



Helping HANDS

NOV / DEC 2023

A Publication of the HANDS Foundation

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

SAVE THE DATE! DECEMBER 5 6:00 PM STUFF THE RANGE ROVER At Western Reserve Masonic Community



GRAND PRIZE!
The lucky grand prize winner will receive a Power Wheels Range Rover stuffed to the brim with gifts and goodies!

What can possibly be more fun than a toy car filled with gifts? For years, that's been the "driving" motivation for the HANDS Foundation's "Stuff the Escalade" fundraiser held at Western Reserve Masonic Community. However this year the toy car will be Range Rover stuffed with prizes.

The popular family-oriented event always draws a large crowd of guests to celebrate the upcoming holiday while at the same time supporting the work of the HANDS Foundation.

Everyone is invited to enjoy the complimentary refreshing beverages, tasty hors d'oeuvres, and holiday dessert buffet prepared by the WRMC staff.

Attendees can make their bids on the many gifts and silent auction items and to buy sideboard tickets.

As in years past, the bidding for the grand prize is a Power Wheels Range Rover, stuffed to the brim with presents valued at several thousand dollars. The Power Wheels Range Rover provides all the fun and excitement kids need for hours of driving fun!

Will you be the lucky winner? There's only one way to find out! Join us for this great holiday event and support a worthy cause to help seniors in Medina County. All money raised will be donated to the HANDS Foundation.

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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

MORE DETAILS ON NEXT PAGE

STUFF THE RANGE ROVER

MORE INFO AND TO GET TICKETS

Entrance to the event is by donation.
 Tickets for a chance to win prizes are
\$1 each OR 25 for \$20.00.

Please email Chrissy Waller at Plum Creek Senior Living to
 purchase your tickets.

chrissy@plumcreekseniorliving.com
 Board members will also have
 tickets available for sale during the event!





COMPASSION AND CARE
 from a Trusted Provider

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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

FAIRLAWN
(330) 668-2828
3125 Smith Road | Fairlawn, OH 44333
GREEN
(234) 294-0010
3813 Fortuna Drive | Akron, OH 44312
WADSWORTH
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HANDS FOUNDATION

Mailing P.O. Box 868 • Brunswick, OH 44212
 Physical . 4274 Manhattan Ave. • Brunswick, OH 44212
 Office Hours.....Tues, Wed, Thurs, 9:30 am - 12:30 pm

Office 330-225-4242
 Fax 330-952-2018
 Web HANDS-Foundation.org
 Email OfficeHandsFound@aol.com

CIRCULATION

Direct mail circulation to Medina County households with additional area distribution throughout Medina County. Published six times a year (bi-monthly)
January/February, March/April, May/June, July/August, September/October, November/December

ABOUT THE HANDS FOUNDATION AND HELPING HANDS NEWSPAPER

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

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

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To Submit Ads & Articles..... Contact Greg
Phone:330-410-5497
Email:Gramler@Zoominternet.net

Ad & Article Deadline for JAN/FEB Issue: 12/15/23

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

HANDS HAPPENINGS SAVE THE DATES

STUFF THE RANGE ROVER

Tuesday, December 5TH at 6:00p.m.

A super fun Christmas party with appetizers, wine, beer, crafts for the kids, a visit from Santa, a visit from The Grinch and a chance to win a power wheel Range Rover stuffed with fun for the whole family!

RSVP to: 330.220.4900 OR chrissy@plumcreekseiorliving.com

Event will be hosted at Western Reserve Masonic Community in their beautiful new community room!

Admission is pay by donation-no amount too small. Tickets for a chance to win the Range Rover- 1\$ each or 25 for \$20

Tickets can be purchased from a board member/committee member in advance OR the night of the event.

All money raised will be donated to the HANDS Foundation. The HANDS Foundation is a non-profit dedicated to improving the quality of life for Medina County Seniors.



SENIOR CARE FEUD

Like Family Feud, but More Fun!





Traditions Hospice and held at Western Reserve Masonic Community.

Teams of 4 with friends from local businesses and communities took part. Awards and bragging rights for most points, best dressed team and loudest cheering crowd were all part of the fun!

October 17th saw another fun and exciting team competition for the HANDS Foundation's annual Senior Care Feud. The event which is similar to the TV gameshow, Family Feud was hosted by

All money raised went to the HANDS Foundation to continue their passion for helping seniors in Medina County.

PURSES WITH A PURPOSE


Tying the Community Together to Benefit Seniors

Purses with a Purpose was created to boost financial funding for senior organizations within Medina County in a unique way. The luxury purse auction idea stemmed from Devon and Kimberly's love of fashion, and blossomed into a bustling event sprinkled with pink glitter and excitement for the possibilities it will provide.

Built solely on the generosity of the community through monetary donations, new and gently used purse and accessory donations, and a multitude of various services provided at low or no cost, the annual Purse with a Purpose event is able to maximize the funding given to the selected senior organization of the year.

The goal of Purse with a Purpose is to continue to promote and support the senior community of Medina County and the organizations that serve them for many years to come.



The 2024 Annual Purse with a Purpose Event will benefit The HANDS Foundation



February 6th, 2024 • 4:30-7:30pm
Western Reserve Masonic Community
4931 Nettleton Road, Medina, Ohio

\$25 per ticket • Cash or Check Payable to The HANDS Foundation
No Tickets Sold At The Door • Contact Devon Diello for Ticket Information • 330.635.7117

Presented By



Carecore at Willowood Team.





CarePatrol Team.

Venue: Western Reserve Masonic Community
Host: Traditions Hospice
Teams: Western Reserve Masonic Community, Carecore at Willowood, Divine at Pearlview, Home Instead, Care Patrol, Senior Care Authority, Traditions Hospice, Plum Creek Assisted Living

Winners:
Overall: Carecore at Willowood
Loudest Cheering Section: Divine at Pearlview
Best Dressed: Home Instead

SPECIAL THANK YOU GOES OUT TO
Western Reserve Masonic Community and Traditions Hospice!


MONDAY	TUESDAY	WEDNESDAY	THURSDAY	FRIDAY
November 2023 Medina County Office for Older Adults www.mcooa.org BILLIARD TABLES OPEN ALL DAY ALL ACTIVITIES SUBJECT TO CHANGE		1 9:30 Bingo - Z - Life Care 10:00 Painting 10:45 Program - "Wits Workout" OSU Extension 11:30 Lunch - LifeCare 12:00 Pinochle 1:00 Chair Yoga w/Lisa*	2 ASHTABULA TRIP 9 & 10 Edwina's Exercise 10:00 Tai Chi w/Danny 10:00 & 12:30 Hand & Foot 11:30 Lunch 1:15 Parkinson's Support Grp. 1:00 Beginners Watercolor* 2:30 BalloFlex*	3 9:30 Bingo - z - Broadway Crk 9:30 Ener Chi w/Lisa - Z 10:30 Medina Ctr. Exercise 11:00 Program: "Let's Play the Feud" OOA 11:30 Lunch* 12:00 Pinochle 1:00 Grief Support Group
6 9:30 Chair Yoga w/Jackie 10:00 Bridge 10:30 BalloFlex Fitness* 11:30 Lunch* 1:00 Mahjong	7 9:00 Edwina's Exercise 9:00 Lilly's Art Class* 10:00 Edwina's Exercise 10:00 14 Card Game 11:30 Lunch 1:00 Hook Nook 1:30 Tech Tuesday	8 9:30 Bingo - Z - Medina Center 10:00 Painting 10:30 Program - "Medina County at War" Dave Thomas 11:30 Lunch - Avenue 12:00 Pinochle 1:00 Chair Yoga w/Lisa* 1-3 Ask an Attorney	9 9 & 10 Edwina's Exercise 10:00 Tai Chi w/Danny 10:00 & 12:30 Hand & Foot 11:30 Lunch 12:30 Bunco 1:15 Parkinson's Support Grp. 1:00 Beginners Watercolor* 2:30 BalloFlex*	10  VETERANS DAY REMEMBER AND HONOR MCOOA OFFICE CLOSED
13 9:30 Chair Yoga w/Jackie 10:00 Bridge 10:30 BalloFlex Fitness* 11:30 Lunch* 1:00 Mahjong	14 WHEELING TRIP 9:00 Edwina's Exercise 10:00 14 Card Game 10:00 Edwina's Exercise 10:00 Remembrance Craft 11:30 Lunch 1:00 Hook Nook 1:30 Tech Tuesday Cybersecurity Awareness	15 9:30 Bingo - Z - Willowood 10:00 Painting 10:30 Program - TBD 11:30 Lunch - Medina Center 12:00 Pinochle 1:00 Chair Yoga w/Lisa* 1:00 Friends n Focus	16 9 & 10 Edwina's Exercise 10:00 Tai Chi w/Danny 10:00 & 12:30 Hand & Foot 10:00 Katie's Drawing Class 11:30 Lunch 1:00 Beginners Watercolor* 2:30 BalloFlex*	17 9:30 Bingo - Z - Richison Ins. 9:30 Ener Chi w/Lisa - Z 10:30 Medina Ctr. Exercise 10:30 "TBD" 11:30 Lunch* 12:00 Pinochle 12:00 Book Club
20 9:30 Chair Yoga w/Jackie 10:00 Bridge 10:30 BalloFlex Fitness* 11:30 Lunch* 12:15 Movie: Barbie Movie 1:00 Mahjong	21 9 & 10 Edwina's Exercise 10:00 Edwina's Exercise 10:00 14 Card Game 11:30 Lunch 1:00 Hook Nook 1:30 Tech Tues One on One with Joe	22 9:30 Bingo - Z - OOA 10:00 Painting 10:30 Program: TBD 11:30 Lunch: Gold Care Svcs 12:00 Pinochle 1:00 Chair Yoga w/Lisa*	23  Happy Thanksgiving MCOOA OFFICE CLOSED	24  MCOOA OFFICE CLOSED
27 9:30 Chair Yoga w/Jackie 10:00 Bridge 10:30 BalloFlex Fitness* 11:30 Lunch* 1:00 Mahjong	28 9:00 Edwina's Exercise 10:00 Edwina's Exercise 10:00 14 Card Game 11:30 Lunch 1:00 Hook Nook	29 9:30 Bingo - Z - Falling Waters 10:00 Painting 10:30 Program: Dr. Hastings "Foot Talk" 11:30 Lunch: Brookdale South 12:00 Pinochle 1:00 Chair Yoga w/Lisa*	30 9 & 10 Edwina's Exercise 10:00 & 12:30 Hand & Foot 10:00 Tai Chi w/Danny 11:30 Lunch 1:00 Beginners Watercolor* 2:30 BalloFlex*	* = FEE REQUIRED Z = ZOOM CLASS

MEMBER
OF
EVENTS
CALENDAR
MEDINA

MONDAY	TUESDAY	WEDNESDAY	THURSDAY	FRIDAY
December 2023 Medina County Office for Older Adults www.mcooa.org BILLIARD TABLES OPEN ALL DAY • ALL ACTIVITIES SUBJECT TO CHANGE 				1 CLIFTON MILL TRIP 9:30 Bingo-Z- OOA 9:30 Ener Chi w/Lisa - Z 10:30 Medina Ctr. Exercise 10:30 Program: TBD 11:30 Lunch* 12:00 Pinochle
4 9:30 Chair Yoga w/Jackie 10:00 Bridge 10:30 BalloFlex* 11:30 Lunch* 1:00 Mahjong	5 9:00 Edwina's Exercise 9:00 Lilly's Art Class 10:00 Edwina's Exercise 10:00 14 Card Game 11:30 Lunch 1:00 Hook Nook 1:30 Tech Tuesday with Pieri- "YouTube"	6 9:30 Bingo - Z - Lifecare 10:00 Painting 10:30 Program: "History of Christmas Music" Joel Keller 11:30 Lunch - Lifecare 12:00 Pinochle 1:00 Chair Yoga w/Lisa*	7 JACK CASINO TRIP 9 & 10 Edwina's Exercise 10:00 & 12:30 Hand & Foot 11:30 Lunch 1:00 Beginner's Watercolor 2:30 BalloFlex*	8 9:30 Bingo-Z- Broadway Creek 10:30 Medina Ctr. Exercise 10:30 Program: TBD 11:30 Lunch* 12:00 Pinochle 12:00 Book Club
11 9:30 Chair Yoga w/Jackie 10:00 Bridge 10:30 BalloFlex* 11:30 Lunch* 1:00 Mahjong	12 9:00 Edwina's Exercise 10:00 Edwina's Exercise 10:00 14 Card Game 11:30 Lunch 1:00 Hook Nook 1:30 One-on-One Tech with Pieri	13 9:30 Bingo - Z - Medina Ctr 10:00 Painting 10:30 Program: "Xmas Auction" Gold Care Svcs 11:30 Lunch: Avenue 12:00 Pinochle 1:00 Chair Yoga w/Lisa* 1:00 Ask an Attorney	14 9:00 BP Screening-Cleve Clinic 9 & 10 Edwina's Exercise 10:00 & 12:30 Hand & Foot 11:30 Lunch 10:00 Katie's Drawing Class 12:30 Bunco 1:00 Beginner's Watercolor 2:30 BalloFlex*	15 9:30 Bingo - Z - Brookdale Camelot 9:30 Ener Chi w/Lisa - Z 10:30 Medina Ctr. Exercise 11:00 Program: TBD 11:30 Lunch* 12:00 Pinochle
18 9:30 Chair Yoga w/Jackie 10:00 Bridge 10:30 BalloFlex* 11:30 Lunch* 12:30 Movie: A Christmas Story 2 1:00 Mahjong	19 9:00 Edwina's Exercise 10:00 Edwina's Exercise 10:00 14 Card Game 11:30 Lunch 1:00 Hook Nook 1:30 Tech Tuesday with Joe	20 9:30 Bingo - Z - TLC Ins 10:00 Painting 11:00 Program: "The Making of A Christmas Story" Carl Quatraro 11:30 Lunch - Medina Center 12:00 Pinochle 1:00 Chair Yoga w/Lisa* 1:00 Friends n Focus	21 9 & 10 Edwina's Exercise 10:00 & 12:30 Hand & Foot 11:30 Lunch 1:00 Beginner's Watercolor 2:30 BalloFlex*	22 9:30 Bingo - Z - Richison Ins. 10:30 Medina Ctr. Exercise 11:00 Program - "Reindeer Games" 11:30 Lunch* 12:00 Pinochle
25  Merry Christmas MCOOA OFFICE CLOSED	26 9:00 Edwina's Exercise 10:00 Edwina's Exercise 10:00 14 Card Game 11:30 Lunch 1:00 Hook Nook	27 9:30 Bingo - Z - Falling Waters 10:00 Painting 11:00 Program: Brookdale South "Health Talk" 11:30 Lunch - Brookdale South 12:00 Pinochle 1:00 Chair Yoga w/Lisa*	28 9 & 10 Edwina's Exercise 10:00 & 12:30 Hand & Foot 11:30 Lunch 1:00 Beginner's Watercolor 2:30 BalloFlex*	29 9:30 Bingo - Z - Echelon 10:30 Medina Ctr. Exercise 11:00 Program - NOON YEARS EVE AT BRUNSWICK REC 11:30 Lunch* 12:00 Pinochle

