carolina—seems like a lush, colorful dream to Maddie Sykes, who has arrived to help her aunt's thriving seamstress business. As Maddie dresses socialites for their many glamorous functions, she soon learns the women are unwell and beset by difficulties that seem suspicious.



Headshot by Otho Eskin. Second in a series featuring Marko Zorn, a D.C. homicide detective. While investigating the death of an actress he used to be involved with, Zorn is assigned to protect a visiting prime minister whose life is in the crosshairs of an international plot.



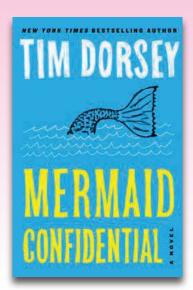
Lessons in Chemistry by Bonnie Garmus. A female chemist in the early 1960s finds herself the star of an unconventional cooking show. Unusual for her time, Elizabeth Zott is a rising star at Hastings Research Institute when she meets a man who falls in love with her for her mind. But a few years later, Elizabeth is on her own, raising a child and cooking on camera for the nation's favorite cooking show, Supper At Six. While the homemakers love her, the powers-thatbe do not, because Elizabeth inspires independence and confidence in women.



The Reading List by Sara Nisha Adams. Our One Community, Many Stories title for 2022! Mukesh is a recent widower who spends time at the library with his granddaughter, who loves to read. When he finds a list of book titles tucked inside a library book, he decides he'll read each one on the list as a tribute to his late wife. Aleisha is a teen, working a summer job at the library, who's also reading her way through the list as a distraction from a hard situation at home. Shared books become a lifeline to friendship.



Upper Crust: Homemade Bread the French Way by Marie-Laure Frechet. For the confident baker, a guide to the best techniques for baking all varieties of bread.



Mermaid Confidential by Tim Dorsey. A madcap series set in Florida. Serge Storms and his sidekick, Coleman, have had enough traveling across the Sunshine State. When they attempt to settle in to an condo in Pelican Bay, Serge is drawn into a conflict between the residents and developers. There's also a gang war going on. For readers who want a real escape to a sunny climate with unusually funny characters.

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- **Attendance Bonus**
- **Referral Bonus**
- Complementary Meal with Each Shift Worked

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Email Resume to Nurse Manager Emily at emily@plumcreekseniorliving.com or Nurse Manager Nathan at Ncamper@plumcreekseniorliving.com. Both can be reached at 330.220.4900