

Serving Our Seniors



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From the Director



Happy New Year and Happy Valentine's Day! January 1st is when people of all ages resolve to do things to make themselves better – physically, financially, morally/ethically or just more knowledgeable in a particular area of interest. If this is one of your New Year resolutions, know that Serving Our Seniors can help you.

In this issue of Serving Our Seniors Magazine, you will read about opportunities to become wiser (see Calendar of Events, pg 5); healthier to increase your odds of maintaining your independence as you grow older (pg 9 and pg 20); learn how to keep more money in your pocket by keeping small home repair problems small (pg 7) and how Serving Our Seniors provides financial assistance to support your dental health.

In the spirit of Valentines Day, we are featuring an extraordinary couple as our cover story. Beth and Chester Williams are residents of Perkins Township. If you get nothing else from reading their story, they want you to get this.... "You are never too old."

Happy New Year!

Sue Daugherty

happy
2025



Serving Our Seniors REPORT TO THE COMMUNITY

JULY - SEPTEMBER 2024

- 2,677** The number of calls to Serving Our Seniors asking for help.
- 1,382** Individual older adults who called for help with a question/problem/concern.
- 221** New older adults calling Serving Our Seniors for the first time.

Affordable Transportation

- 140** Older adults used weekday transportation funded by Serving Our Seniors.
- 1,563** 1-way trips were taken by older adults who paid a bus fare of \$1.50.
- 18** Older adults used weekday transportation at a reduced bus fare of 50¢ per ride.
- 385** 1-way trips provided to the 18 people for 50¢ reduced bus fare.
- 40** Older adults used out of town transportation to get to health care appointments.
- 67** Trips were driven to take the 37 older adults to their health care appointments.
- 0** Older adult received a gas voucher to afford travel out of town to their health care appointment, when we were short on volunteer drivers.
- 3** Older adults took 33 trips using our wheelchair transportation for out of town health care appointments.

Nutrition

- 8,437** The number of rural home delivered meals funded by Serving Our Seniors.

Services to Support Independence

- 31** The number of small home repairs.
- 4** New ramps installed.
- 124** The number of ramps in service throughout Erie County.
- 180** Medicare counseling sessions (group and individual).

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CALENDAR OF EVENTS

Unless noted, below, reserve your seat 5 business days in advance. **All forums are taking place at the Erie County Senior Center, 620 E. Water Street – Sandusky.** To register call Serving Our Seniors **reservation line 419-504-0585** or send an e-mail to Mail@ServingOurSeniors.org with your name, phone # and the name of the event. If the forum location is changed or cancelled for any reason, you will be notified by telephone.

January 8, February 12, and March 18, 2025, 12:00 p.m. to 1:00 p.m., Lunch and Learn small groups discussion, Serving Our Seniors, 310 East Boalt Street, Sandusky. Bring your lunch and ask your questions with no appointment/reservation needed.

March 12, 2025, 6:00 p.m. - 8:00 p.m. New to Medicare Class, Serving Our Seniors, 310 East Boalt Street, Sandusky. OSHIIP-Certified instructors will discuss Medicare enrollment and coverage options, Parts A, B, C and D, and Medicare financial assistance programs.

January 16, 2025, 1:30 p.m. to 3:00 p.m. New Improvements to Medicare Part D Forum. Speakers: Patricia Stineman, Medicare Education Specialist, OSHIIP Certified, Serving Our Seniors and David Painter, OSHIIP Community Liaison, Ohio Dept. of Insurance.

January 22, 2025 1:00 p.m. - 2:30 p.m. The Local Truth About Medicare Advantage Plans. Jeremy Normington-Slay, CEO, Firelands Health; Heather Welch, Revenue Cycle Management, Firelands Health; Patricia Stineman, Medicare Education Specialist, Serving Our Seniors; David Painter, Community Liaison, Ohio Department of Insurance, Ohio Senior Health Insurance Information Program (OSHIIP). A complimentary lunch is served between 11:30 – 12 p.m. to the first 40 people who register and wish to have lunch, too.

January 30, 2025, 1:30 p.m. to 3:00 p.m. Cryptocurrency Scams Forum. Speakers: Dan McLaughlin, Elder Financial Abuse Investigator, Erie County Prosecutor's Office; Mark Hoy, Criminal Intelligence Unit Supervisor – Bureau of Criminal Investigation, OAG's Office; and Bailee Hollingshead, Attorney, Program Director, Department of Commerce, Division of Financial Institutions, Columbus, Ohio (See article on page 9)

February 6, 2025, 1:30 p.m. to 3:00 p.m. Forum – “What is Streaming and other things to know about Fiber Optic Service”. Speakers: Zach Dever, Community Sales Representative and Jerome Reimers, Community Sales Representative, Omni Fiber; Brandon Crosby, Buckeye Broadband.

February 20, 2025, 1:30 p.m. to 3:00 pm. Forum – “Medicare Refresher”. Speakers: Patricia Stineman, Medicare Education Specialist, OSHIIP Certified, Serving Our Seniors, and Bill Biehl, Volunteer OSHIIP Counselor, Ohio Department of Insurance.

