



#### **Snow Emergency Classifications**

Pursuant of Ohio Attorney General Opinion 86-023, the sheriff of a county may declare a snow emergency and temporarily close county and township roads within his jurisdiction for the preservation of the public peace. Attorney General Opinion 97-015 allows the sheriff to close state and municipal roads.

#### **Snow Emergency Classifications**

**LEVEL 1:** Roadways are hazardous with blowing and drifting snow. Roads may also be icy. Motorists are urged to drive very cautiously.

**LEVEL 2:** Roadways are hazardous with blowing and drifting snow. Roads may also be very icy. Only those who feel it is necessary to drive should be out on the roads. Contact your employer to see if you should report to work. Motorists should use extreme caution.

**LEVEL 3:** All roadways are closed to nonemergency personnel. No one should be driving during these conditions unless it is absolutely necessary to travel or a personal emergency exists. All employees should contact their employer to see if they should report to work. Those traveling on the roads may subject themselves to arrest.

# **Senior Moments**

ISSUE 1 Volume 15 January 2022



#### **Proceed With Caution!**

**Speed and Distance** – The faster you're going, the longer it will take to stop. When accelerating on snow or ice, take it slow to avoid slipping and sliding. Ice and Snow... Take It Slow.

**Limited Visibility** – Stay attentive and reduce speed. Know what's going on around you.

**Brake** – Brake early, brake slowly, brake correctly, and never slam on the brakes. If you have anti-lock brakes, press the pedal down firmly and hold it. If you don't have anti-lock brakes, gently pump the pedal. Either way, give yourself plenty of room to stop.

**Control** – When driving on ice and snow, do not use cruise control and avoid abrupt steering maneuvers. When merging into traffic, take it slow. Sudden movements can cause your vehicle to slide.

**Vision** – Be aware of what's going on well ahead of you. Actions by other vehicles will alert you to problems more quickly, and give you that split-second of extra time to react safely.



Watch out for Blind Spots – The plow driver's field of vision is limited. If you can't see the plow's side mirrors, the driver can't see you. Stay two to three car lengths behind the plow.

Ice and Snow ... Take it Slow - Snowplows travel

well below the posted speed limit. Be patient. Try not to pass the plow. Watch for sudden stops or turns.

**Beware of Snow Clouds** – Snowplows often create clouds as they clear the roads. These snow clouds can reduce your ability to see.

Ready

DURING A SNOW STORM...
\*LISTEN TO LOCAL OFFICIALS
\*STAY OFF ROADS
\*CHARGE DEVICES IN CASE THE POWER GOES OUT
\*CHECK ON YOUR NEIGHBORS





To access ingredient content, call Senior Resources at 419-898-6459 REHEATING MEALS: If the tray is still sealed, puncture a hole in section to vent. Heat for 1.5 to 2 minutes, depending on your appliances power level.

FRIDAY A		7 Chicken Chili/Crackers Baked Potato/Sour Cream Tossed Salad Fruit Cocktail Combread Muffin	14 BBQ Chicken Thigh Baked Beans Cole Slaw Peaches Wheat Roll	21 Baked Ham ALT: Baked Chicken Scalloped Potatoes Buttered Peas Apricots Wheat Roll	28 Oven Fried Chicken Breast Mashed Potatoes w/Gravy Creamed Corn Pineapple Wheat Roll Danbury/HDM Bday Treat	
THURSDAY		6 Italian Baked Chicken Red Bliss Potatoes Lima Beans Pineapple White Roll	13 Roast Beef w/Gravy Mashed Potatoes/Gravy Carrots Fruited Gelatin Wheat Roll	20 Meatloaf Mashed Potatoes w/Gravy Carrots Pineapple Wheat Roll	Macaroni & Cheese with Ham Alt: No Ham Stewed Tomatoes Green Beans Fruited Gelatin Wheat Bread Elmore/Port Clinton Bday	
WEDNESDAY	Wonder and	5 Ham & Au Gratin Potatoes Alt: Turkey instead of Ham Broccoli Fresh Fruit Cup Wheat Roll	Lasagna Green Beans Tossed Salad Mandarin Oranges Garlic Toast	19 Braised Beef Tips in Gravy Over Egg Noodles Creamed Spinach Peaches—Ambrosia Wheat Bread	26 Scrambled Eggs Sausage Links Alt for Sausage = Cottage Cheese French Toast Casserole Cinnamon Apples—Orange Wedges Cucumber Slices/Dip Genoa/Oak Harbor Bday Treat	
TUESDAY		4 Braised Boneless Beef/Gravy Mashed Potatoes w/Gravy Brussel Sprouts Applesauce Wheat Roll	11 Dutch Chicken Oven Roasted Potatoes California Blend Grapes White Roll	18 Shredded Chicken Sandwich Oven Browned Potatoes Creamy Cucumber Salad Pears	Swiss Steak Swiss Steak Potato Medley Capri Blend Veggies Pears White Roll	
Monday	Happy New Year	3 Cheese Ravioli w/Meat Sauce Roasted Cauliflower Pea Salad Orange Wedges Garlic Toast	10 Smothered Pork Chop w/Gravy Mashed Sweet Potatoes Capri Blend Applesauce White Roll	Closed Martin Martin Luther King Martin King James J. Hare Sang Jr. Speed Bay	24 Herbed Pork Loin w/Gravy Mashed Potatoes/Gravy Broccoli Fruit Cocktail Wheat Roll	31 Swedish Meatballs Over Egg Noodles Broccoli Mandarin Oranges Waldorf Salad Wheat Bread

#### **Ottawa County Senior Directory**

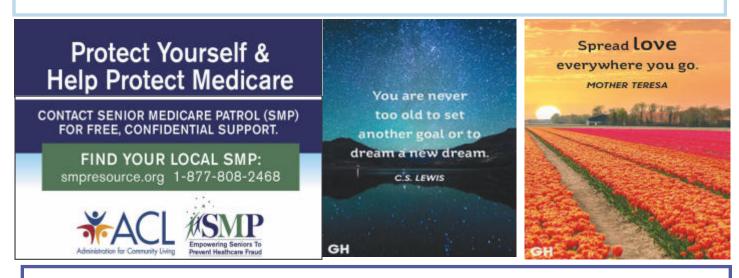


The Ottawa County Task Force on Aging is happy to announce the development of a 2022 Ottawa County Senior Directory. Thanks to a grant through the Ottawa County Department of Job & Family Services, these directories will be mailed to anyone 55 and over in Ottawa County. The directories will also be given to First Responders in Ottawa County as well as social service agencies, libraries, government offices, churches, senior living communities and senior care facilities.

It is the hope of the Task Force that these directories will be used by seniors, those working with seniors, caregivers and family members to help find valuable resources in and around Ottawa County. The directory includes information on housing, transportation, health services, legal services, home care, food services, insurance, volunteer opportunities and more.