MEMBER

OFFICE FOR OLDER ADULTS AND SENIOR CENTER
MEDINA
 246 Northland Drive
 330-723-9514 • 844-722-3800
www.mcooa.org



LAURA TOTH
 LIToth@medinaco.org

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

SOPREMA Senior Center & Cafe
November 2023
 Center Hours: Monday - Friday: 8:30 am - 4 pm
 Café Hours: Monday - Friday: 7:30 am - 2 pm
 330-335-1513 · SSC@WadsworthCity.Org · 617 School Drive · Wadsworth, OH 44281

MONDAY	TUESDAY	WEDNESDAY	THURSDAY	FRIDAY
<p>Get your 12 Days of Christmas Gift Card Raffle tickets! Purchase 3 or more to be entered into a daily "2nd chance" drawing!</p> <p>Yoga 8:30 Pinochle 9:00 Vantage Aging 10:00 Healing w/ Haiku 11:00 Walking Track 12:00 - 2:00 Veteran's Event 2:00</p>	<p>PLEASE RSVP TO RESERVE A SPOT IN THESE GREAT PROGRAMS *PROGRAMS MARKED WITH AN * ARE IN PERSON AND ZOOM (HYBRID).</p> <p>Medicare - by appt. 9:00 Walking Track 9:00 - 11:00 Watercolor 10:00 Coupon Clippers 10:30 Blood Press. Checks 12:00 General Caregivers* 12:15 Euchre 1:00 Wits Workout 2:00</p>	<p>Hearing Scrgs - by appt. 9:00 Gentle Exercise 10:00 Chess 11:00 Sign Lang. II 11:30 Medicare - by appt. 1:00 Walking Track 12:00 - 2:00 Blind Truth* 1:00 Dominoes & Games 1:00</p>	<p>Walking Track 9:00 - 11:00 Guided Autobiography 9:30 Mah Jong 9:30 Sewing Seniors 9:30 Bridge 11:00 Alzheimer's Caregivers* 1:00 Hand and Foot 1:00</p>	<p>Bingo 10:00 Claire's Crafty Friends 12:00 Make Me H.H. (Zoom) 12:00 Walking Track 12:00 - 2:00 Balance Testing- by appt. 2:00 Genealogy 2:00 Soprema Café open for Lunch only</p>
<p>Yoga 8:30 Pinochle 9:00 Vantage Aging 10:00 Healing w/ Haiku 11:00 Walking Track 12:00 - 2:00 Veteran's Event 2:00</p>	<p>Medicare - by appt. 9:00 Walking Track 9:00 - 11:00 Watercolor 10:00 Coupon Clippers 10:30 Blood Press. Checks 12:00 General Caregivers* 12:15 Euchre 1:00 Wits Workout 2:00</p>	<p>Summa Health Chat* 10:00 Gentle Exercise 11:00 Chess 11:00 Sign Language II 11:30 Medicare - by appt. 1:00 Walking Track 12:00 - 2:00 Dominoes & Games 1:00 Aging Gracefully w/ Brookdale* 2:00 Storytime w/ Wade (Zoom) 3:30</p>	<p>Walking Track 9:00 - 11:00 Guided Autobiography 9:30 Mah Jong 9:30 Scroll Saw 10:00 Bridge 11:00 Seniors w/ Srs Lunchn 11:00 Hand and Foot 1:00 Wadsworth Library Fun 1:00</p>	<p>Center & Café Closed for Holiday</p>
<p>Yoga 8:30 Pinochle 9:00 Advocacy in Motion 10:30 Walking Track 12:00 - 2:00 Bunco 1:00 Movie at Wads. Library 1:00 Medicare 101 Hybrid* 3:00</p>	<p>Line Dancing 9:00 Medicare - by appt. 9:00 Walking Track 9:00 - 11:00 Crafts/Puzzles w/Windfall 10:00 Coupon Clippers 10:30 Table Talk w/ Dr. Patel* 12:00 Euchre 1:00 Autoharp w/ Dan 2:30</p>	<p>Gentle Exercise 10:00 Chess 11:00 Sign Language II 11:30 Medicare - by appt. 12:00 Walking Track 12:00 - 2:00 Dominoes & Games 1:00 Healthy Living w/Humana* 1:00 Walking Challenge Reveal 2:00</p>	<p>Walking Track 9:00 - 11:00 Mah Jong 9:30 Sewing Seniors 9:30 Bridge 11:00 Hand and Foot 1:00 Virtual Bingo (Zoom) 1:00 County Assistance-by appt 2:00</p>	<p>Thanksgiving Meal 12:00 Jon & Mike Band 12:30</p> <p>Bingo 10:00 Claire's Crafty Friends 12:00 Make Me H.H. (Zoom) 12:00 Walking Track 12:00 - 2:00 Genealogy 2:00</p>
<p>Yoga 8:30 Pinochle 9:00 Scam Bingo w/ BBB 10:00 Walking Track 12:00 - 2:00 Nov. Birthday Party 1:00 New Member Meet & Greet 2:30</p>	<p>Medicare - by appt. 9:00 Walking Track 9:00 - 11:00 Watercolor 10:00 Coupon Clippers 10:30 Blood Press. Checks 12:00 Parkinson's Caregivers* 12:15 Euchre 1:00 Wits Workout 2:00</p>	<p>Gentle Exercise 10:00 Chess 11:00 Sign Language II 11:30 Medicare - by appt. 12:00 Walking Track 12:00 - 2:00 Dominoes & Games 1:00 Ancient Instruments 2:00</p>	<p>Center & Café Closed for Holiday</p>	<p>Center & Café Closed for Holiday</p>
<p>Yoga 8:30 Pinochle 9:00 Christmas Centerpcs 10:00 Tech Café w/ MCBDD 11:30 Walking Track 12:00 - 2:00 Bunco 1:00 Paper Crafting 101 1:00</p>	<p>Line Dancing 9:00 Medicare - by appt. 9:00 Walking Track 9:00 - 11:00 Coupon Clippers 10:30 Garden Chat 11:00 Euchre 1:00 Tech Tuesday 2:00</p>	<p>Gentle Exercise 10:00 Chess 11:00 Sign Language II 11:30 Medicare - by appt. 12:00 Walking Track 12:00 - 2:00 Dominoes & Games 1:00 Holiday Decorating Demo 2:00</p>	<p>Walking Track 9:00 - 11:00 Mah Jong 9:30 Bridge 11:00 Poetry Open Mic 12:00 Arm Chair Travel 1:00 Hand and Foot 1:00</p>	<p>See our online Newsletter for more Details! www.WadsworthCity.com/SopremaSeniorCenter</p>

NOVEMBER
CALENDAR
OF EVENTS
WADSWORTH

SOPREMA Senior Center & Cafe
December 2023
 Center Hours: Monday - Friday: 8:30 am - 4 pm
 Café Hours: Monday - Friday: 7:30 am - 2 pm
 330-335-1513 · SSC@WadsworthCity.Org · 617 School Drive · Wadsworth, OH 44281

MONDAY	TUESDAY	WEDNESDAY	THURSDAY	FRIDAY
<p>Get your 12 Days of Christmas Gift Card Raffle tickets! Purchase 3 or more to be entered into a daily "2nd chance" drawing!</p> <p>Yoga 8:30 Pinochle 9:00 Healing w/ Haiku 11:00 Walking Track 12:00 - 2:00 Movie at Wads. Library 1:00</p>	<p>PLEASE RSVP TO RESERVE YOUR PLACE IN THESE GREAT PROGRAMS!</p> <p>Medicare - by appt. 9:00 Walking Track 9:00 - 11:00 Watercolor 10:00 Coupon Clippers 10:30 Musical Tuesday 11:30 Blood Press. Checks 12:00 Euchre 1:00 General Caregivers* 12:15 Wits Workout 2:00</p>	<p>See our online Newsletter for more Details! www.WadsworthCity.com/SopremaSeniorCenter</p>	<p>*PROGRAMS MARKED WITH AN * ARE IN PERSON & ZOOM (HYBRID).</p> <p>Walking Track 9:00 - 11:00 Mah Jong 9:30 Sewing Seniors 9:30 Bridge 11:00 Alzheimer's Caregivers* 1:00 Hand and Foot 1:00</p>	<p>Bingo Auction 10:00 Claire's Crafty Friends 12:00 Make Me H.H. (Zoom) 12:00 Walking Track 12:00 - 2:00 Genealogy 2:00</p>
<p>Yoga 8:30 Pinochle 9:00 Ask a Realtor* 12:00 Bunco 1:00 Medicare 101 Hybrid* 3:00</p>	<p>Line Dancing 9:00 Walking Track 9:00 - 11:00 Crafts/Puzzles w/Windfall 10:00 Coupon Clippers 10:30 Euchre 1:00</p>	<p>Gentle Exercise 10:00 Chess 11:00 Sign Language II 11:30 Swingin' Along Concert 11:30 Medicare - by appt. 12:00 Walking Track 12:00 - 2:00 Blind Truth* 1:00 Dominoes & Games 1:00</p>	<p>Walking Track 9:00 - 11:00 Mah Jong 9:30 Sewing Seniors 9:30 Bridge 11:00 Seniors w/ Srs Lunchn 11:00 Hand and Foot 1:00 Dr. Dan Health Chat* 2:30</p>	<p>Bingo 10:00 Claire's Crafty Friends 12:00 Make Me H.H. (Zoom) 12:00 Walking Track 12:00 - 2:00 Genealogy 2:00 Pearl Harbor Attack 2:00</p>
<p>12 Days of Christmas Daily Drawings: Tune into Wadsworth Radio 97.1 each weekday at 8:45 am from Dec. 4 thru Dec. 14!</p>				
<p>Yoga 8:30 Pinochle 9:00 Walking Track 12:00 - 2:00 Ask a Realtor* 12:00 Bunco 1:00 Medicare 101 Hybrid* 3:00</p>	<p>Line Dancing 9:00 Walking Track 9:00 - 11:00 Crafts/Puzzles w/Windfall 10:00 Coupon Clippers 10:30 Euchre 1:00</p>	<p>Christmas Party 9:30 Chess 11:00 Sign Language II 11:30 Walking Track 12:00 - 2:00 Dominoes & Games 1:00 Aging Gracefully* 2:00 Storytime w/ Wade (Zoom) 3:30</p>	<p>Walking Track 9:00 - 11:00 Mah Jong 9:30 Bridge 11:00 Seniors w/ Srs Lunchn 11:00 Hand and Foot 1:00 Dr. Dan Health Chat* 2:30</p>	<p>Holiday Concert 12:30 Final 12Days Drawing 12:00</p> <p>Bingo 10:00 Claire's Crafty Friends 12:00 Make Me H.H. (Zoom) 12:00 Walking Track 12:00 - 2:00 Genealogy 2:00</p>
<p>Yoga 8:30 Pinochle 9:00 Walking Track 12:00 - 2:00 Dec. Birthday Party 1:00</p>	<p>Walking Track 9:00 - 11:00 Watercolor 10:00 Coupon Clippers 10:30 Musical Tuesday 11:30 Blood Press. Checks 12:00 Parkinson's Caregivers* 12:15 Euchre 1:00 Wits Workout 2:00</p>	<p>Gentle Exercise 10:00 Chess 11:00 Sign Language II 11:30 Walking Track 12:00 - 2:00 Dominoes & Games 1:00 Healthy Living w/Humana* 1:00 Christmas Sing-a-long w/ Autoharp Dan 2:30</p>	<p>Walking Track 9:00 - 11:00 Mah Jong 9:30 Sewing Seniors 9:30 Bridge 11:00 Hand and Foot 1:00 Virtual Bingo (Zoom) 1:00 County Assistance-by appt. 2:00</p>	<p>Center & Café Closed for Holiday</p>
<p>Center & Café Closed for Holiday</p>	<p>Line Dancing 9:00 Walking Track 9:00 - 11:00 Coupon Clippers 10:30 Musical Tuesday 11:30 Euchre 1:00 Tech Tuesday 2:00</p>	<p>Gentle Exercise 10:00 Chess 11:00 Walking Track 12:00 - 2:00 Dominoes & Games 1:00</p>	<p>Walking Track 9:00 - 11:00 Mah Jong 9:30 Bridge 11:00 Poetry Open Mic 12:00 Hand and Foot 1:00 Senior Book Chat 1:00 Grief Support 2:00</p>	<p>Center & Café Closed for Holiday</p>
<p>Center & Café Closed for Holiday</p>	<p>Line Dancing 9:00 Walking Track 9:00 - 11:00 Coupon Clippers 10:30 Musical Tuesday 11:30 Euchre 1:00 Tech Tuesday 2:00</p>	<p>Gentle Exercise 10:00 Chess 11:00 Walking Track 12:00 - 2:00 Dominoes & Games 1:00</p>	<p>Walking Track 9:00 - 11:00 Mah Jong 9:30 Bridge 11:00 Poetry Open Mic 12:00 Hand and Foot 1:00 Senior Book Chat 1:00 Grief Support 2:00</p>	<p>Noon Year's Party 12:00 Myles Fortner in Concert 12:30</p> <p>Bingo 10:00 Claire's Crafty Friends 12:00 Make Me H.H. (Zoom) 12:00 Walking Track 12:00 - 2:00</p>

DECEMBER
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.

