Serving Our Serving 1



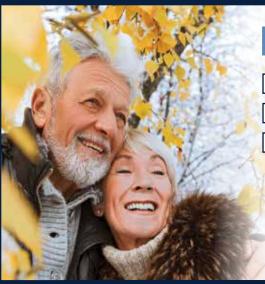
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Virtual Successful Aging Visits Page 4

> Deceptive Marketing Page 26

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# **From the Director**



Aging isn't easy. Then again, either is life. To age successfully, requires having the right people in your life at the right time. People to help you out when you are in a pinch. Serving Our Seniors Magazine is our way to inspire you to age well and to let you know Serving Our Seniors is your place to call if you need help, maintaining your health and functional independence.

On pages 16 & 24 you will be inspired by four locals who are not willing to let their age define who they are and what they can/cannot do.

I am proud to announce Serving Our Seniors new "pilot project" with Cleveland Clinic Geriatrics (pg 4 & 20). Together, we are bringing virtual consultative geriatric expertise to Erie County.

On page 26 see how Serving Our Seniors and Family Health Services have teamed up to make general dental care affordable for individual circumstances, and how we have helped retirees from falling in their home and our ability to make small repairs affordable.

Last, but not least, read pages 7 and 14. It's about scams and how we can help you report, if you think you have been a victim.

Stay well,

Sue Vaugherty



## Serving Our Seniors REPORT TO THE COMMUNITY

April 2022 – June 2022

- 2,568 The number of calls/requests to Serving Our Seniors asking for help
- **1,151** The number of individual older adults who called with a question/problem/concern
- 238 New older adults calling Serving Our Seniors who never called in the past

### **Priority Programs**

- **151** Individual older adults who used weekday transportation funded by Serving Our Seniors
- **2,120** 1-way trips taken by older adults who paid a bus fare of \$1.50
- **32** Older adults used Weekday Transportation at a reduced bus fare of 50¢ per ride
- **855** 1-way trips provided to the 32 people for need the 50¢ reduced fare
- **38** Individual older adults who used Out of Town Transportation to get to health care appointments
- **90** Trips driven to take the 35 older adults to their health care appointments
- 3 Individual older adults, who received a total of 31 gas vouchers, to afford to travel out of town to their health care appointments

### Nutrition

- 6,374 Rural Home Delivered Meals
- **409** Attendees at Rural Lunch Groups on Kelleys Island

### Services to Support Independent Living at Home

- **35** Small Home Repairs
- 9 New Ramps Installed
- 134 Ramps in Service throughout Erie County

### **Education Offered**

**178** Medicare Counseling Sessions (group and individual)

### Cleveland Clinic Works with Serving Our Seniors to Pilot Virtual Successful Aging Visits

By Sue Daugherty

In the book, **Retooling for an Aging America: Building the Health Care Workforce,** cited "... people 55 and over accounted for 56% of total health

spending in 2019, despite making up only 30% of the population. In contrast, people under age 35 made up 45% of the population but were responsible for only 21% of spending." (https://www.ncbi.nlm.nih.gov/ books/NBK215401/)



In my interview with Dr. Ardeshir Hashmi, Cleveland Clinic Endowed Chair of Geriatric Innovation, he explained, there are only 7,000 Board Certified Geriatricians in the United States.

The Cleveland Clinic Center for Geriatric Medicine recognizes that computer technology is how it will make Successful Aging Visits more accessible to more people – especially for rural America. Serving Our Seniors and the Cleveland Clinic Geriatrics are working in partnership to "pilot" the **Virtual Successful Aging Visits**, at Serving Our Seniors office, for Erie County residents, ages 60+. Currently, Serving Our Seniors is facilitating one appointment per month.

Hashmi said, "Aging health care services, in terms of brain health, physical health, de-prescribing medications, making quality of life and life goals the centerpiece of the older person's health care is what geriatricians are, uniquely, trained to do. Not having access to a geriatrician only makes it more difficult to receive this type of care."