This project was made possible through the support of Ottawa County Task Force on Aging members, advertising sponsors, and a generous grant from the Ottawa County Community Foundation.

The Ottawa County Task Force on Aging is a 501c3 organization formed to address issues facing Ottawa County Senior Citizens (age 60+), as well as raise awareness of the problem of elder abuse, neglect and exploitation. This collaborative works to solve problems and find practical ways to improve the quality of life for seniors in our community. Contact information for the Ottawa County Task Force on Aging is 567-262-3174 or ottawacoaging@gmail.com.



#### Meals on Wheels Loves Pets



Senior Resources was fortunate to receive the Meals on Wheels Pet Food Grant, providing food for the beloved pets of our seniors of Ottawa County.

If you or someone you know is over 60 years of age and is in need of extra help with dog and/or cat food and/or supplies, please contact us at Senior Resources. 419-898-6459



#### Monday, January 17, 2022—Martin Luther King Day



"We will not resort to violence. We will not degrade ourselves with hatred. Love will be returned for hate." -- Dr. Martin Luther King, Jr.

The Reverend Dr. Martin Luther King, Jr. was a black clergyman who is ranked among the greatest of black Americans because of his crusade to win full civil rights for his people. Preaching nonviolence, much in the same way as had Mahatma Gandhi of India, Martin Luther King, Jr. spoke and campaigned tirelessly to rid the United States of traditions and laws that forced on black Americans the status of second -class citizens. Among these laws were those in some states which required black people to take back seats in buses or which obstructed voting by blacks.

In the late 1950s and early 1960s, African Americans, led by Dr. Martin Luther King, Jr., used boycotts, marches, and other forms of nonviolent protest to demand equal treatment under the law and an end to racial prejudice. A high point of this civil rights movement came on August 28, 1963, when more than 200,000 people of all races gathered in front of the Lincoln Memorial in Washington, D.C., to hear King say: "I have a dream that one day on the red hills of Georgia the sons of former slaves and the sons of former slaveholders will be able to sit down together at the table of brotherhood....I have a dream that my four little children will one day live in a nation where they will not be judged by the color of their skin, but by the content of their character." (Read and listen to Dr. King's "I Have a Dream" speech).

Not long afterwards the U.S. Congress passed laws prohibiting discrimination in voting, education, employment, housing, and public accommodations.

The world was shocked when Dr. King was assassinated in 1968. Ever since, special memorial services have marked his birthday on January 15. By vote of Congress, the third Monday of every January, beginning in 1986, is now a federal holiday in Dr. King's honor.

#### Genoa Senior Center

514 Main St, Genoa, Ohio 43430 419-855-4491

#### Elmore Golden Oldies Senior Center

19225 Witty Road, Elmore, Ohio 43416 419-862-3874



We made it through another year; another step in the right direction.

Due to circumstances beyond our control, we are temporarily moving the Elmore Senior Center over to the Genoa Senior Center. You will still be offered carryout meals, which you have to come inside and pick up. You can start picking them up at 11:30 am, but you are encouraged to come inside and reconnect with everyone.

Especially now during the winter months, it will be nice to have everyone under the same roof again. Thank you to everyone for the support of both The Genoa & Elmore Senior Centers this last year, and to our visitors throughout the year. There are too many names to mention, but Thank You, Thank You. I do want to mention that our Veterans program, Christmas party, and New Years Parties were a big success.

Thank you to all our volunteers for frosting & decorating all the cookies with Stein Hospice and for the cookies for the senior centers.

We are looking forward to new and exciting programs for 2022. Please remember to stay safe and healthy, because the virus is still out there.

Jo and I both look forward to seeing your smiling faces this next year.  $HAPPY\ NEW\ YEAR,\ TOM\ \&\ JO$ 

Oak Harbor Senior Center 8180 W St Rt 163 Oak Harbor, Ohio 43449 419-898-2800



Beginning in January 2022, a few changes will take place. Due to the lower number of participants at our Oak Harbor Senior Center location, we will be doing Grab 'N Go meals. We anticipate we will continue this process through March, as we work to increase the participation in the Senior Center. Grab and Go is available by reservation only and will be distributed between 11:30 and

12:00. The pick up location will be DOOR D, the entrance for the

Riverview Multipurpose Room. Questions can be directed to the Oak Harbor Senior Center 419-898-2800 or Ottawa County Senior Resources 419-898-6459. See the map for pick-up location traffic pattern.

Port Clinton Senior Center 320 East Third Street Port Clinton, Ohio 43452 419-734-1481

Well it's January already; where has time gone? Seems like this 2021 has slipped by as we are now in 2022! I hope that this year will be better than ever!

Port Clinton seniors are busy with daily Dominoes. The 60+ clinics for January are on January 11<sup>th</sup> and January 13<sup>th</sup> 2022.

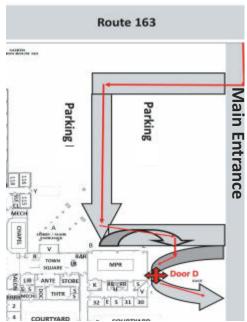
On January 6<sup>th</sup>, Kendra German from Riverview Healthcare Campus will be here sharing with us information about the new facility at Riverview Healthcare Campus. The new Independent & Assisted Living Center is a very nice addition to our county.

Sherri Bourne, Stein Hospice will be here on 18<sup>th</sup> of January at 12pm with a program. On the 20<sup>th</sup> we have Dave Kimmel from the Ida Rupp Library at 11:30 telling us about new books, movies and all the things you can do at the Ida Rupp Library.

Thank you to Sherri Bourne from Stein Hospice for spending time with the Ottawa County Seniors decorating Christmas Cookies. Yummy!











# A-Mazing UFO

# Searching for January

The words listed below can be found vertically, horizontally, diagonally, forward, and backward. H H 3 S S

**AUSTRALIA DAY** CAPRICORN CARNATION AQUARIUS CALENDAR

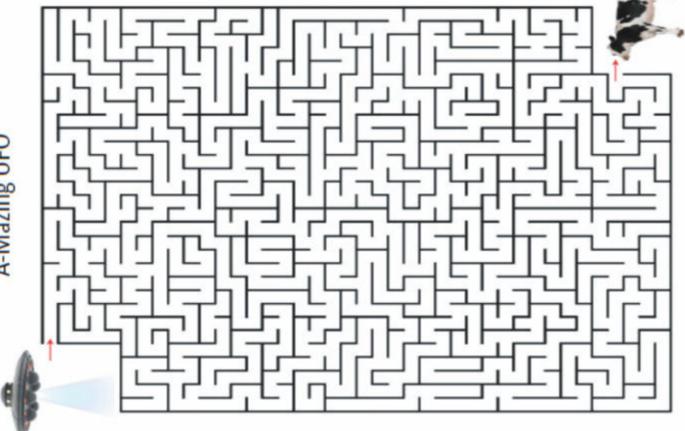
GOAT (Capricorn) JANUARY GARNET COLD

**NEW YEAR'S DAY** MARTIN L. KING

WATER BEARER (Aquarius)

WINTER

FIRST





# The Alzheimer's Association, Northwest Ohio Chapter provides services to Ottawa County Residents!

The Alzheimer's Association, Northwest Ohio Chapter provides services to Ottawa County Residents! The Alzheimer's Association can provide support, guidance, coaching, and education for individuals and families impacted by Alzheimer's Disease and all Dementias. The Alzheimer's Association's helpline (800-272-3900) is taking calls 24/7 to help provide support to individuals with the disease, caregivers, and family members. We have in-person and virtual education programs, please call helpline or go to Alz.org/nwohio to find these, we ask that participants pre-register to get any updates, as things can change. Participants of any in-person Alzheimer's Association programs must wear a mask and will be asked to social distance as we are following the CDC COVID recommendations. Care consultations will continue to be virtual/ telephonic at this time. If interested in a care consultation, please reach out to Dakota Stone at 567-302-3608.

