

Serving Our Seniors



magazine
Issue #32

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Huron, OH 44839
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173 E. Washington Row
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Financial Advisor
537 Huron Avenue
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Sue Daugherty, Director

Greetings, and welcome to 2019!

Serving Our Seniors is grateful for the generous philanthropic support of the community, which has allowed us to offer services and programs enabling older adults in Erie County to remain living healthy and independently in their homes since 1996.

Listed here in our Report to the Community are statistics related to the services we provided in 2018. Please remember that these numbers represent “real people,” and for us, “really SPECIAL people”—your family members, neighbors, friends, and you, who may have received our services. The interaction we have with our seniors is the best part of every day.

It is truly an honor and a privilege to work on behalf of Erie County residents, age 60+, and we look forward to another healthy and happy year with all of you!

**Best regards,
Sue**



Super Hero vs Super Star: Incredible Martin Tursky and “Cher” Daugherty duke it out at Howl at the Moon.

Serving Our Seniors Report to the Community



11,682 Calls to Serving Our Seniors for Assistance

56,536 Actions Taken / Assistance Provided

Priority Programs



Transportation

15,085 Subsidized Trips on Sandusky Transit System

468 Out of Town Trips

346 Out of Town Clients



Nutrition

21,260 Hot Home Delivered Meals

1,683 Meals for Community Gatherings

Services to Support Independent Living at Home



41 New Ramps Installed in 2018

127 Ramps in Service

115 Handyman Services

Education Offered



Medicare Education

935 Individual Counseling Sessions

Diabetes Education

89 Individuals Completed the Course

Financial Literacy Education

169 Individuals Attended Programs

Forums on Topics for Successful Aging

518 Individuals Attended

Assertive Healthcare Advocacy in Later Life

Presenter: Tina Elmlinger, Healthcare Advocate Trainer

January 3, 10:30 a.m. – 12:00 noon

Erie County Office Building, 3rd Floor
247 Columbus Avenue, Sandusky

How to Communicate Effectively with Your Doctor

Presenter: Tina Elmlinger, Healthcare Advocate Trainer

January 21, 2:00 – 4:00 p.m.

January 31, 2:00 – 4:00 p.m.

Serving Our Seniors Office
310 E. Boalt Street, Sandusky

Aging and Brain Health: Research Update on Progress Treating Alzheimer's Disease

Presenter: Dr. Lynn Ritter, Alzheimer's Association of Northwest Ohio

January 15, 1:00 – 2:30 p.m.

Erie County Office Building, 3rd Floor
247 Columbus Avenue, Sandusky

Chats about Memory Changes

Private appointments are available with Dr. Lynn Ritter. Call Serving Our Seniors at 419-624-1856 to schedule an appointment on **January 17, February 21 or March 21, from 1:00 – 4:00 p.m.**

Cleveland Clinic's Successful Aging Visit

Presenter: Dr. Ardeshir Hashmi

February 1, 1:30 – 3:00 p.m.

Sandusky Library, Meeting Room
114 E. Adams Street, Sandusky



What Couples Ought to Know About Aging and Caring for Each Other

Presenters: Representatives from the Area Office on Aging, Stein Hospice, Firelands Regional Medical Center and Serving Our Seniors

March 20, 2:30 – 4:00 p.m.

March 20, 6:00 – 7:30 p.m.

Erie County Office Building, 3rd Floor
247 Columbus Avenue, Sandusky

Diabetes

Empowerment Education Program (DEEP)

Presenter: Tina Elmlinger, Healthcare Advocate Trainer

January 16 – February 20

1:00 – 3:00 p.m.

Huron Library
333 Williams Street, Huron

January 16 – February 20

5:00 – 7:00 p.m.

Milan Library
19 E. Church Street, Milan

March 6 – April 10

3:00 – 5:00 p.m.

Sandusky Library
114 E. Adams Street, Sandusky

April 22 – May 27

5:00 – 7:00 p.m.

Ritter Public Library
5680 Liberty Avenue, Vermilion

*Advance registration required for all Serving Our Seniors programs. **Please phone 419-624-1856 and leave your name, phone number and the name of the program you wish to attend.** If a program is cancelled, you will be notified.*



Traditional Medicare vs Medicare Advantage Plans: Which is best for you?

Presenters: Tina Elmlinger, Healthcare Advocate Trainer; Patricia Stineman, Medicare Education Specialist

January 17, 1:00 – 2:30 p.m.

Erie County Office Building, 3rd Floor
247 Columbus Avenue, Sandusky

Consumer Beware: Who Will Pay for Your Nursing Home Care?

Presenters: John Ball and Carmen Verhosek

January 24, 1:30 p.m.