On June 13, 2022, Serving Our Seniors facilitated its first Virtual Successful Aging Visit. Staff set up the technology, Dr. Hashmi logged in to see an Erie County resident and a registered nurse was on site to assist with the appointment. (*Read Jeanne's story on page 20*)

"What is missed, consistently, in all primary care is when the patient feels a little bit different, i.e., when driving, managing finances, walking, tracking medications, etc... As these small changes occur, physicians and patients fall into this fallacy-thinking that this is just something that comes with age."

Geriatric medicine is focused on finding changes early and having a discussion about what is not normal aging and working to alleviate changes that are impacting day-to-day life. It practices early screening, early testing for providing early prevention, proactively and preemptively.

If you are an Erie County resident, age 60+ and would like to arrange for a Virtual Successful Aging Visit, at Serving Our Seniors office call us at 419-624-1856. Ask to speak with a Senior Advocate Assistant. Appointments are available as of January 9, 2023.

### Finding a Cure for Alzheimer's Disease

On September 10, 2022, hundreds of people turned out to support the work of the Alzheimer's Association - NW Ohio Chapter, to raise money to cure Alzheimer's disease. The goal was to raise \$67,000 from this effort. They still have \$2,000.00 more to raise if they are to reach their Erie Shores Walk goal. To donate to this cause you can: Send a check payable to The Alzheimer's Association. In the memo section on the check write Erie Shores Walk for a Cure. Mail it to The Alzheimer's Association – NW Ohio Chapter, 480 W. Dussel Drive, Suite 150, Maumee, OH 43537 or call 419-537-1999. Or make an electronic donation by 4



going to www.alz.org/events. Scroll down and click on Walk to End Alzheimer's. It will take you to the page to enter a zip code. Insert 44870. It will take you to the 2022 Walk to End Alzheimer's – Erie Shores/Sandusky, Ohio.

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# Publisher's Clearing House: Don't Let It Happen to You

Bob McCormick, Sandusky retiree, wants to warn you about the Publisher's Clearing House scam. He was a victim. He does not want others to be swindled, too.

### "I know my kids aren't going to like me making this public, **but if I can keep someone else from going through what I went through, it's worth it.**"

Bob does get Publisher's Clearing House offers in the U.S. postal mail and he has filled out the sweepstakes entry in the past. When he received a phone call telling him he was a Publisher Clearing House Sweepstakes Winner, he was never so happy. He was told he will receive a million dollars and a new car.

The imposter told Bob, before Publisher's Clearing House can deliver the prize, Bob has to pay a \$1,000.00 fee. He was instructed to submit the payment in the form of gift cards. So he did.

After the \$1,000.00 was paid, he did not receive his prize. Instead, imposter called him back and said Bob needed to pay another cost before the prize money and car could be delivered. That was when he knew it was a scam. He hung up the phone and reported it to the Sandusky Police Department.

Jared Oliver, Sandusky Police Chief commended Bob for making the report to law enforcement. "If

anyone receives calls like this, please call us. We are here to help. 419-627-5900."

Bob will never get his money back.

If you really won the Publisher's Clearing House Sweepstakes, *you will never be required to pay anything* to receive your prize.

If you have received a call from someone telling you they are with Publisher's Clearing House Sweepstakes, don't believe them. Hang up and call Serving Our Seniors **419-624-1856**. Let us help you report this attempted theft to the multiple proper authorities.

# **Meet Kaeley Schonhardt**



Kaeley Schonhardt graduated from Sandusky High School this summer. She earned two diplomas while in high school - her High School diploma and an Associate's of Arts Degree from Bowling Green State University.

