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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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#### From the Director

Serving Our Seniors is here to help Erie County residents, ages 60+ to age well. It is one of the reasons we publish this magazine. Our cover story (pg 10) is about three ladies, who love life and they are cool with aging. It shows! They have a proposition for our readers. Be sure to read what they want to do for you. Let me know what you think.



For those who are struggling to afford market-rate rent, as you grow older on a retirement income, Serving Our Seniors and leaders throughout Erie County have heard you. Serving Our Seniors won't be sitting on our laurels, but we will need your help. If affordable housing is a concern for you, know this... YOU can be the change that makes housing affordable for retirees in Erie County. (Read page 6 and give me a call.)

This year's general election is projected to be Erie County's largest voter turn-out, ever. If you have not voted in a while, Alex Jones, Director of Erie County's Board of Elections has some news for you. It's worth reading if you want to vote October 8, - Nov. 5, 2024 (pg 13).

On page 21, we have some fun pictures from Senior Fest 2024. This event isn't about just having fun. It is also about dispelling the negative/misunderstood beliefs about aging and the unfair stigma associated with being an "older" person. If you are creative, please consider lending us your help for Senior Fest 2025. We want to make it the best Senior Fest, yet.

In closing, thank you to our readers, donors and advertisers of Serving Our Seniors Magazine. Your support is truly appreciated.

Sincerely,

Sue Vaugherty



#### **Serving Our Seniors**

#### REPORT TO THE COMMUNITY

#### **APRIL - JUNE 2024**

- **2,516** The number of calls to Serving Our Seniors asking for help.
- **1,176** Individual older adults who called for help with a question/problem/concern.
- 195 New older adults calling Serving Our Seniors for the first time.

#### **Affordable Transportation**

- 131 Older adults used weekday transportation funded by Serving Our Seniors.
- **1,229** 1-way trips were taken by older adults who paid a bus fare of \$1.50.
- Older adults used weekday transportation at a reduced bus fare of 50¢ per ride.
- **1,737** 1-way trips provided to the 18 people for 50¢ reduced bus fare.
- Older adults used out of town transportation to get to health care appointments.
- Trips were driven to take the 23 older adults to their health care appointments.
- Older adult received a gas voucher to afford travel out of town to their health care appointment, when we were short on volunteer drivers.
- Older adults took 11 trips using our wheelchair transportation for out of town health care appointments.

#### **Nutrition**

- **8,512** The number of rural home delivered meals funded by Serving Our Seniors.
- The number of rural luncheon group meals on Kelleys Island.

#### **Services to Support Independence**

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

#### **CALENDAR OF EVENTS**

Advanced registration is required 7 business days in advance, unless noted otherwise. Call 419-504-0585 or **Mail@ServingOurSeniors.org** Leave your name, the name of the event you wish to attend and your phone #. If the event is canceled you will be notified by phone.

Oct., 9, Dec. 11. 12pm – 1pm. Medicare Lunch & Learn. Serving Our Seniors, 310 E. Boalt Street. Bring your lunch and ask your medicare questions with no appointment needed.

Oct. 9, Dec. 11, 6pm – 8pm. New to Medicare class. Serving Our Seniors, 310 E. Boalt Street, Sandusky. An introduction to Medicare enrollment insurance coverage options A, B, C, D and Medicare financial assistance programs.

Oct. 24, 2024, 1:30pm – 3pm. True Stories of Phone Scams. The Erie County Senior Center, 620 E. Water Street – Sandusky. Alexis Harvey, Detective, Erie County Sheriffs' Office; Dan McLaughlin, Financial Elder Abuse Investigator, Erie Co. Prosecutor's Office, Fil de Bant'e, Attorney, Federal Trade Commission (FTC).

Nov. 7, 2024, 1:30pm – 3pm. Final Arrangements & Later Life. The Erie County Senior Center, 620 E. Water Street – Sandusky. Speaker: Cindy Engle, Coordinator, Cleveland Clinic, Body Donation Program; Carlene Aldrich, Nurse Team Leader, Stein Hospice; Justin Toft, Toft Funeral Home; Carrie Arnold, Groff Funeral Home, Lifebanc Organ Donation Program.