Erie County Office Building, 3rd Floor
247 Columbus Avenue, Sandusky

Consumer Beware: What are the Powers of a Power of Attorney?

Presenters: John Ball, Michael Brumbaugh and Carmen Verhosek

February 28, 1:30 – 3:00 p.m.

Erie County Office Building, 3rd Floor
247 Columbus Avenue, Sandusky

Final Arrangements: Know Your Options for Funeral Planning

Presenters: Representatives from local funeral directors, Cleveland Clinic Body Donation Program, and Lifebanc.

March 28, 2:00 – 4:00 p.m.

Erie County Office Building, 3rd Floor
247 Columbus Avenue, Sandusky

For more information about Serving Our Seniors programs, follow us on Facebook or visit our website at www.servingourseniors.org

Money Matters

Ask An Expert

Presenters are experts in their fields. Classes are structured with ample time for class discussion and questions.

In **March**, Money Matters classes will be held at Townsend School, 305 S. Washington Street, Castalia.

The Good, Bad and Ugly of Credit

Presenter: Donna Green, Family and Consumer Sciences Educator, Ohio State University Extension Office

March 7, 2:30 – 3:30 p.m.

Time Matters: A Woman's Outlook on Retirement and Financial Decisions

Presenter: Eric Kochendoerfer, Financial Advisor, Edward Jones

March 14, 2:30 – 3:30 p.m.

How to Protect Your Loved Ones from Financial Elder Abuse

Presenter: Dan McLaughlin, Erie County Financial Elder Abuse Investigator

March 21, 2:30 – 3:30 p.m.

Elder Law and Preserving Your Assets

Presenter: Gayle Reeves, Attorney

March 28, 2:30 – 3:30 p.m.

In **April**, Money Matters classes will be held at Sandusky Library, 114 E. Adams Street, Sandusky

Balancing the Budget in Retirement

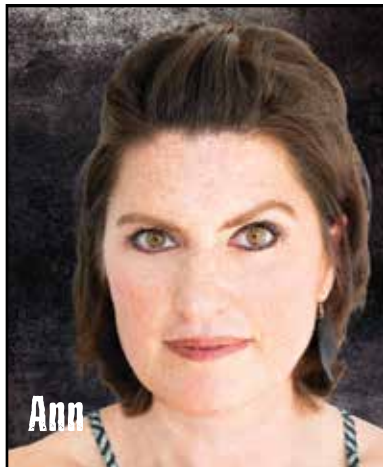
Presenter: Donna Green, Family and Consumer Sciences Educator, Ohio State University Extension Office

April 3, 10:30 – 11:30 p.m.

Retirement: Making Your Money Last

Presenter: Eric Kochendoerfer, Financial Advisor, Edward Jones

April 11, 10:30 – 11:30 p.m.



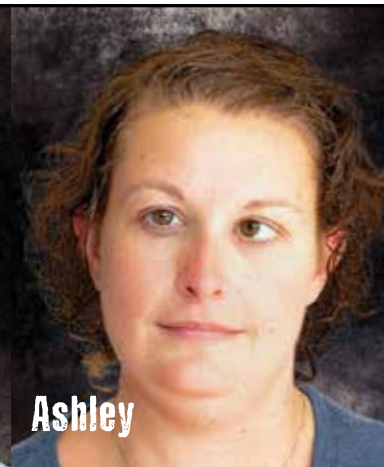
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I had the good fortune of recently interviewing Dr. Ardeshir Hashmi, Director of Geriatric Medicine, at The Cleveland Clinic. I asked him about their innovative practice for conducting the Successful Aging Visit. He explained the visit begins by the doctor, who is a geriatrician, (a specialist in the care and treatment of older adults) asking the patient "What matters most to you?"



Dr. Ardeshir Hashmi

Recently, Dr. Hashmi saw an 87-year-old patient. The patient wanted to continue working his part time job. He also wanted to resume taking his great-grandchild to school. This is something he stopped doing due to his health problems.

For this visit, the patient must bring in all medication bottles. He had been taking 14 medications for quite a while. This year, he was experiencing dizziness and had fallen. He didn't feel as "sharp" mentally, as he had before.

Dr. Hashmi and the geriatric pharmacist reviewed the medications. They laid out a treatment plan to carefully reduce the dosage of the medications. Eventually, six drugs were discontinued. The result was steadiness, improved physical functioning and mental sharpness. The Successful Aging Visit did its job!

When the medications were first prescribed, they were appropriate. What isn't taken into account is that 52 different physiological changes take place in the body after the age of 80. So, the dose that worked well for him in the past, is too much for him at age 87.

On February 1, 2019, from 1:30 – 3:00 p.m., Serving Our Seniors is hosting Dr. Hashmi to explain "The Successful Aging Visit" at the Sandusky Library, via Skype. Tina Elmlinger and I will facilitate the dialogue between doctor and audience. Seating is limited to 50 and registration is required. Email your name and phone number to Mail@ServingOurSeniors.org to attend.