When you walk into Serving Our Seniors office, in the afternoon, Kaeley will welcome you when you arrive. She may be the person you talk to when you call us on the telephone. Her job is to provide clerical support to all of us who work at Serving Our Seniors. She will continue in this role as she attends Firelands BGSU, full-time, to earn her degree in social work. In July 2022, Kaeley brought to our attention that she volunteered for Serving Our Seniors 15 years ago. When she was 3 years old, she volunteered to help make the public more aware of **Serving Our Seniors Rural Home Meal Program**, at the Cold Creek Parade. She rode in the truck with her grandpa, Lester Sheeley. Les was a volunteer driver for the Rural Home Delivered Meal Program for many years. We are so happy his granddaughter is following in his steps – caring about and helping people.

Home Deli



# **Reduce Your Real State Taxes with a Homestead Exemption**

The Homestead Exemption is a reduction on the property tax bill offered by the State of Ohio for taxpayers who are the **deeded owner** of their **primary residence**, and meet one of the following qualifications:

 Either 65 years or older and have a household Ohio adjusted gross income of \$34,600 or less (if you do not file income taxes then you must complete the Income Form)

### OR

 Receive Social Security Disability (meaning totally and permanently disabled) and provide a copy of their ORIGINAL award letter; as well as have a household Ohio adjusted gross income of \$34,600 or less (if you do not file income taxes then you must complete the Income Form)

### OR

 Have a 100% service-related disability rating through the Office of Veterans Affairs and provide us a *copy of the VA award letter* with the disability rating and a **copy of their DD214** (age and income do NOT matter with the Veterans Homestead Exemption).

If a taxpayer has already been receiving the homestead exemption on another property and are moving they need to complete a <u>Homestead Addendum Form</u> so we can remove the exemption from the previous primary residence and put on the new residence for the following year.

### HOW THE HOMESTEAD EXEMPTION WORKS

- Real Estate Taxes are billed a year behind and split into 2 halves (first half typically due in February, second half typically due in July-subject to change per the Treasurer's Office).
- · Income threshold is gauged on the previous year's income

*example*					
<u>Income Year</u>	<u>Real Year</u>	<u>Year billed for property taxes</u>			
2021	2022	2023			
2022	2023	2024			

\*If you apply for the Homestead Exemption in Real Year 2022, we will check your Income tax filing with the State of Ohio for the year 2021, and if approved the Homestead will show up on your tax bills starting in 2023\*

**Contact Niki Woodruff at 419-627-7594 at the Erie County Auditor's office** for questions about the Homestead Tax Exemption.



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Not FDIC Insured | Not Bank Guaranteed May Lose Value | Not Insured by any Federal Government Agency | Not a Bank Deposit The Erie County Health Department and Serving Our Seniors have been working in partnership for a number of years installing equipment to prevent falling in later life. In late 2021, the Erie County Health Department granted to Serving Our Seniors \$3,670.00 for its Handyman Program to give away and/or install equipment to prevent falling, at no cost to the Erie County older adult. This helped 16 Erie County residents.

When the \$3,670.00 money ran out, **The Mylander Foundation** granted Serving Our Seniors \$7,738.93, to continue making more free home modifications to prevent falling. 22 Erie County residents received free fall prevention home modifications.

An additional \$5,025.07 was granted, by The Mylander Foundation, to Serving Our Seniors to perform small home repairs. This kept small home maintenance problems small (\$400.00 or less). The client paid what was affordable for their circumstances toward the repair. Serving Our Seniors paid the balance using the Mylander Foundation grant. 36 Erie County residents received a variety of home maintenance repairs, such as, pluming repairs, HVAC repairs, gutter cleaning, window / door repairs. All were priced at a cost the client could afford.

Beverly Goshe is a Sandusky resident who is very grateful for the help she received to prevent her from falling in her home and the affordable faucet she received thanks to the Mylander Foundation.





Crelslands

### Meet the Author of Ohio's Lake Erie Islands

Chad Waffen, 51, is a full time resident of Kelleys Island. His occupation is corporate research. He said he has always been an avid reader and a photographer. Because of his love for Kelleys Island, he decided he would research the 15 U.S. islands and publish a book about it.