Nov. 15, 2024, 1:30pm – 3pm. Understanding How Your Real Estate Taxes are Calculated. The Erie County Senior Center, 620 E. Water Street – Sandusky. Speaker is Caleb Stidham, Erie County Treasurer.

Dec. 10, 2024, 1pm – 2:30pm. Social Security & Romance Scams. Erie Co. Office Bldg, 3rd Fl, 247 Columbus Ave. – Sandusky. Speakers – Brandon Smith, Public Affairs Specialist, Social Security Administration; Matt Schierloh, Agent, Secret Service, Toledo Office.





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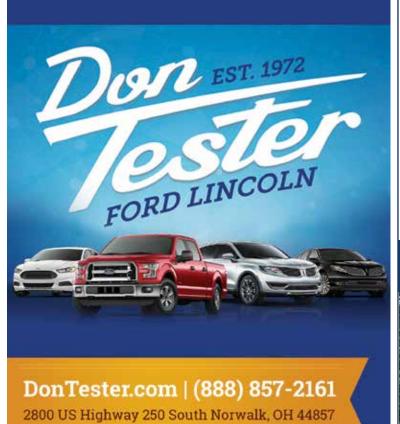
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Photographer: Erie Caldwell, Sandusky Register.
Used with permission.



(L-R) Pete Schade, Health Commissioner; Eric Wobser, CEO, Greater Sandusky Partnership; Colleen Gilson, Director of Community Development, City of Sandusky; Joe Reecchie, CEO, Praxia Partners; Matt Lasko, City Manager, Huron; Ralph Chamberlain, CEO, Erie Metro Housing Authority; Tim Sarko, U.S. Census.

## Affordable Housing: YOU Can Be the Change That Makes Housing Affordable for Retirees in Erie County

By Sue Daugherty

Serving Our Seniors and the Sandusky Register would like to thank the 214 people who attended the forum, a **Public-Private Partnership to Address the Affordable Housing Shortage for Retirees,** on August 15, 2024.

I want to thank the **Sandusky Register** for promoting and co-facilitating the forum; the panelists for sharing their proposed solutions; the elected and appointed public officials; candidates for office; community leaders/board members; community activists; and older adults for your participation.

We learned the current mechanisms to stimulate the construction of modest, affordable housing takes three to five years. Plus, it does not help those who are slightly above the definition for low income (\$31,900/year for a single person and \$36,460.00/ year for a couple). Health Commissioner Pete Schade expressed concern that older adults do not have 3 to 5 years to wait. He also recommended a Sin Tax (a tax on tobacco and alcohol) to fund the development of small, affordable housing to benefit those age 60+. Since the forum, it has been learned that it is not possible for counties to place a sin tax on the ballot. To do so requires Ohio legislators to sponsor new legislation permitting a sin tax to be used for this purpose. Eric Wobser, CEO of the Greater Sandusky Partnership and Matt Lasko, Huron City Manager, said communities can change zoning restrictions to be favorable for all types of

housing, including small, affordable, residential homes. Local government can do this immediately and at no monetary cost. Colleen Gilson, Community Development Director for the City of Sandusky, shared that Community Development Corporations (CDCs) can play a critical role to make affordable housing a reality.

At the forum, affordable rent was described as approximately \$650/month. As a community, where do we go from here? Although the idea of a sin tax was very appealing to many in attendance, it will not be the quick fix.

In the meantime, I encourage those age 60+, who are concerned about their ability to afford market-rate rent, to attend your community's commission or council meetings and respectfully remind those who represent you in local government, state government and federal government to do their part to address Erie County's affordable housing shortage. When YOU get involved, it becomes personal. Personal makes it real. Making it real fuels change.