Aging and Brain Health **Progress in Treating Alzheimer's Disease**



Dr. Lynn Ritter

Dr. Lynn Ritter, Alzheimer's Association of Northwest Ohio, will present findings of the latest Alzheimer's research, as well as real-life stories of patients who adopted healthy lifestyle choices that are positively impacting their brain health. Her talk will focus on four areas of lifestyle habits that are associated with healthy aging: cognitive activity, physical health and exercise, diet and nutrition and social engagement. Simple suggestions for changes to improve your health and potentially delay the onset of cognitive decline will be discussed. A healthy diet consisting of lots of vegetables, exercising regularly, socializing with friends, keeping abreast of current events, and seeing your physician on a regular basis are all examples of a healthy lifestyle that she recommends.

Join us for Dr. Ritter's presentation and come prepared with any questions you may have on January 15, from 1:00-2:30 p.m. at the Erie County Office Building, 3rd Floor, 247 Columbus Avenue, Sandusky. Please call 419-624-1856 to register.



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Be On Time for Retirement

Retirement can be a challenging endeavor, but creating a plan can help ensure your financial goals stay on track. Here are a few steps you should take:

Set an income goal in retirement. Consider aiming for about 80% of what you're earning before you retire.

Increase your savings rate. I recommend putting 15% or more of your salary into savings. And, if you have a 401(k) or 403(b), contribute at least as much as the match. This is free money – don't pass it up.

Sketch out how long you could be in retirement. I suggest planning for at least 20 to 30 years, maybe more in case you're forced into an early retirement.

Set the steps to reach your goals. Planning a retirement timeline is effective only if you budget for saving—and you stick to it.

Alison Morris has been providing comprehensive wealth management services and customized investment advice to individuals and families in Sandusky for more than 15 years. She specializes in creating retirement strategies designed to maximize her clients' investments and overcome the challenges of saving for retirement. She can do the same for you. Contact Alison today.



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Serving Our Seniors Provides Independence

Where There's A Ramp, There's a Way



Pat, age 80, has always taken an active role in maintaining her health and independence. She taught exercise for forty years. She gave it up temporarily, after breaking her femur for the first time in June. After completing her rehabilitation, she went back to exercising. Then in September, she stood up, stepped forward to get a bottle of water, and her femur broke again, in the same place.

Pat returned to a rehabilitation facility while her femur healed. However, before she could go home, she had to prove to the occupational therapist that she could function safely in her own home. Pat said, "I was determined to go home and care for myself. This is my home. I'm not going anywhere else."

The occupational therapist assessed Pat's home, noting the steps leading to her entry door would create too much weight-bearing for Pat's leg. The occupational therapist explained that before Pat could go home, a ramp had to be installed. In November, Serving Our Seniors installed the ramp so that Pat could remain in her home, living independently and safely.

"I always knew about Serving Our Seniors," she said. "I never thought I would use your services. But I'm not 65 anymore--I'm 80. People need to know about what you do and how much it costs. Although I paid \$450 for the installation fee for the ramp, the actual cost was \$7,000. Serving Our Seniors covered the additional cost. This service that Serving Our Seniors provides is invaluable. The ramp gives me independence, security and relieves my fear of falling."

A Lifetime of Good Friends and Giving Back



Nick Pasqualini, 88, and his wife Eleanor, 91, prove the research that claims the number one predictor of a long life is the friendships you have in your life. And it's not the quantity of friends that you have, but the quality of those friendships that matters most. Nick and Eleanor are fortunate in having been surrounded by wonderful friends throughout their lives, sharing adventures, laughs and many good times.

Nick was living in Sandusky and Eleanor in Tiffin when their mutual friends decided—unbeknownst to them—to fix them up on a blind date. Turns out, they liked each other very much. In May, they will be celebrating their 60th wedding anniversary. When Nick was kidded that he married an older woman, Eleanor chimed in, “I always say, get ‘em young and bring ‘em up right.”

They raised six children and filled their days

with horseback riding, boating, fishing, reading and traveling. A special memory for Nick is a trip they took to Italy to visit his mother's home and to meet his cousins. As their family grew to 12 grandkids and 4 great-grandkids, Nick and Eleanor still found time to volunteer and give back to their communities.

With a love of horses and animals from growing up on a farm, Eleanor volunteered for more than 30 years with the Erie County Humane Society. Nick pitched in as handyman, mowed the lawn, painted and made repairs as needed for 15 years. Eleanor recalls, “There were days when I was the only person at the Humane Society,” which was founded in Erie County over 200 years ago.

