# **SENIOR MOMENTS**

Ottawa County Senior Resources | 8081 W. St. Rt. 163, Oak Harbor, Ohio 43449 | 419-898-6459 |ISSUE 7 Volume 15 July 2022

#### Promedica Bay Park Hospital presents: Senior Citizens' Day at the Ottawa County Fair WEDNESDAY JULY 20, 2022



FREE Admission to the Fair for those 60 & over Entertainment - Activities - Raffles Located at the Genoa Bank Entertainment Pavilion

10 am - 1 pm - Health Screenings Provided by ProMedica, Magruder Hospital & the Ottawa County Health Department Cholesterol, glucose, DEXA scan, hemoglobin, blood pressure & balance testing

> 10 am – Juice and Donuts Sponsored by Neidecker, Crosser & Priesman Funeral Homes

Chair Exercise with Kathy Withrow Sponsored by ProMedica Home Health, Hospice & Palliative Care

11 am - 1 pm - Paragon Barber Shop Quartet Sponsored by Senior Fair Board

Wagon Ride Tours of the Fairgrounds Sponsored by Senior Fair Board 1 pm - BINGO

Located in the Genoa Bank Pavilion

Visit with friends & learn more about your county community agencies Pavilion Located in the Genoa Bank Pavilion

Sandwich & Drink Voucher for the Oak Harbor Lions Food Booth Limited vouchers available at the pavilion. Sponsored by Walker Funeral Homes

\$7.50 Value

Ice Cream Voucher - Boy Scouts

Limited vouchers available at the pavilion. Sponsored by Rehabilitation Hospital of NOW





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.

Monday	Tuesday	Wednesday	Thursday	Friday
HA WANK	LAPPY **			1 Beef Tacos/Sour Cream Refried Beans Salsa/Tortilla Chips Cinnanion Applesance
4 All County Offices Closed Happy 4th of July	5 Spaghetti & Meatballs Italian Blend Veggies Pineapple Garlic Toast	6 Macaroni & Cheese w/Ham ALT: No Ham Steved Tomatoes Green Beans Strawberry Shortcake	7 Baked Ham w/Raisin Sauce ALT: Baked Chicken Mashed Sweet Potatoes Buttered Corn Cantaloupe -Wheat Roll	8 Egg Salad Sandwich Pickled Beets Peaches Fruited Gelatin
11 Polish Sausage Egg Noodles - Buttered Corn Banxma Wheat Bread	12 Meatloaf Mashed Potatoes/Grany Brussel Sprouts Watermelon Wheat Roll	13 Breaded Chicken Sandwich Lettuce/Tomato Potato Wedges Cream of Broccoli Soup Peaches Crackers	14 Roasted Pork Loin Mashed Potatoes/Grary California Blend Cinnamon Apples Wheat Roll	15 Beef Burgundy over Egg Noodies Baby Carrots Betty Salad Fresh Fruit Cup Wheat Bread
18 Fish Sanchvich w/Cheese Potato Wedges Cole Slaw Pears	19 BBQ Ribbette Cheesy Potatoes Broccoli Cinnanon Applesance Wheat Roli	20 Coney Dog Fries Creamy Cucumber Salad Strawberries Peaches	21 Bourbon Roast Beef Baked Potato/Sour Cream Key West Blend Veggies Fruit Cocktail White Roll	22 Sweet & Sour Meatballs With Peppers/Onions & Pineapple Over Brown Rice Oriental Blend Mandarin Oranges Wheat Bread
25 Pot Roast Mashed Potatoes/Gravy Carrots Pineapple & Oranges Wheat Roll	26 Chicken Fettuccine Alfredo Italian Blend Veggies Pea Salad Banana Garlic Toast	27 Meatball Sub Potato Wedges Creamy Cucumber Salad Fresh Fruit Cup Oak Harbor/Genoa Bday	28 Salisbury Steak Mashed Potatoes/Gravy Lima Beans Orange Wedges Elmore/PC Bday Treat	29 Turkey & Swiss Sandwich Lettuce/Tomato/Onion Saverkraut Salad Potato Salad Fruited Gelatin Danbury/HDM Bday Treat

#### 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



It is hard to believe, but we are already in the seventh month of the year. Before you know it, there will be snow flying again. NO!!!

It is the Fourth of July, our nation's independence. I hope you enjoy the fireworks as much as I do. Please be careful if you are going to be handling fireworks.

I for one am looking forward to the Ottawa County Fair this year. This will be on July 20<sup>th</sup>. I always have a good time, plus I get to see everyone I have not seen since last year.

The month of June was very busy with Ice cream socials, summer picnic meals, chair exercise, candy trivia from the library, Genoa Police Chief, Genoa Fire department, Adult Protective Services, & 60+ clinics. Please take advantage of the 60+ clinics. This is a FREE service sponsored by Senior Resources and provided by the Ottawa County Health Department.

I have reduced the schedule for July with everyone taking vacations and traveling through the summer. Not much going on at either center. Be safe traveling, and relax and enjoy yourself. We will pick things back up for August. Happy 4<sup>th</sup> of July, ~Tom & Jo



Oak Harbor Senior Center 8180 W St Rt 163 Oak Harbor, Ohio 43449 419-898-2800 Port Clinton Senior Center 320 East Third Street Port Clinton, Ohio 43452 419-734-1481

Happy 4th of July to everyone! After two long years, Senior Resources will once again resume hosting the annual Ice Cream Social at the Port Clinton 4th of July celebration. We will be located in the Trinity Lutheran Church on Adams Street from 3 to 7 pm. Our very own County Commissioners will be there scooping out the ice cream for you! Thank you to Crosser & Priesman Funeral Home for sponsoring this Ice Cream Social. This event is held on Monday, July 4<sup>th</sup>. Do not forget to check out the car show too. The complete schedule is listed in this newsletter on page 12.

Be sure to sign up for our picnic being held on Friday, July 22<sup>nd</sup> at the Port Clinton Senior Center. Everyone is welcome! Join us! We are also hoping the Oak Harbor seniors will join the Port Clinton seniors in celebrating summer with this fun event.