March 6, 2025, 1:30 p.m. to 3:00 p.m. Forum – “Food as Medicine”. Registered Dietician, Leslie Johnson, MS, RD, LD, Nutrition and Wellness Program Director, Family Health Services; Dr. Donald Cundiff, MD, Firelands Health, Weight Management and Diabetes.

March 20, 2025, 1:30 p.m. to 3:00 p.m. Forum – Understanding Your Very Important Papers. Speakers include Carlene Aldrich, Stein Hospice; Jennifer Craig, CIVISTA Bank, Sandusky; John R. Ball Co., LPA., Sandusky; Kari Jennings Arnold, Groff Funeral Home.

SAVE THE DATE - Saturday, April 12, 2025, 1:00 p.m. – 3:00 p.m. The Ed Sullivan and Soul Train Show. (See page 17 for details.)

SAVE THE DATE - April 17, 2025, 1:30 p.m. to 3:00 p.m. I've Fallen and I CAN Get Up.

SAVE THE DATE – Saturday, April 26, 2025 (see Erie County Health Dept. ad on page 12.) Live Later, Live Better: Health Care on Your Level.





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GIVE YOURSELF A "RAISE" BY SWITCHING YOUR MEDICARE SUPPLEMENT

by **Chris Hardin**, Medicare Supplement Specialist

Getting a raise feels great, doesn't it! Yes, I know... you're probably retired. But don't let that stop you! If you could lower your expenses by \$100 (or more) every month, it would be just like getting a raise. Right?

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!

Annual open enrollment might be closed but it **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.

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 comparison report.

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Age	Plan G	Plan F	Plan N	Age	Plan G	Plan F	Plan N
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75	\$168	\$202	\$128	75	\$147	\$176	\$110

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Keep a Small Home Repair Small

Serving Our Seniors has contracts with two small businesses to perform small home repairs. **Dustin Reiter, owner of Father & Son Do-It-All Services** and **Andrew Norcross, owner of Hotshot Home Repairs**. Both have glowing customer recommendations and character references; passed federal and state criminal background checks, provided proof of 1 million in liability insurance and in the event the businesses were convicted, in a court of law, for stealing from a customer, both are covered to compensate the victim for a loss of up \$25,000.00.

Serving Our Seniors' Handyman Program is designed to do a variety of small home maintenance and home repair jobs. It is easier to keep a small repair small compared to costly major home repairs. One such example is cleaning the gutters. When gutters fill up with leaves, this can prevent downspouts from draining. This can cause the gutters to backup and overflow. If not addressed, this could lead to several costly issues. The home's overhang's / soffit's could become damaged; in the winter, water and debris can



freeze, causing ice to backup under the shingles and cause roof and ceiling damage.

Water flowing over the gutter could fall against the outside walls of the home. If the ground around the home is not graded, so water flows away from the home, the overflowing gutters could cause the water to leak into the basement.

Gutter cleaning is easier and more economical than repairing the roof, shingles, overhangs, ceilings or wet basements. For more information about The Handyman Program, call Serving Our Seniors (419-624-1856). Ask to speak with a Senior Advocate Assistant.

Giving a Voice to Grandparents Raising Grandchildren

Sandusky City Schools and Serving Our Seniors recognize they have no idea what it must be like for grandparents – especially older grandparents age 60+ -- who are raising grandchildren, today. Both realize this is something they need to understand, if they are going to be effective organizations. To learn how to do this, they have decided to ask the experts, who are the grandparents, themselves.

The Sandusky Schools Chief of Staff, Dennis Muratori; Director of Curriculum & Instruction, Chris Norwell Fischer, a variety of teachers and social workers; representatives from the court system, along with Serving Our Seniors Advocate, Dianna Hearn and the Director Sue Daugherty, met with grandparents raising grandchildren. On November 4, 2024, from 9:30 a.m. – 12:30 p.m. at Ebenezer Baptist Church, the morning started with a light breakfast and discussion. Jodi Pfarr, author of **Urgency of Awareness** and Diversity and Inclusion Consultant, facilitated the conversation between grandparents, the schools, the court and Serving Our Seniors.

Grandparents who are raising grandchildren: **Kathy Agee Pace, Isadore Cunningham, Rachelle Lombardy, Betty Chaney, and Catherine Miller**

provided helpful direction and guidance to the staff of the schools, court and Serving Our Seniors.

The grandparents recommended changes that would help/support of grandparents in the following areas:

- Help grandparents in their efforts to communicate with the court system.
- Help grandparents in their quest to provide enough food for the grandchildren.
- Help grandparents to maintain their own health, and the health of their grandchildren.

The day concluded with a complimentary lunch from Chick-Fil-A of Sandusky, gift card drawings for the grandparents and each family received bags of groceries provided by OH Go.

On **February 14, 2025**, The Sandusky City Schools and Serving Our Seniors will be meeting to report back to the expert grandparents on the progress made implementing their recommendations. **Additional grandparents who are raising grandchildren in the Sandusky City Schools are invited to participate.** For more information, call Sandusky City Schools, 419-984-1016. Ask to speak with Chief of Staff, Dennis Muratori, before February 1, 2025.

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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.

