

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

SENIORS GO WILD FOR "THE WILD WEST"



It was a rollicking good time for the 675+ seniors who attended Medina County Office for Older Adults' (MCOOA) Wild West Senior Day on May 16, 2023, at the Medina County Fairgrounds' Community Center. With over 675 attendees, it was a record-smashing crowd for this yearly health and informational event. Over 80 sponsors were on hand to share information, products and services geared toward the 60+ community. Nearly every county agency turned out as well, to let the public know how they serve their constituents.

The doors opened promptly at 9:00 a.m. to a very large crowd. Everyone got a souvenir MCOOA bandanna upon entering, as well as a raffle ticket. Raffle packages were donated by the exhibitors.

The agency doubled up on entertainment this year, with Chad Hoffman greeting the early morning crowd with an acoustic guitar set while they enjoyed coffee, coffeecake and browsing. He then moved to the west hall to entertain

CONTINUED ON PAGE 3

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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







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SENIOR DAY 2023!

>> CONTINUED FROM FRONT PAGE

there, while Medina's own "The Cookin' Country Band" took the main stage, turned up the volume and played up the western theme with great country music that had people up on their feet dancing.

The band took a break for a short program as Laura Toth, MCOOA Director, and Jenny Kiousis, MCOOA Activity Coordinator and director of the event, welcomed the crowd. A color guard from the Marine Corps League presented the flag, followed by a stirring rendition of our national anthem by Lisa Scarcipino. Medina County Commissioners Steve Hambley and Aaron Harrison presented a Senior Day Proclamation, and an invocation by Chaplin Calvin Fergins of Crossroads Hospice concluded the ceremony. Attendees then were treated to a box lunch which they enjoyed while the band resumed playing.

MCOOA would like to thank the volunteers who helped make this event a success, and to those who donated water. The Medina County Fair board kindly donated the space for the day. A special thanks goes out to the Medina County Senior and Adult Foundation for covering the cost of the entrance fee and meal so everyone could attend for free. Please support the foundation's upcoming fundraisers, The Twin Sizzler Races on July 4th and Dancing with the Medina Stars on November 3rd. More information about the foundation and its fundraisers can be found at www.mcsaf.org

THANK YOU, SENIORS!

SPECIAL THANK YOU TO THE MCOOA AND MEDINA COUNTY FAIRGROUNDS!



Color Guard from the Marine Corps League presents the flag.



Medina's own "The Cookin' Country Band."



Kay Chase and Roger Graham.

HANDS FOUNDATION

| Mailing | P.O. BOX 8 | 808 • Brui | iswick, O | H 44212 |
|-----------------|-------------|------------|-----------|----------|
| Physical . 4274 | Manhattan A | ve. • Brur | nswick, O | H 44212 |
| Office Hours | Tues, Wed, | Thurs, 9: | 30 am - 1 | 12:30 pm |
| | | | | |

| HANDS-Foundation.org |
|--------------------------|
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| |

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.

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Ad & Article Deadline for SEPT/OCT Issue: 8/14/23

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 or by email at: OfficeHandsFound@aol.com







Members of the HANDS Foundation Board.



The incredible desserts offered at the event. WOW! A very SPECIAL THANK YOU goes to Debby Rea at Plum Creek for preparing all the wonderful delectable delights! Thanks, Deb!!





Mayor Hanwell with wife, Chris.

WHEN DO I NEED

A TRUST?

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

In my Estate Planning and Elder Law practice, I am often asked, "Do I need a trust?" Many people hear about their friends or family who have a trust and they think maybe they need one in their estate plan too. Therefore, I have established a general list of common situations I have found among my clients that will trigger a "red flag" to me that we should investigate the necessity of a trust for that client's estate plan. A brief summary of those situations are as follows:

- Asset protection for long term care (Medicaid or Veterans benefits planning)
- Beneficiaries who are minors and you want to avoid the children having full access to assets at a young age
- Beneficiaries with disabilities
- Beneficiaries with addictions
- Beneficiaries who are spend-thrifts
- Beneficiaries with suspect spouses
- Want to keep assets in bloodline (children, grandchildren, great-grands, etc) rather than go to in-laws
- Remarriages
- Concern surviving spouse will re-marry or be taken advantage of and want to make sure assets are eventually distributed to children
- Own Vacation home
- Own closely held business succession plan
- Asset protection in high liability profession

Any one of these single issues could warrant a full article on that subject alone. This is not meant to give advice on an estate plan or long term care plan (elder law issues); rather, this article is merely meant to give a list of situations of which to be aware when considering whether someone may need a more sophisticated estate plan or long term care plan.

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Empowering our clients is our primary goal.



For assistance, contact attorney Ann Salek*

*Certified Elder Law Attorney *Certified Specialist in Estate Planning, Trust, and Probate Law salek@ccj.com 330.723.6404

4996 Foote Road, Medina, Ohio, 44256 www.ccj.com



SAVE THE DATE!

Tuesday, February 6th, 2024

The 2024 Annual Purses with a Purpose will benefit The HANDS Foundation

We are ready to accept gently used purse donations & silent auction items now! For more information, contact Devon Diello at ddiello@carecorewillowood.com



A gathering of past and founding HANDS Foundation board members at the Beatles fundraiser.



HANDS Executive Director, Chrissy Waller with HANDS Secretary, Brandi Provoznik and Devon Diello from Carecore at Willowood.



Some of the items presented for the silent auction.





THE CARE YOU NEED, AT HOME, BY ANGELS



Whether you're finding it harder to handle certain daily tasks as you get older, or you have a loved one who has recently been diagnosed with dementia, Visiting Angels® Medina-Strongsville offers the quality at home care required for you or your loved one to face these challenges right at home. With our custom home care plans, you have the power to choose a compassionate, skilled caregiver you trust to provide senior care services for your exact needs and situation.

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OFFICE FOR OLDER ADULTS AND SENIOR CENTER