Check out our calendar in the back of the newsletter for activities being held at the Port Clinton Senior Center. Feel free to join us; we welcome everyone!

Oak Harbor Senior Center continues to offer grab and go meals on Monday and Wednesdays. Please call in your reservation the day prior to 419-898-2800 or to Senior Resources at 419-898-6459.

We hope to see everyone at the county fair on July 20<sup>th</sup>. This day is for you (Senior Day at the Ottawa County Fair) and offers you free admission too! We will be in the Genoa Bank Pavilion where you can visit with friends, listen to the Paragon Barber Shop Quartet & get health screening from Promedica, Magruder Hospital and the Ottawa County Health Department. Be sure to pick up your vouchers at the pavilion for a sandwich and drink at the Oak Harbor Lions Club food booth. Check out all the activities for this day on the cover of this newsletter. If you have any questions, please give me a call.

Rose Snyder-Manager

Mary Carrisalez - Assistant Manager



Danbury Senior Center 8470 East Harbor Road Marblehead, OH 43440 419-798-4101



Happy 4<sup>th</sup> of July. This is a weekend that many families celebrate together with cookouts, pool parties and an evening full of fireworks. There isn't a better way to spend quality time together.

Our July calendar is a busy one this month, with many activities being held outside of the center. This is our way of saying we are trying to get back to normal and do what we enjoy doing together as a center.

We start out July 1<sup>st</sup> with a picnic and Bingo sponsored by Sherri Bourne, Stein Hospice. The event will be held at the Lake Point Park shelter house, right across from beautiful Lake Erie.

We will be closed on Monday, July 4<sup>th</sup> for the 4<sup>th</sup> of July holiday. On Thursday, July 7<sup>th</sup>, Dave Kimmel from Ida Rupp Library joins us for our monthly book review. Our seniors really enjoy the book review with Dave, he has a special way of presenting the books.

Monday July 11<sup>th</sup>, the center will be closed as the seniors were invited to a trip to the MGM - Northfield Park that day. Sorry, all spots are filled. The center will also be closed on Wednesday, July 20<sup>th</sup> for our Senior Day at the Ottawa County Fair. How fun will this be, getting back out with all the seniors from across the county!

NOTICE: our 60 Plus Clinic, services provided by the Ottawa County Health Department, has changed to the 4<sup>th</sup> Tuesday of the each month, so that will be Tuesday, July 26<sup>th</sup> at the Danbury Senior Center.

Per our normal routine, we have our Wednesday evening meal and Game Night. On Wednesday July 27th we have Keep It or Steal It night. This month, we will have a Red, White and Blue theme, so use those brains and see what you can come up with for this one. Wednesday evenings are an evening full of fun and laughter for us all. Also, we do our weekly Wednesday crafts at 2:30 pm. Please come join us, this is not only a time for physical activity, but also a social time to spend with friends new and old. Our craft area is always open to use, so don't be shy.

Here's wishing you a Safe Holiday & be careful out there in all this traffic. Your Firecrackers, Paula and Crystal





# **PORTAGE FIRE DISTRICT**

#### Dangerous trends in deadly fires and how to stay safe

By Barrett Dorner, Fire Chief Portage Fire District

In a recent message to the state's fire departments, the Ohio State Fire Marshal noted that there has been a "disturbing trend regarding fatal fires" that can be attributed to one of two factors: fires caused by smoking while on oxygen and hoarding conditions.

"Normally, both issues rarely occur and now there are significantly more," SFM Kevin Reardon wrote.

#### Smoking on Oxygen

Simply: if you are on oxygen and choose to smoke, please remove your oxygen first. In normal air, there is only about 21% oxygen. The oxygen coming from your oxygen bottle or concentrator is 90 to 100% pure oxygen, causing an immediate explosion risk.

Even if you've smoked while on oxygen before, please stop immediately. I recently treated a patient in another county who was recovering from severe burns to her face and airway. She had been out of the hospital several days when we came into contact with her. I saw the burns and asked what happened.

"I was stupid," she replied. I reassured her that accidents happen, and we proceeded to care for her current health needs. But you could hear the regret in her voice.

In my previous career as a television news reporter, I covered a house fire started when a gentleman smoked with oxygen on. When I went to talk to him about what happened, I found him sitting in his car – cigarette in his mouth, nasal cannula in his nose.

One learned from her mistake. The other didn't learn from his. Please learn from their lesson instead of learning your own.

Don't smoke while on oxygen.

#### **Hoarding Conditions**

Hoarding disorder is "a persistent difficulty discarding or parting with possessions because of a perceived need to save them," according to the Mayo Clinic. People with hoarding disorder often experience distress at the thought of getting rid of their items, regardless of actual value.

"Hoarding often creates such cramped living conditions that homes may be filled to capacity, with only narrow pathways winding through stacks of clutter. Countertops, sinks, stoves, desks, stairways and virtually all other surfaces are usually piled with stuff. And when there's no more room inside, the clutter may spread to the garage, vehicles, yard and other storage facilities." -Mayo Clinic While fire departments are not involved in the treatment of hoarding disorder, we certainly respond when something goes wrong and the contents of a hoarder house catch fire. These are extremely dangerous fires, as it is harder to find the people inside, and the likelihood of firefighters being trapped

by falling debris in the process is high.

Visit **<u>portagefiredistrict.org/save-a-life</u>** to report concerns for hoarding or cluttered conditions. The information will be used to make a rapid search for the people inside should a fire occur.

For help with your own hoarding condition or to help a loved one, reach out to a primary care provider, mental health provider, or consider reaching out to the Mental Health & Recovery Services Board by calling 419-448-0640.

# HOARDING: Issues for the Fire Service

#### What is hoarding?

- Collecting or keeping large amounts of various items in the home due to strong urges to save them or distress experienced when discarding them.
- Many rooms in the home are so filled with possessions that residents can no longer use the rooms as designed.
- The home is so overloaded with things that everyday living is compromised.