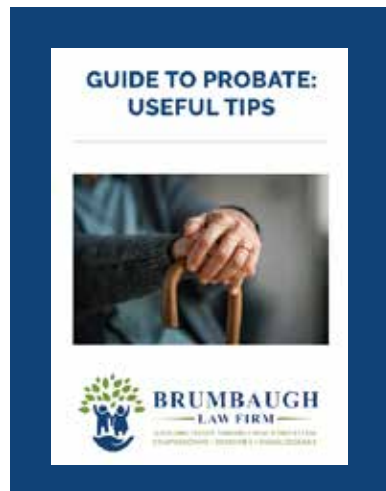
TRUTH: A will only controls assets solely in your name without named beneficiaries. Adding a child as a joint owner can expose assets to their legal issues and unintended tax consequences.

Avoid the staggering costs of probate, which can drain \$4,000 to \$8,000 from a \$100,000 estate.

With a little planning, you can ensure your assets reach your loved ones, shield them from creditors and divorce, and sidestep costly probate. It's simpler than you think!

Please call us to schedule a **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.

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Age Doesn't Matter: It's Not Too Late to Improve Your Functional Fitness

As the labor shortage continues, the likelihood of having the help of an in-home caregiver or a nursing home caregiver is diminishing. In an attempt to help the 60+ population improve their physical abilities to do more for themselves, we started a pilot project. The purpose is to figure out how to best help older adults to improve their ability to function independently, in later life. This is called, functional fitness training.

The Mayo Clinic, describes functional fitness as, "Exercise that trains your muscles to work together to prepare them for daily tasks one does every day. When properly applied, it can make everyday activities easier to perform independently and improves a person's quality of life.

In October 2024, we started with 10, sedentary people, age 60 +, who never exercise. They made a commitment to exercising in a structured class 2 days per week for 45 minutes. As of November 26, 2024, #8 remained as actively engaged exercisers.

Functional fitness participant, Janet, said this about the exercise program, "Perfect exercise program for the older population. No hopping, skipping, jumping or running. Great for all body types. Increases flexibility in the joints, which helps with everyday activities. This would benefit both men and women of any age and



Seated front: Tricia, instructor - Integrated Therapeutic Healing; L-R: Alice, Janet, Kathy N., Amy, Sue, Lynda, Kathy M.

capability level."

In the April – June 2025 issue of Serving Our Seniors Magazine we will report the pre-test and post-test results, which will tell us if the exercise program improved the participants level of functional fitness.

If you want to take action to reduce the likelihood you will need to rely on a caregiver, in later life, give Tina, Health Care Advocate Trainer, a call at 419-624-1856. When answered by the automated attendant press 3, then press 116. The next phase of functional fitness training will begin January 21, 2025, each Tuesday and Thursday 2:45pm – 3:30pm at the Erie County Senior Center, 620 E. Water Street – Sandusky.

Cryptocurrency Crimes and Senior Citizens

On Jan. 30, 2025, Dan McLaughlin, Financial Elder Abuse Investigator, Erie County Prosecutor's office, a local victim of a crypto scam and Mark Hoy, Bureau of Criminal Identification (BCI), Criminal Intelligence Unit - Supervisor and Attorney, Bailee Hollingshead, Ohio Department of Commerce, will explain how crypto currency scams are targeting senior citizens. This will take place **Jan. 30, 2025, 1:30pm – 3pm at the Erie County Senior Center, 620 E. Water St. – Sandusky.**

According to Mark Hoy, Criminal Intelligence Unit Supervisor with the BCI, fraudsters are very sophisticated. The tactics used, sound and look official. Text messages, e-mail alerts and telephone calls are intentionally targeting older Americans.

Fraudsters are now impersonating law enforcement professionals. They communicate a warrant has been issued for the older person's arrest and have the ability to sound official, use real names of law enforcement professionals and can create counterfeit



Mark Hoy



Dan McLaughlin



Bailee Hollingshead

federal or local court documents.

Being retired shrinks a person's social circles and reduces opportunities to learn about these occurrences, on a personal level. Because of this age group's lack of awareness, sinister crimes can more easily target the unsuspecting.

Come to the discussion forum and expand your knowledge about the ever-evolving cryptocurrency crimes. What you learn may prevent YOU from being a victim. An audience of 30 or more is required to justify the time and travel of the panelists. See page 4 for details on how to register.



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Mark Pifer



Don Sharrah

Out of Town Transportation Program: It Really Makes A Difference In The Lives Of Others

Meet Mark Pifer. He recently retired in November 2024. He and his wife, Cathy, won't be jetting off to live in a warm weather state during the winter. Instead, they are opting to stay in Sandusky.

This is great news for the community. Why? Because Mark is volunteering for Serving Our Seniors as a driver, taking older adults to health care appointments, which are located out of town. Most often in the Cleveland and Toledo area.

Mark has a helping personality. He also does mission work in underdeveloped countries. He learned about driving for the Out of Town Transportation Program while talking to his neighbor, Don Sharrah. Don is also a volunteer driver for Serving Our Seniors. Thank you, Don!