If you care for someone with Alzheimer's, you are not alone. We're here whenever you need us. 24/7 HELPLINE: 800.272.3900

Dakota Stone, LSW, MSSA | Program Coordinator | Alzheimer's Association, Northwest Ohio Chapter | 24/7 Helpline 800-272-3900 | Cell: 567-302-3608 | dlstone@alz.org | alz.org/nwohio



# HEALTHY HABIT TIP! Create a habit-friendly environment.

If you want to eat healthier, place more fruits and veggies in plain sight.

Place a reminder in your home and work so that it's at the top

of your mind.

#### Great Lakes Community Action Partnership

#### HOME ENERGY ASSISTANCE PROGRAM

Great Lakes Community Action Partnership provides utility assistance service throughout the year for residents of Wood, Sandusky, Ottawa, and Seneca counties through the Home Energy Assistance Program (HEAP), which provides a one - time credit paid to a resident's main heating utility in the winter months (November through March).

We also offer other utility assistance including: Payment Plans, Winter Heating Help and Summer Cooling Help.

Great Lakes Community Action Partnership
1-800-775-9767 or visit www.glcap.org

2020-	2021 Income G (annual incon	
Household Size	PIPP	HEAP and SCP
1	\$19,140	\$22,330
2	\$25,860	\$30,170
3	\$32,580	\$38,010
4	\$39,300	\$45,850
5	\$46,020	\$53,690
6	\$52,740	\$61,530



# Driving Roundabouts

#### Steps for Driving through a Single-Lane Roundabout:



#### Slow Down

Geometry helps you slow to typical roundabout speeds of about 20-30 mph





#### **Yield at Entry**

Look to left, and yield to vehicles already inside the roundabout





#### **Keep Moving**

Once in the roundabout, you have the right-ofway





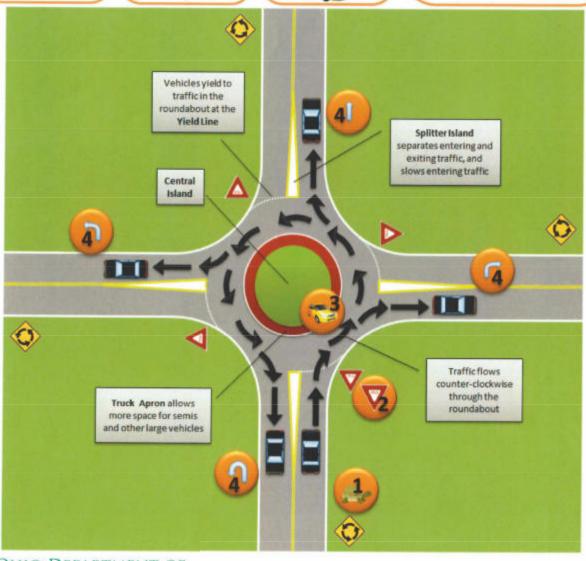
#### **Exit the Roundabout**

Use 1<sup>st</sup> exit to turn right

<sup>↑</sup> Use 2<sup>nd</sup> exit to go straight

Use 3<sup>rd</sup> exit to turn left

Use 4th exit to make a U-turn





#### Put-in-Bay Senior Center 195 Concord Ave, Put-in-Bay, Ohio 43456 419-285-5501



Welcome 2022! We are all looking forward to a new year full of activities, food, fun & fellowship! The holidays presented us with so many wonderful opportunities to get together to "eat, drink & be merry," but as the New Year arrives many of us are planning to start new diet and exercise programs. If you are too, come join us at the Senior Center on Monday, Wednesday, and Friday for aerobic dance and strength training. It's always more fun when others are sweating too!

Additional January fun includes: "Soup & a Show" on Tuesday Jan. 11<sup>th</sup> @ 5:30, and then on Thursday, Jan. 27<sup>th</sup> @ 5pm we will enjoy a "Senior Social" at Topsy Turvey's. Please check out the calendars posted at the Senior Center, Post Office, Twp. Office, or Library for any last-minute events. There could be even more fun!

Our Senior Lunches are every Monday at Topsy's @ 12:00 noon. Please make your reservation by 12pm on the prior Friday by signing up at the Senior Center or calling the center at (419) 285 -5501. A very special "Thank-You" goes out to the staff at Topsy's for keeping the senior lunches running smoothly!

The EMS continues to take Blood Pressures every Monday at 10:00am. This is a wonderful service they provide, so feel free to get yours checked. The "60+ Clinic" is scheduled for Thursday Jan. 27<sup>th</sup>. This free health clinic is put on by the Ottawa County Health Dept. for those 60 and older. If you'd like to take advantage of this wonderful program, please call 419-734-6800 to make your appointment.

All the PIB Seniors want to say THANK YOU for the wonderful Christmas Fruit Baskets they received from the PIB Recreation Committee!!! Your efforts & generosity helped make our holidays brighter & definitely more delicious. Hope to see you at the Senior Center soon!

#### Ottawa County Senior Resources Home Care Assistance Program



The Home Care Assistance program is available to Ottawa County residents who are 60 years of age or older, living in a private residential setting, and who need assistance with personal care in order to remain safely at home.

To qualify, seniors must have a need for personal care assistance without the ability to afford private duty services and do not qualify for another financial assistance program for home care (such as home health care, hospice, PASSPORT, VA, etc.).

The Ottawa County Home Care Assistance program has historically been funded by the Ottawa County Senior Services Levy. Recently, Senior Resources received additional funding through a generous grant from United Way with the goal of increasing the frequency of personal care visits. Assistance limits are capped at \$300 per month, per client.

Ottawa County Senior Resources contracts with several agencies to provide personal care services which may include:

Personal hygiene and grooming assistance or supervision; nail & skin care; oral hygiene care; assistance with toileting; active and passive range of motion; assisting clients in the use of assistive devices such as walker or cane.

Services may also include the following, as time permits:

- Cleaning bathrooms including the tub or shower, sink, toilet, floor and mirror.
- Changing bed linens and washing, drying, folding and putting away clean linen or towels.
- Kitchen care including washing dishes, appliances and counters.