Nick has volunteered as a driver for Serving Our Seniors for over 20 years, driving for the Out of Town Transportation program and serving meals at



Sandusky High School Class of 1950

the Erie County Senior Center. He volunteers at St. Mary's Catholic Church, and is Past President of the Industrial Managers Club and Past Commodore of the South Shore Cruising Club. He graduated from Sandusky High School in 1950 and sees his classmates every month.

Nick is a veteran, having served in the Korean War. Nick and Eleanor keep in touch with many long time friends and family, meeting monthly with the boaters, fellow supervisors, former classmates, veterans, the kids and grandkids.



They spend two months of the year visiting their daughter and her family in Montana, where they live in a guest house built for them on their daughter's property—an unusual house in that it has no kitchen, at Eleanor's request. "My daughter is a great cook; she can do the cooking," quips Eleanor. They joined Back Country Horsemen of Montana, and volunteered clearing trails to keep access open in national forests. Wherever they go, these two find a way to serve their community.

When asked to give advice for others on the secret of a long and happy marriage, Eleanor offered, "hang in there." Like all long-married couples, they finish each other's sentences and embellish their stories, most often with a joke from Eleanor.

Perhaps because they were both widowed early in their lives, they share a philosophy of living life to its' fullest. They laugh a lot, have fun together, and feel very fortunate to be so independent. "Second hitches are the best," they say. Among their many friends, they recall one day they realized that not only are they spouses, but they are each other's best friend, too.

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Give a helping hand



Once extended to you

Serving Our Seniors is grateful for the kind and generous support of our grantors, donors and volunteers who make all that we do possible. Philanthropic support allows Serving Our Seniors to provide services and programs to assist Erie County older adults maintain independent living in their homes.

Serving Our Seniors received the following grants in 2018:

- \$50,000 from the Randolph J. Dorn and Estelle M. Dorn Foundation and the Mylander Foundation to purchase a new Meals on Wheels truck.
- \$8,500 from the Wightman-Wieber Foundation for the purchase of a new vehicle for the Out of Town Transportation program.
- \$12,983 from the Ohio Department of Commerce to provide financial literacy education for Erie County residents who are retired or planning to retire.
- \$9,500 from the Erie County Community Foundation and the Dorn Foundation to equip three new work stations with computers, printers, scanners and phones.
- \$6,000 from the Sandusky Zonta Club Fund for dentures and insulin for women.
- \$8,000 from the Erie County Community Foundation and the Dorn Foundation for a grant for a summer intern, who coordinated a social networking program, "Flock Together."

The gesture of "paying it forward" is testimony of a compassionate heart. Those who utilize Serving Our Seniors Out of Town Transportation program ride for free, but are asked to consider a voluntary donation. A total of \$3,032 was donated by 76 clients who used the Out of Town Transportation program in 2018 and is much appreciated. Our drivers are all volunteers. We thank them for their time driving clients to 468 appointments.

Serving Our Seniors received an additional \$41,485 in donations and special event revenue from donors and businesses listed on the next page.

Sincere thanks to the donors who generously supported Serving Our Seniors in 2018.

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We handle a great deal of probate cases in my office. In fact, if someone has passed away in your family, we can probably help you. However, when I work on these cases, I often wonder why so many people allow their assets to go through probate. Did they not know there were so many other choices? Did they not know how expensive probate can be? I am often saddened when I see a person's Will that leaves assets equally to all the children, but the assets pass outside the Will and do not follow the person's wishes. Below, I will address some of the common misconceptions many people have.

False Belief #1: I have a Will so my assets will avoid probate.

Truth: If an asset passes through the Will, the assets will go through probate. You should think of your Will as a fancy letter to the probate judge giving instructions to the judge on who you want the court to appoint to be in charge (your executor) and who you want your assets to go to once the debts are paid.

False Belief #2: My Will controls where all my assets pass upon my death.

Truth: Your Will only controls those assets in your name at death where you have not named a beneficiary or where there is no surviving co-owner who has survivorship rights. If you put a child on an account or on real estate, it is generally as joint owner with survivorship rights. This means even though your Will says your assets are to be divided equally between your children, this isn't what happens. Instead, your bank account or real estate that you have added a child to will pass to that child only. Additionally, by adding your child to your accounts or real estate, you have now potentially made your assets part of your child's divorce case. You have also put your assets at risk if a child gets in a car wreck and gets sued. In addition, when you add a child to real estate, you have made a gift for Medicaid purposes and caused unintended tax consequences through partial or total loss of a stepped up tax basis upon death.

Going through probate is expensive and generally not necessary. A house worth \$100,000 going through probate can create fees between \$4,000 and \$8,000. In order to avoid probate while maintaining a plan that gets your assets where you truly want them to go without risking your assets to your child's creditors or to divorce proceedings or to unexpected tax consequences takes a bit of planning. However, this planning doesn't have to be complicated.