Prior to retiring, Mark drove some trips when he was able. He said he enjoys the conversations he gets to have with the passengers, all of whom are able to walk and get into and out of the car without assistance. He also appreciates selecting what days he chooses to volunteer.

Only when one no longer drives, or can no longer drive to unfamiliar locations, does a person realize the importance of having volunteers who will drive others to their out of town health care appointments. Between Oct. 1, 2023 and Sept. 30, 2024, volunteers drove 241 trips, gave 793 hours and traveled 19,030 caring miles.

Can you volunteer 1 day per month, (no less than 12 days per year) to drive someone who needs to get to a health care appointment? You pick the day. No weekends, no holidays. For more information, call Serving Our Seniors (419-624-1856) and ask for Brenda.

Samples Of Gratitude

I have a fear of driving on the highways and I absolutely have no sense of direction, either. I have made a joke of this most of my life, but it is a real thing.

You have been the nicest and most wonderful people that care. We have had some great conversation on the way and back home.

I asked God to bless you for your services and that you continue to serve Erie County because I don't know what I would do without you. My closest family is 2 hours or more away and your service has meant so much to me. God bless you all. Sincerely, "V" Milan (69 years old)

I am so thankful for the out of town transportation team. Every member that drove me to my appointments were friendly and professional. They made me feel like I was being driven by a family member.

Thank you SOS. I use the initials SOS because that is how I found Serving Our Seniors transportation program. I am a kidney transplant recipient and have appointments out of town several times per month. I would have missed a very important appointment. I sent out an SOS and Serving Our Seniors answered. Thank you – "J" Sandusky (66 years old)

I am a 92 year old, widow who has not been able to drive for the last several years. Your service to the community has been a blessing. The drivers have always been pleasant, courteous and on time. With much gratitude, "B" (Perkins Twp)

I know how valuable it is to have the Out of Town Transportation Program. I know this valuable service would not be possible if it wasn't for all the volunteers who drive. I am so very appreciative of each and every volunteer who offers their time to drive us old people to and from our doctor appointments. Sincerely, "J" Vermilion (86 years old)

The Erie County Health Department Presents

Live Later, Live Better Healthcare on Your Level

Multiple Presentations Throughout The Day

April 26, 2025
Sawmill Creek
8am-2:30pm



Have Lunch with Ardeshir Hashmi, MD,
Cleveland Clinic, Geriatric Medicine



Serving Our Seniors to Give a Break To Caregivers



Erie County residents, age 60+ who are caring for a loved-one with memory impairment or frailty are encouraged to give themselves a break at least 1 day per week.

For those who qualify, Serving Our Seniors will pay some of the cost of using Compass Point Adult Day Center. The loved one in need of care will receive attention, social and recreational activities, nutrition and help with bathing (if needed). Costs can range from \$40 to \$105 per visit.

For more information, call Serving Our Seniors **419-624-1856**. Ask for a Senior Advocate Assistant.

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Donors Remember Loved-Ones Who Have Made a Lasting Imprint in the Lives of Others

They may be gone, but not forgotten. When family and friends leave this world, the void can feel enormous. Regardless of how long they have been gone there is a desire to keep their spirit alive. Serving Our Seniors is honored to have received memorial contributions as of September 8 - October 25, 2024 to commemorate the lives of:

Warren Armstrong
Artie Gerold
Judy McCune

Richard Dahm
Dennis Jablonski
Peggy Murray

Dorothy (Leimeister) Fannin
Elaine Jarrell
Mary Spencer

Hats Off to YOU! Donor Pays Tribute to Extraordinary Person

Serving Our Seniors received a donation in October 2024 to pay a **Happy Birthday tribute to Jean Tomsula**. The donations are used to help older adults who need the help of Serving Our Seniors. The donor's name remains anonymous. Serving Our Seniors is proud to use our magazine to recognize those who are living lives worthy of a tribute. We hope it makes your day to Jean, to learn that you are seen as an extraordinary person. Thank you for being YOU!

Serving Our Seniors Magazine Update

In July 2023, we announced fewer businesses desired to use paper advertising. We asked readers, "Would you help us keep the magazine viable? **Please thank the businesses advertising in this issue.** Let them know you do read the magazine and their advertising support is noticed and appreciated. Several businesses did not renew their advertising for the January 2025 issue, which is why the magazine is smaller. **You can help us by asking businesses from whom you purchase goods and services to buy a \$75 LISTING or a \$250 business card size ad.**

In September, October and November Serving Our Senior received a total of \$1,224 to underwrite the cost of the magazine. **Thank you, donors!** We are mailing 16,000 copies of the magazine in 2025. This Jan-March 2025 issue is estimated to cost \$19,000.



Donate Your Car

Our vehicle donation program offers an effortless way to donate. Pick up is free, whether the vehicle runs or not. For more information call Serving Our Seniors 419-624-1856 and ask for Brenda. Or, visit www.ServingOurSeniors.org and click the red **DONATE** button in the upper right corner. Scroll down until you see Vehicle Donations and follow the instructions

Chester and Beth Williams:

Chester, age 77 and Beth age 68 were a steady couple for 11 years before marrying. They were married in a small ceremony at their home, which they still live in today. That was 39 years ago. They have two children, Nathan, 36 and Nic, 29. Nathan is married to his long time soul mate, Kwesi. Seven months ago, they made Chester and Beth proud grandparents. Their grandson's name is Zaio.