#### Why do people become hoarders?

Hoarding is a mental disorder that can be genetic in nature, triggered by traumatic events, or a symptom of another disorder, such as depression, obsessive compulsive disorder, or dementia. Studies have found that hoarding usually begins in early adolescence and gets worse as a person ages. It is more common among older adults.

#### Why is hoarding an issue for the fire service?

- Hoarding can be a fire hazard. Many occupants die in fires in these homes. Often, blocked exits prevent escape from the home. In addition, many people who are hoarding are injured when they trip over things or when materials fall on them.
- Responding firefighters can be put at risk due to obstructed exits, falling objects, and excessive fire loading that can lead to collapse. Hoarding makes fighting fires and searching for occupants far more difficult.
- Those living adjacent to an occupied structure can be quickly affected when a fire occurs, due to excessive smoke and fire conditions.

In some communities, officials are asking landlords and property owners to inform the local fire service or building commissioner or inspector when they become aware of a hoarding situation that poses a fire safety risk to the occupant or neighbors.

#### What can the fire service do?

The fire service may become aware of a hoarding situation through emergency response or notification by another agency, family member, or neighbor. Knowing how to talk to the person who is hoarding and how to work with other professional groups and organizations to effectively deal with the occupant and the hoarding behavior is important. Keep in minc that people with compulsive hoarding behavior are intelligent and care deeply about their possessions. The following suggestions have been adapted from *The Hoarding Handbook: A Guide for Human Service Professionals* (Oxford University Press).



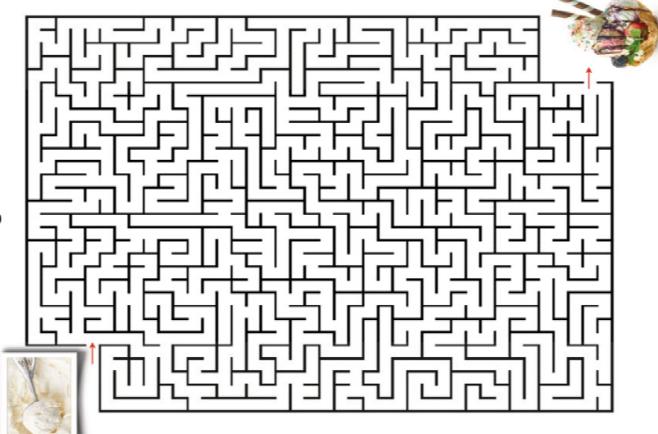
#### When talking to someone who is hoarding:

- Be respectful and show concern for the person's safety
- Match the language of the person. If the person talks about his "collection" or her "things", use that language. Avoid using derogatory terms, such as "junk", "trash", or "hoarding".
- Focus on safety issues, such as fires, fall hazards, and avalanche conditions. Note possible ignition sources or trip hazards and try to build support for addressing these issues instead of insisting on an immediate and overwhelming cleanup.
- Show empathy by indicating that while you understand that your presence is upsetting for the person, some kind of change is necessary.



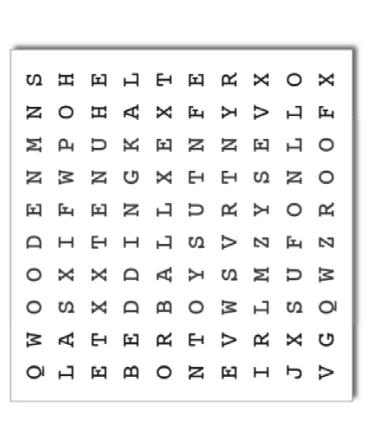
#### Your Source for Safety Information

NFPA Public Education Division One Batterymarch Park Quincy, MA 02169 Responding firefighters can be put at risk due to obstructed exits, falling objects, and excessive fire loading that can lead to collapse.



# In the Doghouse

he words listed below can be found vertically and horizontally.





BEDDING

BALL

KENNEL

BOWLS

BONE

Puzzle Solution on Page 15



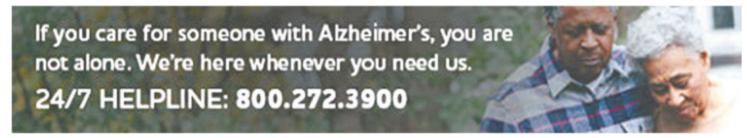
#### The Alzheimer's Association, Northwest Ohio Chapter provides services to Ottawa County Residents!

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 the helpline or go to Alz.org/nwohio to find these. We ask that participants pre register to get any updates as things can change. Care consultations can be in person or virtual/ telephonic. If interested in a care consultation please reach out to Dakota Stone at 567-302-3608. The Alzheimer's Association is looking for program volunteers to serve as community educators and community representatives, if interested, please call Dakota Stone.

The Alzheimer's Association is also looking for Walk teams and sponsors, if interested, please call Erica Parnisari at 419-216-2973

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

LIKEL



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Did someone call (or email or text), demanding your Medicare number? That's a scam. Don't share it.



FEDERAL TRADE

COMMISSION





#### We do pick up new tricks as we age! Bad news, it's allergies!

By Shannon Blakely



Summer is upon us! Birds are bathing, the sun is shining, and bugs are bugging, and pollen is flying. Allergy season is upon us! So, what are allergies? Allergies occur when your immune system reacts to a foreign substance, such as pollen, bee venom, or pet dander. When you have allergies, your immune system makes antibodies to fight the perceived threat. When you come into contact with the allergen, your immune system's reaction can inflame your skin, sinuses, airways or digestive system. Sneezing, itchy nose/eyes/roof of mouth, runny nose, stuffy nose, watery/red/swollen eyes, and coughing are your bodies way of reacting to the allergen.