MEDINA

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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 |
|---|--|--|--|---|
| Pinochle 10:00 Walking Track 12:00 - 2:00 Movie at Wads. Library 1:00 Laughter Yoga 2:00 | Center Closed Happy 4th of July | Gentle Exercise 10:00 Chess 11:00 YMCA Kids Patriotic Show 11:30 Walking Track 12:00 - 2:00 Blind Truth 1:00 Dominoes & Games 1:00 | Walking Track 9:00 - 11:00 Mah Jong 9:30 Bridge 11:00 Alzheimer's Caregivers Support* 1:00 | Summer Bingo 10:00 Claire's Crafty Friends 12:00 Walking Track 12:00 - 2:00 Mindfulness 2:00 Genealogy 2:00 |
| Pinochle 10:00 Walking Track 12:00 - 2:00 Lunch & Learn with Wadsworth Pointe 11:00 Bunco 1:00 Medicare 101 Hybrid* 3:00 | Walking Track 9:00 - 11:00 Crafts/Puzzles w/Windfall 10:00 Coupon Clippers 10:30 Musical Tuesdays 11:30 | Summa Health Chat* 10:00 12 Gentle Exercise 11:00 Chess 11:00 Walking Track 12:00 - 2:00 Dominoes & Games 1:00 Aging Gracefully w/ Brookdale* 2:00 Storytime w/ Wade (Zoom) 3:30 | Walking Track 9:00 - 11:00 Mah Jong 9:30 Bible Study 10:00 Seniors w/ Srs Lunchn 11:00 Bridge 11:00 Wadsworth Library Fun 1:00 | Car Show Cruise In 11:00 - 2:00 Claire's Crafty Friends 12:00 Walking Track 12:00 - 2:00 Genealogy 2:00 |
| Pinochle 10:00 Storytime w/ Wade In Person! 11:00 Walking Track 12:00 - 2:00 Monthly B-Day Party 1:00 | Walking Track 9:00 - 11:00 18 Watercolor 10:00 Coupon Clippers 10:30 Musical Tuesdays 11:30 Blood Press. Checks 12:00 General & Parkinson's Caregivers* 1:00 Euchre 1:00 Name That Tune 2:30 | Gentle Exercise 10:00 Chess 11:00 Walking Track 12:00 - 2:00 Dominoes & Games 1:00 Healthy Living w/Humana* 1:00 Pre Planning for Future 2:30 | 20 Walking Track 9:00 - 11:00 Mah Jong 9:30 Bridge 11:00 Virtual Bingo (Zoom) 1:00 County Assistance- appts. 2:00 | Summer Bingo 10:00 Brass Express Plus 12:00 Claire's Crafty Friends 12:00 Walking Track 12:00 - 2:00 Genealogy 2:00 |
| Pinochle 10:00 24 Stop the Nuisance Calls 10:00 Tech Café w/ MCBDD 11:30 Walking Track 12:00 - 2:00 Bunco 1:00 Paper Crafting 101 1:00 | | Gentle Exercise 10:00 Chess 11:00 Walking Track 12:00 - 2:00 Dominoes & Games 1:00 Empower Renal Support 1:00 | Walking Track 9:00 - 11:0027 Mah Jong 9:30 Bible Study 10:00 Bridge 11:00 Poetry Open Mic 12:00 Senior Book Chat 1:00 Grief Support 2:00 | Summer Bingo 10:00 Claire's Crafty Friends 12:00 Miles Fortner Concert 12:00 Walking Track 12:00 - 2:00 Genealogy 2:00 |
| A Matter of Balance 10:00 Pinochle 10:00 YMCA Kids Games/Bks 10:30 Walking Track 12:00 - 2:00 Intro to Blackjack 2:00 | PLEASE RSVP TO RESERVE A SPOT IN THESE GREAT PROGRAMS *PROGRAMS MARKED WITH AN * ARE IN PERSON AND ZOOM (HYBRID). | ENJOY BREAKFAST AND LUNCH IN THE SOPREMA CAFÉ OPERATED BY MCOOA! FREE COFFEE TO SENIOR CENTER MEMBERS WITH CAFÉ FURCHASE! | See our newsletter for a f descriptions, availab www.WadsworthCity.com | ole on our website: |
| | | | | |
| MONDAY | TUESDAY | WEDNESDAY | THURSDAY | FRIDAY |
| MONDAY PLEASE RSVP TO RESERVE A SPOT IN THESE GREAT PROCRAMS *PROGRAMS MARKED WITH AN * ARE IN PERSON AND ZOOM (HYBRID). | TUESDAY Walking Track 9:00 - 11:00 Watercolor 10:00 Coupon Clippers 10:30 Musical Tuesdays 11:30 Euchre 1:00 General Caregivers* 1:00 | WEDNESDAY Hearing Scrings- by appt. 9:00 2 Gentle Exercise 10:00 Chess 11:00 Coffee with a Cop 11:00 Walking Track 12:00 - 2:00 Blind Truth 1:00 Dominoes & Garnes 1:00 Intro to Blackjack 2:00 | THURSDAY Walking Track 9:00 - 11:00 Mah Jong 9:30 Sewing Seniors 9:30 - 11:00 Bridge 11:00 Alzheimer's Caregivers Support* 1:00 | FRIDAY Summer Bingo 10:00 Claire's Crafty Friends 12:00 Walking Track 12:00 - 2:00 Balance Testing- by appt. 2:00 Genealogy 2:00 |
| PLEASE RSVP TO RESERVE A SPOT IN THESE GREAT PROGRAMS *PROGRAMS MARKED WITH AN * ARE IN PERSON AND ZOOM | Walking Track 9:00 - 11:00 1 Watercolor 10:00 Coupon Clippers 10:30 Musical Tuesdays 11:30 Euchre 1:00 | Hearing Scrngs- by appt. 9:00 2 Gentle Exercise 10:00 Chess 11:00 Coffee with a Cop 11:00 Walking Track 12:00 - 2:00 Blind Truth 1:00 Dominoes & Games 1:00 | Walking Track 9:00 - 11:00 Mah Jong 9:30 Sewing Seniors 9:30 - 11:00 Bridge 11:00 Alzheimer's Caregivers Support* 1:00 Walking Track 9:00 - 11:00 Mah Jong 9:30 Bible Study 10:00 Seniors w/ Srs Lunchn 11:00 Bridge 11:00 Wadsworth Library Fun 1:00 Therapy Ringo 2:30 | Summer Bingo 10:00 Claire's Crafty Friends 12:00 Walking Track 12:00 - 2:00 Balance Testing- by appt. 2:00 Genealogy 2:00 |
| PLEASE RSVP TO RESERVE A SPOT IN THESE GREAT PROGRAMS *PROGRAMS MARKED WITH AN * ARE IN PERSON AND ZOOM (HYBRID). Z A Matter of Balance 10:00 Pinochle 10:00 Walking Track 12:00 - 2:00 | Walking Track 9:00 - 11:00 1 Watercolor 10:00 Coupon Clippers 10:30 Musical Tuesdays 11:30 Euchre 1:00 General Caregivers* 1:00 Walking Track 9:00 - 11:00 Crafts/Puzzles w/Windfall 10:00 Coupon Clippers 10:30 Musical Tuesdays 11:30 Table Talk w/ Dr. Patel* 12:00 Euchre 1:00 Tech Class w/ WRAAA 2:00 Walking Track 9:00 - 11:00 Watercolor 10:00 Coupon Clippers 10:30 Musical Tuesdays 11:30 Blood Press, Checks 12:00 | Hearing Scrngs- by appt. 9:00 2 Gentle Exercise 10:00 Chess 11:00 Coffee with a Cop 11:00 Walking Track 12:00 - 2:00 Blind Truth 1:00 Dominoes & Garnes 1:00 Intro to Blackjack 2:00 Gentle Exercise 10:00 2 Chess 11:00 Walking Track 12:00 - 2:00 Dominoes & Garnes 1:00 Aging Gracefully w/ Brookdale* 2:00 Intro to Blackjack 2:00 | Walking Track 9:00 - 11:00 | Summer Bingo 10:00 Claire's Crafty Friends 12:00 Walking Track 12:00 - 2:00 Balance Testing- by appt. 2:00 Genealogy 2:00 Laire's Crafty Friends 12:00 Summer Bingo 10:00 Claire's Crafty Friends 12:00 Walking Track 12:00 - 2:00 Genealogy 2:00 Laire's Crafty Friends 12:00 Walking Track 12:00 - 2:00 Walking Track 12:00 - 2:00 Genealogy 2:00 Autoharp Music 2:30 |
| PLEASE RSVP TO RESERVE A SPOT IN THESE GREAT PROCRAMS *PROCRAMS MARKED WITH AN * ARE IN PERSON AND ZOOM (HYBRID). Z A Matter of Balance 10:00 Pinochle 10:00 Walking Track 12:00 - 2:00 Intro to Blackjack 2:00 A Matter of Balance 10:00 Pinochle 10:00 Walking Track 12:00 - 2:00 Bunco 1:00 Movie at Wads, Library 1:00 | Walking Track 9:00 - 11:00 1 Watercolor 10:00 Coupon Clippers 10:30 Musical Tuesdays 11:30 Euchre 1:00 General Caregivers* 1:00 Walking Track 9:00 - 11:00 Crafts/Puzzles w/Windfall 10:00 Coupon Clippers 10:30 Musical Tuesdays 11:30 Table Talk w/ Dr. Patel* 12:00 Euchre 1:00 Tech Class w/ WRAAA 2:00 Walking Track 9:00 - 11:00 Watercolor 10:00 Coupon Clippers 10:30 Musical Tuesdays 11:30 Blood Press. Checks 12:00 Parkinson's Caregivers* 1:00 Ask an Attorney 1:00 | Hearing Scrngs- by appt. 9:00 2 Gentle Exercise 10:00 Chess 11:00 Coffee with a Cop 11:00 Walking Track 12:00 - 2:00 Blind Truth 1:00 Dominoes & Games 1:00 Intro to Blackjack 2:00 Gentle Exercise 10:00 9 Chess 11:00 Walking Track 12:00 - 2:00 Dominoes & Games 1:00 Aging Gracefully w/ Brookdale* 2:00 Intro to Blackjack 2:00 Storytime w/ Wade (Zoom) 3:30 Gentle Exercise 10:00 Chess 11:00 Walking Track 12:00 - 2:00 Dominoes & Games 1:00 Healthy Living w/Humana* 1:00 Healthy Living w/Humana* 1:00 | Walking Track 9:00 - 11:00 Mah Jong 9:30 Sewing Seniors 9:30 - 11:00 Bridge 11:00 Alzheimer's Caregivers Support* 1:00 Walking Track 9:00 - 11:00 Mah Jong 9:30 Bible Study 10:00 Seniors w/ Srs Lunchn 11:00 Bridge 11:00 Wadsworth Library Fun 1:00 Therapy Bingo 2:30 17 Walking Track 9:00 - 11:00 Mah Jong 9:30 Sewing Seniors 9:30 - 11:00 Bridge 11:00 Virtual Bingo (Zoom) 1:00 County Assistance-by appt. 2:00 | Summer Bingo 10:00 Claire's Crafty Friends 12:00 Walking Track 12:00 - 2:00 Balance Testing- by appt. 2:00 Genealogy 2:00 Laire's Crafty Friends 12:00 Summer Bingo 10:00 Claire's Crafty Friends 12:00 Walking Track 12:00 - 2:00 Genealogy 2:00 Laire's Crafty Friends 12:00 Walking Track 12:00 - 2:00 Walking Track 12:00 - 2:00 Genealogy 2:00 Autoharp Music 2:30 |

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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.



SEVENTS A SUBJECT OF EVENTS A SUBJECT OF EVENT

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



THE ADOPTION MODERNIZATION ACT

By: State Representative, SHARON RAY



Growing up as an adopted child, I always knew I was one of the lucky ones. I was adopted into a loving family while still an infant, and my parents willingly shared details of the day I came into their lives and how happy it made them. As an adult. I realize what a difficult and selfless decision my biological mother made to place me up for adoption. This is why I have always been interested in making the adoption process better for all involved.

When the Probate Judges Association shared with me, they were working on updating the adoption statues for the State of Ohio, I eagerly agreed to help. Ohio's adoption laws have not been updated since 1998 and were long overdue for some changes. After creating a Task Force from Probate Judges around the state, and many months of work, the Probate Judges developed their recommendations. Their goals are to update the current law to align the adoption process with Supreme Court precedent, increase consistency from county to county and address the unnecessary



SHARON RAY

length and cost of finalizing certain adoptions. Medina County Probate Court Judge Kevin Dunn was a driving force behind this effort and has been an invaluable resource during this process.

SOME OF THE HIGHLIGHTS OF THE BILL INCLUDE

Increasing financial support for expectant mothers placing their child up for adoption from \$ 3,000 to \$ 6,000.00 for living expenses — supporting the health and well-being of the mother and child.

For foster to adopt scenarios, current Ohio law requires a six-month waiting period before an adoption can occur. Current law allows for time spent in a foster home to be counted towards the six-month waiting period. The Adoption Modernization Act extends this practice to kinship caregivers, expediting

the adoption process for family members of the child.

This bill clarifies the Ohio Revised Code by eliminating needless delays and unnecessary duplicate actions to help streamline the process.

In addition to the Adoption Modernization Act, Ohio Governor Mike DeWine signed Executive Order 2023-09D to launch the Ohio Adoption Grant Program – which provides up to \$ 20,000.00 to parents adopting a child. Parents who have finalized an adoption since January 1, 2023, can begin applying for the grant today at: **AdoptionGrant.Ohio.gov.**

The Ohio Adoption grant program applies to parents that adopt children under the age of 18 and includes privately arranged adoptions, as well as adoptions made through a public children services agency, including foster and kinship caregivers. Grant amounts vary from \$ 10,000 to \$ 20,000, depending on various circumstances.

In the words of Ohio Icon and Adoption advocate Dave Thomas, "Everychilddeserves a home and love." I agree.





FROM YOUR TREASURER



JOHN BURKE



John Holmes

Wadsworth Fur Trader and Ohio's Early Trading Post



John Holmes, a trader from Montreal Canada, was one of the first white settlers in the area of Wadsworth. In 1811, just before the War of 1812, he built a trading cabin on the banks of a stream now known as Holmes Brook. Called "Indian Holmes" because he had married an Indian woman, he was not the first white trader to come into the northeastern Ohio country.