The Williams' family has always been tight knit. Even today, despite the distance of both sons living in Arizona, they see each other often and talk on the phone every day.



The two have always been fun loving, hardworking and very supportive of each other. They met in 1975, after Beth and her girlfriends graduated high school, moved from Marquette, Michigan to Huron, Ohio. The plan was to, eventually, move to Sarasota, Florida. That plan derailed when Beth met Chester.

“Chester was one of the first people I met after being here maybe a month or so. My car broke down and Chester gave me a ride back home.” Then he invited Beth to come and see his band perform. She accepted his invitation and never made it to Florida, as a result.

As he laughed, Chester said, “She stayed because she met Chocolate Cream,” which was the name of one of his bands.

I asked Beth, “What song gave you goose bumps when Chester sang? She replied, “I don’t know that it gave me goose bumps, but I liked it when he sang ‘Some Kind of Wonderful’.”

Chester and Beth are like two peas in a pod. Both are equally ambitious, entrepreneurial and industrious. “We did everything, together.” In addition to Chester working full-time at GM, at various times throughout their lives, they owned a restaurant, owned three operational semi-trucks, a carpet cleaning business, flipped homes and own residential rentals.

Recently, Beth was looking through Nathan’s baby book and came across a journal entry she wrote. It said: *At 4 months old, you were such a good baby. Today, I took you to the apartments and you just laid there and watched me as I installed a floor.* “I used to do that kind of work, all the time, when I was younger,” she said.

Beth’s journey in education and career is remarkable. After obtaining her two-year degree in 1981, she balanced full-time work with continued studies, eventually earning her Doctorate in Organizational Leadership from the University of Phoenix at age 55. Reflecting on her earlier studies at Bowling Green State University (BGSU), Chester, shared, “In the winter months, I wouldn’t let her drive there by herself. I would take her there and bring her back home.”

As their children grew up, Beth and Chester became enthusiastic supporters of their activities, especially sports. Their youngest son, Nic, played college basketball and Chester fondly recalled, “We were blessed. We were able to go to most of his games.”

Chester takes pride in the family’s shared values, remarking, “What I’m most proud of is my boys— never did drugs, just like their Daddy. I never did any of that. In fact, they used to call me ‘The Nark.’ I didn’t need to do drugs. I just enjoyed life. We did everything together and with our kids.”

Chester remembered when their boys would ask if they could go to their friend’s house for a party after a football or basketball game. “I would tell them, ‘Yeah, you can go, but you are going to be home at 12:00, midnight.’ ” “I would let them leave and after waiting 20 minutes, I would go to where they were. I would park my car about two blocks away and walk

You're Never Too Old A Story of Love and Life

to see what was going on. Then I would leave and come back home.

One day, when the boys were in college, we were sitting around the table, eating. My boys asked me, 'Dad, remember when you would let us go to parties at our friends?' Chester said, "Yeah, I do." Then they asked, "Why were you always following us?" Everyone broke out laughing.

The first time Chester went to Michigan to meet Beth's parents, he was nervous. He planned to take Beth to her parents' home, leave and travel on to Canada. He was going to come back to get her, when she was ready. He said, "I pulled into the drive way and her mother came out. She told me, 'You have to come on in and rest. You can't just leave and go to Canada.'" Later, Beth's mother insisted Chester get his luggage out of the car and stay.

Chester said, "She told me what bedroom I was to use. I walked in the room..." As he was telling this story, Chester started to laugh, and said, "What do you think was mounted above the bed? ... A gun! I still stayed."

Beth's family was known for their warmth and friendliness. Still, Chester acknowledged the unique experience of living in a community with no other minority residents. Reflecting on this, he shared, "It was odd to be in a community where there weren't any people who were black. I thought it might be a problem for me, but it never was."

Nathan and Nic have been encouraging their father, since they were teenagers, to write a book. They grew up listening to their father's life stories and thought they should be saved.

Chester became motivated to write the book, after they attended a seminar at the Sandusky Library. The library hosted an author and an agent, who explained the process of writing and publishing a book.

To illustrate how the couple's relationship continues to be filled with ambition and supportive teamwork, Chester did write his stories, to create his memoir, **Threads of Resilience: Woven Stories of My Life**. He wrote each story by hand. Beth would type it into the computer. They would talk about it and edit it, together. Beth said, "It was an interesting creative process. When you are reading someone's draft,

there is a lot of discussion. It took over a year to write."

With the help of their sons, they found an editor on Fiverr (A website where a person can hire a free-lancer in any profession. www.fiverr.com). They contracted with a free-lancer to edit the book and another to design the cover of the book.

Beth said, "I learned a lot and Chester did, too. We have always worked well together and we know how to get things done. Writing and publishing a book was a learning experience for both of us."

From Chester's perspective, "It was hard. I think I started over a thousand times. I never thought I could do it. Then he cracked a joke and said, "Now, my wife wants me to become another Stephen King."