For more information on how I can help YOU get civically involved, call me, Sue Daugherty, at 419-624-1856. Always remember... "Never doubt that a small group of thoughtful, committed citizens can change the world. Indeed, it is the only thing that ever has." – Margaret Mead.

# DON'T LET YOUR LIFE SAVINGS BE DIMINISHED BY THE HIGH COST OF PROBATE OR DESTROYED FROM THE EVER INCREASING COST OF LONG-TERM CARE.

#### BRUMBAUGH LAW FIRM CAN HELP YOU PROTECT YOUR LEGACY

Probate is a costly process that can drain a significant portion of your estate. At Brumbaugh Law Firm we handle numerous probate cases and see firsthand how it impacts families. Many people are unaware of the high costs and the alternatives available. It's heartbreaking to see a person's Will intended to distribute assets equally, yet fail due to probate. Let's address some common misconceptions and help you avoid unnecessary expenses and ensure your wishes are honored.

#### 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.

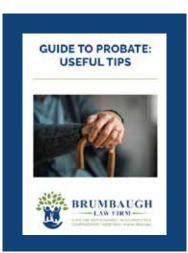
**TRUTH:** A will only controls assets solely in your name without named beneficiaries. Adding a child as a joint owner can expose assets to their legal issues and unintended tax consequences.

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.

#### **TO SCHEDULE A CONSULTATION CALL 419-504-6116**



Want to know more about Probate?
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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 June 2024 – July 2024 to commemorate the lives of:

**Donald Clemons** 

Dr. Stephen Damko

**Lucille Hanson** 

#### **Serving Our Seniors Magazine Update**

Last year, in July, we announced fewer businesses desired to use paper advertising. We asked the readers, "Would You Help Us Keep the Magazine Viable?" and you have helped us do just that.

Thanks to the advertising support of the businesses that advertised in the July-Sept. 2024 issue of **Serving Our Seniors Magazine**, we made \$210.00 in profit. The cost to publish and mail the magazine was \$18,815.00. We received \$19,025.00 in advertising income.

Also in July 2024, we received \$575.00 in donations (**Thank you, donors!**) to help fund the magazine when we fail to sell enough advertising to cover the cost.



You can help us by asking businesses from whom you purchase goods and services, to buy a LISTING or a business card size ad. If we sell enough to fill page, this is the most profitable for sustaining the magazine. Thank you, readers!

#### **Donate Your Unwanted Car to Serving Our Seniors**



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

## LAST CALL TRIO:

Kathleen Sigsworth, 59; Tiina Ruffing, 58 ½; Dina Lukasko, 57 are our cover story. Kathleen and Dina are sisters. As Kathleen puts it, "Tiina is our soul sister." The three ladies are on the cover because they are aging and we think they are "cool."

Together, they have an instrumental trio called "Last Call Trio".



Kathleen plays the upright bass and the bass guitar. She is the upperclassman in the trio, who is unashamed to say she will be 60 in January 2025. She is a resident of Milan. If the last name sounds familiar, yes, she is the wife of Erie County Sheriff, Paul Sigsworth. Kathleen is the office manager at RKS Power Solutions, a Generac automatic standby generator shop in Norwalk.



Tiina plays the keyboard. She recently stepped away from her job as an elementary Library teacher whose students proudly would tell her their age in whole numbers and in fractions. She wants

the readers to know that she is 58 ½ years old (humor keeps her young, she says.) Her parents are from Estonia, hence the spelling of her name with two i's. "If it were spelled with one "i" it would be pronounced tin-a." She lives and works in Norwalk.



Dina Lukasko is the flutist and auxiliary percussionist in the trio. She has played since grade school and never really lost her love for playing flute. She has been a real estate agent for 30+ years serving Huron and Erie Counties. She and her husband Jay have four beautiful children, all residing within a couple hours of home.

This trio started in 2012, when they decided to help then-candidate for Erie County Sheriff, Paul Sigsworth, and played their very first "gig" at a fundraiser/spaghetti dinner event for him. Following the fundraiser, people asked if they would play for other events. They realized there might be a niche for the type of music they play, so they continued to practice and perform.