Contact Senior Resources at 419-898-6459 for more information.



# **Dr. Stone's Pet Corner**

#### **Pet's Health Resolution**



There's nothing quite like a happy, healthy pet greeting you at the door every day. Ensure your furry friend is always there with a cheerful smile and a warm greeting by staying up to date on her preventive care and following a wellness program that will give your beloved companion the best chance at a long and healthy life. Aspire to make 2022 your pet's healthiest year yet by scheduling an appointment for the following necessary preventive services:

#1: A thorough physical exam, to build a good foundation While it may appear to be simply massaging your pet during her physical exam, your vet is actually checking for any abnormalities, such as lumps, bumps, swellings, changes in muscle mass, and skin issues. A thorough physical exam once or twice per year builds our

bond with your pet and helps spot any changes that may need further testing to prevent or treat problems.

#2: Necessary vaccinations, to prevent deadly diseases

Staying current on necessary vaccinations is one of the most important ways you can keep your pet healthy. Many deadly diseases, such as rabies, distemper, leukemia, and parvovirus, are easily prevented with effective vaccines.

#3: Parasite deworming and prevention, to keep your pet and your family safe

Parasites are pests that can easily be protected against but are much more difficult to eradicate once your pet has developed a parasitic infection. Ticks, heartworms, and intestinal parasites are other common parasites that may feast on your pet, but a variety of easily administered parasite-prevention products are available to keep your pet safe.

#4: Dental care, to banish harmful oral bacteria

If your pet has gone another year without a toothbrush attacking the plaque on her teeth, it's no wonder you can't stand her doggy or tuna breath. Once that plaque buildup has hardened into tartar, your four-legged friend will need our help to restore her pearly whites to their former, and healthy, glory. A professional dental cleaning will remove the plaque and tartar buildup that is responsible for tooth-root abscesses, bone loss, tooth decay, heart disease, and systemic infection.

#5: A diet and exercise plan, which is vital for good health More than half our nation's cats and dogs are overweight or obese. Those extra pounds can take a serious toll on your pet's health. With a proper diet and exercise plan, we can battle your pet's bulge together and reveal a sleeker, slimmer, healthier pet.

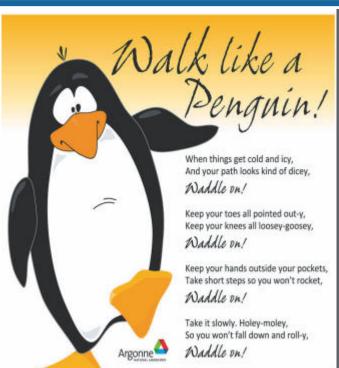
Oak Harbor Veterinary Hospital, Inc.

My Muchael Stone

1386 S. State Route 19 Oak Harbor, OH 43449 419-898-3411

email: <a href="mailto:ohvh@ohpetcenter.com">ohvh@ohpetcenter.com</a> <a href="mailto:www.oakharborvethospital.com">www.oakharborvethospital.com</a>







# Alzheimer's Communication

1. Never Argue. Instead Agree. Never say "I Told You." Instead Repeat.

Never Reason.Instead Divert.

7. Never say "You Can't."
Instead say what they
Can Do.

Never Shame.Instead Distract.

8. Never **Demand**. Instead **Ask**.

Never Lecture.Instead Reassure.

Never Condescend. Instead Encourage.

5. Never say
"Remember."
Instead Reminisce.

10. Never Force.
Instead Reinforce.





#### **Open Enrollment**

November 1, 2021 - January 15, 2022

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Schedule an appointment today

at https://bit.ly/3FBIET7 or scan



Call Teea to schedule an appointment or if you have questions 419-770-8327

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www.memorylanecareservices.org 419-720-4940

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Lakeside-Marblehead, OH 43440 4th Tuesday of each month Office Hours: 9am-12pm

#### Home Instead Senior Care

205 SE Catawba Rd. Port Clinton, OH 43452 1" Friday of each month Office Hours: 9am 12pm

#### The Commons of Providence 5000 Providence Drive

Sandusky, OH 44870 3<sup>rd</sup> Tuesday of each month Office Hours: 9am-12pm



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The American Red Cross will host a blood drive at Magruder on Friday, January 7, 2022 from 11am to 4pm. To schedule an appointment call 1-800-REDCROSS,

visit <u>www.redcrossblood.org</u> or call 419-732-4061. You can always find nearby blood drives by going to that same website and entering your zip code.

Magruder is taping our Time for Health show again which can be found on our

homepage <u>www.magruderhospital.com</u>. Episodes are 15 minutes long or less and cover a variety of health related topics.



Magruder Hospital will continue to offer the monthly lab screening on the 2<sup>nd</sup> Thursday each month between 8am and 11:30am at the Magruder Community Clinic 730 Jefferson Street in Port Clinton. Appointments are required and can be made by calling 419-301-4304. The \$20 screening includes a Basic Metabolic Panel (glucose, BUN/Creatinine, calcium, potassium, sodium, chloride, CO2) and a Lipid profile (Total Cholesterol/LDL/HDL/Triglycerides), as well as a Blood Pressure check. As an added bonus, individuals can add on a PSA test for an additional \$5 and/or a Hemoglobin A1C test for an additional \$5.

Regular and High Dose Flu Shots are available at The Pharmacy at Magruder (located in the same building as Urgent Care). No appointment required. The Pharmacy is open Monday through Friday 9am to 6pm and Saturday/Sunday 9am to 5pm. We can bill insurances – bring your cards. The Pharmacy will be closed Christmas Day and New Years Day. If you plan to receive your flu shot from your Magruder Medical Group Primary Care Provider, please call their office to make an appointment.

Port Clinton High School is pleased to once again offer their Hall Walking Program for the community. There will be a few changes to the program this year including the schedule. Walking will take place on Wed. and Thu. mornings beginning Wed. Nov 10. The change in days and times allow PCHS to offer walking when students and community members will not be in the hallways at the same time. Community members interested in walking at the high school should arrive at the Performing Arts Center (PAC) doors between 9:00 a.m. and 9:15 a.m. every Wed and Thu morning when school is in session. Doors of the PAC open at 9:00 a.m. walking and ends at 10:30am. Parking is available adjacent to the Performing Arts Center off of Tenth Street. For more information call Jan Gluth, Director of Student, Staff & Community Development at 419-732-2102, ext. 8.

#### **COVID TESTING:**

• All COVID testing is done at the Magruder Community Clinic 730 Jefferson Street, Port Clinton. We offer COVID testing for pre-operative (regardless of where surgery is being done) with a provider order as well as symptomatic and exposure testing with a provider order. Providers can fax orders to 419-732-2864.

• Magruder also offers Self-Pay COVID testing for travel, return to school, college, work and events that require COVID test results. Patients can pay via credit card when scheduling and results are available within 72 hours. The PCR COVID test costs \$165 and can be scheduled by calling 419-301-4304.