In 1671, the French explorer LaSalle came up the Ohio, Muskingum, and Tuscarawas rivers and built Ohio's first trading post and mission near Orville called Beaver Hat Town. The French developed excellent trade relations with the Indians by intermarrying and living with them.

After the French and Indian War in 1763, the English claimed the Ohio territory, followed by the Americans after the Revolution. But white settlement in this area did not happen until the after the battle at Fallen Timbers in 1794, where General Anthony Wayne defeated a confederation of Ohio Indian tribes. In 1795, the Treaty of Greenville, between the U.S and the Indians, opened most of the Ohio territory leaving the Indians a section of northeast Ohio which included Medina County.

The following July of 1776, General Moses Cleveland established a trading post at the mouth of the Cuyahoga which became a major port where the Indians would bring their furs to trade and where they would gather before scattering into the interior for winter hunting along the creeks. A favorite winter hunting camp was Panther Cave located near Whips Ledges in Hinckley.

In 1805, the Indians gave up all lands west of the Cuyahoga which included Medina County, but it took several years for any settlers to come here.

By the time Holmes built his trading post in 1811, there were still Indian villages in the area — Captain Wolf's clan of Delaware or Lenape lived along Chippewa Lake and other Delaware, Ottawa, Mingo, and Seneca had villages across the county, usually consisting of 10 to 14 wigwam lodges.

The Indians were friendly and visited the trading posts almost daily, trading their beaver, otter, deer, and bear skins for items they could not make themselves — kettles, weapons, armbands, jewelry, and cloth. They wore feathers from Europe, beads from Venice and Africa, paint from China, and sterling silver trinkets from England.

Located far from the closest large settlement or fort, Holmes' trading post provided the nearby 8 to 10 families with news from the east, goods, interpreters, and medical help as his wife could provide healing brews and herbs when illness or injuries struck.

Sometime during the War of 1812, John Homes most likely followed the Indians, who wanted to avoid the whites, into western Ohio and the Indiana territory where he could continue trading with them.

By 1815, the first permanent settlers in Wadsworth — the Dean, Durham, and Warner families, had arrived. The location of Holmes' original trading post was later used to build a mill for the fledging settlement in what is now Wadsworth's Holmesbrook Park.



COMMISSIONERS' CORNER



Register for DIAL Program Courses

Digital Inclusion and Literacy (DIAL) is an introductory learning program to help individuals and communities have access to and use information and communication technologies.

"We in Medina County have developed the Digital Inclusion and Literacy program," says Steve Hambley, Medina County commissioner. "In having this new technology available, we want to make sure people have full access [to it, and] once they have it in their homes, that they know how to use it."

PROGRAMS OFFERED IN DIAL INCLUDE THE FOLLOWING

- Content Streaming Learn how to use internet based streaming services on your TV, and how to choose the best internet provider for your viewing requirements.
- Non-Carrier Specific Email Learn how to create a Gmail email account and how to combine your existing email account with your new Gmail email.
- Chromebook Learn how to use a Chromebook laptop to browse the internet, check your email and create documents.
- Internet Basics and Online Safety (in-person only) Learn how to protect yourself and your information when using the internet and how to spot suspicious emails.



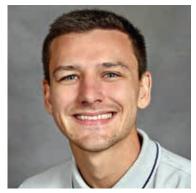
Visit www.medinaco.org/dial to watch a video of Commissioner Steve Hambley giving a brief overview of the Digital Inclusion and Literacy (DIAL) program.



SHambley@ohmedinaco.org

Medina, Ohio 44256

IN-PERSON INSTRUCTORS



MITCHEL BOEHMKE



JOSEPH GEIGER



TYLER KUNTZ



PIERI LEVANDOFSKY



There are two ways to participate in the DIAL programs. Online video tutorials are available to watch from the comfort of your home, on your schedule. Additionally, classes are also available in-person at libraries around Medina County. Upon completion of each learning program, participants will have the opportunity to take a survey to receive a Certificate of Completion.

Certificates can then be presented to Lit Fiber (formerly Medina Fiber) to receive a 50% discount off your monthly bill for the first three months of service; or, show your certificate at any Medina County District Library for an extended (2-month) loan on a cellular hotspot.

MEET THE IN-PERSON INSTRUCTORS

MITCHEL BOEHMKE works for Medina County Economic Development Corporation as the Career Coach. Working with students in all seven high schools in Medina County, he works on career exploration with the students, then connects them to businesses in the community to do job shadows, informational interviews, and to find job opportunities.

JOSEPH GEIGER has participated in technology for over 55 years focusing on customer-facing positions. As a certified Project Management Professional (PMP), he approaches teaching from a logical process approach which helps hose new to technology "fit the pieces together." Geiger retired as the Commanding Officer, US Coast Guard Reserve, Cincinnati.

TYLER KUNTZ is a Marketplace Specialist for Lit Fiber, a residential fiber to the home provider. He provides technical customer support and has always had a passion about the evolution of technology and the education that evolves with it.

PIERI LEVANDOFSKY is a technology consultant, instructor and the owner of PC Computing, LLC in Medina. She provides computer education, training and repair services to businesses and residential customers in addition to technology courses through the Medina County District Library and the Office for Older Adults.

To learn more about the DIAL program, visit www.medinaco.org/dial.

FROM YOUR VETERANS OFFICE





ED ZACKER

The VA launched a new life insurance program this past January. Veterans Affairs Life Insurance (VALife) provides low-cost coverage to Veterans with service-connected disabilities. Find out if you're eligible and how to apply. Eligibility for VALife is a follows; If you're age 80 or younger, you're eligible for VALife if you have a VA service-connected disability rating—even if your rating is 0%. There's no time limit to apply after getting your disability rating. If you're age 81 or older, you may be eligible for VALife if you meet these requirements (All of these must be true): you applied for VA disability compensation before you turned 81 years old, and you got your service-connected disability rating after you turned 81, and you apply for VALife within 2 years of getting notification of your disability rating. The only way to apply for VALife is online, there are no paper forms available, go to https://www.va.gov/life-insurance/options-eligibility/valife/ to see if VALife is for you.

VETERANS DAY AT THE MEDINA COUNTY FAIR

Monday, July 31st will be our sixteenth annual "Veterans Day at the Medina County Fair". From noon until 4:00PM we will be in the main pavilion with all the various veterans' organizations from around the county. Rock'n Rick will be playing for us center stage and we will have food and drinks available for veterans. Admission is free all day for veterans, just bring your veterans ID or proof of veteran's status. If you need an ID, you can get one by taking your original discharge paperwork to the Medina County Recorder's Office and they can issue you a Medina County Veterans ID Card.



210 Northland Dr. Medina, Ohio 44256 (330) 722-9368

veterans@medinacountyveterans.org

MONDAY, JULY 31ST "VETERANS DAY AT THE MEDINA COUNTY FAIR"

Come on out to the Medina County Fair on Monday, July 31st from noon until 4:00PM and enjoy the festivities.

We will be in the Main Pavilion with Rock'n Rick playing his favorite tunes. The VA will be on hand to discuss benefits and all the local veterans' organizations will be there to discuss what they do for our community.

weed time



"Service for Those That Served and Their Families" Because - We are Family

Exciting News Senior Center at the Soprema Senior Center

Wadsworth Older Adults Foundation Board in front of the new awning. Pictured from left: Stacey Ries, Jim Dull, Tom Stugmyer, Rich Hohman, Rich Berlin, Karen Thompson, Rachel Rexroad, Kelly Fogel. Not Pictured: Annette Cannone, Teri Nicholas, Anita Monroe, Aggie Simmons, Jenny Young

Have you heard the "buzz" going on at the Soprema Senior Center? Thanks to the generosity of the Wadsworth Older Adults Foundation, and a grant from the Hillier Family Foundation, they just had a permanent awning structure built at their front entrance that provides needed shelter from the sun, rain and snow for all who enter their senior center! Not only did they just get a "facelift" on the outside, but they also just received new carpet, paint and kitchen equipment on the inside. On June 23, the community was invited to their 10th Anniversary Celebration & Open House that showcased all that they offer as well as the amazing new upgrades that just took place.

The other exciting news is the expanded partnership with the Medina County Office for Older Adults as the brand new Soprema Cafe operator. They are now open from 7:30am - 2:00pm M-F and have delicious menu options at great prices. Soprema Senior Center members (membership is free for anyone 55+) can show their member keytag and receive free unlimited coffee (or other select beverage) with any purchase. The Soprema Cafe is also open to the public - stop in and try them out soon!

Be sure to make plans to visit the Soprema Senior Center this summer to see all of the excitement for yourself! Check out the fliers in this issue for all the details and mark your calendars for the Car Show on Friday, July 14 and the Hawaiian Luau on Friday, August 11. Staff and volunteers will welcome you with a smile!

HOWE HIELP By: LORI SCHWARZ, Realtor, Keller Williams Realty

Important Repairs to Make Before Selling Your House

CONTACT LORI FOR ALL YOUR REAL ESTATE NEEDS >>>

THE MOST IMPORT-**ANT REPAIR TO MAKE BEFORE SELLING: FIX** DAMAGED FLOORING

Scratched-up wood flooring; ratty, outdated carpeting; and tired linoleum make your home feel sad. Buyers might take one step inside and scratch the property from their list. Want to know how to increase the value of your home? Install new flooring. Replace what's worn out, Buyers don't want to deal with replacing carpet, and giving an allowance is generally not attractive enough. Spring for new, neutral carpeting or flooring.

If your home already has hardwood floors, refinishing does the job. Expect to spend about \$3,000 on the project — and recoup 100% of the cost, according to the National Association of RE-ALTORS® Remodeling Impact Report. Consider swapping any old flooring for new hardwood. This project costs more at around \$5,500, but you could recoup more than 90% of that at resale. If that's not in the budget, any flooring update makes an enormous difference.