Even if you have never experienced seasonal allergies before, you cannot assume you are immune to them. Unfortunately, it is often the case that allergies are more likely to develop as you age than to fade away. The immune system fluctuates and changes with age. Just as your immune system can sometimes build up a tolerance to an allergen, it can also lose its tolerance to an allergen as it becomes weaker. The prevalence of adult-onset allergies in the United States is increasing. For older adults, it is especially important to look for the signs that come with seasonal allergies. These include sneezing, runny nose, congestion, and itchy and/or watery eyes. If you notice them, speak to your doctor right away, as allergy symptoms can be particularly dangerous to seniors with cardiovascular issues. Additionally, your doctor will be able to recommend treatments other than antihistamines, which may not be recommended for seniors due to the potential side effects.

Whether allergies are familiar to you or something you are experiencing for the first time, the following tips can help get you through allergy season more smoothly:

- Nutritionists believe that by eating foods known to fight inflammation, you can decrease some of your allergy symptoms. These foods include apples, flax seed, ginger, leafy greens, walnuts and anything high in Vitamin C.
- Use online weather sites to monitor pollen levels, and plan outdoor activities for days when the pollen counts are projected to be at their lowest.
- Although you will be tempted, you should avoid opening your windows during allergy season, as it will increase the amount of pollen and mold entering your home or vehicle. Use your air conditioning instead.
- If you are someone who likes to hang your clothes outside to dry on a line, revert to using your clothes dryer during allergy season. Unfortunately, if you leave your clothes outside to dry, they can soak up pollen, ragweed, and other airborne allergens like a sponge.
- Wash your hands after being outdoors. When you come inside after an extended period of time outdoors, take a shower to wash the pollen out of your hair and change into fresh clothes. This will prevent pollen from spreading around your home.
- Wear sunglasses when you are outdoors to keep pollen and other airborne irritants out of your eyes.



For fun games and contests scan our QR code and like our Facebook page.

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



I can't believe we're into the middle of summer already! As we come into another busy holiday weekend, please be careful when out & about with all the extra traffic on the island. We also encourage our seniors to bring their island summer company with them as guests to our exercise classes & other special events. The Senior Center is always looking for more people to participate in our activities so please feel free to stop by & join us anytime.

## Don't forget the Senior Center will be closed on Monday, July 4<sup>th</sup> for Independence Day!

The PIB Senior Center Advisory Board Officer Elections were held in June. All officers have been reelected for another term: Dave Gundlach - President, Val Chornyak - Vice President, Linda Frederick - Treasurer & Dianne Smith - Secretary. We also want to thank Bob & Dianne Smith, who are actively involved & informed members of our Senior Center, for their continued role as our Ottawa County Advisory Board Members. A big shout out to all of you for your dedication & hard work in making the Put-in Bay Senior Center such a success!

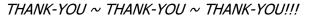
Remember to check the bulletin board at the Senior Center, as well as the calendars posted at the Senior Center, Island General Store, Hardware/Market, Post Office, Twp. Office and the Library for a schedule of the Senior Center's activities. Flyers for any last-minute events that are not planned far enough in advance to get them on the calendar in time for this publication will be posted at the Post Office. **Attention Seniors: We are looking for additional bridge players – if you are interested, please call the Senior Center & leave your name & phone # & someone will reach out to you!** 

We are all aware that exercise & staying active improves our overall functioning, both physically and mentally. It helps us stay cognitively sharp & increases our enjoyment of life. It not only helps us live longer, healthier lives, but it also goes a long way in keeping us more independent as we age, allowing us to continue to participate in many of the activities that we enjoy. It improves our mood and is good for our body. Exercise has been found to be an effective treatment for many health concerns such as depression, diabetes, arthritis, and high blood pressure. It can prevent or delay the onset of other health conditions as well. And on the opposite end of the spectrum, those who are inactive are twice as likely to suffer from heart disease. They also have a higher risk of hospitalization and are dependent upon more medications than those who remain active throughout their lives. Many of our Put-in-Bay Seniors have discovered the benefits of exercise and support the Aerobic Dance/Walking, Strength Training, and Yoga programs our Senior Center has to offer. We encourage and welcome all island seniors to keep moving and stay healthy.

Our Senior Lunches are always delicious & fun! They continue every Monday at Topsy's @ 12:00 noon. <u>Please make your reservation by</u> <u>12pm on the prior Friday</u> by signing up at the Senior Center or calling the center at (419) 285-5501. It is important to let Topsy's kitchen know the lunch count by 12pm the Friday before so they can plan accordingly for our Senior Lunches! A very special "Thank-You" goes out to David Hill & the staff at Topsy's for keeping the weekly 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 July 28<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.

I just want to say again how very thankful I am for our seniors & their willingness to volunteer here at the center. Each & every volunteer has such a vital role in keeping the place running smoothly! I truly appreciate everything you do from bringing in baked goods for coffee socials, teaching various classes when needed, washing dishes & many other "works". The giving of your time & hard work does not go unnoticed! As I've said before, it takes a great crew to run this ship & I couldn't do it without your help!



APPRECIATI



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

#### Fourth of July and your pets



As the Fourth of July approaches, we think fondly of fun, food, and fireworks. Your pet can probably sense your excitement, but there's a good chance your dog or cat is scared of fireworks. Try to get ahead of some specific summer holiday safety issues to help keep your pawedpals calm and happy.

#### Cookouts are for Hot Dogs, Not... Dogs

Pet parents are often focused on the more obvious seasonal pet safety issues, like fireworks, but Fourth of July dog safety tips do not end there. Many pet parents may overlook the backyard BBQ. If you plan to have your pooch in the backyard when you fire up the grill with your friends and family, keep these hidden hazards in mind: **The Grill** -The danger is not just from heat and smoke. In fact, a grill

can be dangerous before it's even lit-lighter fluid and matches are hazardous for your pet. Many matches contain chlorates. If your pup eats them, it can damage blood cells and cause breathing problems or, in the worst cases, kidney disease. Lighter fluid, on the other hand, is an irritant. If a pet ingests lighter fluid, it can cause significant GI irritation, central nervous system depression, and other issues should they vomit. Even inhalation of the fumes can cause breathing problems.