MONDAY	TUESDAY	WEDNESDAY	THURSDAY	FRIDAY
November 2023 *SS = SILVER SNEAKERS ALL ACTIVITIES SUBJECT TO CHANGE 				
		1 9:00 Vintage Artists 10:00 SS Classic 10:00 Activity Council 11:30 Cardio Dance 11:30 OOA Nutrition 12:15 Mah Jongg 12:30 Knitters	2 ASHTABULA TRIP 8:00 Cards 10:00 SS Classic 11:00 SS Zumba 11:30 Line Dance (Beg) 1:00 Bingo-Altenheim	3 9:00 SS Cardio 9:00 Medicare w/Barb 10:00 SS Chair Yoga 11:30 OOA Nutrition 11:30 Cardio Dance 12:30 Ladies Pinochle
6 11:00 MUNCH & LEARN - DEMO HEARING CLEAR CAPTIONS 11:15 Line Dance (Inter) 12:15 Mah Jongg	7 8:00 Cards 9:00 SS Cardio 11:00 Zumba 1:00 Bingo-Aetna	8 9:00 Vintage Artists 10:00 SS Classic 11:30 Cardio Dance 11:30 OOA Nutrition 12:15 Mah Jongg 12:30 Knitters	9 8:00 Cards 10:00 SS Classic 11:00 Red, White & Blue Celebration 11:30 Line Dance (Beg) 12:15 Dominoes	10 9:00 SS Cardio 10:00 SS Chair Yoga 11:30 Cardio Dance 12:30 Ladies Pinochle  OBSERVED - MCOOA CLOSED
13 9:00 SS Classic 9:30 Art Critique 10:00 SS Chair Yoga 11:00 MUNCH & LEARN - GENERATIONS 11:15 Line Dance (Inter) 11:30 Cardio Dance 12:15 Mah Jongg	14 WHEELING TRIP 8:00 Cards 11:00 Zumba 1:00 Bingo-Westwood Place 2:30 Tech Tuesday	15 9:00 Vintage Artists 10:00 SS Classic 11:30 Cardio Dance 11:30 OOA Nutrition 12:15 Mah Jongg 1:00 OOA Benefits 12:30 Knitters	16 8:00 Cards 9:30 Line Dance (Beg) 10:00 SS Classic 11:00 SS Zumba 12:15 Dominoes	17 9:00 SS Cardio 10:00 SS Chair Yoga 11:30 OOA Nutrition 11:30 Cardio Dance 12:30 Ladies Pinochle
20 9:00 SS Classic 10:00 SS Chair Yoga 11:00 MUNCH & LEARN - JIM RICHISON INS 11:15 Line Dance (Inter) 11:30 Cardio Dance 12:15 Mah Jongg	21 8:00 Cards 9:00 SS Cardio 11:00 Zumba 1:00 Bingo-Darlene	22 9:00 Vintage Artists 10:00 SS Classic 11:30 Cardio Dance 11:30 OOA Nutrition 12:15 Mah Jongg	23  MCOOA OFFICE CLOSED	24 9:00 SS Cardio 10:00 SS Chair Yoga 11:30 Cardio Dance 12:30 Ladies Pinochle MCOOA OFFICE CLOSED
27 9:00 SS Classic 9:15 BP Checks with SWG 10:00 SS Chair Yoga 11:00 MUNCH & LEARN - SING ALONG 11:15 Line Dance (Inter) 11:30 Cardio Dance 12:15 Mah Jongg	28 8:00 Cards 9:00 SS Cardio 11:00 Zumba 1:00 Bingo-Divine Pearlview 2:30 Tech Tuesday	29 9:00 Vintage Artists 10:00 SS Classic 11:30 Cardio Dance 11:30 OOA Nutrition 12:15 Mah Jongg 12:30 Knitters	30 8:00 Cards 10:00 SS Classic 11:00 SS Zumba 11:30 Line Dance (Beg) 12:15 Dominoes 1:00 Bingo-Spry Seniors	

REMEMBER
OF EVENTS
CALENDAR
BRUNSWICK

MONDAY	TUESDAY	WEDNESDAY	THURSDAY	FRIDAY
December 2023 *SS = SILVER SNEAKERS • ALL ACTIVITIES SUBJECT TO CHANGE 				
				1 CLIFTON MILL TRIP 9:00 SS Cardio 10:00 SS Chair Yoga 11:30 OOA Nutrition 11:30 Cardio Dance 12:30 Ladies Pinochle
4 9:00 SS Classic 10:00 SS Chair Yoga 10:00 Medicare w/J.Richison 11:00 MUNCH & LEARN - ANGEL'S AUCTION 11:30 Cardio Dance 11:15 Line Dance (Inter) 12:15 Mah Jongg	5 8:00 Cards 9:00 SS Cardio 11:00 Zumba 1:00 Bingo	6 9:00 Vintage Artists 10:00 SS Classic 10:00 Activity Council 11:30 Cardio Dance 11:30 OOA Nutrition 12:15 Mah Jongg 12:30 Knitters	7 JACK CASINO TRIP 8:00 Cards 9:30 Line Dance (Beg) 11:00 Candy Cane Lane Social 12:15 Dominoes	8 9:00 SS Cardio 10:00 SS Chair Yoga 11:30 OOA Nutrition 11:30 Cardio Dance 12:30 Ladies Pinochle
11 9:00 SS Classic 9:30 Art Critique 10:00 SS Chair Yoga 11:00 MUNCH & LEARN - BD OF EDUCATION 11:15 Line Dance (Inter) 11:30 Cardio Dance 12:15 Mah Jongg	12 8:00 Cards 9:00 SS Cardio 11:00 Zumba 1:00 Bingo	13 9:00 Vintage Artists 10:00 SS Classic 11:30 Cardio Dance 11:30 OOA Nutrition 12:15 Mah Jongg 12:30 Knitters	14 8:00 Cards 10:00 SS Classic 11:00 SS Zumba 11:30 Line Dance (Beg) 12:15 Dominoes	15 9:00 SS Cardio 10:00 SS Chair Yoga 11:30 OOA Nutrition 11:30 Cardio Dance 12:30 Ladies Pinochle
18 9:00 SS Classic 10:00 SS Chair Yoga 11:00 MUNCH & LEARN - WASSAILING 11:15 Line Dance (Inter) 11:30 Cardio Dance 12:15 Mah Jongg	19 8:00 Cards 9:00 SS Cardio 11:00 Zumba 1:00 Bingo - Divine Pearlview	20 9:00 Vintage Artists 10:00 SS Classic 11:30 Cardio Dance 11:30 OOA Nutrition 12:15 Mah Jongg 1:00 OOA Benefits 12:30 Knitters	21 8:00 Cards 10:00 SS Classic 11:00 SS Zumba 11:30 Line Dance (Beg) 12:15 Dominoes	22 9:00 SS Cardio 10:00 SS Chair Yoga 11:30 OOA Nutrition 11:30 Cardio Dance 12:00 Create a Better You! 12:30 Ladies Pinochle
25  MCOOA OFFICE CLOSED	26 8:00 Cards	27 9:00 Vintage Artists 11:30 OOA Nutrition 12:15 Mah Jongg	28 8:00 Cards 11:30 Line Dance (Beg) 1:00 Bingo - The Avenue in Medina 12:15 Dominoes	29 11:30 OOA Nutrition 12:30 Ladies Pinochle

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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



HIGHWAY INTERCHANGE REPEAL (HB 276)

By: State Representative, SHARON RAY



Tucked inside of HB 23 – Ohio’s 253-page transportation budget bill – was a generic provision providing for the construction of a highway interchange. Inserted at the last minute the day before the vote – it was a provision that had been seen before. This provision, known as the Boston Road Interchange proposal had been submitted in previous years. Thankfully, it had been vetoed by Governor Kasich – who knew while this was one possible solution to Strongsville’s traffic issues on Rt. 82 – also knew how devastating it would be to the citizens on Boston Road in the City of Brunswick. In addition, the negative effects on the surrounding areas of Medina County are significant. While Governor DeWine questioned the necessity of this proposed “fix”, he did not veto it. After much constituent outcry – Representative Melanie Miller and I introduced HB 276.

HB 276 repeals the provision of the transportation budget that required the Department of Transportation to construct the interstate interchange. Senator Mark Romanchuk, who represents Medina County in the Senate, introduced a companion bill – SB 155.



This proposed interchange was the result of one community – Strongsville – trying to legislate a neighboring community – Brunswick – to fix a problem they created. This interchange is bad for Brunswick and all of Medina County for financial and safety reasons and is just bad policy overall. It is also, in my opinion, a violation of the Ohio Revised Code and the United States Highway Code requiring local support.

This interchange would place an unbearable financial obligation on the City of Brunswick, requiring millions of dollars of investment to widen and change the current country road into a suitable highway, requiring among other costs, the relocation of a jet fuel line.

One of my goals as a legislator is to make our Ohio communities the best place to work, live and raise a family.

This interchange would do the exact opposite of this creating an inevitable increase in traffic and the demolition of dozens of homes in the middle of a populous residential area.

Representative Miller, Senator Mark Romanchuk and I are committed to protecting our communities and doing what’s best for our constituents. This interchange is not what’s best for the people and City of Brunswick and surrounding areas of Medina County.

On September 14, 2023, at a press conference in Columbus, Representative Miller, Senator Romanchuk, and I were joined by dozens of Medina County residents and elected officials as we officially filed HB 276 with the clerk’s office. The bill was referred by the Rules and Reference Committee to the Economic Development and Workforce Committee.



Sharon Ray is the Representative for the 69th district of the Ohio House of Representatives which includes Medina County.



REPRESENTATIVE SHARON RAY WORKED HARD TO PASS A BUDGET THAT:

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- ★ Creates an expanded Sales Tax Holiday for everyone

Invests in our Future:

- ★ Includes historic investments in our Public Schools – Fair School Funding Plan
- ★ Establishes Universal School Voucher program – School Choice
- ★ Invests \$300 million dollars in High School Career Tech Programs

Keeps us Safe:

- ★ Fund implementation of Next Gen 9-1-1 program
- ★ Significant increases in Law Enforcement Training and Jail Construction
- ★ Invests in Rail Safety crossings to enhance safety measures and prevent accidents

SharonRay.org

@SharonRay4Rep

PAID FOR BY SHARON RAY FOR REPRESENTATIVE



JOHN BURKE

FROM YOUR TREASURER

INVESTMENT EARNINGS UP 229% AS OF Q3 2023

The Medina County investment portfolio earned a whopping \$2,244,201 in interest earnings year-to-date in 2023. That was \$2,364,850 higher or up 229% from 2022 YTD earnings. This extra money made from our investments helps pay County expenses, reducing the need for additional taxes. Using a sound investment strategy throughout my years in office, I have been able to earn over \$70 million from interest earnings on investments. The annual County budget is about \$48 million, so the total investment interest earned over my tenure has provided enough extra money to run the County free for about one and a half years.

Did you ever wonder how Medina County invests the public's money? That investment responsibility is part of my job as Medina County Treasurer, overseeing the collection and deposit of about \$600 million a year. The largest portion of that amount – roughly \$392 million – is from real estate property taxes. I have to collect, deposit, and safely invest this money until it is used by the County or distributed to other agencies and political subdivisions.

How do I invest these public funds? The Ohio Revised Code restricts County Treasurers from investing in equities or stocks, because of the risk. The law does allow investment in many interest-bearing vehicles. The maturity of these investments is limited to five years. The size of our portfolio averages about \$180 million on any given day and is usually placed in 50 to 70 different investments. Examples include

bank certificates of deposit, commercial paper, no-load money markets and US treasuries. Also included are federal government agency bonds and notes. Currently we have a balanced portfolio as shown at right.

The portfolio is also well laddered, meaning that the maturity of our investments is evenly spread over a five-year period — not too much short- or long-term investment. The investment market has seen interest rates climb dramatically over the last year. We have taken advantage of these higher interest rates and the inverted yield curve in the market. This inverted yield curve has created short-term interest rates of over 5% and long-term 5-year investments averaging 4.5%.