Please call us to schedule a **FREE Consultation** to discuss ways to avoid probate. If you want to go further than just avoiding probate, we can discuss ways to protect your assets from the high cost of long term care.

Call now for your Free appointment! 419-504-6116



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Money Matters: Ask An Expert



Serving Our Seniors has received a grant from the Ohio Department of Commerce for Financial Literacy Education for Erie County older adults who are retired or preparing for retirement. The project aims to help residents learn strategies on how best to afford their retirement.

Serving Our Seniors will host a series of four **Money Matters: Ask an Expert** programs in each community, including Castalia in March, Sandusky in April, Huron in May and Vermilion in June. (See Calendar of Events, page 5). Topics cover a variety of issues on successful retirement, including Social Security, Elder Financial Abuse, investments, IRAs, debt and credit, budgeting, savings, taxes, and healthcare considerations. Local experts will share information on managing your finances. Classes are interactive with ample time for discussion and questions.

We can add topics related to financial management that are of interest to seniors for Money Matters classes. Please call 419-624-1856 or email any questions or suggestions to barbh@servingourseniors.org.

Information on these programs will be posted on the Serving Our Seniors website and Facebook page. To be added to the Serving Our Seniors e-postcard mailing list, email Mail@ServingOurSeniors.org to receive the most up-to-date information.

(Photos above from Perkins and Milan Money Matters classes in October and November 2018.)



Intergenerational Learning Boomsquad Comes to Perkins High School



Perkins Schools is launching a new lifelong learning program for high school students and Erie County older adults. Boomsquad programs will be offered Tuesdays-Thursdays from 11:00 a.m.-1:00 p.m. beginning in February. Please call Kim Corso at Perkins High School for more information at 419-625-1252. Serving Our Seniors will post the Boomsquad program schedule on Facebook. Don't know how to use Facebook? Call Kim to set up an appointment with a Perkins High School student who will help you get started.

Serving Our Seniors Wishlist Give the Gift of Independence

- \$400 covers 1 month of insulin for a diabetic senior
- \$300 pays for Handyman Services for home repairs
- \$150 pays the application fee for a free hearing aid
- \$60 provides a ride to a medical appointment
- \$14 pays for a round trip on the Sandusky Transit
- \$9 covers the cost of a home delivered, hot meal.
- Donations of general office supplies
- Donate your time to volunteer one day a month, to drive older adults to medical appointments.



Wishes do come true! Thanks to Lynn Bragg, for her donation of a phone headset for Advocate Anna Moses

Save The Date: MAY 25, 2019

Serving Our Seniors SMOTHERS BROTHERS SHOW



Enjoy local talent recreating the Smothers Brothers Show. Comedy and vocal performances from 1:00-3:00 p.m. at Sandusky High School. Raffles and refreshments. Tickets on sale April 1.

Special Appearance by Harry Smothers, the long-lost Smothers Brother!!

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Serving Our Seniors FAQs: Ask an Advocate

Q: My husband has an appointment for an outpatient procedure. He will be under anesthesia. Can the out of town transportation program take him to this appointment?

A: Our drivers are restricted to driving only. They cannot help the passenger in or out of the car. A family member or friend may accompany him to provide assistance. The driver will provide the ride.

Q: I live outside of Sandusky. I'm 61 years old and I have a major home repair that needs to get done, but I can't afford it. Who can help me?

A: Call Great Lakes Community Action Partnership 419-333-6049 to ask about their FREE home repair program for those who live outside the city limits of Sandusky. The program expires in October 2019. If you'd like help with the application process— just call and ask. 419-624-1856.



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Cataract Awareness



Cataracts are the leading cause of vision loss in the United States, and the leading cause of blindness in the world.

Common Cataract Symptoms

- Vision is blurred, hazy, cloudy, filmy or foggy
- Glare and halos appear around lights (i.e. headlights from oncoming traffic)
- Colors seem less distinct or different than usual
- Vision changes (frequent changes recommended in eyeglass prescription)
- Difficulty reading road signs and driving at night

If you are experiencing any of these symptoms, please contact
Parschauer Eye Center for more information about cataracts

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Understand the Powers of a POA Before You Sign the Power Away

There are two different types of Powers of Attorney (POAs). A Financial POA gives another person power over your finances. The second is called a Durable Healthcare POA and gives another person power over your health care decisions. Putting Power of Attorney documents into place is good planning, especially in later life. However, until you understand the power you are signing away and unless have a very trustworthy person to possess such power, you may want to rethink if a Power of Attorney will serve your best interests.