The Last Call Trio's popularity has grown by word-of-mouth. "We are not entertainers," they say. "We are background music. We play, knowing that people are listening, but they want to enjoy conversation, too. We are most comfortable playing background music and creating the ambience." They play at wineries, retirement parties, private events, fund-raisers, weddings, anniversaries, etc...

Kathleen loves to play the "old standards" from the big band, swing and rat pack eras, although their repertoire spans eight decades. All three

#### Meet These Ladies and How They Are Aging

say that what they enjoy most is watching people "connect." Tiina said, "As we watch their faces, we can see that they are taking a walk down memory lane as we play." Kathleen added, "When people get up to dance, we take that as the greatest compliment. We love it when that happens!"

The three ladies have very busy lives, professionally and civically. It is their love for music and the performing arts that inspires them to play. Tiina said, "This is our happy place." Dina and Kathleen agreed, "It's very gratifying."

All three are also board members and devoted supporters of Norwalk Arts Center (NAC). Known for their work on renovating the historic Norwalk theater (a work in-progress), NAC has also served over 350 kids, providing arts education and an opportunity to perform in top-notch productions.

As volunteer board members, the three ladies invest a lot of personal "sweat equity" into NAC and in educating kids ages 5 – 18 about the performing arts. NAC has three shows per year—a junior production (2nd – 8th grade, a teen production (9th-12th grade), and an adult production, performed by the adult "NACtors" troupe. Kathleen, Tiina, and Dina all have played in or directed the orchestra for various shows, both for NAC and area high schools.



So why do they do all that they do? They say, "We really have a lot of fun together."

"The more active I am, the younger I feel. Just as an athlete needs to keep moving/strength training, I need to keep moving by playing music," Kathleen explained. "I credit my love for music to Kris and Juli Burt. I will continue to play music until I can't anymore." She added, "None of us are overly serious musicians. The greatest gratification is seeing the smiles on the faces of people as we play."

Tiina added, "Art, creativity and pursuing your interests later in life are so important. I think tapping into parts of the brain that keep you youthful helps develop my focus, as I grow older. The other thing is connections with people. Music and the arts can get people out of the house and give them something to look forward to doing. Unless we force ourselves to have those interpersonal connections, they aren't going to happen." (Note from the author – Tiina and Kathleen are correct. All are very important components for aging well.)

Tiina went on to say, "Being my age and growing older doesn't scare me. I'm digging this time in my life! I'm so grateful for the wisdom I have gained through the years and the opportunities I have now that I didn't have when I was younger. My husband and I now have time together that we didn't have before. And, it's cool to hang out with our adult children!"

Dina views everyday as a blessing and does not take any day for granted. She says "Every day for me is a gift. Age is just a number to me. All my life I knew how much I loved music, but I never realized how important the arts were to bring education, inclusivity, culture, diversity and economic development to a community." She came to this realization about 4 years ago as NAC was evolving.

Planning ahead and thinking about the winter blues, The Last Call Trio would like to make this offer to our readers (and anyone else, age 60 or better). They would like to perform for you, if you will attend, in March 2025.

This would **not** be a fundraiser. It would be a winter-blues breaker! The cost of the ticket would cover the cost of renting the venue and the hors d'oeuvres. Soft drinks or adult beverages would be on you. Preliminary thoughts would be to hold it at



a location like Sandusky Yacht Club or Plumbrook Country Club. Yes, we would dress for this occasion. (No jeans, t-shirts, sweat shirts, sweat pants, please.) Serving Our Seniors agreed to be the central hub for collecting the responses to the following questions. The trio would like to know:

1. Would you like to attend a winter blues-breaker as described in this article? Yes or No.

2. Would you like to participate in a complimentary dance lesson one time per month in Jan., Feb., and March, in preparation for the winter bluesbreaker? Yes or No

To prepare (or not prepare) for this special event, we would need your responses **no later than November 7, 2024.** Call 419-504-0585 or MAIL@ServingOurSeniors.org. If your answers are YES, tell Serving Our Seniors your name and your phone number so we can remain in communication with you. We will not share your information, for any reason, other than to coordinate these two activities.