#### **COVID BOOSTERS:**

• Magruder offers Moderna COVID Boosters <u>by appointment only</u> at The Magruder Community Clinic (730 Jefferson St in PC), as well as The Pharmacy at Magruder (at the end of the building after the ER). To schedule an appointment go to <a href="https://www.magruderhospital.com">https://www.magruderhospital.com</a>

#### **Beginning at the End**



"New year, new me" is a common refrain on January 1. For many, the start of a new year presents the opportunity for a restart. You know what that means: dreaded new year's resolutions. Some promise to start healthy habits like eating right and exercising. Others open new bank accounts or resolve to

save more money. The boldest decision-makers might embark on life-changing journeys: a move to a new city, a decision to have a baby, or opening a new business. But just because it's the start of a new year doesn't mean everybody wants a new beginning. In fact, some people want just the opposite.

Zack, Zoe, and Zeke might remind you that January 1 is Z Day, a day to ditch beginnings altogether and start at the end. So many things in life are organized according to the alphabet, leaving those with Z names waiting until the end for their opportunity to shine. Sure, today is a day to give Zane and Zelda a little extra attention, but it is also a day to reverse your order of thinking. Instead of prioritizing the usual resolutions, give some attention to the items at the bottom of the list, the stuff that so often gets ignored, like trying a new hobby, donating your wedding dress to Goodwill, or even cleaning the garage.

If you find resolutions to be a chore, have no fear: January 17 is Ditch New Year's Resolutions Day. After keeping up the charade for a couple of weeks, exercising when you don't want to, and eating healthful but unappetizing foods, this is a day to be honest with yourself if you've set unrealistic or unattainable goals. Skip the workout, grab a bowl of ice cream, and retool your resolutions to make them more manageable and enjoyable! Remember, January wasn't always a month for reinvention and rebirth. January and February were the last months to be added to the calendar, falling after December, For centuries. March was used as the time of annual renewal. It wasn't until 153 BC that the Romans decreed January 1 the new New Year, and some countries still didn't adopt the date until the 18th century.

# Seniors Urged to Use SNAP



(Excerpts from 13ABC report from the Area Office on Aging of NWO and City of Toledo Mayor)

Seniors are not taking advantage of SNAP (Supplemental Nutrition Assistance Program) benefits in the way that others in our communities do, not in the way that they could, not in the way that they should, and not in the way they use to.

We have too many elderly in this community and throughout northwest Ohio who are not participating in our senior nutrition program and not participating in the SNAP program.

Less than ten percent of seniors in our communities who are eligible for SNAP, use it. This could be for several reasons: they do not know about it or they might not know how to sign up. Mostly, it is because of the perceived stigma around applying for this important and valuable service.

The seniors of this generation were raised in the old school model: you get out, you get it done, and you do it for yourself; you do not ask people for help. However, for all those who are eligible, there is no shame in getting the help that is there for you to take.

You are eligible for SNAP in the state of Ohio if you are a resident over the age of 60, share a home with someone 60 and older, or have a child, spouse, or parent with a disability. Your income has to be 130% under the poverty guidelines.

For more information about the SNAP program, please contact Senior Resources at 419-898-6459.

#### FACT SHEET

#### **Adult Protective Services, What You Must Know**

#### What is APS?

Adult Protective Services (APS) programs promote the safety, independence, and quality-of-life for vulnerable adults who are, or are in danger of, being abused, neglected by self or others, or financially exploited, and who are unable to protect themselves. APS is a social service program authorized by law in every state to receive and investigate reports of elder or vulnerable adult maltreatment and to intervene to protect the victims to the extent possible.



APS can differ from state to state and even from county to county in terms of definitions, client eligibility requirements and standards of practice. In the vast majority of states, APS clients are "vulnerable adults", or adults 18 and older with a significant physical and/or mental impairment. In a few states APS serves only older persons (usually age 60 and above), while in a few other states older persons can be served based on age alone; i.e. they do not have to have a disability. APS responds to reports of elder/vulnerable adult abuse in private homes in every state; in about half the states they also investigate reports in nursing homes and other long-term care facilities.

#### REPORTING ELDER/VULNERABLE ADULT ABUSE

In nearly every state there are certain professions that are required by law to report concerns of maltreatment (called "mandatory reporting"). Some states require all citizens to report concerns. All states accept voluntary reports, allow for anonymous reports, and provide good-faith reporters with legal protections.

Reports to APS are often made by phone, although some states have web-based methods of accepting reports. For a list of state reporting information, please visit www.napsa-now.org/report.

When a report is made, the program must determine if the victim and the allegations meet state definitions/criteria. Reports that do not are referred to other agencies for assistance.

APS must always balance the duty to protect the safety of the vulnerable adult with the adult's right to self-determination. All vulnerable adults should be treated with honesty, caring, and respect.

#### WHAT DOES APS DO?

- Receives reports of alleged abuse, neglect, self-neglect or financial exploitation and determines if the client is eligible.
- Investigates the allegations through interviewing the client, collateral contacts, alleged abuser(s) and through examining evidence such as medical and bank records.
- Addresses emergency needs for food, shelter or law enforcement protection
- Determines whether abuse is occurring or not. If it is not, the case is closed.
- If it is, develops a case plan, with the client, to stop the abuse, and to address the client's health and safety needs through services such as medical or mental health treatment, housing assistance, legal assistance, financial assistance, personal care, and home delivered meals.

#### CLIENT PROTECTIONS

- As is the case with any adult, victims have the right to decline
  protective services unless a qualified professional determines they
  are unable to make decisions for themselves. In these cases,
  APS may need to petition the legal system to appoint a guardian
  or conservator, or seek a court order for involuntary protective
  services. It is the duty of the APS professional to exhaust all other
  measures before seeking involuntary protective services.
- All client information is held in strict confidence by APS and generally may not be disclosed without a court order or a release of information signed by the client.
- APS professionals work collaboratively with other professionals to ensure the safety of vulnerable adults. This collaboration often takes the form of multidisciplinary teams consisting of professionals from social services, criminal and civil justice, mental health, medicine, finance, public health and other services.







#### Danbury Senior Center 8470 E. Harbor Rd., Marblehead, Ohio 43440 419-798-4101





Happy 2022!!!! It's hard to believe a new year has rolled around. I'm really starting to dislike it each time.....because all it means is we are getting a year older, LOL.

It's been a long 2 years fighting this Covid pandemic, but we have made it through. Everyone has done a great job protecting themselves and others around them. Let's keep up the good work.

In December, we started a second evening meal. Wednesday night is Game night and Friday night is Bingo night. So far we have had a nice turnout. As before, our 1<sup>st</sup> Friday will be Bingo with Sherri from Stein Hospice, and all following bingos will be our house Bingo games.

60+ Clinic is the  $1^{st}$  Wednesday of every month. This month's date is on January  $5^{th}$ .