Serving Our Seniors invites you to attend a public forum "What are the Powers of a Power of Attorney?" on Thursday, February 28, 2019, 1:30 – 3:00 pm. Attorneys John Ball, Michael Brumbaugh and Carmen Verhosek will explain various aspects of Power of Attorney documents and answer questions from the audience. The discussion will be facilitated by Sue Daugherty. Please call 419-624-1856 to register by February 26.



John Ball



Michael Brumbaugh



Carmen Verhosek

Navigating Your Medicare Options Which is Best for You?

Navigating Medicare is not an easy task. Finding the right plan is difficult when the information is confusing and overwhelming. The good news is, you're not alone.

Patricia Stineman, Medicare Education Specialist, and Serving Our Seniors' six OSHIP-trained counselors are here to help you understand your options and determine which plan is best for you. They will help you understand the complexities of how Medicare insurance works, weigh the pros and cons of Medicare Advantage Plans vs. traditional Medicare with a Medicare Supplement, and discuss significant cost savings related to your choice of plans.

If you are on traditional Medicare with a supplement and want to know if a less expensive Medicare supplement will cover you, it's not too late. Call our office and request a Medicare Counseling appointment.

If you are on a Medicare Advantage Plan but wish to return to traditional Medicare with a Medicare supplement, you have time between January 1, 2019 and March 31, 2019 to make that switch.



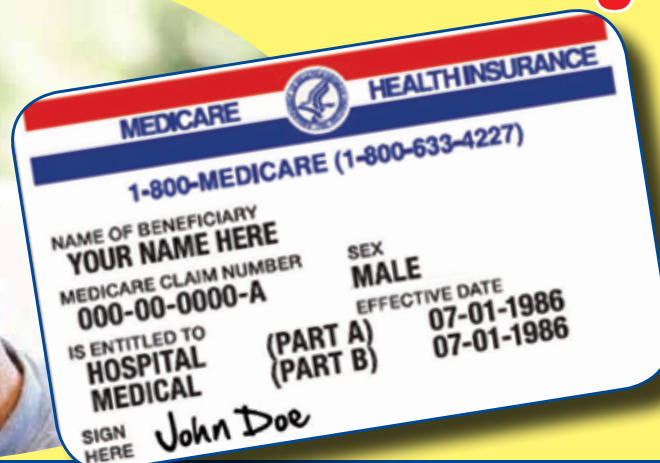
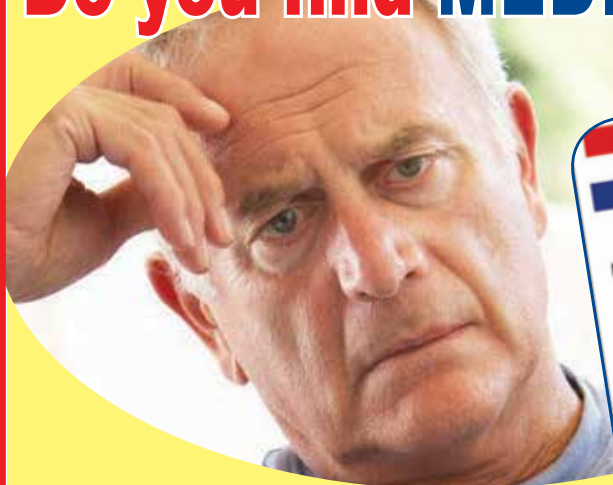
(L-R) Patricia Stineman, Bill Radjewski, Peter Fitzgibbon, Keith Newton, Ron Watts. Not pictured Becky Baumgartner.



Bill Biehl

For more information on dropping your Medicare Advantage Plan to switch to traditional Medicare, please join us on Thursday, January 17, 2019, 1:00p.m. – 2:30 p.m. at the Erie County Office Building, 3rd Floor, 247 Columbus Avenue, Sandusky. Tina Elmlinger and Patricia Stineman will lead the forum and answer questions about what to consider before you drop your Medicare Advantage Plan. Registration is required; please call 419-624-1856 by January 15.

Do you find **MEDICARE** confusing?



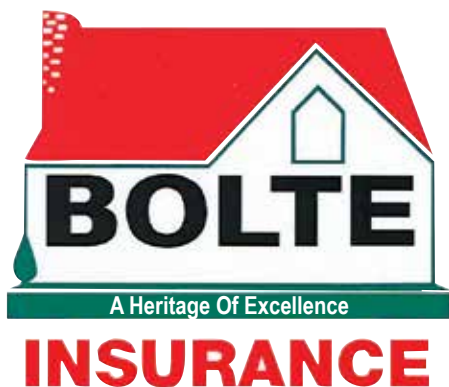
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Do You Carry A Personal Medical Card?