FIX WATER STAINS

You've learned to live with the results of a long-fixed plumbing snafu, but for buyers, a water stain suggests there could be a dozen pesky problems hidden beneath the surface. That's why this is one of

the things to do before putting your house on the market. No buyerwants to buy a money pit.

First, make sure the problem is fixed: Bring in a plumber to look for leaky piping or poor yard drainage if your basement is damp. Diverting rainwater from your foundation may cost as little as \$800, and repairing a leaking pipe costs approximately \$300. As for the repair work. replacing a water-stained ceiling runs about \$670, and drywall costs around \$1.50 per square foot. All are cheaper than a lost sale.

REPAIR TORN WINDOW SCREENS

So super inexpensive and even DIY-able. You can purchase a window screen frame repair kit from a home improvement store for \$10 to \$15. Considering the simplicity of this repair, making the fix is always worth it - and so are other small but highly visible issues. When you're debating how to increase the value of your home, nix any small problems, snags, or ugly spots that might make buyers scrunch up their brows.

UPDATE GROUT

Is your grout yellowing or cracked? Buyers will notice. New grout, on the other hand, can make old floors look like they came straight from the showroom. The best return-on-investment projects before selling a home involve making a home look like new. This is another small fix with a big impact: Simple bathroom re-grouting may cost just \$1 to \$2 per square foot, increasing to \$10 per square foot for more complicated jobs. And if you're handy, you can save even more DIY-ing it.

REPAIR A DYING LAWN

Nothing says, "This one's gonna take some work" like a brown, patchy, weedy lawn. Fixing the problem doesn't cost a ton of money - and you'll get it all back (and then some!) once you sell. Hiring a lawn care service to apply fertilizer and weed control will cost about \$375. Once you sell the home, that comparatively cheap fix could recoup \$1,000. That's an unbeatable 267% return on investment.

ERASE PET DAMAGE

Did your (sort of) darling kitten scratch vour bedroom door? Fix the damage before listing your home. Otherwise, buyers may consider the scuffs a canary in the coal mine. If you have pet damage, buyers will [then] look for pet stains on the floor. Refinishing a door costs between \$100 and \$215 (or less, if you're willing to DIY). Replacing pet-damaged carpeting or hardwood may be a bigger job than buffing out some scuffs but it's worth the cash.



RAMSEY

As a Dave Ramsey Preferred Financial Coach I can offer you a complimentary review of your situation and provide guidance and assistance to help you reach your goals. If you are worried about you financial future I can provide Personal Financial Coaching following the Dave Ramsey proven systems. It is never too late to take control of your money.

Visit RamseyCoach.com/MyQuestForLess to book your consultation

REVIVE AN OUTDATED KITCHEN

A full kitchen renovation is rarely worth it when it comes time to sell — even though buyers love a fresh look. Kitchens are still one of the most important features for buyers. The problem is, this \$65,000 upgrade isn't something that buyers will pay you

back for. Sellers recoup about 62% of a full-on kitchen renovation. If you're updating the space just for your sale, focus on low-cost, high-impact projects instead. Updating the kitchen doesn't need to be expensive. Painting wood cabinets, updating hardware, or installing new countertops or appliances could be enough.

Setting up your home for selling success doesn't have to be expensive. Focus on the most important repairs to make before selling a house by picking projects that do more than look pretty. Choose updates that get your home in selling shape and justify a higher asking price.

INSURANCE HELP WHY DO INSURANCE RATES GO UP? By: DENNY BAUER, The Romig Agency

As a consumer concerned about living on a costs. As a result, insurers are faced with higher expenses budget, it's essential to stay informed about the factors that affect our finances, including insurance rates. Many of us have noticed a steady increase in home and auto insurance premiums in recent years, and it's crucial to understand why these rates are on the rise. In this article, we will look into the key factors contributing to the escalating insurance costs and explore the statistics behind these trends.

- 1. Increasing Frequency and Severity of Natural Disasters: One significant factor impacting home insurance rates is the rising frequency and severity of natural disasters. According to the National Oceanic and Atmospheric Administration (NOAA), the United States experienced an average of 13 weather and climate disasters annually between 1980 and 2020. However, in the last decade alone, this number has surged to an average of 22 events per year. These disasters, including hurricanes, wildfires, and floods, result in significant property damage, leading to higher insurance payouts and subsequently increased premiums.
- 2. Growing Costs of Home Repairs and Replacements: The cost of materials and labor required for home repairs and replacements has been steadily rising. The National Association of Home Builders (NAHB) reports that the price of building materials has increased by 29% since 2020. Additionally, a shortage of skilled labor in the construction industry has further driven up

when repairing or replacing damaged homes, prompting them to adjust their rates accordingly.

- 3. Technological Advancements in Vehicles: Auto insurance rates are also seeing an upward trend due to various factors, one of which is the advancement of technology in vehicles. While these technological features, such as collision avoidance systems and advanced driver-assistance systems, improve vehicle safety, they also come at a higher cost to repair or replace. Insurance providers need to consider these increased costs, leading to higher premiums for auto policies.
- 4. Rising Healthcare Expenses: Medical costs related to injuries sustained in auto accidents have also been on the rise. The cost of medical care, including hospitalization, surgeries,



and rehabilitation, has been increasing faster than the general rate of inflation. Insurers must account for these mounting healthcare expenses when setting auto insurance rates, leading to higher premiums for all age groups, including senior citizens.

5. Demographic Shifts and Longer Lifespans: The aging population and longer lifespans have implications for insurance rates. As more older adults continue to drive and maintain their homes, insurers face an increased risk of claims associated with this age group. According to the Insurance Institute for Highway Safety, older adults have a higher risk of being involved in fatal accidents per mile driven compared to other age groups. To compensate for this elevated risk, insurers adjust auto insurance rates for senior citizens.

The increasing frequency and severity of natural disasters, rising costs of home repairs, technological advancements in vehicles, escalating healthcare expenses, and demographic shifts all contribute to the upward trajectory of insurance premiums. By staying informed and comparing insurance options, older adults can navigate this evolving landscape and find suitable coverage that provides the necessary protection while keeping costs manageable. As your insurance increase, contact your agent to make sure you are getting the best value for your insurance premiums.

FROM WRMC WESTER

WESTERN RESERVE MASONIC COMMUNITY







Our new independent living building is now open. All it needs is YOU!

With nine unique floorplan options ranging from 848 square feet to over 1,500 square feet, there's something for everyone! Our new luxury apartments include walk-in closets with washer and dryer, high-end finishes, patios or balconies, and fireplace and den options. Reserve your home today!

Building amenities include

20k square foot common area | State-of-the-art fitness center | Café | Bar | Dining room



For more information, or to schedule a tour, contact Jen Orr (330) 642-3841 | jorr@ohiomasonichome.org | wrmcoh.org

Today. Tomorrow. Together.

WESTERN RESERVE

MASONIC COMMUNITY

Music Therapy Comes to Western Reserve Masonic Community

Western Reserve Masonic Community is excited to welcome Liz Yeazel, board certified music therapist. She joined The Ohio Masonic Communities team in January and began seeing Alzheimer's and dementia patients in February. Why Alzheimer's and Dementia patients you might ask. Music therapy isn't listening to or making music for entertainment; it is a healthcare discipline. The American Music Therapy Association describes it as "the clinical and evidence-based use of musical interventions to accomplish individualized goals within a therapeutic relationship by a credentialed professional who has completed an approved music therapy program."

Liz is from Dayton, Ohio, and she's an only child. Liz graduated from Chaminade-Julienne High School. She received her Bachelor of Science from St. Mary of the Woods College in Terra Haute, Indiana and became board certified in 2020. Liz continued her education at Louisiana State University with a master's degree in healthcare administration.

She is excited to be working for The Ohio Masonic Communities, especially Western Reserve Masonic Community, Medina, Ohio. She is coming from a music therapy position in the field of forensic psychology. Liz knew from a very young age that she had a strong interest in music. Her primary instrument is the piano. She describes the piano as 'extension of herself.' Liz also enjoys playing the guitar and regularly plays it while working with people.

Liz feels that a humanistic approach works best since this approach works with the entire person. Her philosophy of music therapy leads her to highlight a person's strong points. Liz shared, "I use music to address non-musical goals."

After an assessment, the residents' plan will be developed and implemented. Will a resident work individually with Liz or in a small group? That depends on the person and what music therapy can do for them. Is the residents' plan set in stone? No, a plan can change at any time if deemed necessary. Assessments are not just a one-time occurrence. They will happen routinely throughout the year.

Music can have wide-ranging effects on the brain, impacting everything from cognitive performance to stress levels. Studies have shown that music can also reduce agitation. Music evokes emotions and memories, which is why musical intervention has therapeutic benefits.

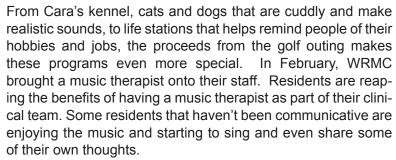
To learn more about music therapy and how it can benefit your loved ones, schedule a time to visit Western Reserve Masonic Community so you can meet Liz and the clinical team. Give them a call at 330-642-3841 and schedule your visit today.

Over \$100,000 Raised for Memory Support



A golf outing is not just a golf outing for The Ohio Masonic Communities Foundation. Each year individual golfers and sponsors set-up foursomes to participate in this golf outing. Besides the enjoyment of playing golf on a beautiful June day at Wedgewood Golf and Country Club in Powell, Ohio, there is a more important reason – memory support for residents with Alzheimer's and Dementia.

Western Reserve Masonic Community (WRMC) as well as the other two Masonic communities in Ohio, have Pathways Memory Support Neighborhoods. Private rooms give each resident their personal space with memories of their past displayed to help connect with the realities of today.



The Ohio Masonic Communities Foundation extends their thanks to all who enjoyed a day of golf knowing that the proceeds would continue to help memory support at WRMC as well as Browning and Springfield Masonic Communities.





Compassionate Living, Comfort & Wellness.

Healthy relationships are necessary at every age, but the importance of socialization for seniors cannot be overemphasized. Consistent social interactions help keep people mentally, physically and emotionally fit. Of course, they also fend off the difficulties inherent to isolation and make our lives feel more meaningful in an overall sense.