On January 6<sup>th</sup> we will have Ida Rupp Library Day.

Crafts with Lynnette is set for Friday January 14<sup>th</sup> at 2pm.

We have a special night planned for Wednesday, January 19<sup>th</sup>. We are having a Pajamas Party with a snack, drinks and a white elephant game, followed by cards.

We are always looking for suggestions for activities and programs. Please let me know.

Have a very Healthy, Happy, and Peaceful New Year. Happy New Year to everyone! Paula & Christal







# The Danbury Senior Center Welcomes Christal

Christal Booher will join Paula at the Danbury Senior Center as the Assistant Site Manager.

Christal has been volunteering for Senior Resources for many years. She brings her experience in the food industry and her love for crafts. She is looking forward to adding her talent with Paula's to bring you fun items to "Craft" throughout the year.

Welcome Christal, we are glad you are joining the Team!





#### Lemon Blueberry Bars

A diabetic-friendly recipe

#### Ingredients:

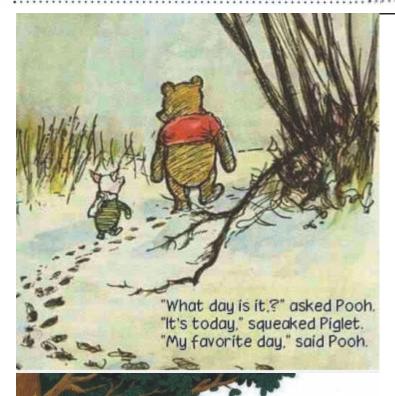
- Cooking spray
- 1 1/2 cups unsweetened graham cracker flour
- 3 tablespoons oil
- · 2 teaspoons plus 1 tablespoon lemon zest
- 1/4 teaspoon salt
- 1 whole egg
- 3 egg whites
- · 2 cups nonfat vanilla Greek yogurt
- 1 teaspoon maple syrup
- 1/4 cup lemon juice
- 3/4 cup blueberries



#### Directions

- Preheat oven to 350°F. Spray an 8-inch baking dish with cooking spray.
- Place graham cracker flour, oil, 2 teaspoons lemon zest, and salt into the bowl of a food processor. Pulse several times to combine.
   Press mixture firmly into the bottom of the prepared baking dish.
   Bake 10 minutes. Remove pan from oven and allow to cool.
- Place whole egg, egg whites, yogurt, maple syrup, lemon juice, and 1 tablespoon lemon zest in a blender until smooth. Stir in blueberries. Pour into the prepared crust.
- Bake 25 minutes or until center is firm. Allow to cool on a cooling rack before cutting and serving.

Makes 16 servings



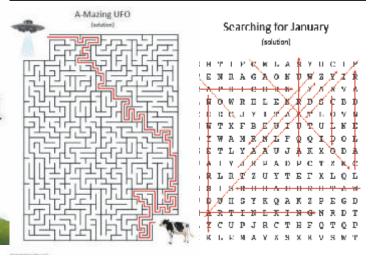
"If there ever comes a day when we can't be together...

Keep me in your heart, I'll stay there forever."

#### **January Birthdays**

In astrology, those born from January 1–19 are Capricorn's Goats. Like goats that perch on mountain crags, Capricorns are masters of self-control and responsibility. Intense focus and fortitude help them reach their goals. Those born from January 20–31 are the Water Bearers of Aquarius. Just as water gives life to the land, Aquarians are the humanitarians of the zodiac. Their heightened compassion and empathy compel them to help those in need.

Betsy Ross (upholsterer) – Jan. 1, 1752
Diane Keaton (actress) – Jan. 5, 1946
Zora Neale Hurston (novelist) – Jan. 7, 1891
Soupy Sales (comedian) – Jan. 8, 1926
Max Roach (jazz drummer) – Jan. 10, 1924
Jeff Bezos (Amazon exec) – Jan. 12, 1964
Regina King (director) – Jan. 15, 1971
Muhammad Ali (boxer) – Jan. 17, 1942
Ernest Borgnine (actor) – Jan. 24, 1917
Oprah Winfrey (talk show host) – Jan. 29, 1954
Jackie Robinson (ballplayer) – Jan. 31, 1919





#### 8 Ways to deal with depression during the gloomy days of winter

Jannani Krishnam—January 9, 2019

Living with mental illness can be lonely and isolating. The voice in your head constantly putting you down with negative thoughts. That is why it's important for people with depression to connect with others who experience the same. This is especially true during winter when depression is even worse for many.

Major Depressive Disorder with a Seasonal Pattern (formerly known as seasonal affective disorder, or SAD) is most common during the winter months. The condition is a response to the reduced amount of sunlight many experience in winter.

For me, it was very difficult living with depression for years, but support from family and close friends along with strong methods of coping has made my road to recovery easier. Below are some of the ways that help me overcome my battle with depression during the winter months when my depression symptoms are the most acute.

#### Volunteer

Giving back to the community can boost your mood and satisfaction. There are many ways to volunteer in the community, such as helping at a soup kitchen or a homeless shelter, donating gently used clothes, toys, or electronics, or finding other ways to support someone you know like an elderly neighbor. You can find volunteer opportunities available on your local government website or through local community organizations.

#### Walk In Nature

On a sunny, cold day, bundle up with a thick jacket, sweater, and comfortable shoes and go for a nature walk. Embrace the small things around you like the birds chirping, the wind blowing through your hair, and the leaves crunching under your feet. Take some time to absorb the warm sunlight whenever possible while walking or biking. Take frequent deep breaths and enjoy the moment you have with nature.

#### Read

If the weather is too bad to go outside, reading is a great indoor activity to feel better. Reading books stimulates your thinking, enables you to think creatively, improves concentration, and increases vocabulary and knowledge. A few self-help books or personal development books I recommend reading are <u>Gratitude Diaries</u> by Janice Kaplan, <u>Don't Sweat the Small Stuff</u> by Richard Carlson, <u>The Gifts of Imperfection</u> by Brené Brown, and <u>Big Magic</u> by Elizabeth Gilbert. These are some of my all-time favorite books to read to boost my mood when going through depression.

#### **Be Kind To Yourself**

Self-care and self-love are always important to keep in mind when faced with depression. Be easy on yourself and try to let go of small things that stress you out or bring you down. Do something nice for yourself whether it's a nice warm bath, facials, manicure/pedicure, exercise, or even just taking a nap. Some of the ways I show self-compassion are by reading my favorite book, engaging in some of my hobbies, such as crochet or nail art, and also going for a walk around the neighborhood.

#### Journal

Journaling has been my all-time best way to cope. You can journal as much or as little as you want. Journaling is a way to release your thoughts on to the paper without judgment. If you are having a stressful day at work or school, it's an easy way to vent your feelings. Journaling has certainly helped me boost my sense of well-being and be more mindful of my thoughts and feelings.