At the Serving Our Seniors forum, “Will Your Doctor Come to See You in the Hospital?” health care professionals discussed the kinds of information they need to know to render appropriate patient care in an emergency. We learned that older adults needed a convenient way to have essential health information with them, at all times, should they ever be hospitalized.

Serving Our Seniors designed a wallet-sized, medical card that an individual can fill out and update as needed. A surprising amount of information can be stored on the small card. Up to 19 medications may be listed, along with the dosage, reason for the medication and known allergies. You may list your own contact information, as well as Contact Info for your doctor, pharmacy, emergency contact, Health Care Power of Attorney and Living Will designation.



*Tina Emlinger and Kiu Sanders
fill out medical card*

To receive the free medical card, please make an appointment with Serving Our Seniors Healthcare Advocate Trainer Tina Elmlinger (419-624-1856). She will help you fill out your medical card and explain how this information is used, should you be unable to speak for yourself when hospitalized.

Diabetes Empowerment Education Program Laugh While You Learn

Elmer and Diane Bartell took the Diabetes Empowerment Education Program (DEEP) course last year with Healthcare Advocate Trainer Tina Elmlinger. DEEP is a series of six classes for Erie County residents who are age 60 +, pre-diabetic or diabetic. A spouse or caregiver may attend with that person or in place of that person. The spouse or caregiver does not have to be diabetic.

Diane's late mother had diabetes and Elmer is diabetic. She reports that she had been to numerous appointments and classes to understand diabetes but found it a complicated disease. She says “Tina is an excellent instructor. She makes the class fun, interesting and conversational. One of the surprising facts I learned was that diabetes can cause neuropathy to your internal organs -- not just to your feet and hands.”



The class offers a non-judgmental learning environment that empowers clients with useful information. Tina's sense of humor keeps clients listening and laughing while they learn. Clients learn how various foods and lack of exercise are responsible for uncontrolled diabetes and unsuccessful aging. Using the “My Plate” method of eating right is explained, and ways to manage blood sugar through exercise.

Please see the dates and locations for upcoming DEEP classes on the **Calendar of Events, page 4**. Advanced registration is required.

HOWL AT THE MOON PART 2

The Howl at the Moon, Part II Planning Committee hosted a Halloween gala event that was OVER THE MOON! A huge success, raising more than \$15,000 for programs and services at Serving Our Seniors. More hours than can be counted were donated by this dedicated committee and we sincerely thank them for their commitment to Erie County's senior citizens.

Howl at the Moon Planning Committee

Shelly Chesbro, Co-Chair

Mary Tursky, Co-Chair

Darlene Crooks
Holly Duterra
Judi Farmer
Barb Hanck

Sharon Kent
Beth Kinzel
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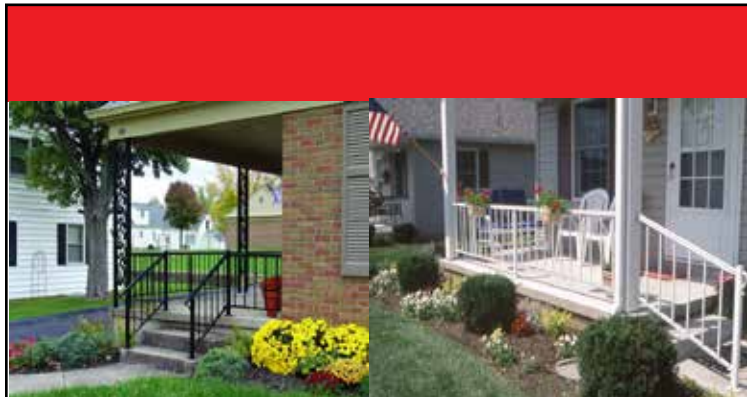
Emma Moore, 74, and Dick Seavers, 86, work out at Health and Strength Gym using their "Silver Sneakers" Insurance Benefit. To see if your Medicare Insurance covers Silver Sneakers, go to <https://tools.silversneakers.com/Eligibility/HealthPlans?state=OH>



The Senior Men's Fellowship Club meets every Monday morning at the Erie County Senior Center September-June. Coffee, donuts, guest speakers, rehash the game, solve the world's problems and more. New members welcomed. Contact Pete Koelsch 419-626- 5451.



Norma McFadden, age 75, decided to jump out of an airplane from 9,000 feet, when she was 72. "Just one more thing off my Bucket List!" she said. Way to go, Norma! Later life is what you make it.



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Well, that happens to be our specialty. In most cases, we can help you reduce what you pay every month for your Medicare Supplement while keeping your coverage exactly the same. And you can do it any time of year... with no penalties!

The annual open enrollment timeline DOES NOT APPLY to Medicare Supplements. Even better, Medicare Supplement plans are standardized. Plans with the same letter have the same benefits regardless of the company. So, Plan G with one company provides the exact same coverage as Plan G with any another company; the only difference is the cost of the premium.