Alcoholic Beverages - A cocktail or beer can be a festive and relaxing way to enjoy the holiday, but that drink is a potential poison for your dog. Alcoholic intoxication in pets can result in weakness, depression, coma, respiratory failure, and even death. This is true even for beer, so keep the cold ones out of reach!

**People Food** - Pets need a consistent diet. Changes can cause messy tummy troubles. Certain foods that commonly accompany celebrations, can be toxic to your four-legged friend. Resist the urge to give them any BBQ scraps, even for the "special occasion."

#### **Consider the Great Indoors**

The Fourth of July holiday is notorious for being the top time of year for lost and runaway pets. It may be helpful to keep your dog inside at all times (minus potty breaks, of course) during the holiday. Not just at night when the fireworks are the loudest. If your cat is allowed outdoors, it would be good to bring them in as well. The indoors will most likely be the safest and most comfortable place for your pets. Even if they're inside and chipped, all pets should have secure collars and ID tags. As the saying goes, it is better to be safe than sorry.

#### Fourth Fireworks and Your Four-legged Friends

The biggest highlight of the Fourth of July holiday is a visual treat for you, but not for your dog or cat. Even if your dog hasn't been traditionally frightened of fireworks, staying home is probably the best option for your pet, and you can help them stay calm by making sure their environment is just right. To help your puppy or kitty stay comfy, keep them in a cool, familiar escape-proof room or their crate. Consider offering a special pet-friendly treat or new toy that can help distract your pet from the loud booms. The static sound that you find between radio channels is a perfect example of white noise, which works well to drown out outside noise. You can get white noise from fans, too. Make sure to close windows and draw curtains and blinds to add an extra layer of soundproofing.

By Muchael Stone

1386 S. State Route 19 Oak Harbor, OH 43449 419-898-3411 email: <u>ohvh@ohpetcenter.com</u> www.oakharborvethospital.com

# DON'T LEAVE YOUR PET IN A HOT CAR!



EVEN "JUST A MINUTE" CAN BE DEADLY!







Star Spangled Squirt Gun Run/Walk 5K:

Sponsored by the Port Clinton Women's Club

8:00 AM Registration / 9:00AM Run/Walk

https://runsignup.com/Race/OH/PortClinton/StarSpangledSquirtGunRun5K Jefferson St. Pavilion (\$25 pre-registration / \$30 day of)

#### Firecracker Cutie Contest

12:00 PM – Trinity United Methodist Church (2<sup>nd</sup> & Adams Streets)– Day of registration begins at 11 AM. Applications available at PC Chamber, Coffee Express, Catawba Clean Scene, Ida Rupp Public Library, Truth Resale and on Facebook. Multiple age categories / all ages welcome to participate. Contact Heather 419-341-8177 for additional information.

#### Food Truck Feast

3:00-7:00 PM - Parking lot of Trinity United Methodist Church (2<sup>nd</sup> & Adams Streets)

#### Classic Car, Truck & Cycle Show

Sponsored in part by Croghan Colonial Bank 3:00-7:00 PM – 100 & 200 Blocks of Adams Street. \$5 donation per vehicle requested

Ice Cream Social Featuring your Ottawa County Commissioners that will be dishing up the ice cream. Sponsored by Ottawa County Senior Resources & Crosser-Priesman Funeral Homes 3:00-7:00 PM – Trinity United Methodist Church (inside)

#### Voices of Freedom Community Choir Concert

Directed by D. Gregory Fox 7:00 PM – Trinity United Methodist Church (2<sup>nd</sup> & Adams St.)

#### Family Dance Party

Hosted by PortClintonRadio.com 8:00-10:00 PM – Waterworks Park Featuring DJ Von & the PC Lion's Club Food Wagon

#### Incredible Rubber Duck Race

Hosted by United Way of Ottawa County 8:30 PM – Derby Pond at Waterworks Park. Purchase your racing rubber ducks by calling 419-734-6645 or clicking www.ocrdr2002.eventbrite.com

# FIREWORKS presented by

Produced by Pyrotechnico 10:00 PM – Waterworks Park / City Beach



CROGHAN

COLONIAL BANK

CROSSER & PRIESMAN

United

Way

Greater Ottawa County United Way

> Ottawa County Senior

Resources

#### 12



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.



VIP Club On The Go Trips: These trips are not limited to just VIP members - friends and family of VIP members, as well as the general public, may participate in the trips. For further information or reservations contact Marty at 419-265-2479 or Michele

# **Walking Wednesdays**

This weekly summer walking event is designed to assist those looking for physical activity, a walking companion, a chance to be outdoors, explore the county, and/or a break from your hectic schedule.

Walks will begin at a different location within the county. We begin with a brief wellness topic and then we will walk. You choose how long you walk. Walks will last no more than one hour. Talk will start at 5:00pm, come when





Have a happy & safe 4th of July



June 22<sup>nd</sup> Ottawa National Wildlife Refuge, 14000 OH-2, Oak Harbor June 29<sup>th</sup> True-Lay track, meet across from Bataan, 525 W 6th Street, Port Clinton

July 6<sup>th</sup> North Coast Inland Trail, meet at Walter Ory Park, corner of Rice St. & Maple St., Elmore

July 13<sup>th</sup> North Coast Inland Trail, meet at Big Dipper, 601 Washington St., Genoa

July 20<sup>th</sup> Veterans Memorial Park, 300 Finke Road, Oak Harbor July 27<sup>th</sup> Magruder Hospital Walking Trail, meet at main entrance, 615 Fulton

St., Port Clinton

vou are able!

Aug. 3<sup>rd</sup> North Coast Inland Trail, meet at Walter Ory Park, corner of Rice St. & Maple St., Elmore

Aug. 10<sup>th</sup> North Coast Inland Trail, meet at Big Dipper, 601 Washington St., Genoa

Contact Katie Schlagheck, <u>schlagheck.11@osu.edu</u> or call 419-898-3631

EXTENSION





CFAES provides research and related educational programs to clientele on a nondiscriminiatory basis. For more information, visit claesdiversity.osu.edu. For an accessible format of this publication, visit claes.osu.edu/accessibility.