#### **Stay Healthy And Hydrated**

As always, being healthy is very important throughout the year. Make sure you try to include the daily recommended servings of fruits and vegetables in your diet. Staying hydrated during the cold months can be challenging, but your body needs water to function properly so staying hydrated is crucially important.

#### **Join A Peer Support Group**

A big part of depression is isolation. It is important to surround yourself with the people who help you feel connected. In college, I was a member of a peer support group called the Happiness Project. Peer support groups are helpful because you can share ideas and emotions with people in your age group without any judgment. It is also an easy way to relate to one another and help each other out.

#### Make A Happy Jar

The Happy Jar is filled with post-it notes of happy moments that you have each day. When I was battling depression and anxiety, in order to cope and overcome it, I created a happy jar, which significantly helped my mood and outlook on life. I then implemented it with my peer support group. The purpose was to remind members of the group of their happy moments and thoughts when they were going through difficult times. Since gratitude is one of the best ways to fight depression, I hoped this would help remind them to appreciate the happy moments in life.

Jannani Krishnan is a mental health advocate and Life Science Research Professional at Stanford University School of Medicine. She holds a B.S in Neurobiology, Physiology and Behavior from the University of California, Davis. Jannani has several certifications including Cardiopulmonary Resuscitation (CPR), Question Persuade Refer (QPR) and Mental Health First Aid. Jannani also has a personal blog page where she writes about premed advice/experience, medical school journey, and personal hobbies. Blog: www.jannanikrishnan.wordpress.com Citation: Krishnan, J. (2019, January 9). 8 ways to deal with depression during the gloomy days of winter. NAMI. https://nami.org/Blogs/NAMI-Blog/January-2019/8-Ways-to-Deal-with-Depression-During-the-Gloomy-Days-of-Winter



#### Port Clinton Senior Center

MONDAY	TUESDAY	WEDNESDAY	THURSDAY	FRIDAY	
Activities at the Port Clinton Senior Center (AFTER HOURS)	9 AM DOMINOES LUNCH @ 11:30 After hours Euchre With Sandy	5	6 9 AM DOMINOES LUNCH @ 11:30 Kendra German Riverview HC Campus After Hours: Pinochle with Marty	7 9 AM DOMINOES 11:30 AM LUNCH After Hours: Pinochle with Marty	Si R Si Ma
Cards – Every Tuesday & Thursday & Friday 1-3 pm Bingo – Every 2 <sup>rd</sup>	11 9 AM DOMINOES LUNCH @ 11:30 60+ clinics start at 9 After Hours: Euchre with Sandy	AFTER HOURS BINGO 1 PM TO 3 PM	9 AM DOMINOES LUNCH @ 11:30 60+ clinics start at 9 After Hours: Pinochle with Marty	9 AM DOMINOES 11:30 AM LUNCH After Hours: Pinochle with Marty	Tues
Bingo – Every 2 <sup>nd</sup> and 4th Wednesday 1-3 pm Cards – Every Friday 5-8 pm	18 9 AM DOMINOES LUNCH @ 11:30 SHERRI BOURNE Stein Hospice After Hours: Euchre with Sandy	19	20 9 AM DOMINOES LUNCH @ 11:30 Dave Kimmel Ida Rupp Library After Hours: Pinochle with Marty	9 AM DOMINOES 11:30 AM LUNCH After Hours: Pinochile with Marty	Sugge is \$3.0
ALL EVENTS SUBJECT TO CHANGE These activities made available	9 AM DOMINOES LUNCH @ 11:30 Let's play Trivia After Hours: Euchre with Sandy	26 AFTER HOURS BINGO 1 PM TO 3 PM	9 AM DOMINOES LUNCH @ 11:30 After Hours: Pinochie with Marty	9 AM DOMINOES 11:30 AM LUNCH After Hours: Pinochle with Marty	\$8 fc th PC:
by the City of Port Clinton.	1	2	3	4	Por 41

Site Manager Rose Snyder Site Assistant Mary Carrisalez

Lunch is served at 11:30 am Tuesday Thursdays & Fridays

#### PLEASE

Call by 9 am the day prior to your reservation

Suggested Donation is \$3.00-60 years of age& older \$8 for those under the age of 60

PC Senior Center 320 E. Third St Port Clinton, OH 43452 419-734-1481



### JANUARY 2022 Oak Harbor Senior Center

MONDAY	TUESDAY	WEDNESDAY	THURSDAY	FRIDAY
3 11:30 TO 12PM GRAB-N-GO MEALS	A NATIONAL SPAGHETTI DAY	5 11:30 TO 12PM GRAB-N-GO MEALS	6	
11:30 TO 12PM GRAB-N-GO MEALS	11 STEP IN A PUDDLE & SPLASH YOUR FRIEND DAY	1211:30 TO 12PM GRAB-N-GO MEALS	13	,
<sup>17</sup> MARTIN LUTHER KING, JR. DAY	18 DITCH NEW YEARS RESOLUTION DAY	19 11:30 TO 12PM GRAB-N-GO MEALS	26	21
11:30 TO 12PM GRAB-N-GO MEALS	OPPOSITES DAY	26 11:30 TO 12PM GRAB-N-GO MEALS	27	
31 11:30 TO 12PM GRAB-N-GO MEALS	1	2	3	

Site Manager Rose Snyder

Lunch is served at 11:30 am Mondays & Wednesdays Call by 9 am the day prior to your reservation

Suggested Donation is \$3.00 for those 60 years of age & older, \$8.00 for those under the age of 60

Oak Harbor
"Harbor Lights"
Senior Center
8180 W SR 163
Dak Harbor, OH 43449
419-898-2800 or
419-898-6459
REMEMBER
FRAB & Go ONLY for
the month of January







Site Manager Tom Pfouts Site Assistant Joyce Petersen

Lunch Served at 11:30 am Tuesday & Thursday

Suggested Donation For those 60 and older is \$3.00 For those under 60, the cost is \$8.00/meal

Please call by
9 am the day before
To make your lunch
reservation
Elmore Golden
Oldies
Temporarily Moved
to Genoa Senior

Center Please call

419-855-4491 In aregenous entors@co. attews. oh.us



# JANUARY 2022

Genoa Senior Center

MONDAY	TUESDAY	WEDNESDAY	THURSDAY	FRIDAY
3 10:00am-11:15am Bingo Fruit Cake Toss Day	National Spaghetti Day	5 12:00pm Tammy Myers OSU Extension Office	6 National Cuddle Up Day	7 Myndi Dawes Arbors of Oregon Games & Crafts
10:00am- 11:15am Bingo Houseplant Appreciation Day	11 Step In A Puddle & Splash Your Friends Day	12:00pm Sherri Bourne Stein Hospice Hospice 101	Rubber Duckie Day	12:00pm Kathy Withrow Heartland Hospice Chair Exercise
17 Martin Luther King, Jr. Day	18 Ditch New Year's Resolution Day	Popcorn Day	Penguin Awareness Day	21 12:00pm Kendra German Riverview Healthcare Campus
24 10:00am-11:15am Bingo Global Belly Laugh Day	Opposites Day	National Spouses Day	27 Chocolate Cake Day	28 Have Fun At Work Day
31 10:00am-11:15am Bingo National Backwards Day	1	2	3	4