**Ohio's Lake Erie Islands** was first published in 2006 and has published a 2nd Edition. "I started writing the book around the time digital photography was becoming popular. The book is filled with pictures. Half of the pictures were taken with film and half with digital. It is a coffee table book that tells the reader about the 15 U.S. islands. It's 50 pages and an easy read," he said.

To purchase a copy of the book e-mail Chad at WestfaliaPublishing@gmail.com or go to Amazon.com and search Ohio's Lake Erie Islands. The book sells for \$18.50.



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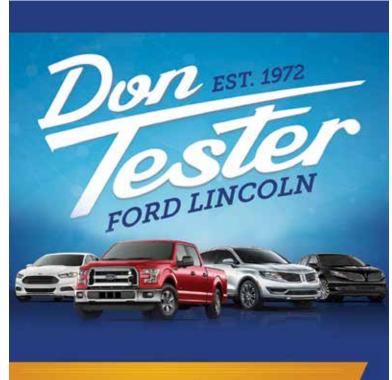
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# **Senior Fest 2022 Promotes Positive Aging**

It was great to see a packed crowd of people laughing, smiling and reminiscing. Boy, do people age 60+ really know how to have a great time. Just ask anyone who attended Senior Fest 2022. **Everyone had a blast!** 

Thanks to all of the volunteer performers, we took a trip back in time. Sandusky High School Cheerleaders choreographed an inter-generational cheer, local residents performed in musical skits, game shows and an awesome concert from the 1960's, 70's and 80's performed by the **J-Markz.** If you missed it... don't make the same mistake next year. It was a great celebration that shined a positive light on what it really means to be "older."

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### Been Scammed? Now What?? Call Us! Serving Our Seniors is Here to Help You Through The Steps!







Wendy Boyer Tammy Jenkins





Bree Gilliam



Anna Moses

If a computer scammer or robo-caller caught you off guard and has personal information about YOU, here are the steps to take to secure your identity and finances.

### The Advocates at Serving Our Seniors will walk you through each step!

### Step 1: Report the event (Who should you tell?)

- Delice/Sheriff. It is good to have a report on file. A paper trail is very important.
- □ Federal Trade Commission (*ReportFraud.ftc.gov*) They track scams on a federal level.
- □ Ohio Attorney General (OhioProtects.org) They track scams on a state level.
- □ US Postal Service. If the scam was sent by mail, the post office needs to know.
- □ FBI Internet Crimes (1-800-225-5324 or www.ic3.gov)

### Step 2: Notify institutions (Who needs to know?)

- □ Banks. Do accounts need to be changed? Can an alert be placed for suspicious activity?
- □ Credit Cards. Did the scammer get your card information? If yes, close your credit card account.
- □ Medicare. Did they get your Medicare number? If yes, get a new card and number.

### Step 3: Monitor your credit (Who has access?)

- Run a credit report! Find out if new credit cards or loans were issued in your name, without your knowledge.
- Consider a credit alert or a credit freeze. Set up alerts, to let you know if someone tries to open an account in your name. This will let you stop it, before it is too late!



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# **Braving a Great Adventure in Later Life**

George Steinemann, 71, and his wife Jamie, age 61 are residents of Sandusky. Both won't let their age keep them from living life to its fullest. They are adventurists and have stories to prove it.

While on a vacation in March 2016, George, Jamie and son Travis were sitting together and talking about life. Travis was talking about a career change. George asked him, "What do you want to do?"

To George's surprise, Travis told him, "I want to sail around the world with you."

George was 64 at the time and responded, "OK, let's do that." He already owned a 44 foot Swan Mark II sail boat, perfect for this type of voyage. Two years later, at age 66, George retired and was looking forward to their challenge.