CALL TODAY TO SCHEDULE YOUR PERSONAL TOUR

891 Marks Road | Brunswick | 330.220.4900 www.PlumCreekSeniorLiving.com















As a funeral planning preneed specialist with Carlson Funeral Homes, I can tell you that planning ahead for funeral wishes is one of the absolute best gifts you can give your family. That being said, statistics show that over 90% of Americans believe planning ahead for funeral wishes is a good idea, but only about 30% of Americans have any plans in place for their funeral and burial wishes!

I'd like to share 5 very good reasons to consider preplanning your funeral wishes sooner rather than later.

1. YOUR SPOUSE AND YOUR KIDS

If there is no plan in place when a death occurs, your spouse and/or your children will have to answer many questions about you, your life history, your wishes, and your preferences, all in a very short time while under intense emotional distress. I don't know about you, but that does not sound like a good plan to me! Having a plan in place can prevent disagreements and spare your loved ones from the emotional burdens of having to plan and arrange the details of the funeral during a time of grief. That means that they can spend more time at home together directly following the loss, when it matters most.

2. YOUR FAMILY'S FINANCES

No one should have to worry about money when they are suffering from grief, but sadly, this is the case for many families. A prepaid funeral plan will lock in today's funeral costs and keep pace with inflation, so your family will not have to worry about how the funeral will be paid for. If you have a life insurance policy, remember that it does not expressly state your wishes, nor does it lock in your funeral costs. Be sure to create a written plan and get a cost estimate. Funeral costs tend to rise every year, so it is important to make sure that you have enough coverage even if you live another 15, 20, or 30 years!

3. YOUR WISHES AND PREFERENCES

Everyone has preferences—your favorite color, your favorite sports team, your favorite songs or readings. This is great information to share in a written plan to give your loved ones ideas for how to personalize your final farewell tribute. You also may have a strong opinion about whether you are buried or cremated, or whether you want to donate your body to science. Most, if not all, of these preferences will be lost if they are not written down. The more information you can share in your plan about your wishes and preferences, the better.



4. YOUR FAMILY'S PEACE OF MIND

If your family knows that the funeral will be taken care of just the way you want, the simple knowledge of that fact can bring tremendous peace of mind to you and loved ones. Most of the people I help breathe a big sigh of relief when we are finished with their plans. It's like a weight has been taken off their shoulders that they didn't even know was there.

5. YOUR LEGACY

We all want to be remembered for being thoughtful, caring, kind, and giving, don't we? When you make your funeral plans in advance, this is exactly the kind of legacy you will leave behind. Planning ahead truly a gift of love.

If you would like to learn more about creating your own unique funeral plan that fits your needs and budget, you can contact me at **bruce.baumgardner@mytributeplanner.com.**



News from the Medina County Domestic Relations Court



By: JULIE SCHAFER, Judge, Medina County Domestic Relations Court

MCDRC Renovation and Modernization Initiative

In an already busy time of year, Judge Julie A. Schafer and the Medina County Domestic Relations Court (MCDRC) staff find themselves completing their work in temporary offices and courtrooms. MCDRC is undergoing a top to bottom overhaul, from the physical structure to the business inside, to bring the Court into the 21st Century. Accompanied by a complete renovation of the interior of the Court's building, Judge Schafer and her team are heralding a new era through revisions, additions, reviews and reminders.

The Domestic Relations Court is housed in the original Medina County Courthouse building, finished in 1841, on historic Medina square. The external physical structure may appear untouched, but inside the renovation is on the final stretch of stripping the structure down to bare bones, and building back up the historic landmark. Construction is anticipated to be complete by the end of this summer and the Domestic Relations Court—temporarily residing in the space of the former General Division—is excited to return to the renovated and expanded space to meet the ever growing needs of a court charged with serving the families of Medina.

Key to her overhaul to modernize the court, Judge Schafer is collaborating with the Medina County Bar Association and local attorneys to thoroughly review and revise the Court's Local Rules, a guide designed to help practitioners and litigants to better understand the processes expected as they take advantage of the court's services. These much-needed revisions will serve the community tremendously by bringing consistency and predictability to interactions with the Domestic Relations Court.

Schafer has also reestablished a partnership between the Court and the Clerk of Courts to implement a new case management system. This significant undertaking is a hallmark of the court's modernization initiative, and this system will permit the future phase-in of a robust electronic filing system providing a far more convenient pathway for the public to submit and retrieve necessary court documents, and saving time and resources driving to the Court.

Maintaining her focus on families in the community, Judge Schafer has recently established a new department within MCDRC to assist in family-focused solutions to the cases that come before the Court. Family Court Resources provides vital work such as mediation and neutral evaluation and will pilot parent coaching/counseling programs in Fall 2023.

The Medina County Domestic Relations Court has shown true determination and character as it continues to carry out its mandate. Judge Julie A. Schafer and her team are excited to move back into their now-modern space within its historic frame and to continue to bring excellent service to the community.



Judge Schafer and staff visiting new courthouse building under renovation.



Judge Schafer standing in the interior where renovation is taking place.



Schafer and Medina County Child Support Enforcement Agency Interior of 1841 courthouse building under creating efficient, collaborative processes.



renovation, with original ceiling.





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COMPASSION AND CARE

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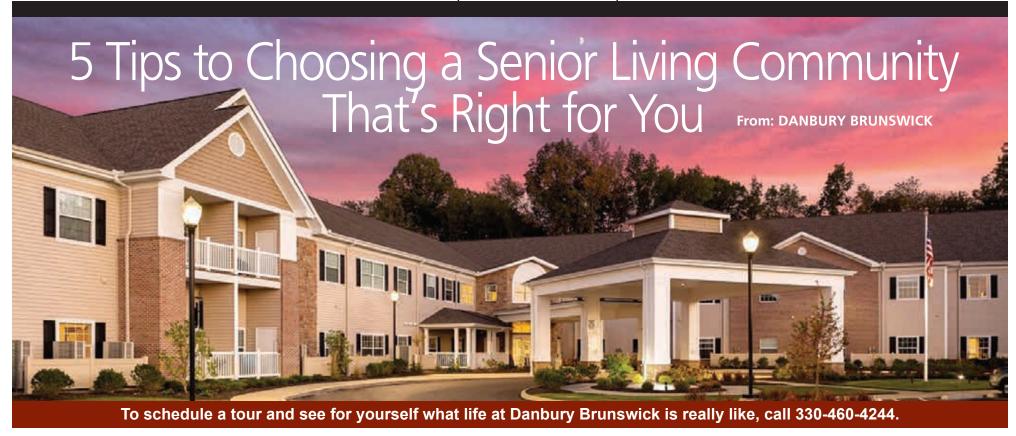
WE'RE IN THE BUSINESS OF KEEPING OUR PROMISES.

By providing an infrastructure of social, spiritual, and emotional support—and an assurance of a strong organizational foundation—we honor and respect the uniqueness of the individual, allowing you to age with dignity and purpose. Throughout our nearly 60-year legacy, we have served aging adults with a personalized continuum of care for independent living, assisted living, memory care, and skilled nursing in a trustworthy setting like no other.

As a not-for-profit organization supported by The Village of St. Edward Foundation, our residents live securely knowing that we will never ask them to leave should they outlive their resources. That promise honors our faith-based roots and reflects the dedication of our locally-operated communities.

VSECOMMUNITIES.ORG

INDEPENDENT & ASSISTED LIVING | MEMORY CARE | NURSING CARE



1 CONSIDER LOCATION

Like any other move, the location of a senior living community is an important factor to consider. Do you want to retire near your grandkids? Or stay within the community you've always called home?

When choosing a senior living community, consider the location of the community and where you would be most comfortable.

2 TRY A MEAL

With friendly dining staff, chef-prepared meals and menus personalized to your taste, dining options at senior living communities offer many benefits. One of those benefits includes the chance to share a meal with new friends in the community restaurant-style dining room.

Ask if you can stay for a meal when you're touring a senior living community to give the cuisine a try for yourself.

SEE AN ACTIVITIES CALENDAR

From game nights to resident-led clubs, family events, excursions and more, many communities provide weekly activities calendars so

residents can experience events and activities that interest them.

Ask what the community has planned for the week when you're on your tour of a senior living community.

ASK ABOUT COMMU-NITY FEATURES

Did you know that many

Danbury communities have movie theatres, community gardens and accessible walking paths? It's small features like these that make it clear when a community is going above and beyond to consider the needs of the residents they serve.

When you're touring a community, ask what sets them apart from other communities

in the area. Consider your hobbies and what features would enhance your life, too.

5 PREPARE FOR THE FUTURE

There are many living options to consider when you're searching for a senior living community. When a community offers various levels of care, residents can adjust their care

as their needs change and stay at the community they call home.

When you're searching for a senior living community, think about services that may be helpful in the future in addition to what services fit your needs now.

Danbury Is Here To Help

With a variety of community amenities and activities, everything at Danbury Brunswick is specifically designed with residents in mind. Some of these sought-after perks include:

- Scheduled trips and outings
- Weekly housekeeping services
- Restaurant-style dining with daily chef-prepared meals
- Transportation available for weekly bus trips, shopping and physician appointments
- And more

In addition to unique amenities and features, Danbury Brunswick offers a variety of senior living options that are designed to fit your individual needs. These services include independent living, assisted living and memory care.



Leave the planning to us. We'll bring the fun to you.

At Danbury, we're here with activities, adventures and whatever makes you smile to help make your golden years, golden.

Call today to learn more about independent living, assisted living and memory care services at our community.



330-460-4244 | DanburySeniorLiving.com 3430 Brunswick Lake Parkway Brunswick, Ohio 44212



FROM THE OFFICE FOR OLDER ADULTS



Summer Crisis Program Starts July 1

The Ohio Department of Development and Medina County Office for Older Adults will help income-eligible Ohioans stay cool during the hot summer months. The Home Energy Assistance Summer Crisis Program provides eligible Ohioans assistance paying an electric bill or assistance paying for central air conditioning repairs. The program runs from July 1-Sept. 30, 2023.