Site Manager Tom Pfouts Site Assistant Joyce Petersen

Lunch Served at 11:30 am Monday, Wednesday & Friday

Suggested Donation For those 60 and older is \$3.00 For those under 60 the cost is \$8.00

Please call by 10 am the day before (10 AM on Friday for Monday) To make your lunch reservation

Genoa Senior Center 514 Main St. Genoa, OH 43430 etimoregenoassinor@co.ottaws.oh.us 419-855-4491



Put-In-Bay Senior Center

MONDAY	TUESDAY	WEDNESDAY	THURSDAY	FRIDAY
3 8:15smAerobicDance/Welk 9am Strength Training 10am Coffee Social 10am Blood Pressures 12p Sr. Lunch/Topsy's	4 1 pm Bridge	5 8:15amAerobicDanceWalk 9am Strength Training 10am Coffee Sodal	6 1pm Mah Jones	7 9am Strength Training 10am Coffee Social 1pm Bridge
10 8:15amAerobleDenceWalk 9am Strength Training 10am Coffee Social 10am Blood Pressures 12p St. Lunch/Topsy's	11 1 pm Bridge Soup & Show 5:30 pm	12 8:15am.AerobicDance/We/k 9am Strength Training 10am Coffee Social 10A: Sr. Ctr. Mornhly Meeting	13 1pm Mah Jongg	14 9am Strength Training 10am Coffee Social 1pm Bridge
17 Martin Luther King Day Senior Center Closed No Scheduled Activities	18 1 pm Bridge	8.15amAerobicDanceWalk 9am Strength Training 10am Coffee Social	20 Ligion Meeting 1pm Mah Jongg	21 9am Strength Training 10am Coffee Social 1pm Bridge
24 8.75amAerobioDence/Welk 9am Strength Training 10am Coffee Social 10am Blood Pressures 12p Sr. Lunch/Topsy's	25 1 pm Bridge	26 8-15amAerobicDanceWelk 9am Strength Training 10am Coffee Social	27 60+ Clinic 1pm Mah Jongg 5pm Happy Hour @Turveys	28 9am Strength Training 10am Coffee Social 1pm Bridge
51 8-15amAerobicDance/Walk 9am Strength Training 10am Coffee Social 10am Blood Pressures 12p Sr. Lunch/Topsy's	1	2	3	4

Site Manager Christine Joyce

#### Senior Lunches

Mondays @ Topsy's @ 12pm Suggested Donation \$4.00

#### CUT OFF TIME FOR LUNCH RESERVATIONS:

Fri. @ 12 pm for Monday's Lunch ... Reserve your lunch by signing up at the Senior Center or call: 419-285-5501

60+ CLINIC: For Reservations call the Health Dept. @ (419) 734-6800

Put-in-Bay Senior Center 195 Concord Ave. Put-in-Bay, OH 43456 419-285-5501

\*Don't forget to check out this month's highlighted "Special Programs/Events"



# JANUARY 2022

#### Danbury Senior Center

MONDAY	TUESDAY	WEDNESDAY	THURSDAY	FRIDAY
3 1030 - Puzzles 1130- Lunch 12—Friend Chat	4 1030-Puzzle 1130-Lunch 12-130 Bingo	5 9am—60+ clinic Garne Nichi 5pm Dinner Game Night	6 1030 – Paper Games 1130- Lunch Ida Rupp Library 12-130- Bingo	7 5pm Dinner Winter Ice Bingo W /Stein Hospice 6-730pm
1030 - PUZZLE 1130- LUNCH 12 Friend Chat	11 1030-Puzzle 1130- Lunch 12-130 Bingo	5 pm Dinner Game Night	13 030- Paper games 1130—Lunch 12-130 Bingo	2PM- Crafts with Lynnette 5pm Dinner 6-730pm Bingo
17 Senior Center Closed Martin Luther King Day	18 1030-Puzzle 1130- Lunch 12- 130-Bingo	5 pm Dinner PJ Party/White Elephant Snack //Drink	20 1030 - Paper Games 1130- Lunch 12-130 Bingo	5pm Dinner 6-730pm Bingo
24 1030 - PUZZLE 11-30- LUNCH 12- Friend Chat	25 1030- Puzzle 1130 Lunch 1230-130- Bingo	5 pm Dinner 6pm Game night	27 1030 - Paper Games 1130 - Lunch 12-130 - Bingo	5pm Dinner 6-730pm Bingo
1030 Puzzle 1130- Lunch 12- Friend Chat	1	2	3	4

Site Manager Paula Shenkel

Lunch will be served at 11:30 am Monday – Friday

Bingo follows Lunch every Tuesday and Thursday.

Suggested Donations is \$3.00 for those 60 and older. Those under 60: \$8.00

Please call by 9 am the day prior to make your reservations. Meals may not be available unless a reservation is made in advance.

Danbury Senior Center 8470 E. Harbor Rd. Marblehead, Ohio 43440 419-798-4101



8180 West State Route 163 Oak Harbor, Ohio 43449 esources 419-898-6459

#### **MAIN OFFICE CONTACTS**

#### Dianne Martin Mortensen

Director dmortensen@co.ottawa.oh.us

#### Kim Sedlak

**Program Coordinator** ksedlak@co.ottawa.oh.us (Newsletter)

#### **Amy Simkus**

Licensed Social Worker asimkus@co.ottawa.oh.us

#### **Tom Leaser**

Fiscal Clerk tleaser@co.ottawa.oh.us

#### **Senior Center Contacts**

#### **Danbury Senior Center**

Paula Shenkel - Site Manager 419-798-4101

#### Elmore Golden Oldies

Tom Pfouts - Site Manager 419-862-3874

#### **Genoa Senior Center**

Tom Pfouts - Site Manager 419-855-4491

#### **Oak Harbor Senior Center**

Rose Snyder-Site Manager 419-898-2800

#### **Port Clinton Senior Center**

Rose Snyder-Site Manager 419-734-1481

#### **Put-in-Bay Senior Center**

Chris Joyce - Site Manager 419-285-5501

All County Offices will be Closed No Home Delivered Meals - Senior Centers Cosed

# All Senior Centers are Closed No Home Delivered Meals



Monday, January 17, 2022 Martin Luther King Day

# 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.

We can help you protect your legacy.

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

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

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

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

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

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

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

### Call now for your Free appointment! 419-370-3799







COMPASSIONATE • DEDICATED • KNOWLEDGEABLE



Are you worried about future nursing home costs?

**Get Our FREE BOOK** 

...on protecting your assets from the nursing home. It is not too late!

Get your FREE copy by calling: 419-370-3799

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YOUR FAMILY