# Ottawa County Offices Closed No Home Delivered Meals Senior Centers Closed



Applications for FREE transportation vouchers are available to any senior over the age of 60 that uses OCTA.

You must complete an application to receive the vouchers.

Please call our office to receive an application.

Senior Resources 419-898-6459



#### Meals on Wheels Loves Pets

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



We can provide you with a useful tool called the **Personal Health Care Journal**, that you can use to record your medical appointments.

Carry the journal to all your health care visits,. Take the journal when you travel, in case of an emergency.

You can request a **Personal Health Care Journal** by contacting Senior Resources at 419-898-6459.



# July 2022

#### Coffee and a Book!

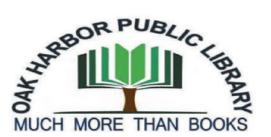
Meets on Wednesday, July 13th at 11 am. Pick up *The Last Thing He Told Me* by Laura Dave to read & join us for a discussion.



**4th Tuesday Book Club** meets on Tuesday, July 26th at 6 pm. Pick up *The Midnight Library* by Matt Haig read & join us for a discussion. **New members welcome!** 

Need help with a smart phone or tablet? Free, personal instruction. Call 419-898-7001 for an appointment.

If a program has an R Please register to attend @oakharborpubliclibrary.org or call 419-898-7001



Ohio Department Of Natural Resources Archery Trailer at

Veterans Park Wednesday, July 27th from 4 to 6pm.

Watercolor Group meets every Wednesday 12:30 -4:30 Bring own Supplies Knitting Group meets every Thursday 9:30 to noon. Bring your own supplies Make and Take Pressed Flower Card Craft Monday, July 25th at 2 pm. All supplies provided. **R** 

#### Library Hours

Monday to Thursday 9:30 am to 7 pm Friday 9:30 am to 5 pm Saturday 9 am to 1 pm Library will be closed Monday, July 4th

Oak Harbor Local History Museum is open on Thursdays 10 am to 2 pm. Or for appointment call 419-898-7001.





July 12th: Programs Librarian Abigail will be at the Elmore Senior Center hosting a painting class for our mini art show. Class begins after lunch.

July 13th: Programs Librarian Abigail will be at the Genoa Senior Center hosting a painting class for our mini art show. Class begins after lunch.

July 13th: In person bingo @ The Genoa Library - 6pm

July 18th: Join us for a historical and cultural re-examination of piracy and its implications for understanding Great Lakes history. No parrots, or peg legs included but a healthy dose of thievery mutiny, and other unsavory tales - 6:30pm at The Harris-Elmore Library





### **VIRTUAL - Caregiver Support Program CAREGIVER EDUCATIONAL SERIES**

Did you know now you can attend our monthly Caregiver Educational Series via **Free Video-conference** or by **Telephone**?

You can access these Educational Series by phone (audio only) or by (live-stream video) on a computer, tablet, or smartphone.



#### To RSVP and obtain access instructions: Please Call or Email:

jforshey@areaofficeonaging.com Jennifer Forshey, LSW at 419-725-6983 or

tfountain@areaofficeonaging.com Tracie Fountain, BSN, RN at 419-725-6984

#### <u>TIME: 6:15 p.m. – 7:45 p.m.</u>

#### Tuesday, July 26,, 2022 -Teleconference or Video-Conference

Topic: Mindfulness and Meditation <u>Speaker</u>: Deb Reis, MN, RN, NP, Support Therapies

Tuesday, August 23, 2022 -Teleconference or Video-Conference

Topic: All about Medical Equipment <u>Speaker</u>: Tim Ryan, Ryan Pharmacy

#### Check our monthly newsletter for upcoming dates

#### TIME: 12:45 p.m. - 2:15 p.m.

Tuesday, July 12, 2022 – Teleconference or Video-Conference Topic: Understanding the Basics of Dementia <u>Speaker</u>: Cheryl Conley. Social Services Director, MemoryLane Care Services

#### Tuesday, September 13, 2022 -Teleconference or Video-Conference

Topic: Incontinence Products

<u>Speaker</u>: Janet Firestone-National Account Executive Medicaid Principle Business Enterprises/Tranquility Products



#### HOW TO ACCESS CAREGIVER EDUCATIONAL SERIES VIA TELECONFERENCE OR FREE VIDEO-CONFERENCE

Here's how it works: To rsvp and obtain access instructions: Please Call or Email: Jennifer Forshey, LSW at 419-725-6983 or jforshey@areaofficeonaging.com

Tracie Fountain, BSN, RN at 419-725-6984 or tfountain@areaofficeonaging.com

- (TELECONFERENCE OPTION) Rsvp by phone: Caregiver Support Program staff will provide you a phone number to call and access code to enter, at a designated time. Success! Now you are able to hear the Caregiver Support Program staff member, presenter and ask questions, at designated times during the presentation.
- (VIDEO-CONFERENCE OPTION) Rsvp by e-mail: Caregiver Support Program staff will e-mail you a link to click on at a designated time. Success! Now you are able to hear and see Caregiver Support Program staff member, presenter and any other family caregiver's attending via video-conference. You will be able to ask questions, at designated times during the presentation and by typing in the Chat box.