Beth enjoyed having the discussions of what to write. "When you've been with someone for 50 years, it's nice to have new things to talk about and work on together. Especially now that we are retired. I really appreciated this experience."



Since the book has become available on Amazon, Chester is frequently asked by those he knows, if he put their name in his book. Chester explains, "I didn't put anyone's name in the book, if I didn't get their permission." That was one of the important lessons they learned from the seminar. If you use a name without permission, the author risks being sued.

The two shared this newly gain knowledge with their son, Nic. When Nic read the book and saw his name in it, he told his parents, – as a joke – "I'll see you in court."

The book became available through Amazon on September 4, 2024. The couple stated the comments / reviews of the book have been very interesting. Many people have purchased the book

through the Amazon website and during a book signing in October at the Sandusky Book Bar. At the book signing, Chester sold all of the books available! It has been a gratifying experience for both of them.



hope the reader gets out of reading this article?" They said, "You are never too old."

If you would like to buy a copy of **Threads of Resilience**, it can be found on Amazon in eBook, paperback and hard copy format. The Amazon link is: <https://www.amazon.com/dp/1915922984>

I asked, "What is the one thing you

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Meet the New Faces at Serving Our Seniors

Serving Our Seniors has a few new faces working to make Erie County the best place for growing older.

Meet Paula LaGrass. Paula provides the Senior Advocates and the Senior Advocate Assistants with clerical support. She is often the first person to answer the phone and the person who will greet you when you walk in the door, in the afternoon. If the question you have is something she can answer, she will; otherwise, she will direct your call to the appropriate person.



Meet Amy Vanucci. Amy is a Senior Advocate Assistant. Amy may be one of the co-workers who will answer the phone when you call. Like the other Senior Advocate Assistants, she works to solve questions/problems/concerns over the phone. When necessary, she meets with those who need her help at Serving Our Seniors office. Amy has filled the vacancy left by our co-worker, Kaeley.



Meet Dianna Hearn. Dianna is a Senior Advocate. She works with part-time Senior Advocate, Kyah Patterson. Together they solve complex problems, compromising an older person's ability to maintain their health and functional independence.



Dianna is also the "point person," at Serving Our Seniors, for a pilot project led by Sandusky City Schools, to help grandparents, ages 60+, who are raising grandchildren. (Read page 7)

Meet Amy Bowman-Moore. Amy is Serving Our Seniors new "Resource Development Coordinator." She is working with Sue Daugherty to help Serving Our Seniors develop its philanthropic fund inside the Erie County Community Foundation, called **Serving Our Seniors Fund for the Future**; and she is a grant writer. Amy will be writing grants to support Serving Our Seniors' efforts to be a catalyst for the construction of modest, small, affordable housing for retirees, who cannot afford market rate rent, but can afford \$650 - \$700/month + utilities.



Ed Sullivan & Soul Train Tickets \$20/PERSON on Sale NOW!

Serving Our Seniors is selling tickets, now, for "The Ed Sullivan & Soul Train Show."

Ed Sullivan (played by Matt Westerhold) and Don Cornelius (played by Leon Hughes) are hosting the show.

Tickets are \$20/person. All tickets sold in advance through Serving Our Seniors office. No tickets sold at the door on the day of the show. All sales are final. **Doors open:** 12:30 p.m. **Showtime:** 1 p.m. – 3 p.m. **Meet the Performers Reception:** 3 p.m. – 4 p.m. in the cafeteria.

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DEEP: It's Worth The Time

Jean Trocchia has been managing her diabetes for several years. She boasted about the diabetic education she received through the local hospital, but that was ten years ago. "I thought I had a great instructor and the information was interesting to me." Nonetheless, she recognized a lot has changed and she believed it was time for what she called a "refresher course."

She discovered the **Diabetes Empowerment Education Program, (DEEP)** through the TOPS Club in Vermilion. (**TOPS** stands for **Take Off Pounds Sensibly.**) Tina Sluga, Health Care Advocate Trainer, was invited to speak to the group about the 6-week, DEEP course. Jean took advantage of the opportunity and signed up.

"My husband is very supportive. He drove me and my friend to Sandusky for the classes and he stayed to learn with me."

When I asked Jean what she liked about the course, she said, "Tina is really good at explaining things



Greg and Jean Trocchia

and keeps our attention." The atmosphere is friendly and interactive and medical terms are not used. Explaining diabetes, using everyday language appeals to many who take the course.

The next DEEP course starts on Thursday, January 9 through February 13, 2025. Another course is planned for March 2025. **For more information, call Tina Sluga, Health Care Advocate Trainer (419-624-1856).**



Senior Advocate Assistants Amy, Pam, Wendy, and Roberta

Help With Affording Your Heat

If you are a household of 1 with a gross annual income of \$26,355; a household of 2 with a gross annual income of \$35,770 you may be eligible for a reduction on your heating bill. Serving Our Seniors can help you apply on-line, on paper or you may contact the **Erie, Huron, Richland Counties Community Action Commission** at 908 Seavers Way, Sandusky.

Serving Our Seniors can also help you find the lowest price available if you heat with natural gas or electric. **Don't assume you are not being over**

charged. It's worth looking at your bill. If you don't know how to interpret your electric bill or gas bill, bring it to us and we will tell you what it says.