I have always been a conservative investor with the public's money. My investment strategy has three basic goals that we have achieved every year. These goals are:

- 1. Safety of principle.** In these volatile economic times, I am proud to say that we have never lost any money from investments during my five terms as County Treasurer.
- 2. Maintain liquidity.** This means that I maintain adequate cash balances to cover the weekly expenses approved by the three County Commissioners.
- 3. Earn the highest yield possible.** As a leader in the Ohio County Treasurers Association, I am in contact with all 88 County Treasurers and my observation is that our portfolio yield is one of the best in the state of Ohio. In fact, we have continuously performed

better than the average yield of Star Ohio, the largest public investment fund of the State of Ohio Treasurer.

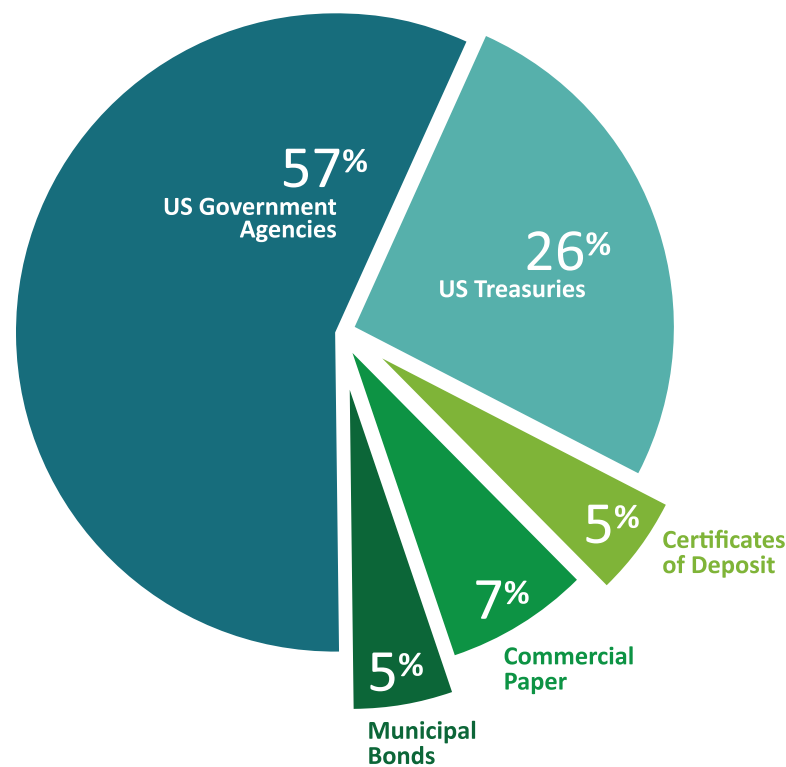
There is also a County Investment Advisory Board that meets quarterly. The County Treasurer serves as chairman and the other members are the three County Commissioners and Clerk of Courts. I review the results of our investment portfolio at each meeting along with economic conditions and financial trends. The advisory board also receives monthly statements showing new purchases, maturity, and yields.

It is important that a Treasurer has the education and experience to successfully maintain such a large portfolio of investments and the required certifications to take advantage of all possible investment options enabling better yield and investment earnings. In addition to a Master in Business from Miami University, I keep current on changes in the financial world and am required by Ohio law to complete 12 hours of continuing education each year. I have received advanced educational certifications from the International Association for Government Officials (IAGO) and was a past recipient of Ohio's Public Fund Manager of the Year Award by the State of Ohio Treasurer.

The Medina County Treasurer's office is located at 144 North Broadway in Medina. For information on all the services my office provides, please visit medinacounty-treasurer.com.



MEDINA COUNTY INVESTMENTS
ASSET ALLOCATION - OCTOBER 2023



PLEASE NOTE: The information contained in this article was not intended to be nor should be considered investment advice.

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COMMISSIONERS' CORNER



MC FLEX COMES TO MEDINA CITY



On Monday, Sept. 25, Medina County Public Transit (MCPT) — the County’s public transportation provider — launched MC Flex in Medina City.

Rather than waiting for a bus operating on a set route, on-demand service allows riders to instead book a trip that will pick them up and drop them off at their preferred destination anywhere within the designated zone.

Earlier this year, MC Flex began as a pilot program in Wadsworth to test the viability of the service.

MC Flex is a microtransit service, a relatively new public transit option that operates similarly to ride hailing applications like Uber and Lyft.

Buses are available within the designated transit zone and provide rides for all trips that start and end within the zone boundaries. Service hours are from 6 a.m. to 6 p.m.

Riders can book a trip in one of three ways — by using the Rides on Demand mobile

application from their smartphone; using the web-based application on their computer; or by calling the MCPT office and speaking with a dispatcher.

Bus fares for the MC Flex are as follows: one-way fares, \$1.50; elderly & disabled, .75¢; all-day pass, \$4. MC Flex launched when transportation costs are at the forefront of many people’s minds.

With gas prices continuing to rise, parking becoming scarcer and more expensive, and vehicle costs rising, MC Flex offers a simple, low cost, and efficient solution to transportation within Medina City.

Whether you are looking to lower your carbon footprint or don’t have access to a vehicle, this service is for you!

According to Transit Director Shannon Rine, in Wadsworth, this new service has proven to improve passengers’ transit experience and has reduced travel times to their destinations.

“The MC Flex service has enhanced our ability to provide quality service with efficiencies in fuel and mileage,” said Rine. “We are focused on our goal to meet the transit needs of the community, and the MC Flex is a big step.”

Booking a trip using MC Flex follows a simple five-step process that begins with riders choosing their preferred booking method.

Those using the mobile application will need to first download the app and make an account. With an account created, riders will then choose their destination by either entering the destination name, like Walmart or City Hall, or the specific address, and then submitting their request.

After the request has been submitted, riders will be notified by text message or alert on the Rides on Demand app when their bus is arriving.

Buses will pick up riders at their starting point and may require riders to walk to the

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curb to board the vehicle, depending on the location.

MC Flex is a shared-ride service, meaning as riders are transported to their destination, other passengers may be picked up or dropped off on the way.

However, MC Flex software automatically routes the buses in the most efficient manner possible, reducing travel time for all riders.

Trips can be booked as little as two hours prior to the desired pick-up time, rather than the mandatory 24 hours for demand response.

Trips can be booked entirely through the mobile application,

and there is no need to call in to schedule a ride.

Finally, riders using the app will be able to track their vehicle in real time to see precisely where they are.

This will allow riders to better anticipate their pick up and drop off time. The goal with MC Flex is to provide a transit service that is easier, quicker, and more comfortable than the current loop routes.

“I would like to say, ‘Thank You!’ to our Transit Team for their hard work and dedication towards preparing and launching the MC Flex,” added Rine. “It truly does take everyone driving the same direction!”

STEVE HAMBLEY

Commissioner

144 North Broadway Street
Medina, Ohio 44256

(330) 722-9208
SHambley@ohmedinaco.org

FROM YOUR VETERANS OFFICE



ED ZACKERY



Thank You
VETERANS

HONORING ALL WHO SERVED



On Veterans Day we know several restaurants and businesses will be offering a military/veteran's discount or special offers. I want to take this time and say thank you to those establishments who do so as a thanks to our veterans and military personnel. Why? They don't have to do this; veterans aren't owed anything for their service. I know some of you may find that quite surprising. Simply put Selfless Service is defined as putting the welfare of the nation before oneself, by serving your country and not expecting recognition or gain.

So, do the people of our nation really owe veterans anything? The answer to that question is yes because without those who are willing to go into harm's way and give their lives to protect our freedoms our nation as we know would cease to exist. For those that live under this umbrella of protection and relative safety some gratitude should be shown, but we didn't raise our right hand and put our lives on the line for a free meal.

Therefore, it is not necessary and those discounts and thanks should never be expected for our service to our nation and the people who live here. Our service should never be cheapened by a 10% offer or a free meal. I am proud of my service to our country and never expected anything in return other than to know my children were growing up free and that my family was safe and secure. To know that they would share the same freedoms our ancestors have, those inalienable rights described in the Declaration of Independence, Life, Liberty, and the Pursuit of happiness. That's really all the thanks I ever needed.

This Veterans Day when someone thanks you for your service or you receive a discount or the Veterans Day lunch we so love, remember to thank them or maybe say "I was proud to serve". After all, we're not owed a thing but it shows that you recognize that they know and understand just how important your service was to them and our country.

Thank you all for your service to the United States of America, "Proud to Serve"!

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Don't forget to get your Medina County Veterans ID card, available at the Medina County Records Office at: 144 N Broadway St #117, Medina, OH 44256 | PH: (330) 725-9782

- You will need an original or certified original copy of your discharge in order to be eligible for a ID Card.
- If you do not have one you can come into our office and we will assist you in requesting an original copy. You will need a valid Drivers License or State ID card also with your application.

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Rich with Defensive Coordinator, Jamison Hultine (L) and Offensive Coordinator, Jesse Dooling (R). Both men were former Brunswick football players coached by Rich.

SENIOR SPOTLIGHT

RICH NOWAK

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Over the years, Brunswick has been blessed to have many individuals contribute towards making it the exceptional community it is today. In 2023, one of those individuals, Rich Nowak, will celebrate fifty years of excellence as an educator, athletic director, football coach and school board member (including president).

Nowak, who grew up in Slavic Village on the southeast side of Cleveland, attended St. Stanislaus for grades K-12. After graduation, he attended Kent State University, where he majored in Business and Education.

So, how did this self-proclaimed “city kid from Cleveland” become connected with Brunswick? “I was lucky enough to meet some people from Brunswick who encouraged me to apply for a job (as a history teacher) in 1973,” said Nowak. “Charlie Reisland, who was the head football coach, sold me on

Brunswick, as did Russ Huston (high school principal). They said it was a growing community with a lot of opportunity, and they were both right.”

As Brunswick grew in the 1970’s, so did Nowak’s role within the school district - as an assistant principal, football coach and athletic director. These added responsibilities created opportunities for Nowak to make a difference beyond the schools.

“My fondest memory, as an athletic director, was organizing and running Relay to Life in Brunswick,” he explained. “My son’s wife had just passed from cancer, at 30 years of age. As a family member, you want to do something. And, a paper just passed my desk about Relay to Life.”

“We ran Relay to Life for 16 years. We raised over a million dollars over that time,” said Nowak. “And, our Relay wasn’t the type where you

CONTINUED ON NEXT PAGE ►

SENIOR SPOTLIGHT

>> CONTINUED FROM PAGE 12



Brunswick High School Football Stadium Press Box Dedicated to Rich.

bring large corporations to donate. We were grass-roots, blue collar – just like Brunswick. People worked hard as a group to raise this money. It was wonderful.”

“It was an opportunity to do something both in memory of my daughter-in-law and for the good of the community. One in six people are affected by cancer. And, the money we raised stays here. It was probably the best thing I ever did because we were doing it for someone else.”

During his tenure as head coach, Nowak held records such as being the head coach with the most wins (winning close to 75% of the games they played), never had a losing season and led his team to two state final four appearances. “We never won the state championship, but we were very competitive with all of the other schools in the area and it made us proud,” said Nowak.

In 2010, Nowak decided to retire full-time from coaching,



but just couldn’t stay away from the school system or the team that he had helped to build. So, in 2011, he continued to coach in an assistant capacity. And, he assumed a new role - serving on the Brunswick Board of Education as both President and Board Member. “When you are on the Board of Education, you want to make sure you are the guardian of the people of the city of Brunswick,” he said. “Looking back, I think we’re in a better place from when I started, and for that I am proud.”

In 2023, Nowak will again reduce his workload, stepping down from his involvement

as a Board of Education member and on the Medina County Career Center advisory committee (which he has served the past eight years). However,

he still plans on being active in some way with the community he loves. “I will be on the committee for the new high school, as well as the district Alumni Hall of Fame,” he explained. “If I can help the Brunswick City Schools in any way, shape or form, I certainly will do it. At 77 years of age, I just can’t do it every day.”

Thank you Rich Nowak for your tireless support of both Brunswick and Medina County. For over fifty years, we are a much better place because of you.

Photo Above Courtesy of: MedinaCountyLife.com

HANDS BUSINESS SPOTLIGHT

Generational Cuisine Served at Brunswick’s Larb Thai Restaurant

By: ADELAIDE ADAMS,
Brunswick High School BEAT Reporter



Located on 452 Pearl Road in Brunswick is a Thai restaurant that has been serving its customers tasty traditional Thai food since 2015. Larb Thai Restaurant is mainly known for their recipes passed down from generation to generation, inspired by a family passion for cooking and eating.

When asked why Brunswick was the ideal location to open Larb, restaurant owner Charoentra replied, “I saw the opportunity here. There’s not a lot of real Thai restaurants in the area.” And, for almost eight years, Charoentra has been bringing Thai to life.

Larb Thai Restaurant has a wide variety of Thai specialties, from Blanket Chicken to Yum Num Tok. When asked what her favorite Thai food to make was, Charoentra replied with “Kaprows,” a choice of chicken, tofu, beef, or shrimp sautéed garlic, basil leaves, and Thai peppers.

Another popular dish at Larb is the drunken noodles, a combination of noodles stir-fried with onions, chili mixture, basil leaves, and tomatoes. Other menu items include appetizers of dumplings, spring rolls, and crispy fried tofu; specials of Kaprow Kai Sub, Pad Woon Sen, and Mama’s fish; and options of noodles and fried rice, curry, and desserts.

Some orders may be complex, but the employees at Larb never disappoint. “I’m really happy when I see my customers love my food,” Charoentra stated.

Whether ordering a meat or veggie dish, Larb Thai hopes to bring satisfaction to all its customers. Open Monday through Friday, stop by to try generational and traditional Thai cuisine. Visit <https://www.larbohoio.com> or call (330) 460-6213 to learn more about Larb Thai Restaurant.