JULY       2022         Elmore Senior Center         MONDAY       TUESDAY         WEDNESDAY       THURSDAY							
27	28	29	30	1 National Postal Worker Day	Site Manager Tom Pfouts Site Assistant Joyce Petersen		
HANN PART	<ul> <li><sup>5</sup> 60 + Clinic</li> <li>Elmore Retirement</li> <li>Village &amp; Grace</li> <li>Lutheran Church</li> <li>(New Place)</li> </ul>	6 International Kissing Day	7 Father/ Daughter Take a Walk Day	8 National Blueberry Day	Lunch Served at 11:30 am Tuesday & Thursday Suggested Donation For those 60 and older is \$3.00		
11 Blueberry Muffins Day	12 12:00pm Abby Sullivan Genoa Library Mini Canvas Painting	13 Barbershop Music Appreciation Day	14 12:00pm Sherri Bourne Stein Hospice	15 60 + Clinic Elderlife & Genoa Senior Center (New Time & Place)	For those under 60, the cost is \$8.00/meal Please call by 9 am the day before To make your lunch		
18 National Caviar Day Something's Fishy	19 Raspberry Cake Day	20 Senior Day @ Ottawa County Fair	21 12:00pm Tammy Myers OSU County Ext. Office	22 Hammock Day Relax & Enjoy	reservation Elmore Golden Oldies Grace Lutheran Church 19225 Witty Road		
25 Culinarians Day	26 Aunt & Uncle Day	27 Walk On Stilts Day	28 12:00pm Jennifer Muratori Devoted Health	29 National Chicken Wing Day	Elmore, OH 43416 Please call 419-862-3874 elmoregenoaseniors@co.ottawa.oh.us		

JULY	2022	
Genoa Ser	nior Cente	2000

MONDAY	TUESDAY	WEDNESDAY	THURSDAY	FRIDAY	
27	28	29	30	1 National Postal Worker Day	Site Manager Tom Pfouts Site Assistant Joyce Petersen
4 Senior Center Closed	<sup>5</sup> 60 + Clinic Elmore Retirement Village & Grace Lutheran Church (New Place)	5 12:00pm Sherri Bourne Stein Hospice	7 Father/Daughter Take a Walk Day	8 National Blueberry Day	Lunch Served at 11:30 am Monday, Wednesday & Friday Suggested Donation
11 9:30am-11:00am Bingo Blueberry Muffins Day	12 Different Colored Eyes Day	<sup>13</sup> 12:00pm Abby Sullivan Genoa Library Mini Canvas Painting	14 Bastille Day	15 60+ Clinic Elderlife & Genoa Senior Center	For those 60 and older is \$3.00 For those under 60 the cost is \$8.00
18 9:30am-11:00am Bingo National Caviar Day Something's Fishy	19 Raspberry Cake Day	20 Senior Day at the Ottawa County Fair Senior Center Closed	21 National Junk Food Day	22 Hammock Day Relax & Enjoy	Please call by 10 am the day before (10 AM on Friday for Monday) To make your lunch reservation
25 9:30am-11:00am Bingo Culinarians Day	26 Aunt & Uncle Day	27 12:00pm Jennifer Muratori Devoted Health	28 Water Park Day	29 National Chicken Wing Day	Genoa Senior Center 514 Main St. Genoa, OH 43430 emoregenoaseniors@co.ottawa.oh.us 419-855-4491

JULY 2022 Port Clinton Senior Center							
MONDAY	TUESDAY	WEDNESDAY	THURSDAY	FRIDAY	Site Manager		
Activities at the Port Clinton Senior Center (AFTER HOURS)		Happy 4th of	july	9 AM DOMINOES LUNCH @ 11:30 After Hours: Pinochle with Marty	Rose Snyder Site Assistant Mary Carrisalez		
Cards - Euchre Every Tuesday 1-4 pm Bingo Every 2 <sup>nd</sup> and 4th Wednesday 1-3 pm Cards - Pinochle Every	5 9 AM DOMINOES LUNCH @ 11:30 After Hours: Euchre with Sandy	6	7 9 AM DOMINOES Sherri Bourne Stein Hospice Red White & Blue Bingo After Hours: Pinochle with Marty	8 9 AM DOMINOES LUNCH @ 11:30 After Hours: Pinochle with Marty	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		
	12 9 AM DOMINOES LUNCH @ 11:30 After Hours: Euchre with Sandy	13 Bingo at 1PM	14 60 + CLINIC 9 AM DOMINOES LUNCH @ 11:30 After Hours: Pinochle with Marty	15 9 AM DOMINOES LUNCH @ 11:30 After Hours: Pinochle with Marty			
Thursday & Friday 1-4 pm ALL EVENTS SUBJECT TO CHANGE	19 9 AM DOMINOES LUNCH @ 11:30 After Hours: Euchre with Sandy	20 Senior Day @ Ottawa County Fair	21 9 AM DOMINOES 11:30 Dave Kimmel Ida Rupp Library After Hours: Pinochle with Marty	22 9 AM DOMINOES PORT CLINTON SENIOR CENTER PICNIC After Hours: Pinochle with Marty	\$8 for those under the age of 60 PC Senior Center 320 E. Third St		
These activities made available by the City of Port Clinton.	26 9 AM DOMINOES LUNCH @ 11:30 After Hours: Euchre with Sandy	27 Bingo at 1PM	28 9 AM DOMINOES LUNCH @ 11:30 After Hours: Pinochle with Marty	29 9 AM DOMINOES LUNCH @ 11:30 After Hours: Pinochle with Marty	Port Clinton, OH 43452 419-734-1481		



MONDAY	TUESDAY	WEDNESDAY	THURSDAY	FRIDAY		
27	28	29	Due to the re seniors atte senior cente	nding the	Site Manager Rose Snyder Lunch is available for pick up	
4 CLOSED	5	6 11:00 TO 11:30 GRAB-N-GO MEALS	GRAB & GO ONLY For the month of July. As	© 11:00 am Mondays & Wednesdays Call by 9 am the day prior to make your		
11 11:00 TO 11:30 am GRAB-N-GO MEALS	12	13 11:00 TO 11:30 GRAB-N-GO MEALS	the current sp and we get mo we will explore	ne current spike lessens nd we get more interest, re will explore the option to re open the conjur	60 years of age &	
18 11:00 TO 11:30PM GRAB-N-GO MEALS	19	Senior Day at the Ottawa County Fair Closed	center for activities. Thank you for your		center for activities.	older, \$8.00 for those under the age of 60 Oak Harbor "Harbor Lights" Senior Center
25 11:00 TO 11:30PM GRAB-N-GO MEALS	26	27 11:30 TO 11:30 GRAB-N-GO MEALS	patience.	8180 W SR 163 Oak Harbor, OH 43449 419-898-2800 or 419-898-6459		