To apply for the program, clients are required to schedule an appointment with Medina County Office for Older Adults. Appointments can be scheduled by calling 330-723-9514.

CUSTOM INSURANCE PLANS FOR SENIORS



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



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Call our resource center to learn about our programs and services including:



Aging & Disability Resource Center:

The starting point for information, assistance & counseling.

Family Caregiver Support Program:

Information, respite, counseling & other services.

Older Americans Act Programs:

Community-based meal sites & home delivered meals.

PASSPORT Medicaid Waiver Program:

Long-term support with in-home services to older adults.

Western Reserve Area Agency On Aging

--- SERVING --CUYAHOGA, GEAUGA,
LAKE, LORAIN AND
MEDINA COUNTIES

Providing choices for people to live independently in the place they want to call home.

CLIENTS NEED TO BRING COPIES OF THE FOL-LOWING DOCUMENTS TO THEIR APPOINTMENT:

- Copies of their most recent energy bills.
- A list of all household members and proof of income for the last 30 days or 12 months for each member.
- Proof of U.S. citizenship or legal residency for all household members.
- Proof of disability (if applicable).
- Physician documentation that cooling assistance is needed for a household member's health (if there isn't a household member over the age of 60).

Last year, more than 1051 HEAP applicants in Medina County, 702 of whom were elderly, were assisted through the Home Energy Assistance Summer Crisis Program.

"It's quite satisfying to know that our target population will not have to decide between keeping their homes healthy and comfortable, and paying other expenses. Our role at Medina County Office for Older Adults is to educate individuals about HEAP, provide application assistance, and support our partner agency (Community Action Wayne/Medina)," said MCOOA Director Laura Toth.

The Summer Crisis Program assists low-income households with an older household member (60 years or older) who can provide physician documentation that cooling assistance is needed for their health, have a disconnect notice, have been shut off, are trying to establish new service on their electric bill, or require air conditioning. Conditions can include such things as lung disease, Chronic Obstructive Pulmonary Disease, or asthma.

Eligible households can receive up to \$500 if they are a customer of a regulated utility, or \$800 if they are a customer of unregulated utilities such as electric cooperatives and municipal utilities. The assistance is applied to their utility bill, or to purchase an air conditioning unit or fan, or pay for central air conditioning repairs. Ohioans must have a gross income at or below 175% of the federal poverty guidelines to qualify for assistance. For a family of four the annual income must be at or below \$52,500.00.

CONTINUED ON NEXT PAGE

FROM THE OFFICE FOR OLDER ADULTS

>> CONTINUED FROM PAGE 21

Also, Ohioans enrolled in the Percentage of Income Payment Plan Plus (PIPP) program who meet the above criteria may be eligible for assistance towards their default PIPP payment, first PIPP payment, central air conditioning repairs, or may receive an air conditioning unit and/or fan.

For more information about the features of the Summer Crisis Program and what is needed to apply, contact Medina County Office for Older Adults at 330-723-9514. To be connected to your local Energy Assistance provider visit www.energyhelp.ohio.gov or call (800) 282-0880.

The Ohio Department of Development empowers communities to succeed by investing in Ohio's people, places, and businesses. Learn more about our work at development.ohio.gov.





Medicare Advisors of Ohio has been helping those in Medina County with concerns like:

- Helping those who have VA benefits or receive Medicaid
- Adding additional coverage to help pay hospital co-pays
- Ways to save money on prescription drug costs
- Shopping Medicare Supplement plans to reduce your costs
- Finding Dental, Vision & Hearing plans that fit your needs

319 S. Court St., Medina | (330) 247-4111 Medicareadvisorsofohio.com THERE IS NEVER A FEE FOR OUR SERVICES Contact Tami & Kathy for all your Medicare needs

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Medicare Advisors of Ohio is not a Government Agency. We do not offer every plan available in your area. Any information we provide is limited to those plans we do offer in your area. Please contact Medicare.gov or 1-800-MEDICARE to get information on all of your options.

MORE NEWS FROM THE OFFICE FOR OLDER ADULTS

MCOOA Serves up Smiles at Soprema Senior Center Café

Earlier this year, the Medina County Office for Older Adults (MCOOA) made a successful bid to become the new operator of the Café at Soprema Senior Center, located at 617 School Drive in Wadsworth. On Wednesday, June 14, they held a Grand Opening ceremony at Soprema to officially kick off this new venture. After a kitchen refresh, the new Café is now up and running, serving breakfast and lunch.

About 100 people showed up for cake and punch, some dressed in their Flag Day finery. Welcoming remarks were made by MCOOA Director Laura Toth, County Commissioners Colleen Swedyk and Steve Hambley and Wadsworth Mayor Robin Laubaugh. As a special treat, Laura Toth presented MCOOA Food Operations Supervisor Jessica Curtis with the first dollar the MCOOA Soprama café earned, framed and ready to hang.

Jessica worked hard to develop an affordable, varied menu for the cafe. Breakfast features anything from a simple bagel with cream cheese to a homestyle breakfast with egg, choice of meat, toast and fruit. For lunch, choose from salads, sandwiches, hot dogs and homemade soups. A different hot lunch special is available every day after 10:30 a.m. At only \$7.00, the special is the most expensive item on the menu. See the menu board for daily selections.

Operating hours are from 7:30 a.m. to 2:00 p.m. Monday through Friday. It is not for seniors only; the entire community - anyone, any age -- is welcome to stop by and enjoy a meal or a quick snack.

CONTINUED ON NEXT PAGE



Marti Amsden (Soprema Center Volunteer) and her daughter Denise Phillips (Member of the Wadsworth Senior Citizens Commission.)

MCOOA Serves up Smiles at Soprema Senior Center Café





Laura Toth presents MCOOA Food Operations Supervisor, Jessica Curtis with the first dollar the Soprama café earned, framed and ready to hang.





Medina County Commissioner, Steve Hambley and Wadsworth Mayor, Robin Laubaugh addressing cafe attendees.

What are RMDs and QCDs, and Should I Care?

By: MARIE EDMONDS, Counselor at Law

MARIE EDMONDS

have reached a certain age. RMD's, or "required minimum distributions" are just that: a certain amount that a taxpayer must withdraw from qualified retirement plans when the taxpayer reaches a certain age. These distributions are required so that the government is able to start collecting tax revenues from assets that have grown tax-deferred for many years.

The amount that is required to be withdrawn is reported by the plan administrator to the IRS so it knows what payment to expect from you. This amount is included as taxable income for you for the year it was distributed.

In 2023 account owners aged 73 and older must make their RMDs, and the types of accounts that are subject to the RMDs are traditional IRAs, Simplified Employee Pensions (SEPs), SIMPLE IRAs, and employer-sponsored 401(k), 403(b) or 457 plans. Previously, account owners had to take RMD's at the age of 70 ½, so this change in the law is an advantage as account balances can be retained (and hopefully grow) longer. This change of the required age for distributions to begin resulted from the SECURE ACT passed in 2019 and 2022.

I'm sure you all know what RMD's are if you How is the RMD amount calculated? The balance of your qualified retirement accounts as of 12-31 of the prior year is used for making this calculation. The amount required to be distributed is typically calculated by the retirement account administrators and/or your financial advisor. This is not a calculation you want to attempt to make yourself.

> So what are QCDs and why should you care? QCDs are Qualified Charitable Distributions. A QCD happens when you direct a distribution from an IRA of up to \$100,000 a year to one or more qualifying charitable organizations. The QCD is not tax deductible but rather the amount that is directed to the charitable organization is not included in your taxable income.

> So if you don't "need" all of your required minimum distributions and you have a charity or charities that you'd like to provide for (or have been providing for in the past), this is a wonderful way to satisfy your charitable wishes and avoid paying some income tax. Sounds like a WIN WIN to me. And that's why you should "care" about QCD's. They may be an answer or opportunity to your plans, both from a tax and charitable perspective.



Elder Law & Estate Planning Attorneys

WE'RE HERE FOR YOU!

Our team spends quality time with every client inquiring about family dynamics and listening to client's concerns. We strive to explain difficult concepts in understandable terms and to make ourselves accessible to answer questions. It is our mission to provide premium estate plans that accomplish appropriate personal goals for our clients and their loved ones.



Marie Edmonds



Ashley Sorgen

807 EAST WASHINGTON STREET | SUITE 200 | MEDINA PH: 330.725.5297 | FAX: 330.722.5932 Marie@MarieEdmonds.com | Ashley@MarieEdmonds.com

Nonprofit Hospice vs. For Profit Hospice :

What's the Difference

From: HOSPICE OF MEDINA COUNTY

The accessibility of hospice care has empowered millions of Americans to make their own medical decisions. Even though hospice is relatively new in the medical field, its revolutionary and holistic approach to end-of-life care is now woven into our healthcare system. It's been over 40 years since the first hospice opened in the United States, and today, half of all Americans die in hospice care.

Yet in the last 10 years, a shift has taken place. A November 2022 ProPublica report showed that today, more than 70% of hospices are owned by for profit providers. For profit hospices tend to focus on patients living with diseases like dementia, which usually involve longer stays but less costly interventions.

However, nonprofit hospices accept all patients, including those who require more costly interventions and complex care. In some instances, with for profit hospice agencies, shortcuts and bottom lines take precedence over holistic needs. When profits are prioritized over patients, communities can suffer.

Hospice of the Western Reserve has been providing quality, comprehensive, holistic care to our neighbors in Northern Ohio for over 40 years. We work collaboratively with our providers, our community partners, our distinguished board of directors, and others to ensure that we are providing care of the highest caliber. Profits are not our priority, our patients are.

It can be confusing when deciding where to turn. But there are steps you can take to ensure the best hospice choice. Consider these questions when deciding on who will care for your loved one...

- Are hospice staff certified in their specialty?
- Does the agency offer enrichment programs such as comprehensive grief services and pet therapy?
- Is there specialized care for children? What about veteran-specific care?
- What is the reputation of a particular hospice program in your community?
- What are the agency's quality scores on medicare.gov.?
- Talk with friends, neighbors, or coworkers who may have walked this journey before. Who would they recommend?