Baskets Galore Supports Feeding Medina County in Gift Fundraiser

On Thursday, October 6, Hannah Wasytko (Operations Manager at Baskets Galore, Brunswick) presented a check in the amount of \$710.00 to Katy Fuerst, Feeding Medina County Executive Director, in support of the non-profit.



The funds were raised over the past year through the sales of Baskets Galore's "Made in Medina County" gift, which spotlights yummy food products from eight Medina County vendors. Ten dollars from every gift sold was earmarked to support Feeding Medina County.

"Feeding Medina County is so grateful for the support from Baskets Galore," said Fuerst. "It costs a lot to feed nearly 4,000 Medina County residents each month but donations like this make it possible for us to provide our neighbors and community members with the healthy foods they need to fuel their bodies and minds. We are so lucky to live in a community that supports our work against hunger."

Fuerst explained that the impact from Baskets Galore's donation can be found in several ways. For instance:

- \$710 can purchase 546 jars of peanut butter or
- \$710 can purchase 246 one-pound packages of ground turkey or
- \$710 can purchase 430 half-gallon jugs of milk

"It's an honor and privilege to support wonderful organizations like Feeding Medina County," said Wasytko. "Each year, the Baskets Galore team selects a different non-profit to align with. We've been blessed to support The Children's Center of Medina County and Brunswick Rotary in past fundraisers. It's our way of giving back to the area that we love so much."

As the holiday season approaches, Feeding Medina County appreciates the continued support of the community. Visit <https://feedingmedinacounty.org/ways-to-give/> or call Fuerst and her staff at 330-421-4816 to make a contribution.

Nonprofits interested in being considered for future Baskets Galore "Made in Medina County" fundraisers should contact Hannah Wasytko at hwasytko@gmail.com. Visit www.basketsgaloregifts.com to learn more about Baskets Galore.



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Hannah Wasytko from Baskets Galore presents a check for \$710 to Katy Fuerst, Director of Feeding Medina County.



CLAUS MEYER

ESTATE PLAN

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

Make your files findable when you leave them to your heirs

Depending on the source, about half of Americans know they should have a will but don't. And a National Library of Medicine study found that in 2017 only a third of us had completed end-of-life forms that outline our wishes for comfort and care during that final transition. Not surprising, maybe, since the process can be confusing and perhaps distressing when considering our own mortality. What may be surprising is the fact that the unpredictable pandemic may have shifted Americans' attitudes toward codifying our wishes in a very practical sense.

THE WHY

It seems, despite living through a once-in-a-century pandemic, our interest in actually completing the task still wavers. However, top of the list of benefits is peace of mind – saving cost, time and heartache. Doing the work to have everything in place means medical professionals will be guided by your voice, your loved ones won't have to bear the burden of guessing what you would want, and you'll know that your heirs will receive the accounts and assets that you intended for them. It may not make it easier to say goodbye but should make the aftermath a lot easier.

Another beautiful potential benefit, perhaps even the most important one? Quelling the potential for intra-family strife during an already stressful time. Proper planning could help protect sibling and family relationships, which can get ugly when it comes to medical and financial matters. Experts recommend making your wishes clear and communicating them well before your passing, particularly if you're part of a blended family.

THE WHAT

You'll want to put some strong safeguards in place. Ask your medical and financial professionals

if you need any or all of these documents. Don't be intimidated. You don't have to codify everything at once, and many are fairly straightforward. The more emotional tasks like writing letters of love or an ethical will, which outlines your values, may actually be the hardest.

Financial power of attorney. Durable powers of attorney give someone permission to make decisions on your behalf – anything from communicating with your cable company to dealing with banking, real estate, business and legal matters.

POLST forms outline physician orders for life-sustaining treatment for those with serious conditions, indicating things like whether you'd like CPR, mechanical ventilation, feeding tubes or ICU treatment.

Medical power of attorney. Sometimes called a living will or advanced directive, this outlines medical treatments you want and those you don't and authorizes a proxy to make decisions for you.

A last will and testament.

Beneficiary forms. For insurance policies, retirement accounts and some other assets, the beneficiary form prevails over the will.

A declaration of guardian appoints someone to look after your minor children.

A trust. In many states, a living trust can be used to transfer assets and personal property in an orderly and more private manner than a will and can even stipulate special provisions such as age-based distribution so young adults don't inherit all at once.

THE WHERE AND HOW

Discover what you already have. For example, you may already have a healthcare proxy. From there, make an appointment with an attorney who specializes in estate or elder care law to review what you have and help you fill any gaps. Include your financial advisor to ensure you've made a plan for all relevant assets.

You may want to also make an advanced care planning appointment with your doctor. Often this can be done remotely (two 30-minute appointments are covered by Medicare, as is advanced planning for a cognitively impaired patient). Be sure to ask so you'll know what your financial liability may be.

CONTINUED ON PAGE 17 ►

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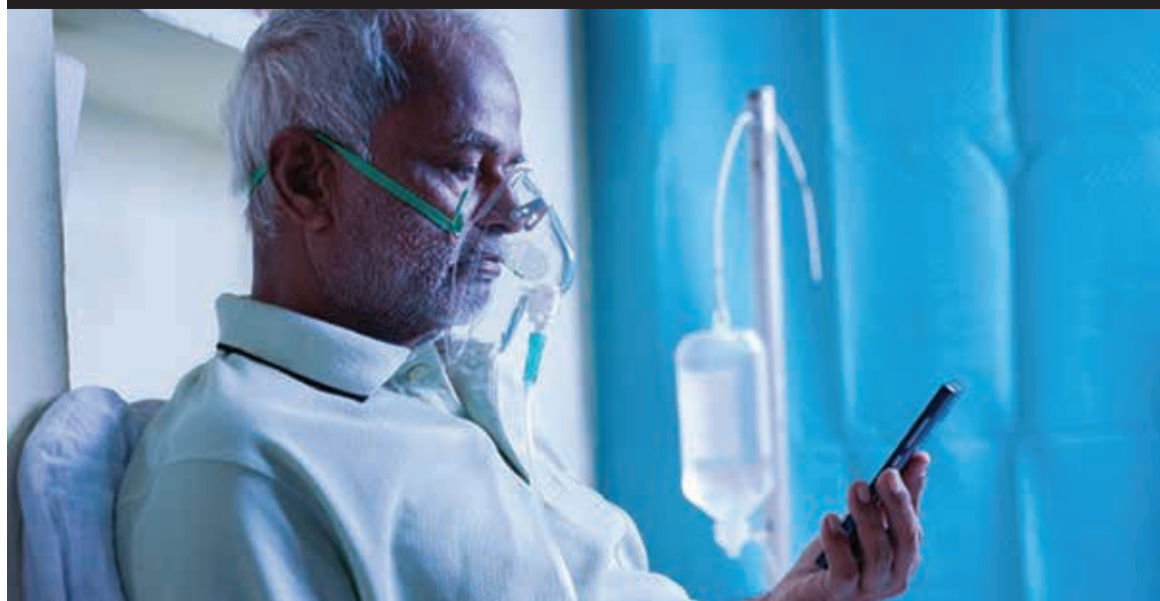
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RAYMOND JAMES

Make your files findable

>> CONTINUED FROM PAGE 15

Once gathered, store all relevant paperwork in one place. Some prefer a binder in a safe deposit box, but another secure way may be an online vault that allows you to grant differing levels of access to those you trust most. Just make sure your family members and righthand professionals know where to find these important documents and how to access them.

THE WHO

Last, but certainly not least, make time to share your decisions with those they'll affect. Talk to your loved ones about your healthcare and financial plans and preferences, where important documents live and how to access them. Your advisor can help you set up regular family meetings to address who inherits what and why, as well as other details. Of course, the most important thing is to take the time to tell your family just how much you love them.

Raymond James is not affiliated with any organizations mentioned. Raymond James does not provide legal services. Please discuss these matters with the appropriate professional.

Sources: vox.com; theatlantic.com; compassionandchoices.org; Centers for Disease Control and Prevention; Health Affairs; nytimes.com; time.com

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HMC's Shop to Donate Program

HOSPICE OF MEDINA COUNTY

As the air grows colder and festive decorations adorn the streets, there is an undeniable enchantment in the hunt for the perfect gifts. This holiday season, as you embark on your annual shopping adventures, consider the incredible impact your purchases can have beyond the joy of gifting. Choose gifts that not only bring smiles to your loved ones' faces but also support a meaningful cause. Hospice of the Western Reserve is partnering with local business throughout the month of November for our Shop to Donate. You also cannot miss our annual

Christmas Treasures at Life's Treasures! Life's Treasures is a popular resale shop operated by HMC Medina County, an affiliate of Hospice of the Western Reserve.

SHOP TO DONATE

Join us in turning the joy of shopping into an act of kindness. Together, we can make a meaningful impact on our community while indulging in retail therapy. Bring your friends, family, and a giving spirit to the Historic Town Square on select Wednesdays throughout the month of November. Each of these local businesses will be donating a portion of the day's proceeds to HMC Medina County.

Wednesday, Nov. 1, 2023
Pure Cryo Medina,
 23 Public Square-LI3, Medina
 Noon – 7 p.m.



Wednesday, Nov. 8, 2023
Heart and Soul Boutique,
 139 North Court St., Medina
 11 a.m. to 8 p.m.

Wednesday, Nov. 29, 2023
The Gardner's Cottage,
 226 South Court St., Medina
 5 – 8 p.m.



Wednesday, Nov. 15, 2023
Raspberry and the Rose,
 241 South Court St., Medina

Entire Month of November
Something's Popping,
 47 Public Square, Medina
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Nibble, 229 South Court St., Medina
 5 – 8 p.m.



Christmas Treasures at Life's Treasures Thrift Shop

This holiday season, give your wallet a break and head over to start your Christmas shopping at Life's Treasures Thrift Shop! Each year Life's Treasures Thrift Shop, located at 317 South Court Street, transforms into your perfect one stop shop for all things Christmas! You will find the perfect ornaments, décor, and gifts to create cherished memories with loved ones, all while supporting HMC Medina County. Do not miss out – the spirit of giving begins here!

Life's Treasures is open Tuesday through Saturday from 10 a.m. – 4 p.m. For more information, visit hospicewr.org/lifestreasures. For more information about shopping or donating, call 330.723.2045.



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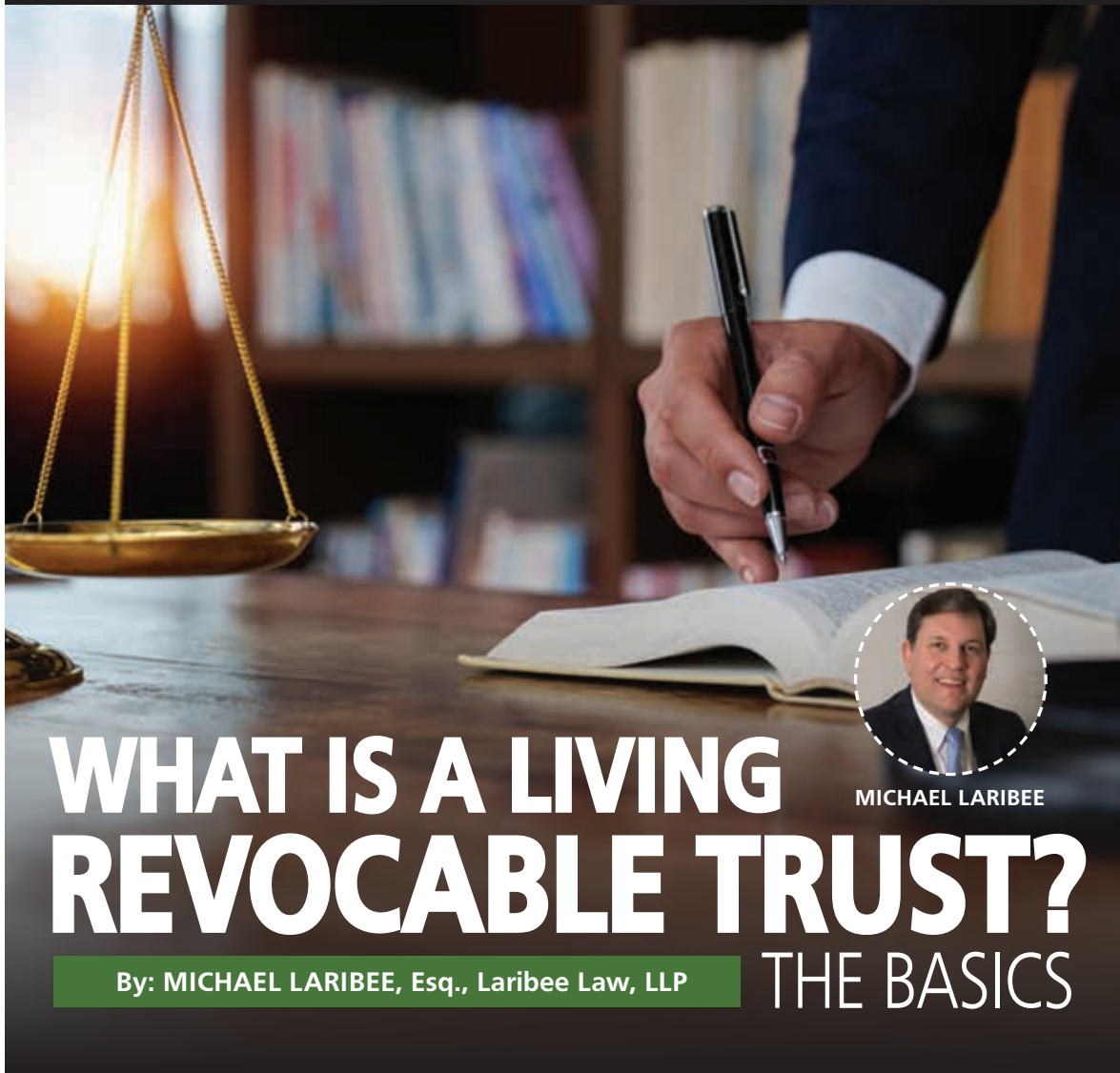
Call us at 330-723-9688, option 1, to schedule an appointment.