Serving Our Seniors has received a grant to help older adults keep their heat on this winter. Those eligible to receive help with heating costs from Serving Our Seniors, must have paid something on their heating bill each and every month – in any amount. **For more information call Serving Our Seniors 419-624-1856. Ask for a Senior Advocate Assistant.**

Understanding Real Estate Taxes

Real estate values have been updated in 2024. As a result, tax bills in January 2025 are highly likely to be larger. At Serving Our Seniors forum on Nov. 15, 2024, Erie County Treasurer, Caleb Stidham, did a remarkable job explaining how real estate taxes are calculated.



The calculation is complicated and requires more space than can be dedicated. Below, are important take-aways worth reading:

- Not everyone who lives in Erie County is pays the same. Depending on where you live, in Erie County, some taxing districts are less expensive than others.
- Real estate owners are not taxed on the appraised value of their real estate. They are taxed on the “assessed” value of their real estate.
- “Inside millage” requires the tax payer to pay more money when the assessed value of their real estate increases.

Examples of inside millage are: The 10 mills the Ohio Constitution requires all real estate owners to pay, which are divided among the school districts you reside in; the political subdivisions (city/village/townships) and the county. There are certain levies for school districts that can mimic inside mills, with respect to being inflationary.

- “Outside millage” does not require the taxpayer to pay more money, when the assessed value of the home increases. Examples of “Outside millage” are those levies, which fund Serving Our Seniors, Libraries, the Erie County Health Department, to name a few.
- If you wish to dispute the taxes on your bill, as a taxpayer you have a right to a hearing before a Board of Revisions. This consists of the county treasurer, the county auditor and a county commissioner.
- If you are age 65 or older with a gross household income of \$38,600/year or less; or have permanent disability, or the spouse of a public servant who died in the line of duty you are eligible for the Homestead Tax Exemption. Apply with the Erie County Auditor’s office. This will reduce your real estate taxes.

- Check with the Erie County Auditor’s office to see if you are receiving the Owner Occupancy Residential Tax Credit. If you have owned and lived in your home before 2013 you are eligible.
- If you are concerned that the new real estate values will tax you out of your home, contact the Erie County Treasurer’s office. In addition to a “delinquent tax contract,” the Treasurer’s office can enter a taxpayer into a monthly payment plan. This can reduce the burden of paying a large sum two times per year. This will also prevent a 10% penalty from being added on to the real estate taxes owed, caused by not paying your taxes on time.

Caleb has graciously agreed to partner, again, with Serving Our Seniors and explain to every community’s 60+ population, how real estate taxes are calculated based on where you live. Dates and locations are being arranged for February and March 2025.

To be notified of the forum, based on where you live, **call Serving Our Seniors reservation line at 419-504-0585**. Tell us your name, address, and phone number. Inform us that you wish to be notified of the “Understanding My Real Estate Taxes” forum, to be held for the community where you live.



How Healthy is Your Mouth?

In a CDC study in 2022, “Dental Care Among Adults Age 65 and Older: United States 2022,” found that 63.7% of older adults had a dental visit in the last 12 months. What about the 36.6% who did not see a dentist?

To address the need for affordable dental care in later life, Serving Our Seniors is working with the Erie County Health Department to pilot a project and study how Serving Our Seniors can best help older adults improve their oral health, as they grow older.

Sixteen (16) Erie County residents, ages 60+, who need, but cannot afford general dental care are encouraged to apply for **Serving Our Seniors Dental Care Pilot Project**. This project is in a position to fund up to \$600 in dental care (cleaning, exam, x-rays, treat cavities and to a limited extent some extractions) per older adult, through the Erie County Health Department Dental Clinic.

The dental care is not free, but it is made affordable to eliminate financial hardship. For example: Let’s say the cost for an examination, x-rays, dental cleaning and treating two cavities costs \$519.00, plus a \$35 office fee/per visit. This will require the client to have two (2) dental appointments. Total cost \$589.



Senior Advocate Assistants Amy, Pam, Wendy, and Roberta

Together, Serving Our Seniors and the retiree figure out an amount the retiree can afford to pay toward his/her dental care. In this example, the client pays the Erie County Health Department Dental Clinic \$9 at the first visit. Serving Our Seniors is billed the balance of \$306.

For the second visit, Serving Our Seniors pays the \$35 office fee and the Erie County Health Department bills Serving Our Seniors for the remaining \$239. For more information, about applying for the Dental Care Pilot Project, call Serving Our Seniors (419-624-1856). Ask to speak with a Senior Advocate Assistant.

The Argument Against Successful Aging Visits: “I’m Not That Bad...Yet”

By Sue Daugherty

The most common response I receive when telling others about a Successful Aging Visit is a non-verbal stare or an answer of ‘I’m not that bad, yet.’

Think about your health, as you would your home. It is easier to keep a small problem small, (i.e., a slow, leaking toilet) than to wait until the problem is so bad, is undeniable. I.e., when a toilet has a slow leak, a plumber could replace the wax ring under the toilet in less than an hour. Or, one could sop up the water, each day, with a towel. Letting the slow leak continue, rots out the bathroom floor over time. As the toilet sinks through the floor, this problem is undeniable. It can’t be fixed in less than an hour.