## Erie County Senior Center Constructs a FREE Fitness Room







The Erie County Senior Center, 620 E. Water Street, Sandusky, received grant funding, obtained by the Erie County Commissioners. The Commissioners applied for the Ohio Department on Aging "Healthy Aging Grant". Under the direction of Robert Fitzgerald, Director of the Erie County Senior Center, part of the grant funds were to construct a fitness room. It has two flat screen TVs and is filled with new equipment. It has two treadmills, a recumbent bike, an elliptical machine and a rack of new dumbbells as low as 2 lb. up to 15 lb.

There are also two, out-of-the-ordinary, pieces of exercise equipment. A vibration stand, designed to

improve balance; and bicycle peddling equipment, for those who are wheelchair dependent.

The fitness room is available Monday through Friday, 8 a.m. – 4 p.m., **free of charge!** Check in at the front counter and sign a liability waiver. The equipment in the fitness room is available on a first-come, first-serve basis. Advanced registration / appointments are not necessary. If the fitness room does not displace any senior citizens from using the equipment, adults under the age of 60 are welcome to use the fitness room, too. **For more information, call the Erie County Senior Center at 419-626-2560.** 

#### What to Know If You Want Your Vote in November 2024

Alex Jones, the Director of the Erie County Board of Elections (BOE), wants to help you avoid any hiccups when casting your vote this year. Erie County is anticipating the largest voter turn-out ever, so DON'T PROCRASTINATE. Vote early! Voting begins on Oct. 8th, but know the rules.



- Voter registration deadline is Oct. 7, 2024.
- Voting by mail. You can submit an application to vote by mail anytime. Ballots will be mailed out on Oct. 8, 2024. Notify the BOE, by Oct. 15, 2024, if you did not receive your mail-in ballot.
- When mailing your ballot back in to the BOE, take it to the counter of your post office. Have the envelope post marked by hand. (This is a suggestion only.)
- Photo ID is required to vote. A utility bill reflecting your name and address is no longer considered ID. Today, the emphasis is on, you are who you say you are. The address on file at the BOE must be consistent with your ID.

- Have you moved or will you move between now and election day? Oct. 7, 2024 is the last day to update your address with the BOE. If you move after Oct. 7, 2024 or fail to notify the BOE of your new address, you will undergo a provisional ballot process. This is a lot of avoidable work for the poll workers. It delays the in-person voting process for everyone standing in line. Help the poll workers avoid the use of the provisional ballot process.
- You can start voting early as of Oct. 8th.
- You cannot vote the Monday before election day.

Don't be afraid to contact Erie County BOE at 2900 Columbus Ave., Room 101, Sandusky, OH 44870 or 419-627-7601 or erie@OhioSoS.gov Your questions are welcomed!



Judy Corso, Poll Worker

**ERIE COUNTY** 

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- Call the Ohio Senior Medicare Patrol. We can help check your account for suspicious activity.

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#### KINDNESS MATTERS: Home Improvement Scam with a Happy Ending

Janet and her husband Gene are Sandusky residents. They hired a painter to do exterior painting of their home. They learned of a painter working at a neighbor's home. A quote for \$1,500 from C Hayes Painting, LLC, based in Vermilion, was put in their mailbox. They accepted the quote. In April he was paid a \$750 down payment for materials and to be put on the schedule. On June 15, 2024, he said he needed another \$500 before he could begin. Janet and her husband reluctantly paid it. He completed less than 50% of the job. Despite multiple calls he never returned the calls and he never returned to complete the painting.

Janet met with Dan McLaughlin, Erie County's Financial Elder Abuse Investigator. Janet was advised to file a police report.

In the meantime, Dan contacted a friend and retired attorney, Donald Harris, who knew of three very giving and caring men who said they would finish the job as volunteers.