Jamie, planned the trip over the ensuing 12 months and leaned heavily on author Jimmy Cornell, who wrote several guides to world cruising. She quizzed George's knowledge for out of ordinary conditions. She created the itineraries for each stop, how long each stay would need to be, and the timetable to avoid most of the bad weather and hurricanes. She also worked to make sure they had spare boat parts and ample provisions.

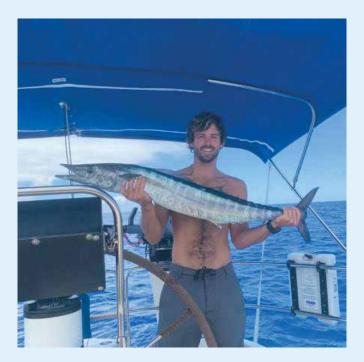
On November 23, 2018, after loading the yacht aboard a truck during a snowstorm, George and Jamie left Sandusky by car, enjoyed a leisurely drive across the U.S, and met the truck and boat when they arrived in Marina Del Rey, CA.

The plan was to spend 11 months covering 24,000 nautical miles, following the good weather across the Pacific, Indian, and Atlantic Oceans, with stops in French Polynesia, Niue, Tonga, Fiji, Vanuatu, Thursday Island (Australia), Darwin, Indonesia, Cocos Keeling, Mauritius, Reunion, Cape Town, St. Helena, and finally, 3400 nautical miles to Barbados.

I asked George why he decided to do this at his age. "I knew it would be challenging, but also rewarding. I wanted to do something extraordinary 16 in retirement besides working on my golf handicap and puttering around the house. I didn't want to grow older and have regrets that I didn't do something exciting while I still had my health," he said.

"Two people sailing around the world isn't easy. It is dangerous. One person is on deck running the boat for 5 hours while the other person tries to sleep. It's five hours on and five hours off, day-in and day-out. When you finally make landfall after 3,000 miles, it's euphoric."

George went on to explain, "If there is a storm and a crew member falls over –they're dead, unless they are tethered. The boat will keep sailing until the off-watch person comes on deck, and that could be hours after the man overboard happened. It's a big ocean.



Provisioning for long passages was particularly challenging, as many ports had minimal resources to supply two adults for a 3-week trip. Their staples were sterile milk with cereal; PB&J sandwiches, fish they caught regularly, along with canned soups and vegetables, pasta, potatoes and onions. With no freezer, fresh meat only lasted a few days.

George is well aware of how fortunate he was to have this time with Travis. He said, "Not many

guys my age get to spend a year with their kid on a great adventure. Don't get me wrong... We had our share of disagreements, but we were depending on one another a lot, and gained tremendous appreciation for each other's talents. Also, Travis is a lot of fun."

Although George had been a certified scuba diver, he hadn't dived in 20 years. Travis challenged his dad to earn his advanced scuba diving certification.

According to Travis, "This type of certification is what lets you experience the most amazing dives because it requires advanced training for deep dives. I'm pretty lucky to have a Dad who is open to trying and having new experiences. It's definitely not the norm."

In Niue, George earned his advanced diving certification. The instructor told Travis, "I keep telling my dad about your dad and how he keeps doing all of these things. So, I tell my dad, 'If he can do it, you can do it too.'"

Travis said, "I thought it was cool that the dive instructor was using my dad as a source of inspiration for getting her dad into the water."

To celebrate George's advanced certification, both father and son went on to do a lot of scuba diving. Throughout their trip, they went on night dives, swam 40+ meters deep, swam with a school of hammerhead sharks and poisonous sea snakes, and explored multiple shipwrecks. All were amazing to experience together.

In February 2020, (pre-covid) Jamie flew into Grenade to take Travis's place, as he had to return to work.

I asked Jamie her philosophy on aging. She said, "To age well you have to stay active, eat healthfully and appreciate every day because life has no guarantees."

With Covid shutting down air travel throughout the world, Jamie's plan to fly home from St. Thomas was thwarted. Jamie would not let George sail



back alone, although he was prepared to do so. George taught Jamie what she needed to know so the two could sail the 1200 mile passage to Newport RI, safely.