Those age 60+, who have no spouse/family/friends to be a devoted caregiver, on a short-term or long-term basis, are at the greatest risk. **Serving Our Seniors can help you learn how to keep a small health problem small, in later life.** For more information, call Tina Sluga, Health Care Advocate



Trainer (419-624-1856). She could be the difference between understanding – and not understanding – how to maintain your functional independence as you grow older in Erie County.

Reinvent Your Later Life...Put Yourself Out There

Many people think socialization is fluff.... Nice, but not really necessary or important. This belief is 100% incorrect.

Sure, you may be able to point to oodles of folks who live into their 80's in front of their TV, but what is their quality of life? Is it filled with new experiences and meeting new and different people? Are they exploring their creativity or discovering new and interesting ways to apply themselves in retirement?

Later life is not the time to throw-in-the towel. It is the time to re-design your life. This means putting yourself "out there." Do the things you have never imagined trying before. Mingle and inter-act with people who "aren't your type." Explore ways to interact with young people, creative people, people who know things you do not.



Ageless Harmony choir

Serving Our Seniors can help you put yourself out there. Consider **Ageless Harmony**. It is an intergenerational choir at the Sandusky High School. Practice starts January 22, 2025, 2:45 p.m. – 3:00 p.m. If you are age 60 or better, join the choir. They are preparing to perform at Serving Our Seniors Spring Show, Saturday, April 12, 2025 at Sandusky High School. For more information call Nancy Dellisanti (419-624-1856).



Perkins High School Intergenerational Variety Show. The students asked Shana DeRose-Smith,



Drama teacher, when she was going to start working on the PHS Intergenerational Variety Show for 2025. (She hadn't planned on it.) The kids enjoyed working with their fellow-novice actors they convinced Mrs. DeRose-Smith to do it again. Serving Our Seniors is seeking "wannabe thespians," age 60 or better. No experience required. For more information call Nancy Dellisanti (419-624-1856).



Senior Fest 2025. If you are fun and light hearted – or want to become someone who is – we are starting our brainstorming meetings in January 2025, thinking of funny, entertaining things to do. If you are fun, a creative-thinker... Or want to become a fun and creative thinker, join our group. You will be glad you did. For more information call Nancy Dellisanti (419-624-1856).

Volunteer one day per week or one day per month. You pick the day! If you drive, help those who need the time and kindness of others by delivering food boxes, meals on wheels or rural home delivered meals. Call the Erie County Senior Center (419-626-2560) for more information. Or, consider volunteering as driver for Serving Our Seniors Out of Town Transportation Program. (See page 11 for more information)

Update on the Winter Blues Breaker

In the Oct. – Dec. 2024 issue of **Serving Our Seniors Magazine** “The Last Call Trio” made an offer to perform at a “Winter Blues Breaker,” in March 2025. If there were enough people who wanted to attend, they would perform for free. The only costs would be the venue and the food.



Unfortunately, only 20 people responded to the survey, indicating they would like to attend a “Winter Blues Breaker.” Due to the low response rate, there are no plans to hold this event.

Greeting Card Contest Seeking Erie County Artists Age 60+

Ageism is more than prejudice or discrimination based on a person’s older age. The consequences can be much more serious. When older people are seen as having lesser value than young and middle-aged adults, it creates an atmosphere conducive for elder abuse. People age 60 + become easier to hurt – physically, psychologically and/or financially. Serving Our Seniors is working to create a positive social attitude toward aging. To do this, we need the help of Erie County residents, ages 60+ to participate in Serving Our Seniors greeting card contest. A \$100 prize will be awarded for the best greeting card created, portraying aging as something positive or “cool.” The artist may use drawing, painting, photography to illustrate this message.

There is a special bonus competition. We are also looking for a new term to replace “senior citizen,” which has not been used/tried before. Example: “seasoned citizen,” “older American” and “mature adult” are not eligible for this contest. We are looking for a term that is a newer/truer and a more positive reflection of what it means to be “older”. **The winner will receive a \$100 prize.**



Projects must be submitted to Serving Our Seniors, 310 E. Boalt Street – Sandusky, in hard copy form, no later than April 10, 2025. The winner will be announced by Serving Our Seniors on Thursday, May 1, 2025, the first day of Older Americans Month. The winner will also appear in the July – Sept. 2025 issue of **Serving Our Seniors Magazine**. For more information about entering the contest, call Sue Daugherty at 419-624-1856.

OCAPS Invites You to Join!

In the spirit of creating a culture that works to prevent elder abuse of all types, Serving Our Seniors would like to make you aware of a state-wide, all-volunteer, not-for-profit organization, known as the **Ohio Coalition of Adult Protective Services**. **VISION:** Ohio free of older adult abuse, neglect and exploitation. **MISSION:** Maximizing

protection and dignity of older adults through collaboration, education and advocacy. If this is a cause you care about consider becoming a member. The cost for retirees is \$25.00/year. For more information go to website at www.ocapsohio.org or call 419-366-0624.

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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.

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