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- Wash your hands often
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MICHAEL LARIBEE

WHAT IS A LIVING REVOCABLE TRUST?

THE BASICS

By: MICHAEL LARIBEE, Esq., Laribee Law, LLP

In simple terms, a living revocable trust is a legal document that provides for the management of property. It is called “living” because the grantor, the person who establishes the trust, is alive when he or she creates it. It is considered “revocable” because the grantor can amend or terminate the trust at any time during his or her lifetime.

The main benefit of a living revocable trust is that it allows the transfer of a grantor’s property upon death to beneficiaries without probate court administration. A court is not involved in the inventory and distribution of assets. Therefore, the grantor’s affairs remain private. The trust avoids the time and expense usually associated with a probate estate. Living revocable trusts may also manage a grantor’s property during the grantor’s lifetime if he or she is unable to conduct their business affairs due to a medical condition or mental incompetency.

The trust is controlled by a trustee. Normally, the grantor serves as the trustee while he

or she is living. Couples can create a shared living revocable trust. In a shared trust, the couple usually serves as co-trustees. The trust can provide that either grantor may conduct trust business. The grantor most often names successor trustees to take over trust responsibilities when the grantor dies or in the event the grantor becomes incapacitated. Successor trustees can be spouses, children, or professional trust companies. The trust sets forth how much the successor trustee may charge for his or her services.

A living revocable trust can hold title to real property, bank accounts, vehicles and equipment, stocks, and brokerage accounts. Grantors may also name the trust as a transfer on death beneficiary on life insurance policies or retirement accounts.

Living revocable trusts are very flexible. The grantor can add or withdraw property from the trust at any time. Normally, real property is transferred into the trust by a quit-claim deed. Bank accounts and brokerage accounts are easily updated to

title the account in the name of the trustee.

The grantor does not lose control of the trust assets. They are still considered the grantor’s legal property. The trust does not require a separate tax identification number. All trust accounts will reflect the grantor’s social security number. Therefore, the grantor will not have to file a separate tax return for the trust. All interest income or dividends earned on trust property are reported on the grantor’s individual tax return.

When establishing a trust, it is important to consult with a trusted attorney to make sure that it is drafted properly and specifically tailored to the needs of a grantor. That way, the grantor’s assets will be administered smoothly and efficiently upon death or incompetency. In my next article, I’ll discuss the circumstances when a living revocable trust should be part of an estate plan.

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

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5 Ways Senior Care is Evolving to Meet Modern Needs

By: ANTHONY COLEMAN,
Certified Senior Advisor

The baby boomer generation—those born between 1946 and 1964—is made up of about 68 million Americans. That's 68 million people enjoying the fruits of their labor, thinking about retirement, and making plans for how to live their best golden years. After all, by 2030, all baby boomers will be 65 or older. And, true to form, this generation is already setting new trends in senior care.

Independent living, assisted living, and memory care communities are already re-defining care to suit the evolving needs of this generation. From integrating artificial intelligence to shifting to a person-centered model of care to adding more luxurious amenities, senior living options aren't what they used to be. In fact, they're much more robust, vibrant, and unique. Let's take a look at how baby boomers are leading the transformation in senior care.

If you need help navigating senior living, CarePatrol can help. Please call us at 440-387-5180 and schedule your FREE consultation today!

01 ACTIVE & ENGAGED LIFESTYLES

- Wellness programs
- Social calendars
- Lifelong learning opportunities

02 PERSON-CENTERED CARE

- Resident councils
- Individualized care plans
- Family involvement in decision making.
- Technology Integration

03 TECHNOLOGY INTEGRATION

Various technologies for seniors are transforming senior care. This means more access to health data, more ways to communicate, and more tools for preventing medical issues.

04 INNOVATIVE COMMUNITY DESIGNS

Many of today's senior living communities are designed to feel more like an all-inclusive resort, fitted with various amenities, robust social programs and all the appropriate medical care tools needed.

05 EMOTIONAL & MENTAL HEALTH SUPPORT

Senior care communities acknowledge and embrace mental health offering counseling, therapy, and mindfulness programs to help seniors achieve and maintain a positive outlook on life.



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NEWS FROM THE OFFICE FOR OLDER ADULTS



MCOOA Oktoberfest was held October 6 at the Moose Lodge. Over 150 participants enjoyed food from JTs Barbeque, Sandridge, and music by Hofbrau Haus' own The Shotskis. They filled their bags with treats from a dozen senior-centric vendors who were set up in a Mini-Expo and some of them danced the chicken dance!



AGING IN PLACE

By: TOM O'CONNELL, Executive Director, Habitat for Humanity of Medina County



Tom O'Connell, Executive Director of Habitat for Humanity, Gordon Cordes of Habitat for Humanity's Aging in Place program, Marilyn, and Laura Toth, MCOOA Director.

"I've been going up and down these steps without having handrails for many years."

This was the situation Marilyn described recently as we sat at her kitchen table. The realities that Marilyn described are not unique to her: it's the reality for many seniors here in Medina County.

For many, their homes are not equipped with some basic fixtures and hardware to assist them in moving within their homes safely and securely. Some seniors have the fixtures and materials but are unable to find anyone to install the items.

To help meet these needs the Medina County Office for Older Adults and Habitat for Humanity of Medina County have teamed up to start a new program called 'Aging in Place.'

Through this program, the Office for Older Adults are completing a home visit and then sending a referral to Habitat for Humanity who then complete the minor repairs and

and modifications. The goal is that these repairs would be done at zero cost to the homeowner(s).

Once completed, these repairs and modifications will allow seniors to remain in their homes longer.

Thanks to this program Marilyn now has two newly installed handrails inside her home and can move up and down her steps in a much safer way.

Laura Toth, Executive Director of the Medina County Office for Older Adults said, "This collaboration fits perfectly with the mission of Medina County OOA to help people live independently in their own homes and communities. OOA would like to thank Habitat for Humanity for this wonderful collaboration that will benefit many seniors!"

If you are age 60 or over and reside in your own home in Medina County, please contact us at 330-723-9514 if this sounds like a program that would benefit you or your loved ones.

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FROM WRMC WESTERN RESERVE MASONIC COMMUNITY

With Thanksgiving and Christmas drawing near, many people are making holiday plans. The holidays may include traveling to visit family. This may be the first visit since summer or possibly this time last year. When arriving at your family's home you may be surprised and troubled at what you find. For those of us with aging parents, it's especially important as we visit them to be on the lookout for the signs of aging and clues that it might not be safe for your loved ones to be living on their own anymore.

If this scenario fits what you have walked into, try looking at everything carefully and calmly so you can determine the appropriate next steps. Begin by looking at the exterior of the house. Is the yard overgrown showing that it hasn't been mowed in quite some time. Notice the contents of the mailbox. Check to see if there are many days' worth of mail still in the mailbox. This could be the same for newspapers.

As you enter the house look closely at the surroundings as well as your loved ones. Is the living room piled up? Possibly dirty dishes, clothes, basically anything that goes against the lifestyle of your loved one. What about the bedroom? Is the bed unmade, when your mother always made her bed as soon as she got up. Look very closely at the kitchen. Even more important than the cleanliness is the contents of the refrigerator and the cabinets. Ask yourself if there is sufficient, healthy food in the refrigerator. Is any of the food spoiled? Could you make appropriate meals from what you see? Remember the importance of good nutrition to stay healthy.

Don't forget to look at medications, both over the counter as well as prescriptions. Check



HOME FOR THE HOLIDAYS

Be on the lookout for signs of aging

the bottles to determine the quantity of medications and the date the prescription was written. Is there too much or too little medication? Has the medication expired? This can be a dangerous situation for older adults.

Now it's time to have a conversation with your loved one. Before you start the conversation, take inventory of yourself, and know that's not always easy to do. You may be feeling upset, sad, confused

or even angry. You may be wondering how you missed these changes. Know that you are not the only person that this has happened to. Give yourself a chance to accept the situation. This is not the moment to yell at your loved one. That won't accomplish anything. Talk calmly and try to gather as much information as possible. Watch and listen closely to determine if your family member understands what you are saying. Possibly they

only understand part of what you are saying. Besides comprehension, can they hear you clearly? This may be one of the most uncomfortable conversations you will ever have, but it's a conversation that must happen.

If you are not an only child, now is the time to update your siblings on what you have learned. Accept the fact that this may be another difficult conversation. Some of your siblings may have varying

comments that are not the same as yours. Remember to have patience, yelling isn't going to change the conversation.

Reassure your loved one that they will have a support system every step of the way and encourage them to ask questions. It is essential that they feel secure and that you conduct an open dialogue about the process. If they do react negatively, be patient with them. It is essential to listen to your loved one. Consider their wishes when you discuss their future. Should they choose to move, it might be important for your loved one to remain in a community with friends and family nearby.

Giving your loved one time to process their thoughts is vital. Moving from your home whether it be to assisted living or long-term care is a significant lifestyle change. Display patience with your loved one and include them in the decision-making process if at all possible.

Moving to a continuing care retirement community (CCRC) can provide older adults with social opportunities, services, and assistance. Most CCRCs offer regular activities for residents. If your loved one cannot or does not wish to remain at home, remind them of the positive aspects of a CCRC, such as access to services, assistance with daily living, and round-the-clock medical care. There is something for everyone that addresses their physical, social, and spiritual needs.

If it's time to consider moving a loved one to a CCRC, consider taking a close look at Western Reserve Masonic Community. Ask for a tour so you can see firsthand the exceptional care your loved ones will experience every day.

▶ **YOUR STORY IS JUST BEGINNING.**

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SHERRY CASSILY

By: SHERRY CASSILY,
Director, Archangels Specialty Home Care

WARNING! COMPUTER HACKER!

SENIORS NEED TO BE AWARE!

On July 6, 2023, my father was on his deck in the backyard of his Ohio residence during the a.m. hours. He was in the process of closing as a “seller” of a home in Florida. The closing was being handled remotely by the Florida closing agent. The “buyer” was scheduled to sign the forms in Orlando, Florida, and the funds wired to Dad’s savings account.

During the a.m. hours, he was browsing Facebook and periodically checking his savings account to see if the funds had been wired. It was during this time that an instant message alert was posted to the Facebook account. He clicked on the instant message and an official-looking Microsoft pop-up appeared saying Dad’s computer had been compromised, access had been frozen until Dad contacted a Microsoft engineer by calling a listed number.

The computer screen was frozen. Dad hit control-alt-delete

and was able to shut down the computer. He waited several minutes and re-initialized the computer. The same Microsoft pop-up window appeared; however, this time it had an ominous warning saying the following accounts have been compromised. It listed his email account, specific stock accounts, and bank accounts. It said that it is necessary to contact the Microsoft Engineer at the listed phone number.

He spoke on the phone with the now questionable Microsoft Engineer. The “engineer” said there had been an attempt to transfer a larger sum of money from Dad’s checking account at 4 a.m. which they were able to stop. The engineer claimed that the “hack” compromised Dad’s online



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banking application. He said, since it involved a specific bank, that he was obligated to connect Dad with the bank’s fraud Department. He transferred the call to a very convincing bank customer service line.

The person from the questionable fraud department had access to all the balances in Dad’s bank accounts. Obviously, Dad was concerned expecting a wire transfer from Florida that very day. The following events made it apparent that the fraud department had taken control of the computer. The sequence of events to follow made it

apparent that it was a scam. Dad’s identity, and laptop computer had been compromised.

A friend, Matt Hennehan, owner of Agile Data Technology, LLC, advised immediately to disconnect from the internet and shut it down. Fortunately, the wire transfer from Florida was completed. It was apparent that the

“hacker” had account numbers, social security numbers, names of all family members, birth dates, email addresses, and cell phone numbers. Immediately my father went into a defensive mode to protect all accounts, personal property, and access to further information.

He quickly alerted all managers of stock accounts and bank accounts that his identity was compromised. They quickly put an alert on the accounts. All account numbers and passwords were changed.

He placed a credit freeze and fraud alert by contacting the three major credit reporting bureaus listed below:

Equifax:
<https://www.equifax.com/personaVcredit-report-services/>
 1-888-298-0045

Equifax Fraud Alert:
 P.O. Box 105069 Atlanta, GA 30348-5069

Equifax Credit Freeze:
 P.O. Box 105788 Atlanta, GA 30348-5788



HOME HELP REVERSE MORTGAGES: PROS & CONS

By: LORI SCHWARZ, REALTOR, Financial Coach
330-725-4408 | Lori.Schwarz@KW.com



LORI SCHWARZ

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After investing a lot of money in your home, the chance to get some of it back during retirement — while staying in the home — sounds like a good deal. That's the idea behind a reverse mortgage. The option may especially appeal to homeowners who have significant equity in the house and want to age in place.

If you or a family member are exploring retirement planning, you'll want to weigh reverse mortgage pros and cons, including the strict eligibility requirements and alternatives.

HOW DOES A REVERSE MORTGAGE WORK?