<b>JULY</b> 2022 Danbury Senior Center							
MONDAY	TUESDAY	WEDNESDAY	THURSDAY	FRIDAY			
27	28	29		1 Picnic & Bingo at Lake Point Park Sponsored by Sherri Bourne Stein Hospice Senior Center Closed	Site Manager Paula Shenkel Site Assistant Christal Booher Lunch will be served at 11:30 am		
4 <sup>th</sup> of July	5 1030 - Puzzles 1130 – Lunch 12 – Bingo	6 Come Night 230PM-Crafts 5pm Dinner Game Night	7 1030 - Paper games 1130 – Lunch Dave Kimmel/Ida Rupp 12 – Bingo	8 1030-Paper Puzzles 1130-Lunch 12- Bingo	Monday – Friday Bingo follows Lunch every Tuesday and Thursday. Suggested Donations		
11 Casino Trip	12 1030 - Puzzles 1130 – Lunch 12 - Bingo	13 Come Noh 230PM-Crafts 5 pm Dinner Game Night	14 1030 - Paper games 1130 - Lunch 12 - Bingo	15 1030- Paper Puzzles 1130- Lunch 12- Bingo	is \$3.00 for those 60 and older. Those under 60: \$8.00 Please call by 9 am the day prior to make		
18 1030- Coffee/Chat 1130 Lunch 12- Puzzle time	19 1030 - Puzzles 1130 – Lunch 12 - Bingo	Senior Day at the Ottawa County Fair Senior Center Closed	21 1030 - Paper games 1130 - Lunch 12 – Bingo	22 1030-Paper Puzzles 1130-Lunch 12- Bingo	your reservations. <u>Meals may not be</u> <u>available unless a</u> <u>reservation is made in</u> <u>advance</u> .		
25 1030- Coffee/Chat 1130 Lunch 12- Puzzle time	26 *60 Plus Clinic ( <u>New Day)</u> 1130- Lunch 12- Bingo	27 Come Night 230 Crafts Keep it or Steal It 5PM Dinner Game Night	28 1030 - Paper games 1130 - Lunch 12 - Bingo	29 1030-Paper Puzzles 1130-Lunch 12-Bingo	Danbury Senior Center 8470 E. Harbor Rd. Marblehead, Ohio 43440 419-798-4101		



	and the second se				
MONDAY	TUESDAY	WEDNESDAY	THURSDAY	FRIDAY	
27	28	29	30	1 9am Strength Training 10am Coffee Social 1pm Bridge	<u>Site Manager</u> Christine Joyce Senior Lunches Mondays @ Topsy's @
SR. CENTER CLOSED HAPPY 4th of JULY!	5 1 pm Bridge	6 8:15am AerobicDance/Walk 9am Strength Training 10am Coffee Social 7pm Men's Cards	7 7pm Mah Jongg	8 9am Strength Training 10am Coffee Social 1pm Bridge	12pm Suggested Donation \$4.00 CUT OFF TIME FOR LUNCH RESERVATIONS: Fri. @ 12 pm for Monday's Lunch Reserve your lunch
11 8:15am.AerobicDanceWalk 9am Strength Training 10am Coffee Social 10am Blood Pressures 12p Sr. Lunch/Topsy's	12 1 pm Bridge	13 8:75am.AerobicDance/Walk 9am Strength Training 10am Coffee Social 10A: Sr. Ctr. Monthly Meeting 7pm Men's Cards	14 7pm Mah Jongg	15 9am Strength Training 10am Coffee Social 1pm Bridge	by signing up at the Senior Center or call: 419-285-5501 60+ CLINIC: For Reservations call the Health Dept. @
18 8.15amAerobicDance/Walk 9am Strength Training 10am Coffee Social 10am Blood Pressures 12p Sr. Lunch/Topsy's	19 1 pm Bridge	20 8:15amAerobicDanoeWalk 9am Strength Training 10am Coffee Social 7pm Men's Cards	21 7pm Mah Jong	22 9am Strength Training 10am Coffee Social 1pm Bridge	(419) 734-6800 <u>Put-in-Bay Senior Center</u> 195 Concord Ave. Put-in-Bay, OH 43456 419-285-5501
25 8:15amAerobicDance/Walk 9am Strength Training 10am Coffee Social 10am Blood Pressures 12p Sr. Lunch/Topsy's	26 1 pm Bridge	27 8:15amAerobicDance/Walk 9am Strength Training 10am Coffee Social 7pm Men's Cards	28 <u>60+ Clinic</u> 7pm Mah Jong	29 9am Strength Training 10am Coffee Social 1pm Bridge	*Don't forget to check out this month's highlighted "Special Programs/Events"

Ottawa County

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

#### MAIN OFFICE CONTACTS

419-898-6459 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

Julie Sigurdson Senior Resources Assistant Jsigurdson@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

#### **UPCOMING EVENTS** for our seniors!

Look for detailed information at your senior center & in future newsletters!

#### Monday, July 4th - Port Clinton 4th of July Ice Cream Social

3 - 7 pm - Trinity United Methodist Church, 135 Adams Street, Port Clinton Ice Cream Social sponsored by: Senior Resources and the Ottawa County Commissioners Ice Cream & toppings supplied by Crosser & Priesman Funeral Homes

Wednesday, July 20th - Senior Day At the Ottawa County Fair 10 am - 2 pm - Ottawa County Fairgrounds—LOOK FOR DETAILS IN THE JULY NEWSLETTER

**Thursday, September 15th - Summit on Aging - Ottawa County Task Force on Aging** Gary Anderson CMP Competition Center

Wednesday, September 21st - Ottawa County Senior Citizens Open House 10 am - 2 pm - Camp Perry Clubhouse

**October 3rd, 11th, 17th & 24th - Planning your Financial Future Workshops** 2 hour workshops - Time: 4-6 pm - Gary Anderson CMP Competition Center



# 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



BRUMBAUGH LAW FIRM = 310 E BOALT STREET SUITE E = SANDUSKY, OHIO 44870