Sailing from Bermuda to Newport, one must cross the Gulf Stream, which can be treacherous with storms and huge waves. Jamie said, "I had to operate the boat, alone, at night, in what I considered terrifying conditions. For George, it was just another day. For me, it was scary. When we got to Newport, I was just so happy to be on land I cried."

I asked her what she learned about her husband that didn't know before they had this excursion. She explained that she didn't learn anything that she didn't already know. "George is the Energizer Bunny. He is ready to go from morning until night. He defies all of the stereotypes of aging. If we learned anything, we were both surprised at how well we got along while living on 44 foot of space."

To read more about each escapade in the Steinemann's great adventure, go George's blog, <u>www.SailingNoreaster.com</u>

If our readers know of other inspiring stories, taking place in later life, please call me at 419-624-1856.

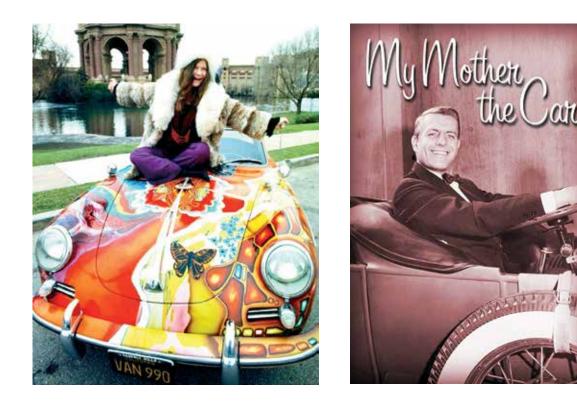
## **Donors Remember Loved-Ones Who Have Made a Lasting Imprint in the Lives of Others**

They may be gone, but they are 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 May 30, 2022 – August 31, 2022 to commemorate the lives of:

Mary J. Steele

Frank H. Hafner



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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 to speak with Brenda. Or, go to <u>www.ServingOurSeniors.org</u> and click the **Donate Button** in the upper right corner.



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Virtual Successful Aging Visits at Serving Our Seniors

By Sue Daugherty

### acer

Jeanne Sharrah, 65, is still working, part-time, as a registered nurse. She was the first Erie County resident to have a Virtual Successful Aging Visit with the Cleveland Clinic, at the Serving Our Seniors office.

HEAT SOLUTION

"I thought it went really well. I don't mind virtual appointments," she said. She has experienced virtual visits before and as a Diabetes Educator, Jeanne conducts virtual visits with her patients.

What she greatly appreciated was the time the doctor made to hear about the health issues that weighed most on her mind. "I have discussed the same concerns with other general practitioners, in the past. In the Successful Aging Visit, my concerns were actually addressed," she said.

"The provider sits down with you (virtually) and doesn't just address your specific areas of concern. He explored many health-related areas and took the time to listen to what I had to say. I didn't feel rushed at all and felt it was a more comprehensive review of my health status."

She was also impressed by the attention he gave to reviewing her medications. As an RN, Jeanne has an advantage. She is more knowledgeable about prescription medication compared to those without a nursing background. Having the opportunity to discuss her apprehension about one of the prescribed medications proved to be invaluable. It changed her course of treatment.

Jeanne also noted, "During the appointment, the doctor shared results of studies done with memory loss showing improvements with use of hearing aids. It dawned on me then, that I previously had some short-term memory issues that I chalked up to aging, but had noticed improvement in the last several years. I did not relate it to being hearing impaired, but the improvement in my memory came after I started to wear the hearing aids."

"The doctor also gave me ideas for what I could do to prevent some of these health concerns, such as putting more foods with anti-oxidants into my diet." Then she laughed and said, "Did you know dark chocolate is a great source of antioxidants?"