A reverse mortgage is a loan you take against the equity in your home. You don't have to make monthly principal or interest payments as you would with a traditional mortgage or a home equity loan. The lender distributes funds tax-free as a lump sum, a line of credit, or a monthly payment. You won't have to repay the reverse mortgage loan as long as you're living in the home, but it becomes due if you sell, move, or pass away. So, for seniors who plan to spend the rest of their life in their primary residence, the loan may never come due.

WHAT ARE THE REQUIREMENTS FOR A REVERSE MORTGAGE?

Most reverse mortgages are Home Equity Conversion Mortgages, or HECM, loans insured by the Federal Housing Administration. Some private lenders and state or local governments also offer reverse mortgages, but they may not offer the same level of consumer protection.

HECM loans require borrowers to meet strict eligibility requirements, including:

- Being 62 or older (includes both partners in a couple who share ownership.)
- Owning the property outright or having paid-down a considerable amount.
- Occupying the property as your principal residence.
- Being in good standing on any federal debt.
- Having enough financial resources to continue making timely payments for ongoing property charges such as property taxes, insurance, and homeowner association fees.
- Participating in a consumer information session with a

HECM counselor approved by the U.S. Department of Housing and Urban Development.

With these strict requirements, many people won't qualify for a reverse mortgage loan. But eligible homeowners will want to know reverse mortgage pros and cons.

PROS & CONS

PROS OF A REVERSE MORTGAGE?

A reverse mortgage has several benefits, including:

Reverse Mortgages Could Provide Income During Retirement

Retirees can use a reverse mortgage to supplement other retirement income streams, like Social Security or a pension. The reverse mortgage process allows homeowners to turn an illiquid asset (a house) into cash they can use for daily expenses.

Situations in Which the Mortgage Loan Will Be Due Are Clearly Defined

Until you move, sell, or die, you can continue borrowing and using the loan. But you or your heirs may need to sell the residence to cover the loan balance in the future.

CONTINUED ON NEXT PAGE ►

kw HOME HELP

>> CONTINUED FROM PAGE 24

The Loan Amount Won't Exceed Your Home's Value

With a changeable real estate market, some homeowners are concerned about what they'll do if their home loses value. The good news is that FHA mortgage insurance fills the void between what you owe and the home's sale price. That means you won't be responsible for more than what your home is worth.

Reverse Mortgages Offer Tax-Free Payouts

The money you receive from a reverse mortgage isn't considered taxable by the IRS. That means you could end up with more money in your pocket than what you'd pay for withdrawals from another retirement account, like a pre-tax 401(k).

CONS OF A REVERSE MORTGAGE?

Cons of a reverse mortgage include:

Risk of Foreclosure

As with a home equity loan or home equity line of credit, failure to meet loan terms or keep up with costs could cause the lender to repossess the home through foreclosure.

Loan Costs

A reverse mortgage carries insurance costs, closing fees, and origination fees. Discuss these costs with a loan counselor to avoid surprises.

Age Restrictions

Since you must be 62 to be eligible for a reverse mortgage, many homeowners can't access it.

Insufficient Proceeds

The proceeds must be enough to help cover property taxes, homeowner insurance premiums, and home maintenance costs. Failure to stay current in any of these areas may cause lenders to call the reverse mortgage due, which could result in the loss of the home.

Possible Scams

Reverse mortgage scams often target homeowners facing foreclosure. Because of higher closing costs and other fees, taxes, and premiums, a reverse mortgage could be too expensive for a senior with financial problems.

Inability to Borrow the Full Value of the Home

Qualified homeowners may not be able to borrow the entire value of their home even if their mortgage is paid off. The amount a homeowner can borrow varies based on the age of the youngest borrower or eligible nonborrowing spouse, current interest rates, the HECM mortgage limit, and the home's value. Most reverse mortgages have a "non-recourse clause," meaning you or your estate can't owe more than the value of your home when the loan becomes due and the home is sold.

More Owed Over Time

As you get money through your reverse mortgage, interest is added to the balance you owe each month. That means the amount you owe grows as the interest on your loan adds up.

Potential Change in Interest Rates

Most reverse mortgages have variable rates, which are tied to a financial index and change with the market. Variable rate loans may give you more options on how you get your money through the reverse mortgage. Some reverse mortgages — mostly HECMs — offer fixed rates, but they may require you to take your loan as a lump sum at closing.

Interest Not Tax Deductible Each Year

Interest on reverse mortgages isn't deductible on income tax returns until the loan is paid, either partially or in full.

WHAT ARE ALTERNATIVES TO REVERSE MORTGAGES?

If you don't qualify for or you decide against a reverse mortgage loan, you still have financing options. A home equity loan, or second mortgage, lets homeowners borrow against the equity in their home. The loan amount is based on the difference between the home's current market value and the mortgage balance the homeowner still owes.

If you don't want to take out a large loan against your home's equity, you may want to consider a home equity line of credit, or HELOC. You can draw funds as you need them and repay them using a variable interest rate. HELOCs can make sense for homeowners who need funds for ongoing home improvement projects or time to pay down existing debt. To qualify for the most attractive rates, you'll need a high credit score, a low debt-to-income ratio, and substantial equity in your home.

WARNING!

>> CONTINUED FROM PAGE 23

Experian

<https://www.experian.com/help/>
1-888-397-3742

Experian Fraud Alert:

P.O. Box 9554, Allen, TX 75013

Experian Credit Freeze:

P.O. Box 9554, Allen, TX 75013

TransUnion

<https://www.transunion.com/credit-help>
1-800-916-8800

TransUnion Fraud Alert:

P.O. Box 2000, Chester, PA 19016

TransUnion Credit Freeze:

P.O. Box 160, Woodlyn, PA 19094

All account numbers, ID's, and PW were changed on all financial accounts, and a freeze on credit reports. A police report with an affidavit attached was signed as received by the Police department.

Dad was fearful that someone may illegally use his property for financial gain by recording a fraudulent document in the County Recorder's Office making it look like they own Dad's home or property. Medina County Recorder, Linda Hoffman, urges all county residents to take advantage of a free service offered by the office to help protect against property fraud.

Residents can sign up through the Recorder's website to receive Property Fraud Alerts. <https://recorder.co.medina.oh.us/property-fraud-alert/> The Property Fraud Alert system notifies individuals when transactions involving their property are recorded in the Medina County Recorder's Office.

My Dad is now a graduate of the school of hard knocks.

You're Unique.

Your Medicare Insurance plan should suit you.

Medicare Insurance plans, like people, come in all shapes and sizes.

We can help find plans that fit your needs, budget and lifestyle!

Medicare Annual Enrollment Period
Oct 15 – Dec 7

As licensed insurance agents who live in our beautiful Medina community, we help members like you navigate their **Medicare insurance options**.

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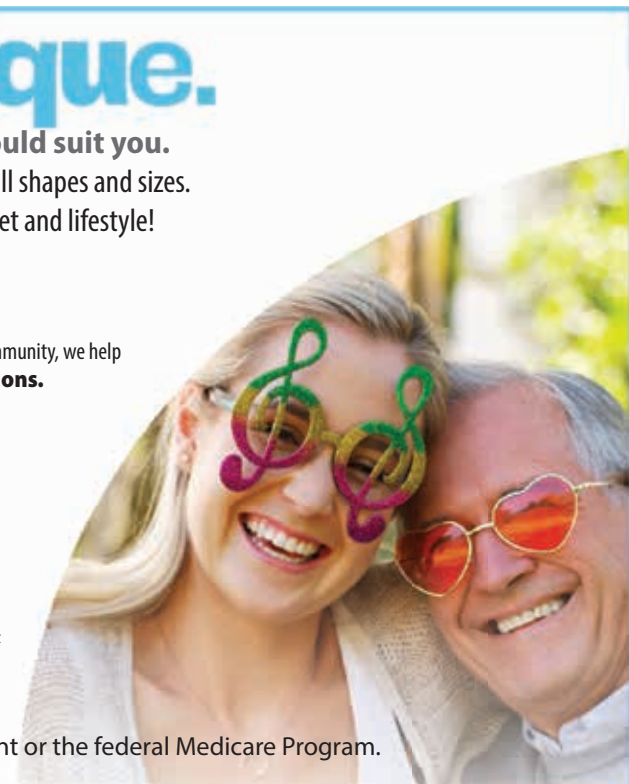


Tami Glover
President, Licensed
Insurance agent
tami@maohio.com



Kathy Warner
Licensed Insurance agent
kathy@maohio.com

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From: DANBURY BRUNSWICK

Getting to Know More About Memory Care

Memory care is a senior living option that is intentionally designed to support those experiencing dementia, Alzheimer's and other memory impairments.

At Danbury senior living communities, memory care neighborhoods include:

- 24-hour licensed support in all areas of living, wellness, dining and more.
- Specially trained employees equipped to navigate the effects of memory impairments.
- Specialized programming that meets residents where they're at to ensure comfort while promoting the utmost dignity and personal success.
- Thoughtfully designed elements to combat the effects of memory loss and dementia.

Not only that, but every employee at Danbury communities, from the Executive Director to housekeepers, receptionists, wellness staff and more, is specially trained on how to connect with residents.

They lead with compassion. They lead with patience. And, in addition to caring for residents like they're family, employees know each element of their memory care neighborhood is backed by data from leaders in dementia care.

EVERYTHING IS DESIGNED TO BRIGHTEN THEIR LIVES

Here's a closer look at a few of the thoughtful elements incorporated into everyday life in Danbury memory care neighborhoods:

✓ PRIVATE APARTMENTS

The private apartments in the memory care neighborhood all have scenic views of the surrounding nature. Each apartment also has its own private bathroom with a pullcord for safety.

✓ HIGH CEILINGS

Dementia can cause a "shrinking" feeling, and the high ceilings in the memory care neighborhood

help to combat that effect and create a spacious environment.

✓ SECURED NEIGHBORHOOD

The memory care neighborhood is secure so that residents can safely and independently move about in a supportive environment.

✓ PEACEFUL OUTDOOR SPACES

Residents can enjoy the fresh air and even catch a glimpse of wildlife in the courtyard with peaceful outdoor spaces.



It's easy to care so much when residents mean so much.

Our Danbury Brunswick family is a special one. Always, and especially during this holiday season, we're grateful our residents are a part of it. Call today to learn more about independent living, assisted living and memory care at our community.

330-302-6210 | DanburySeniorLiving.com
3430 Brunswick Lake Parkway, Brunswick, Ohio 44212



QUESTIONS TO ASK WHEN TOURING A MEMORY CARE NEIGHBORHOOD

When you're touring a memory care neighborhood, here are a few questions you can ask to help you determine if it could be the right fit for your loved one.

To get to know more about employees, you can ask:

- Is the staff available 24/7?
- Will my loved one have the same nurse every day?
- What training do employees complete?

Regarding care needs, some questions include:

- Is the community able to meet a wide range of health needs?
- Though my mom or dad will need assistance, will they still have some independence or privacy?
- Can you accommodate wheelchair-bound or bedridden residents?
- How often do you update family members about the residents' well-being?

When it comes to life at the community, you can ask:

- Are there planned enrichment activities available each month?
- Does the community hold holiday celebrations throughout the year?
- How often can my mom or dad have visitors?

DANBURY IS HERE TO HELP

Whatever your unique situation, Danbury is here to guide you to the living option that's right for you. To learn more about what makes memory care and life at Danbury senior living communities so special, give the community a call or stop by for a tour today.

Will your vacation home be a blessing or a curse for your children and grandchildren?

By: MARIE EDMONDS, Counselor at Law



MARIE EDMONDS

Your vacation home – where your children and grandchildren join you to create beautiful memories every year. When they tell you they hope they can enjoy it forever, it becomes more than just a home. It is an heirloom.

You can find your perfect vacation home in many places. Realistically, they are often underutilized, expensive to maintain and costly to own. So maybe not a good investment, but it is what you want for yourselves and your loved ones. Your real hope is that your children will remain close.

The key is to successfully transfer it to the next generation with a plan for your children to keep it, share it, buy out someone or sell it. It is up to you to plan for the issues that may divide your family – don't leave it up to them. You may wish to direct that it be sold within a certain time period unless the children unanimously agree to keep it, or incorporate a plan for those that wish to keep the property.

It is wise for you to be the ones putting together an agreement on how to run the property, how to pay for it and how to end the agreement in the most amicable way possible. If you want the property to be retained, you must provide level of funding and instructions to support the future owners.

WHAT ISSUES SHOULD YOUR AGREEMENT CONTAIN?

■ Ownership and how it will be allocated. How will the shares be allocated if one of your children should die?

■ What is the purpose of keeping the property? Is it meant to be for family use only or to rent?

■ How will the “enterprise” be governed? Will it be owned by a trust or other entity, and who will be in charge?

■ What are the rules for its use? Those should definitely be in writing. These can include everything from cleaning up to refilling the boat's gas tank.

■ Stewardship of resources. Set up an account to provide for the property to be maintained and how costs will be assessed to the owners. Should the family members do the work on the property and if so, has everyone agreed to that?

■ Can someone transfer their ownership? To whom?

Looking at all the issues to be discussed, it would be wise for the property to be owned by a trust or a limited liability company. All of these issues can be addressed, and it can offer some creditor protection for your children and grandchildren.

If you do not set up a funded (to some degree) and protective structure to own your home, it is unlikely your family will be able to keep your heirloom property. And it is important that you understand that it is not a failure of your legacy if your children forgo keeping the property. It may be more important for your children to keep their precious relationships with their siblings.