The choice of hospice is an important one. If we have open dialogues with our loved ones about death, and if we seek out the options we have available to us, we can make sound decisions about what we want for ourselves, and for those we love.





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Gratitude is an attitude that has many benefits, including health and happiness. It reminds us to appreciate the present and not worry about the past, future and things we don't have. Make a daily thankfulness routine with these mindful kindness cultivating practices.

Expressing gratitude on a regular basis has many health benefits and is a proven mood booster that leads to a happier life. It seems easy enough, but as we get caught up in a million other moments each day, being thankful often slips off our list of daily do's. To ensure that doesn't happen, here are ways to harness a grateful attitude and live a fuller, more positive life cultivating love and kindness.

KEEP A GRATITUDE JOURNAL

Anyone can journal, grab a notebook, or just list notes in your phone and spend three minutes each day capturing your happiness in one place.

GIVE POSITIVE CUSTOMER SERVICE FEEDBACK

Do you sometimes get a glance at the negative nellies of the world, blowing up social media apps and writing negative reviews. Be the opposite, show kindness, gratitude, and compassion by writing a positive review for a company or person who deserves recognition. — a simple gesture of gratitude goes a long way and makes others feel appreciated.

THANK YOUR THINGS

How lucky are we to have wonderful things, thanking your items for their service helps you express gratitude for the goods that once sparked joy. So, you are retiring your old tea kettle and it isn't going to physically feel the love, but this habit helps you to be grateful for what you have, and all you have had. Be thankful, grateful, and compassionate.

GET ACTIVE & MOVE

On average, it is recommended that you exercise approximately 150 minutes a week. An active lifestyle is important for several reasons. It'll keep your weight down, give you more energy, help your muscles remain strong, enhance your heart health, and decrease your insulin levels. Most importantly be your own mood enhancer, when you focus on the good the good just keeps on getting better!

JUST SAY THANK YOU

Find a way everyday to share the love and importance of gratitude, a quick easy and specific thank you spreads and cultivates kindness, not only in your own heart but in the heart of those who hear you thank you and are on the receiving end of you thank you!

I am grateful for all of you, the readers of HANDS Newspaper, the customers of Pearlview Rehab & Wellness Center, most especially all our amazing caregivers who provide the best care to seniors in Medina County. I am and forever will be blessed by your dedication, love, and generosity, Thank you! Kimberly.





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

RAYMOND JAMES

As an investor, you're obligated by the IRS to take required minimum distributions (RMDs) from most retirement accounts to avoid indefinitely deferring tax liabilities. But, if timing isn't favorable, a quick market downturn at the start of the year can make taking RMDs stressful.

Explore some of the strategies you can deploy when considering RMDs amid turbulent market conditions, and speak to your financial advisor for more information.

Seven Strategies

- 1. If this is your first RMD, you can delay. Usually, RMDs must be taken by December 31; however, your first RMD can be delayed until April 1 the following year. Flexibility around timing may be favorable if market conditions improve before you withdraw, but it's also crucial to think through any tax implications of delaying.
- 2. If you're still working, you might be able to delay. After you've reached the relevant RMD age, you may have the option to defer taking the RMD from your current employer's retirement account. The IRS typically allows your first RMD from a current employer's retirement plan to be taken by April 1 the year after you retire, however a company retirement plan has to allow for this exception, so check with the plan administrator.
- **3.** Different types of accounts have different rules of play. Withdrawing from one or more IRAs works differently than 401(k) plans. Your financial advisor can help you identify where you have flexibility to withdraw and where you don't.
- 4. If available, use cash. Otherwise, sell with purpose. To satisfy the RMD, simply request cash out of your account rather than sell investments at reduced values. Alternatively, discuss with your financial advisor which assets, including stocks and bonds, make most sense to sell to satisfy the RMD.

- 5. QCDs are an option if you have charitable intentions. If you have a cause close to your heart, you can make a qualified charitable distribution (QCD). This approach allows you to donate up to \$100,000 to charity from your IRA and have it count toward your RMD. which should help come tax time.
- 6. If income isn't the priority, you can consider an in-kind distribution. Like QCDs, an inkind distribution is another option if you don't require cash flow. While this strategy doesn't avoid taxes, it can help reduce transaction costs by transferring securities in your IRA to your after-tax brokerage account. Bear in mind that an in-kind IRA distribution will reset the cost basis of your holding.
- 7. Reinvest. Reinvesting your RMD into an after-tax brokerage account could be advantageous when the markets eventually start to recover.

Everyone's situation is unique, which means no one RMD strategy amid volatility will work for all. Think through each with the help of a knowledgeable advisor and your tax professional.

RMDs are generally subject to federal income tax and may be subject to state taxes. Raymond James does not provide tax advice. Please discuss these matters with your tax professional.



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Hearing Loops: A Top Choice for Hearing Accommodation

From: KRISTA WASOWSKI, Medina County Health Commissioner

If I were to ask you how many Medina County residents experience hearing loss, what would be your estimate? Logically you may consider the number of residents over a particular age and then consider a percentage of that group. That number would be a good start because age-related hearing loss (presbycusis) is common. But there is also hearing loss from trauma. heredity, infectious diseases, chronic ear infection, and recreational noise exposure.

The National Institutes of Health estimates that one in eight people in the United States (13 percent, or 30 million) aged 12 years or older have hearing loss in both ears, based on standard hearing examinations. About 2 percent of adults aged 45 to 54

have disabling hearing loss. The rate increases to 8.5 percent for adults aged 55 to 64. Nearly 25 percent of those aged 65 to 74 and 50 percent of those who are 75 and older have disabling hearing loss.

It is estimated that 3% of Medina County residents experience hearing loss. That is equal to the capacity of 68 school buses full of people. Hearing aides are used by many. With technology, these units can be small and not noticeable, but even with this assistive device, a person can still have trouble hearing complete conversations. This can lead to avoidance of social situations or being present without full participation. Not being able to hear can be lonely and isolating.



LOOK FOR THIS SIGN

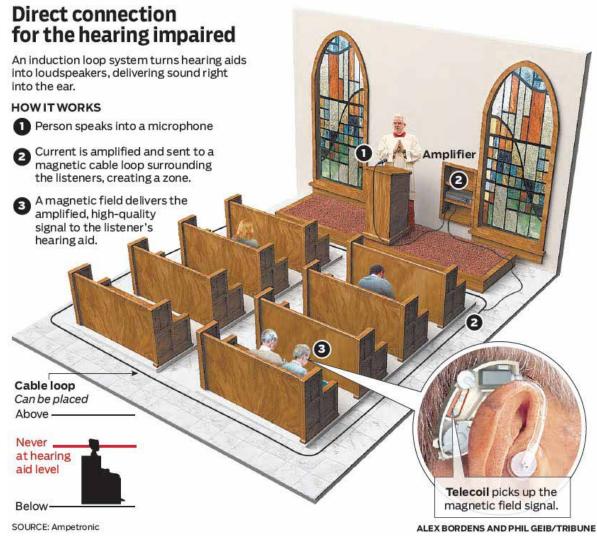
Typical signage you might see if a room or venue is equipped with a hearing telecoil loop system.



U.S. Surgeon General Dr. Vivek H. Murthy has challenged communities to address the epidemic of loneliness and isolation. Medina County has an opportunity to do just that by expanding the use of the hearing loop into our public places. A loop system is created by installing a copper wire around a room and connecting it to a sound system. A telecoil, which is found in more than 70% of all U.S. hearing aids and all cochlear implants, can then function as a wireless antenna for the individual. The telecoil provides a customized sound to the listener through their hearing device.

Most users are not aware of the telecoil feature because communities have been slow to install the hearing loop. If you are reading this article and have a hearing device, I encourage you to ask your audiologist about the telecoil and to make sure that the technology is turned on for you. If you are the owner of a public place with a sound system, I encourage you to look into the low cost hearing loop and consider adding this feature to your space. This modest investment can make a huge difference in the ability of everyone with hearing loss to fully participate in events, and it can be a significant first step at addressing loneliness and isolation.





Infographic is for Illustration purposes only and may not depict all loop systems.

KNOW THE TRUTH



People with developmental disabilities are a part of the rich fabric of our community. We encourage you to help make our community a place where people with disabilities are welcomed and embraced as valued citizens. One way to help accomplish this is to learn what is fact and what is myth when it comes to developmental disabilities.

MYTH #1 PEOPLE WITH DEVELOPMENTAL DISABILITIES ARE ALWAYS INTELLECTUALLY DISADVANTAGED.

Fact - People with developmental disabilities have a wide range of intellectual and physical ability. People with developmental disabilities may experience a wide range of situations related to physical abilities, intellectual abilities or both. For example, some developmental disabilities are seen as more physical, such as cerebral palsy. Others may be seen as intellectual, such as autism. While still others can be both physical and intellectual and related to genetic influences like Down Syndrome. Trends show that while developmental and intellectual disabilities are often related, they are most definitely not the same and one does not always mean the other. At the end of the day it does not matter, because people with developmental and intellectual disabilities have a wide range of abilities to share.

MYTH #2 ADULTS WITH DEVELOPMENTAL DISABILITIES CANNOT LIVE ON THEIR OWN.

Fact - Many adults with developmental disabilities live independent lives. People with developmental disabilities. like most adults. wish to live as independently as they can. For some, total or near total independence is possible. For others, assistance in specific areas of their lives might be needed. The importance of helping individuals with developmental disabilities reach their highest level of independence should never be underestimated.

MYTH #3 THOSE WITH DEVELOPMENTAL DISABILITIES ARE RARELY EMPLOYABLE.

Fact - Many individuals with developmental disabilities hold part or full-time jobs. Sadly, a lingering assumption exists that people with developmental disabilities are either not employable, or should be considered charity cases for employment. These stereotypes have caused unnecessary high levels of unemployment among people with developmental disabilities. Many people with disabilities are capable of working, but have not received adequate training or simply been given a chance. The point is, many individuals with developmental disabilities are highly employable and actually enjoy working. It's usually just a matter of finding the right match!