"They did a beautiful job," said Janet. "We are so fortunate that they did this for us."

Thanks to Sherwin-Williams' Assistant Manager Pat Dolan, District Manager Ryan Hilman, and Store Manager Colton Veler, two gallons of paint were



L-R: Rodney, Giver of Kindness; Adam, Giver of Kindness; Janet, Recipient of Kindness; Darrel Philon, Giver of Kindness; Dan McLaughlin, Financial Elder Abuse Investigator.

donated, of the five gallons needed to complete the work.

#### It was the kindness of others that gave this home improvement scam a happy ending.

The next time you want to hire someone to do work at your house, CALL SERVING OUR SENIORS FIRST (419-624-1856). We will do a Better Business Bureau check and a public records check (court system and law enforcement) and give you a report, in writing, of what was found. This service is free of charge to Erie County residents, ages 60+. Janet and Gene did not do this and they wished they had.

#### **Perkins Police Department Apprehends Culprit**

Dan McLaughlin, Financial Elder Abuse Investigator



Officer Stephanie McDermott, Perkins Police Department

In the October-Dec. 2023 issue of Serving Our Seniors Magazine we told you about a home improvement scam case, which Officer Stephanie McDermott, Perkins Police Department and Dan McLaughlin, Erie County Prosecutor's Office, Financial Elder Abuse Investigator were working on, together.

Perkins Police put out an arrest warrant for Timothy Jakubowski, who was charged with theft from an elderly person. The crime is Jakubowski agreed to install new gutters. The older adult paid Jakubowski nearly \$4,000. Jakubowski took the money and never returned to do the work.

In July 2024, Tim Jakubowski was apprehended during a traffic stop in Royal Oak, Michigan. Royal Oak Police notified Perkins Police that he is in their County jail. Officer Stephanie McDermott drove to Michigan to take him into custody.



Erie County may not be able to stop financial elder abuse, but it can develop a reputation that will cause such criminals to practice their thefts elsewhere. Congratulations Officer McDermott, Perkins Police Department and Dan McLaughlin, Erie County Prosecutor's office. You give us hope!





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## With the Help of Giving People... The United Way to Offer FREE Tax Filing Assistance



EJ Brinson, Executive Director of the United Way of Erie County

EJ Brinson, Executive Director of the United Way of Erie County, is working hard to launch a free tax filing assistance for residents in 2025 through two programs: the IRS Tax Counseling for the Elderly (TCE) Program for those aged 60+ and the IRS Volunteer Income Tax Assistance (VITA) Program for households earning less than \$67,000. To qualify for TCE, one household member must be 60 or older. For VITA, the total household income must be below \$67,000. Eligible households will have their simple income tax returns filed for free, whether filing separately or jointly, at a VITA/TCE site.

United Way is seeking volunteers, and no prior experience is required — just a willingness to learn. Volunteer hours are flexible, and Serving Our Seniors will provide a meeting space for tax preparation each Tuesday. Volunteers must pass a background check (this cost is covered by United Way), possess basic computer skills and complete the VITA training program. The preferred volunteer commitment is November to April, with flexible volunteer options available. Training will take place at United Way's office in Sandusky, with group sessions and orientation provided.

For those who prefer not to work with numbers, volunteers are also needed to help schedule appointments. To learn more or volunteer, contact **EJ Brinson at 419-625-4672** or ejbrinson@uweriecounty.org.

#### **Thank You Mylander Foundation!**



Last year, the Mylander Foundation funded a grant to purchase a new sound system, which made it possible for Serving Our Seniors to hold the majority of its forums at the Erie County Senior Center, 620 E. Water



Street – Sandusky. The parking and entrance to the Erie County Senior Center building is much easier and the seating is set up with tables.

The quality of the sound is ideal for speaking. Since November 2023 – August 2024, **697 attendees** have participated in Serving Our Seniors forums held at the Erie County Senior Center.