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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

Soprema Senior Center *News* **SENIOR & CAREGIVER EXPO**

2023 Senior & Caregiver Expo Brings Record Crowd!



Fall weather had begun but the Soprema Senior Center enjoyed one more day of summer on Friday, October 13 (as well as a lucky day!) at their annual Senior & Caregiver Expo, which drew record crowds. About 650 seniors & family caregivers rode the wave into wellness at the fun Life is a Beach themed event where they could visit over 90 festive booths, featuring important information, giveaways and even some health screenings. The Medina County Health Department, just one of those booths, was able to administer 132 COVID and/or Flu vaccinations that day and the YMCA offered a Silver Sneakers class demo that seniors could join in.

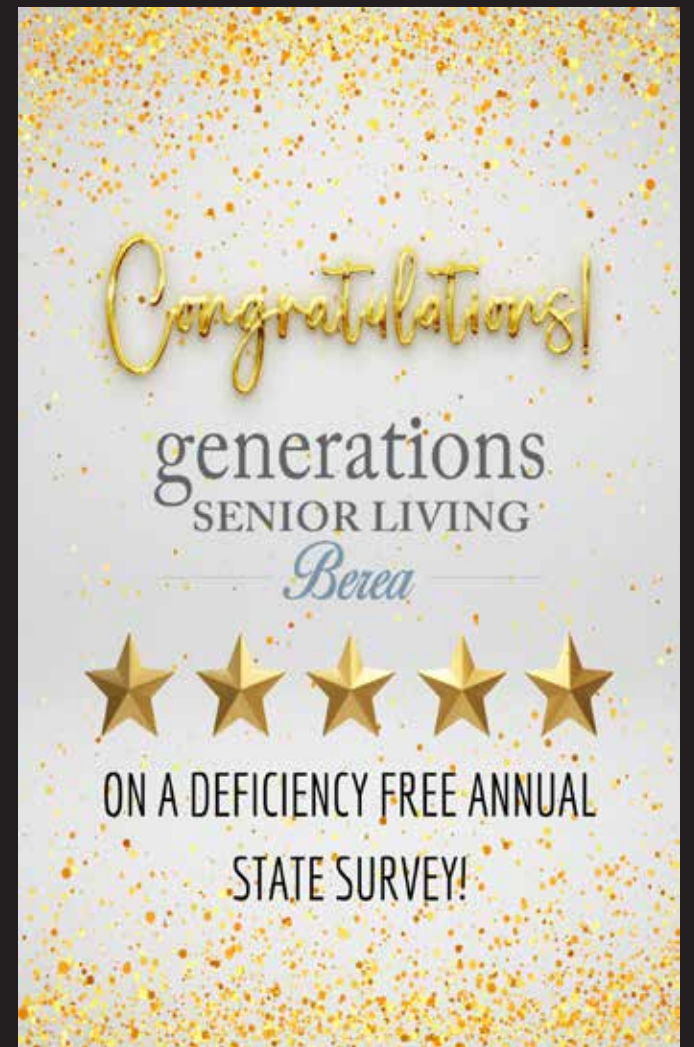
While the main part of the event was happening in the Community Center's four court field house, the Soprema Senior Center was bustling with activity with walk-in Medicare Check Ups courtesy of OSHIP volunteers in the Media Room, a special family caregiver VIP Station in the Activity Room and delicious lunch specials being served in the Soprema Café, under the operation of the Medina County Office for Older Adults.

Also in the Café, the 16 member Jolly Jammers Band, wowed the crowd with some great tunes. The event was absolutely fabulous and the sunny atmosphere inside was enjoyed by all!

The Senior & Caregiver Expo was made possible with the help of campus partners Wadsworth YMCA, Summa Health and Wadsworth City Schools along with funding from the Wadsworth Older Adults Foundation and a Family Caregiver Grant from the Western Reserve Area Agency on Aging.

The Soprema Senior Center is open Monday – Friday from 8:30am – 4:00pm and offers free membership to anyone 55+. The Soprema Café is open to the public from 7:30am – 2:00pm, Monday – Friday with delicious food, snacks and beverages.

Visit the Center's website at www.wadsworth-city.com/SopremaSeniorCenter for more information and to see all of the other amazing, upcoming happenings!



Assisted and Independent Living

At Generations Senior Living, we support independence through compassionate, personalized care for our residents. We have two beautiful and unique communities in Berea and Strongsville for older adults who may need a bit of help with everyday activities. Each community offers a comfortable and unique aesthetic, a bustling activity and entertainment calendar, and more.

Providing Care with Integrity and Respect

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.

WHAT IS ELDER LAW?

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

Traditionally, as people aged, their legal concerns were generally limited to planning for their estate when they die. In other words, who should get what and figure out the easiest way to get them what you want them to have. The practice of Elder Law certainly still involves estate planning, trust and probate. However, as people are living longer, their legal concerns are no longer limited to “what happens when I die?” More issues have arisen by the question of “what happens if I don’t die?”

Of course the one surety in life is that you will die. However, according to data compiled by the Social Security Administration:

A man reaching age 65 today can expect to live, on average, until age 84.3.

A woman turning age 65 today can expect to live, on average, until age 86.6.

And those are just averages. About one out of every four 65-year-old today will live past age 90, and one out of 10 will live past age 95. With living longer, comes additional legal issues.

Elder law attorneys need to advise clients regarding long term care planning. This includes financial issues pertaining to how to pay for long term care and whether lifetime savings can be protected from having to be depleted to pay for long term care. Planning discussions include long term care insurance, privately self-insuring to pay for long term care, obtaining Medicaid benefits, or obtaining Veterans Aid and Attendance benefits to pay for long term care.

Along with the financial aspects of living longer, elder law attorneys need to advise clients

regarding the mental capacity aspect of living longer. What if the client no longer has mental capacity to make decisions, handle their finances, administer their health care? These areas involve powers of attorney and potentially guardianships.

The Elder Law attorney also needs to be well-versed in dealing with the children or other family members of the elderly. Oftentimes, the elderly client may not even realize they need legal advice. The elderly client’s children are often quite involved in this planning process to assist their parents. However, this can cause considerable issues surrounding who is the client and who is the attorney representing. This is all part of the practice of Elder Law.

Elder Law attorneys also get involved in Medicare and other government benefits; abuse, neglect, and exploitation issues. Another topic that has become important in many Elder Law practices is special needs planning. This type of planning does not necessarily involve the elderly but rather children and adults with disabilities. The Elder Law attorney often works with special needs planning because many of the common legal problems of the elderly are shared by younger clients who may be disabled.

It is important to note that traditional estate planning, trust and probate attorneys are not necessarily well versed in many issues particular to what has become the practice of Elder Law. Long term care planning can be very cumbersome and complicated so clients should really search for the attorney with experience in the practice of Elder Law.



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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

Medina Lions Update



Rose Sale



The Medina Lions had their Annual Rose Sale on October 20th & 21st. This year they sold 300 dozen Roses of a variety of colors. Red, White and Pink were the most popular colors this year. Due to the presale efforts, the Lions sold out early Saturday morning. Lion Randy Schmidt sold 112 bouquets himself this year. The club had 7 members

and volunteer drivers who drove all day on Friday and part of Saturday morning to deliver roses for Sweetest Day. While the bulk of the deliveries were in Medina, deliveries took place in other parts of the county including Hinckley, Brunswick, Wadsworth, Seville, Litchfield, and other communities. The club is very appreciative of all the support they receive from the greater Medina community. The money raised from the sale of the roses will be used to support people living in the greater Medina area.

On Friday, December 1st the Medina Lions will have their annual Christmas dinner at Williams on the Lake from 6:30 – 10:00 PM. The Medina Lions partner with the Marine Corps and the Toys for Tots campaign and look forward to collecting unwrapped toys for children in Medina County. Admission to the Christmas Party is \$35 a person plus an unwrapped toy. The dinner will include Christmas Music performed by local musicians Marty Pytel and Steve Rak.

TIPS FOR HOSTING A HOLIDAY GATHERING FOR ALL

From: The Medina County Board of Developmental Disabilities



As the winter season approaches, people are gathering with family and friends for the holidays. As you do, don't forget to be intentional about making your gatherings accessible for people with disabilities. Here are a few things you can do to make sure all your guests feel welcome and included.

person with sensory concerns, or a new parent with their baby can all benefit from this quiet and relaxing space. To make the space comfortable use low lighting and provide items like pillows, blankets, fidget toys, or books and magazines.

OFFER SUPPORT BEFORE YOUR GATHERING

In your invitation, ask your guests if there are any accommodations or things you can do that will improve their visit. Remember to ask about dietary restrictions and preferences. It can also be helpful to give a schedule of events so guests feel prepared and know what to expect. This communication beforehand, gives people the chance to speak up about what they need to feel welcome in your home.

BE MINDFUL OF SENSORY INPUT

The holiday season often comes with a lot of decorations, music, foods, and scents. Experiencing too much of these can be very overwhelming for some people with sensory concerns. Some flashing holiday lights can cause visual overload, distraction, headaches, and even trigger seizures. Also try keeping background noise to a minimum to help guests follow conversations better and prevent folks from becoming overstimulated.

ADJUST YOUR PHYSICAL SPACE

Make sure your home is as physically accessible as possible to everyone attending. This could mean renting a ramp for front door steps, or rearranging furniture so that people can navigate your space safely. Make sure that everyone is able to reach table tops that hold food, activities, or gifts. Consider making a space in your kitchen for people who may need to bring their own meals and supplies so they can enjoy the event in the way that works best for them.

PROVIDE A REMOTE OPTION

Whether it is due to a disability, sickness, or not being able to travel, it's common for people to feel left out if they cannot attend a gathering in person. Having a remote video option gives guests the chance to connect with those at the gathering. You can even mail or drop off a package which includes food, decorations, or supplies for activities beforehand so they can participate virtually in the festivities.

CREATE A SENSORY SPACE

Consider creating a sensory space in a room that is not being used for the celebration. Sensory spaces are where guests can go to take a break from the typical hustle and bustle of a holiday gathering. A child that needs a nap, a

Finally, remember to enjoy your gathering! Don't let accessibility and inclusion stress you out. If you are reading this list and considering these tips, you are already doing more than most. Stay positive, smile and have a great time! For more information about individuals with disabilities and services available, call the Medina County Board of Developmental Disabilities at 330-725-7751 or visit www.mcbdd.org.

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LOCAL AND HERE TO HELP YOU!
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 Denise offers a complete line of individual health insurance products and services.

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- Helping People Succeed in Our Community -




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

330-725-7751 | www.mcbdd.org

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800.626.7277
AreaAgingSolutions.org

**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

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LAKE, LORAIN AND
MEDINA COUNTIES

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

MEDINA PARKS *News*

22nd Annual

Nature Art Fest



Medina County
Park District



Saturday, November 11
10 a.m. to 5 p.m.

Sunday, November 12
12 to 4 p.m.

Oenslager Nature Center

Join us for the 22nd Annual Nature Art Fest featuring unique items inspired by nature from professional artists! From paintings to stained glass, you'll find unique holiday gifts for everyone on your list. Bring the family and spend the day in one of the most beautiful parks in Medina County.

All ages are welcome. Free admission.
No registration is required.



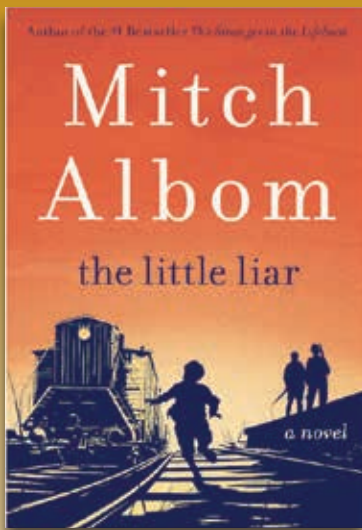


LIBRARY NEWS

Read it and Reap!

FALL READING Some Titles to Check Out!

From: MARY OLSON, Readers' Advisory Librarian



MAKERSPACE AT MEDINA LIBRARY Where Creativity Flows!

The Medina Library Makerspace is just that – a free space to make things. This bright, engaging, area, located in the Family History and Learning Center, features sewing and embroidery, laser engraving, 3D printing, a large format printer for banner and sticker printing, button maker, Cricut, T-shirt press, sublimation printer and much more.

Adjacent to the Makerspace is the Digital Lab, featuring equipment for conversion of old reels, videos or slides into digital files. Film degrades with age, and memories will be lost if not converted. Take family movies out of the box in the basement and share them on YouTube. Surprise your parents or grandparents with the best gift imaginable, access to forgotten cherished memories.

Medina Library is also the hub of Medina County genealogy research. Staffed by experts, with more than 50 years of experience, the team approaches each search as a mystery to solve.

The History Center offers genealogy classes, Zoom events with national leaders in the field, and online resources to help launch your genealogy search. The online Obituary Database has death notices from the Medina County Gazette dating back to 1859, Ancestry.com Library Edition is available at all MCDL locations free with a library card, and search Medina High School yearbooks dating to the 1910's. There's so much available online and waiting on the shelves of the local history collection.

For more information or to view all the Makerspace equipment and schedule and appointment visit mcdl.info/History-Collection or stop by the Medina Library and they will show you around!



Let us help you convert your old slides!

Got photo slides from back in the day?

LEFT: The classic Bell & Howell slide cube holder from the 1960s.

ABOVE: A patron getting help with the slide converting software from a staff member.

Reserve a Meeting Room



Meeting Rooms at MCDL

can accommodate a variety of activities, from large events to small meetings.



mcdl.info/MeetingRoom



A patron using the heat press to put designs on a sweatshirt that she created on the Cricut cutting machine.