4 Myths About Developmental Disabilities

MYTH #4 MOST PEOPLE WITH DEVELOPMENTAL DISABILITIES DESIRE PITY AND SPECIAL ATTENTION.

Fact – Individuals with developmental disabilities want the same things we all want. We are all human. The fact is that most people with developmental disabilities do not want or need special treatment one way or the other. They just want to be treated with dignity and respect, like we all do. We should not be surprised by this fact, once again, because people are people regardless of ability or situation.

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.

From: The Medina County Board of Developmental Disabilities







Growing Old is Not For Sissies

It takes courage to grow old! There are lots of changes associated with aging - including unwanted or unexpected declines in health, function, and independence. Frailty, forgetfulness, fall risks or family who live at a distance may all be reasons for an older adult to seek a more supportive living situation. Older adults and their family members may be aware of the individual's needs but unsure of how to navigate these challenges.

That's when it's a good time to TEAM UP with CarePatrol. We use a person-centered approach to help seniors find an independent living, assisted living or memory care community that's right for them.

We Are:

TRUSTWORTHY

We work with clients and their families all the way through this journey. This includes talking about the pros and cons of moving, assessing their specific needs, selecting attractive options, accompanying families and clients on community tours, helping them choose the best fit and making sure the acclimation to a new environment goes well.



We help families find Independent Living, Assisted Living, **Memory Care,** and In Home Care Accommodations. Our services are FREE to you.

CarePatrol

North Central Ohio Anthony & Angela Coleman **Owners**

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EMPATHETIC

Families and their loved ones often need help finding direction. They experience various emotions along the way, which can range from anger, denial and helplessness to anticipation, excitement, and relief. They appreciate a listening ear, practical suggestions and the confidence and experience CarePatrol's senior advisors offer.

ACCOUNTABLE

We make sure our clients receive the support they need to find the right place at the right price. Once the move is complete, we follow up with clients and families. The well-being of our clients is paramount before and after moving in.

MENTORS

Our person-centered approach enables seniors and their families to make wise decisions about community living. We guide and empower families by sharing useful information and trusted experience.

UNITED

This important decision requires a team effort. We coordinate with all stakeholders - clients, families, referral sources and communities to find safer senior living options.

PASSIONATE

CarePatrol advisors offer honesty, compassion, and personalized service to help seniors find the best possible places. Care is at the heart of what we do!

We welcome the opportunity to help our clients find safe and supportive senior living options. Please contact us at 440-387-5180 if we can be of assistance.



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- Accident Plans · Indemnity Plans · Critical Illness
- · Long Term Care · TeleMedicine

"Really enjoyed seeing everyone at this year's Senior Day!"

- Denise Jeffery -





You may have seen a recent commercial for an Internet company that sells pet supplies. In the commercial, an attorney reads the deceased man's last will and testament to the deceased man's children and his pet cat, Mr. Marbles. The children are shocked to hear that the deceased man left his summer house to Mr. Marbles. The commercial declares that "pets aren't just pets, they're more."

While the commercial is tongue-in-cheek, people do plan for the care of their pets in the event of their incapacity or death. There are a lot of pet owners out there. Forbes recently published that 66% of U.S. households (approximately 86.9 million homes) own a pet as of 2023. It is without question that people love their animals. Forbes states that 85% of dog owners and 76% of cat owners responded in a poll that they consider their pet to be a member of the family.

In the past, a pet owner would make a provision for their pets in their last will and testament. However, some courts have raised questions about the enforceability of these provisions under common law.

To provide more certainty for concerned pet owners, the Ohio Trust Code now authorizes the creation of a trust for the care of animals. Such trusts have been designated "honorary trusts" because the funds are used for a specific non-charitable purpose without a definite beneficiary capable of enforcing it. Honorary trusts are also created for the construction of monuments and the care of gravesites.

A pet trust may be created for one or several designated animals. While the animal is ordinarily alive on the date the trust is created, an animal may be added as a "beneficiary" later provided that it is done while the owner is still alive.

The pet owner names a trustee to enforce the terms of the trust. If the trustee is unwilling or unable to serve the trust when the time comes, then any person having an interest in the welfare of that animal may apply to the probate court to become the trustee.

The Ohio Trust Code is clear that the amount of property that may be kept in a trust for the care of an animal is not unlimited. If a court determines that the trust funds exceed what is reasonably required for the animal's care, it can order the trustee to distribute excess funds to the owner, if still living, or to the owner's heirs. The trust terminates upon the death of the pet. The pet owner may direct the distribution of excess funds following the pet's death within the trust document.

Without a doubt, a pet trust does sound rather extravagant. It's certainly not for everyone. However, the continued care of animals is worth a discussion with a trusted estate planning attorney. That way, an owner can rest assured that the pet will receive good care long after the owner is gone.

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We are dedicated to treating every individual with the utmost respect and unwavering integrity. Whether we're providing beautiful accommodations in our Independent and Assisted Living communities, or working with other organizations to help seniors reach their potential, we give everyone the same treatment we'd give our own family.

More Seniors Choosing to Reside in Association-Managed Communities By: SHERRY CASSILY, Director, Archangels Specialty Home Care

The number of new condominium communities and homeowners' associations is expected to increase. Community associations, also known as homeowners' associations, condominiums, and housing cooperatives, are home to 74.1 million Americans and will represent between 25-27% of the U.S. housing stock. According to data provided by the Homeowners Protection Bureau (HOPB), nearly one in four Americans currently lives in a condo association, a homeowners' association, or another type of private community. These planned communities provide numerous benefits to owners including shared amenities such as pools, walking trails, and other recreational facilities, protected property values, and a strong sense of community. Condominiums, homeowners associations, and housing cooperatives play a significant role in America's housing stock and a housing option for older adults. By sheer numbers, Ohio has one of the biggest populations of older adults and thirteen percent of Ohio's population reside in a HOA community.

Homeowners remain overwhelmingly satisfied with the community association experience. Cleanliness/attractiveness, safety, maintenance-free living, and maintaining property values are perceived as the best aspects of living in a community association; restrictions on exterior home improvements and paying assessments are the biggest perceived drawbacks. ("2020 Homeowners Satisfaction Survey" https://www.caionline.org/ search/pages/results.aspx?k=2020%20Homeowners%20Survey)

A homeowners' association or condominium association derives its power from its governing documents, including a declaration and bylaws recorded in the county land records, and from state statutes authorizing community associations. In Ohio, homeowners and condominium associations are authorized

by the Ohio Planned Community Law and Condominium Law, enacted as Chapters 5310 and 5311 of the Ohio Code, respectively. The two statutes are similar in their overall framework, though the condo statute goes into greater detail as to association powers and restrictions. Ohio HOA's are afforded considerable flexibility, but if there is ever a conflict between an HOA's declaration or bylaws and state law, the statute takes precedence.

The key difference between a condo association and a homeowners' association is what the individual members own. With a condo, each member owns their individual unit, and they have a joint ownership interest in the common areas. As an example, a condo owner has a joint ownership stake in the common elements which can include a clubhouse, pools, etc. Many condo owners are shocked when they realize their unit is defined as "air space". The legal definition of ownership often used is

"The absolute ownership of a unit based on a legal description of the airspace the unit actually occupies, plus an undivided interest in the ownership of the common elements, which are owned jointly with the other condominium unit owners". Simply put, your unit is from the unfinished drywall out. The drywall is jointly owned as a common element by the condo association which usually consists of all the unit owners.

The scope of ownership is a bit different with homeowners' associations. With an HOA, each member owns their individual property and their lot. However, common



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SHERRY CASSILY

areas are owned by the homeowners' association itself-often meaning there is no joint ownership interest in the common areas. The HOA may be a wholly independent entity, or it may be owned by the developer of the community or the members of the association.

When buying into a managed community, ask the seller what you own and who owns the common element property.



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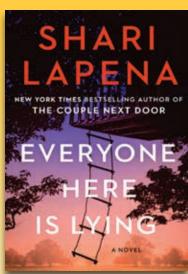


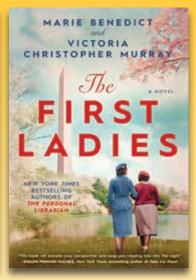
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SUMMER READING

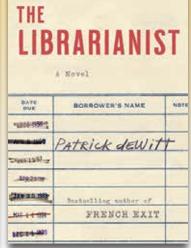
Some Titles to Check Out!

From: MARY OLSON, Readers' Advisory Librarian













Free Reading & Streaming at MCDL



Still paying for your digital downloads? Whether it's books, audio books, music, magazines, movies, or TV shows, Medina County District Library has apps that make it easy to download freely - with an emphasis on the FREE!

Even better, summer is the time to discover these apps. as they allow you to take almost unlimited, free entertainment with you anywhere you go!

"People who are not frequent library users may still think of us as a building that's just full of books. They are missing out on so much free reading and entertainment by not taking advantage of our time and money-saving apps to access thousands of e-media items", says Chris Weaver-Pieh, Collection Resources Manager at MCDL. "So many patrons have switched over to eMedia, where they used to visit the library for physical books. We welcome both types of readers. If patrons are enjoying a good book brought to them free of charge by the library we are serving our purpose to the community."

music, movies and TV shows.

Kanopy is an on-demand film streaming service with more than 30,000 films including documentaries, award-winners and film festival favorites.

Clevnet app lets you browse the catalog, place holds, and download and stream eMedia from the collections of 45-member libraries.

"Streaming and downloading e-media is here to stay. It's just



Jennifer Webb, of Medina, using the Makerspace.

MCDL puts all of the e-media access in one place, at mcdl.info/eMedia. ers will need a library card, but that's even accessible without ever coming to the library at mcdl.info/ecard.

Libby is the best option for thousands of books you can browse, checkout and read or listen to. Libby features a magazine collection with popular titles like HGTV, The Economist, Vanity Fair and more! NEW- Libby is now available for download from the Amazon store, for use on Fire tablets.

Try hoopla for a great selection of all e-media, from best-selling books in both e-reader and audiobook formats, to popular and classic how most people access entertainment now. Libraries are truly on the cutting edge of selection, variety and you can't beat the price", says Weaver-Pieh.

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