Like me, Jeanne also believes people in our age group wonder if their memory changes are normal – or not. In her experience, this wasn't proactively addressed in the primary care setting. Jeanne found the amount of time spent in the Virtual Successful Aging Visit to be very beneficial in furthering her goal of aging well.



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21



# GIVE YOURSELF A "RAISE" BY SWITCHING YOUR MEDICARE SUPPLEMENT

### by Chris Hardin, Medicare Supplement Specialist

Getting a raise feels great! Yes, I know... you're probably retired. But dont 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.

# If you are paying more than this per month... call us today!

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Age	Plan G	Plan F	Age	Plan G	Plan F	
68	\$116	\$138	68	\$104	\$118	
71	\$125	\$147	71	\$112	\$132	
75	\$145	\$168	75	\$127	\$147	

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# She Gave the Gift of Lift and Met her Backyard Neighbor



Kenneth Jackson, Evelyn Jackson and Marsha Nord, Volunteer Driver

Meet Marsha Nord. She is a retiree who is remaining active in later life. She is continuing to work part-time and volunteering for Serving Our Seniors.

I asked Marsha what made her decide to volunteer? "I was having a cup of coffee and reading the Register newspaper. I saw the content ad, titled, **Serving Our Seniors Needs Help.** After I read it, I said to myself, 'I can do that.' So I applied to be a volunteer driver."

On one of Marsha's first trips, she met her back yard neighbor, Evelyn and her son Kenneth. "It

was such a nice experience. They are such nice people," she said. "I thought it was so funny that after all of this time they were right in my back yard. I really enjoyed myself."

Serving Our Seniors still needs 15 more volunteers. **Can you give us 1 day per month**, to help your peers get to a health care appointment that is outside of Erie County? You will drive a Serving Our Seniors car, no weekends no holiday and YOU pick the day you want to volunteer. For more information **call Serving Our Seniors 419-624-1856. Ask for Brenda.** 



# 50 Years on the Job: Work Keeps Them Young

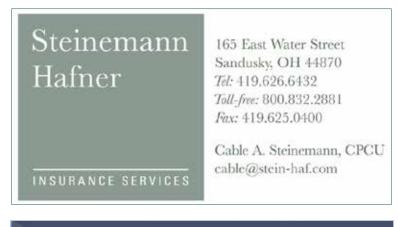
By Sue Daugherty

Bonnie Preston, age 75, left Sandusky after graduating from St. Mary's High School to work in Washington DC as a typist for the Navy Department. After a year and a half she returned home and was later hired by the Margaretta School District in February 1972. She has been their Administrative Assistant for 50 years.

Pam Solze, age 68, started to work at Townsend Elementary School after she graduated from Margaretta High School in 1972. She worked as a classroom aide. In 2008 she was moved into the office to provide secretarial support. Because she is technologically inclined, her job changed to help with district software programs.

They are proud of where they work and proclaim, "We trained seven principals. We think we did a great job." They boast that they have seen three generations of families come through the school system. Bonnie said, "When some of the parents come back to the school they look at us and say, 'Are you still here?'"

If you ask them why they continue to work, they will tell you, "We're still here because we're still having fun. We work with great people and enjoy the students. No one day is ever the same."





Standing: Pam Solze, 68 Seated: Bonnie Preston, 75

For example, Pam recalled a day when both Bonnie and Pam were working at Townsend Elementary and a teacher walked into the office. The teacher said she was feeling faint. Moments later, she passed out in front of Bonnie's desk. The Principal, Bonnie and Pam got her into a chair.

Someone grabbed an ice pack, which was labeled TOWNSEND. It was written in blue magic marker. We put it on her forehead and soon after she came around. When they removed the ice pack the word TOWNSEND was imprinted on her forehead. Pam said, "It was really, really hard to keep a straight face. In fact, the Principal and I had to leave the room."

As far as their retirement plans are concerned, they're not saying if they intend to – or not. Serving Our Seniors applauds both ladies for the way they are debunking the stereotype of "older" age. Kudos to you, Pam and Bonnie!