If you are in good health and can save at least \$20 monthly, it is usually a good idea to consider changing who you buy your Medicare Supplement from. You can keep the coverage the same but pay less each month.

As a resident of Ohio, for a limited time, we may even be able to help you switch to a lower-cost Medicare Supplement with NO health questions if you already have a Medicare Supplement in place.

If you are currently paying more for your Medicare Supplement than what is shown in the chart to the right, please call us at 1-800-866-8950 to request a complimentary rate comparison report.

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71	\$119	\$153
75	\$140	\$174

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Mila Kette's

Flourless Double Chocolate Zucchini Muffins

½ cup creamy peanut butter
1 medium ripe banana
1 large egg
¼ cup honey
¼ cup unsweetened cocoa powder
2 tbsp ground flaxseed
1 tsp vanilla extract (optional)
½ tsp baking soda
1 cup zucchini, shredded
¼ cup chocolate chips + extra for sprinkling

Place all ingredients except zucchini and chocolate chips in blender/food processor. Blend until smooth. Stir in zucchini and ¼ cup chocolate chips. Spray muffin pan with non-stick spray. Fill 8 cups about ¾ with batter. Sprinkle with extra chocolate chips (because there's no such thing as too much chocolate!). Bake at 350 degrees for 20-25 minutes. Muffins are done when a toothpick inserted in the center comes out clean. Makes 8 muffins. Keep an eye on the muffins while baking, as honey has a tendency to burn.



Vital Conversations:

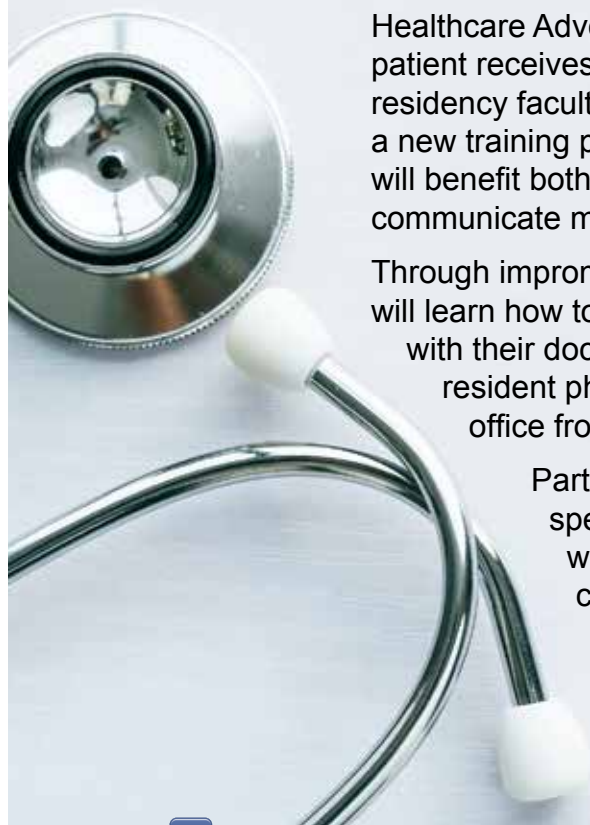
Improving Communication with Your Doctors

Healthcare Advocate Trainer Tina Elmlinger tells her clients that “the passive patient receives the worst healthcare.” Tina and Dr. Luis Perez, Family Medicine residency faculty at Firelands Regional Medical Center, have teamed up to offer a new training program on improving patient communication. The program will benefit both older adult patients and resident physicians, as they learn to communicate more effectively with each other.

Through impromptu role playing and a mock doctor's appointment, participants will learn how to prepare and then practice conversations they should be having with their doctors. Tina will coach clients who will meet with a Firelands resident physician for a mock doctor appointment at Serving Our Seniors office from 2:00 - 4:00 p.m. on January 21st and January 31st.

Participants will gain confidence and learn tips and techniques in speaking about their health to doctors. The resident physicians will learn about attentive listening and ways to engage patients in conversations about their health.

Tina's advice to take a proactive approach to your healthcare is a sound strategy, regardless of how healthy you are today. If you'd like to make the most of your time talking with your doctor, please call 419-624-1856 to register for this learning experience.



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- **Joy Berquist GRI, CRS** Berkshire Hathaway Home Services Stadtmiller Realty **419-625-7888**
- **Mike Seikel Realtor** Lighthouse Real Estate **419-433-1010 Ext 226**
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Serving Our Seniors was established in 1996 as a non-profit agency to assist residents of Erie County, Ohio, age 60 or older who are living independently.

Serving Our Seniors is grateful for the support of the advertisers in this magazine. However, advertisements in the magazine should not be construed as an endorsement by Serving Our Seniors.



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