When Serving Our Seniors is not using the sound system for forums, the Erie County Senior Center uses it for their social/recreational/educational activities.

Although we are very grateful to the Erie County Commissioners for allowing us to use the Erie County Office Bldg, 3rd floor Chambers, it does require Serving Our Seniors to come up with the time and the muscle-power to re-arrange the room for adequate seating.

Thank you Mylander Foundation for this generous gift, which is benefitting so many.



Front: Mo, Clerical; Patricia, Jo, Nikki, Medicare Counselors Back L-R: Keith, Bill B., Bill R., Ron W., Medicare Counselors



Patricia, Medicare Education Specialist; Jo, Medicare Counselor; Mo, Medicare Clerical Support

#### **Medicare Open Enrollment**

Serving Our Seniors reminds consumers on a Medicare Part D drug plan or a Medicare Advantage Plan – **it is time to shop around.** This is the time to find out which drug plan will cover your medications best. It is also the time to find which Medicare Advantage Plan will cover the hospital and rehab center of your choice, as well as your doctor and labs.

Medicare Part D open enrollment period is October 15 – December 7, 2024.

Medicare Advantage Plans (also called Part C) have two time periods for open enrollment.

October 15 – December 7, 2024 AND January 2 – March 31, 2025.

The problem with Medicare Advantage Plans is this... Just because your doctor/pharmacy/hospital covered your needs well in 2024, it is not safe to assume the insurance will work the same in 2025. To find out what has changed, make an appointment at Serving Our Seniors (419-624-1856) and look at what plans are being sold during open enrollment.

Serving Our Seniors is taking appointments from Erie County residents, ages 60 and better, to learn what is available and how well it will cover your health care needs.

#### Diabetes Empowerment Education: It's Worth the Time in 2025

In September 2024, 10 people, age 60 and better, who are pre-diabetic, diabetic or the partner/caregiver of one who is, graduated from the six-week **Diabetes Empowerment Education Program** (**DEEP**) training course. This program is an informal, socially interactive way to learn about what is diabetes and pre-diabetes. Those who took the course gained a greater appreciation for what high blood sugar really means, how food can raise or lower blood sugar and why. The training also covers the various ways high blood sugar, silently, causes the body to deteriorate, without feeling any symptoms. The best part of the training is learning the simple things to do to lower/ control blood sugar.



Jane

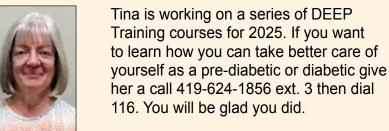
It made it so much clearer for me to see what I am doing to my body. Tina really knows her stuff. I enjoyed the training and it motivated me."

Tina is working on a series of DEEP Training courses for 2025. If you want to learn how you can take better care of

Jane is a DEEP graduate and a retired nurse. "I already know this information,

to do better. Her props were wonderful.

but the way Tina presented it inspired me



Tina Sluga, Healthcare Advocate Trainer



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#### WE ARE PLANNING SENIOR FEST 2025



If you were at Senior Fest 2024, then you know how much fun we had on August 9, 2024. Our co-worker, **Nancy Dellisanti**, **Program Coordinator**, led this project. On the day of Senior Fest, she had a lot of help from her husband, Doug; and an incredible amount of help from the fun-loving, committee of people who thought of the ideas for the skits and brought Senior Fest 2024 to life. Those people were **Paul & Linda Atkinson**, **JoeAnn Bonner**, **Diane Bradley**, **Don Hall**, **Joe Hayberger** and **Debbie Ray**.

Together, they produced a day to make YOU feel good about being your age and conveying a newer & truer image of what it really means to be "older." Space prevents

me from thanking all who performed. Please know how much we appreciate you and the talent you donated to Senior Fest 2024. Everyone had a blast!

Nancy is seeking fun-loving people, now, to perform in a skit or to be on her idea committee for Senior Fest 2025. The brainstorming starts in January 2025, 1 hour a week. Call Nancy at 419-624-1856 ext. 3, then dial 9 and ask for more information.

















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