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Saturday, October 22, 2022 10:00am at the Holiday Inn Cedar Point 1515 Cedar Point Drive, Sandusky

**Tuesday, November 8, 2022** 1:00pm at the Huron County Chamber of Commerce, 10 W Main St, Norwalk

.....

Tuesday, December 6, 2022 1:00pm at the Holiday Inn Cedar Point 1515 Cedar Point Drive, Sandusky

### At our Workshop, You Will Discover:

- How the new law restricts protection of assets and the steps you should take now to protect your loved ones.
- The asset protection language that most people don't have in their power of attorney documents, which can help protect their life's savings.
- How to avoid having your life savings wiped out by a nursing home spend down
- How to protect assets even if a family member is already in a nursing home.
- How Medicaid works and the steps you need to take now to protect your family under the new rules.
- How to avoid government liens placed on a senior's real estate.



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# Serving Our Seniors Says...Don't Fall for Deceptive Marketing

### By Sue Daugherty

Are you getting these "notices" in the mail? So am I. This mailing is deceptive and misleading in a variety of ways. I implore you – **don't fall for it!** Let me point out the reasons you should "beware."

The "type set" makes it look like a government document.

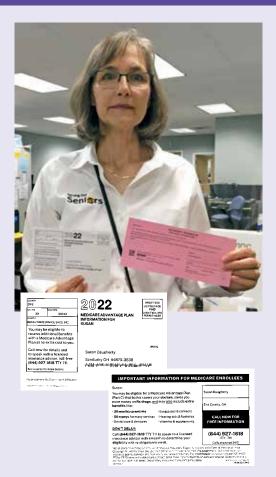
If you don't look for the fine print (the devil is always in the details) one's assumption is this is an official notice from the our government...**But it's not.** 

This postcard has a look that resembles federal government forms. The postcard was designed this way for a purpose. It gives the reader an implied message that the government is trying to tell them something important. It is not by coincidence that the postcard looks like this. It is intentional.

The number one rule for detecting a scam is to look for this.... Does the offer tell you to act in a hurry? On this postcard it says:

### DON'T DELAY: IMPORTANT INFORMATION FOR MEDICARE ENROLLEES CALL NOW FOR FREE INFORMATION

The moral to this story is this....If you receive such information in the mail, do not respond to it. Call our office **(419-624-1856)** and let us help you sift out fact from fiction. Don't be deceived.



## Family Health Services: FREE Dental Exam and Cleaning for Older Adults

Effective October 2022, Family Health Services will be providing a **FREE** dental examination and teeth cleaning to Erie County residents (ages 60+). This is funded by a grant from the Wightman-Weiber Foundation.



After the examination and teeth cleaning, the dentist will discuss

if the patient needs any additional care, such as, treating cavities, a root canal or extractions. If additional dental work is needed, FHS will provide up to \$500 in services **FOR FREE!** 

Serving Our Seniors has also received a grant to contribute an additional \$500.00 per patient if their dental care exceeds the free \$500 provided by Family Health Services. To use the \$500.00 available through Serving Our Seniors, the patient agrees to repay Serving Our Seniors by making a small, monthly, repayment to the Serving Our Seniors' Dental Fund. The money that is repaid to Serving Our Seniors is used as a "pay it forward" program. Serving Our Seniors and the patient agree on the amount that is easy to repay on a monthly basis. The repaid dollars are used again to help another older adult who needs, but cannot afford dental care. **NO INTEREST IS CHARGED.** 

For more information on how Serving Our Seniors can help you arrange the **FREE** dental examination and cleaning, or if you have any questions on the Serving Our Seniors affordable dental care program, call us at **419-624-1856**. Ask to speak to a Senior Advocate Assistant. If you would like to know more about the Family Health Services' sliding fee scale, or how to find affordable dental insurance, contact Ya'Shica Brown, Family Health Services at **419-502-2831**.

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