

Senior Living

THURSDAY, APRIL 29, 2021



THE NEWS-HERALD

www.News-Herald.com

A SPECIAL SUPPLEMENT TO THE NEWS-HERALD



Painesville Dental Group (440) 354-2183 • **Chardon Smile Center** (440) 286-2474
Hilltop Family Dental (440) 285-8211 • **Dental Group of Jefferson** (440) 576-7040
painesvilledentalgroup.com



Free Exam and X-Rays with scheduled cleaning
New Patients only.
Cannot be used with insurance. 5/31/21

CHARDON SMILE CENTER
'VOTED THE BEST OF THE BEST IN 2019 & 2020'
Celebrating 51 Years of
Caring for our Community, Family & Friends



Dr. Williams Donahue and staff welcome you to our conveniently located offices on the **west and east side**. We are all dedicated to improving your quality of life focusing on your lower extremity health and function. We provide medical and surgical treatment of the foot and ankle, and soft tissue of the lower leg. We also offer laser treatments for nail disorders.

Dr. Donahue is a physician/surgeon with **35 years** of experience in podiatric services. Together with our staff, we seek to exceed expectations of care for all of our patients.

Please contact our office
today for an appointment
216-459-8616



NOMS PODIATRIC MEDICINE & SURGERY

Let us help you get back on your feet!

We offer the latest successful
laser treatment for nail fungus.

Specializing in

- Wound Care
- Heel Pain
- Arch Pain
- Achilles Pain
- Bunions
- Diabetic Foot Care
- Toe and Nail Deformities
- Leg/Foot Ulcers and Infections
- Sprains and Fractures
- And More!



Dr. William E. Donahue Jr.

216.459.8616

1013 Rockside Rd. Parma | 8300 Tyler Blvd. Mentor
nomshealthcare.com

Wouldn't life be easier if you just had to go to one place to take care of your family's teeth?

A place where adults and children alike can get exactly what they need from a caring and experienced team? A practice that goes out of their way to make you feel comfortable and ensure that your care is always affordable? Lucky for the people of Ohio, that is exactly what they will find with the Painesville Dental Group, Dental Group of Jefferson, Hilltop Family Dental and the Chardon Smile Center.

Each of our practices offers state-of-the-art dental care that is perfect for patients of all ages that is provided by a team who are completely dedicated to safeguarding your smile's health, appearance, and function. When you visit one of our practices, you can trust in the fact that a beautiful, healthy smile is a guarantee, and we will even go the extra mile to make sure you enjoy your appointments.

See our ad
on the front!

**“On the outside it looks like a house.....
.....on the inside,
it feels like HOME!”**



Hartley Manor offers personalized assistance, support and compassionate care in an adult group home setting. We strive to provide the perfect balance between assistance and independence. The focus at Hartley Manor is on wellness with daily exercise, and social activities at the residence as well as community activities with transportation from Laketran.

For further information, please visit the web site at HavenHome.net or HartleyManor.net.

On the outside it looks like a house...

Hartley Manor



10171 Johnnycake Ridge, Concord
440-639-8780 HartleyManor.net

Providing a warm, supportive family environment for seniors who desire the safety and comfort of home, as well as the security of 24 hour assistance with the activities of daily living. Our limited residency assures quality care and personal attention.

...on the
inside, it feels
like HOME!®

**FAMILY
VISITS
WELCOME!**

**KEEPING
FAMILIES
SAFE
BUT NOT
SEPARATED!**



Haven Home



7395 Rockingham Road, Mentor
440-205-1200 HavenHome.net

- All services provided for a single affordable fee
- Located on tree lined residential street
- Inviting front porch and private treed back yard
- Limited residency
- See webpage above for details



Destiny to Dentistry

Did you ever consider that perhaps you were destined to follow a certain career path? Such was the case for Dr. Katherine Thokey, DDS. The first job she ever loved going to was in dental assisting. She loved interacting with patients, offering gentle care and the rewarding feeling that she found in helping them with dental issues. She found creativity there too, which led her to take her job to a career level.

Educating close to her beloved community was important since this is where she wanted to practice. Dr. Thokey received her undergraduate degree from Cleveland State and her dental credentials from Case Western



Reserve University.

Celebrating her 27th year in dentistry, Dr. Thokey is pleased to provide dental services in Madison, Ohio. She has surrounded herself with a top-notch array of women professionals to offer services from preventive care and repair to cosmetic procedures, and clear aligners. Her office also offers easy payment programs like QDP. Just ask!

**Get the
Beautiful
White Smile
You've Always
Wanted!**



Family • Cosmetic • Dentures • Implants

It's not just a tooth cleaning! A complete dental cleaning, exam and x-rays is important to your overall health. Call us for more information!

Katherine A. Thokey
DDS, LTD.

24 Lexington Blvd.
Madison, OH 44057
440-428-9568
thokeydental.com
Office Hours by Appointment



Non-Medical In-Home Care Program

The Lake County Council on Aging offers programs designed to enhance quality of life, promote choice and help seniors live independently in their homes as long as possible. One of the newer programs offered is the non-medical in-home care program.

This program provides compassion and help for seniors who find they need assistance with activities of daily living.

A Council on Aging Social Worker will help you determine if you meet criteria for the program. Eligible clients will be assigned to a contracted home healthcare agency that will provide 2 hours of in-home care once per week.

Caregivers will provide assistance or supervision with bathing. They may assist with the following services according to a care plan: basic nail and skin care, oral hygiene, light housekeeping, laundry, changing bed linens and planning and preparing meals.

Non-Medical care is the only service provided. Caregivers do have service limitations and cannot assist with things like skilled medical care, medication management, or transportation.

Funding for this program is provided by the Board of Lake County Commissioners.

Please contact the Lake County Council on Aging with further questions at 440-205-8111.

Non-Medical In-Home Care Program

IN-HOME SERVICES FOCUSING ON ACTIVITIES OF DAILY LIVING

Eligible clients will be assigned to a contracted home healthcare agency that will provide 2 hours of in-home care once per week. A Council on Aging Social Worker will help you determine if you meet criteria.

- Eligibility Criteria:**
- Be age 60+
 - Need assistance with personal care
 - Live in the community
 - The client must not be receiving Medicaid Waiver Services.
 - Income must not exceed 200% of federal poverty guidelines (\$2,146 individual; \$2,904 household of two)
 - Assets cannot exceed \$35,000 per individual; \$70,000 per household of two.

**Call the Lake County Council on Aging
(440) 205-8111**

This program is funded by the Lake County Senior Services Levy



HAMMERTOES AND CURLED TOES

...corrected in 10 minutes

Improved Technique For Correcting Hammertoes

Hammertoes and curled toes often are the cause of corns and irritations that produce pain when wearing shoes. Traditionally hammertoes were corrected by removing a part of the bone and inserting a pin into the toe. The recovery period was often long and painful.

All of this has changed for the patients of Dr. Wm. Tenney. Dr. Tenney is a Podiatrist in Mentor who uses a minimally invasive (MIS) surgical technique in his office, which allows for the correction of curled and hammertoes without the need to disturb the bone. **No pin** is needed and **no stitches** are used. "All that is required is a few drops of a local anesthetic and in less than 10 minutes patients have straight toes," explains Dr. Tenney. "They are able to put their own shoes on, walk out and go about their business."

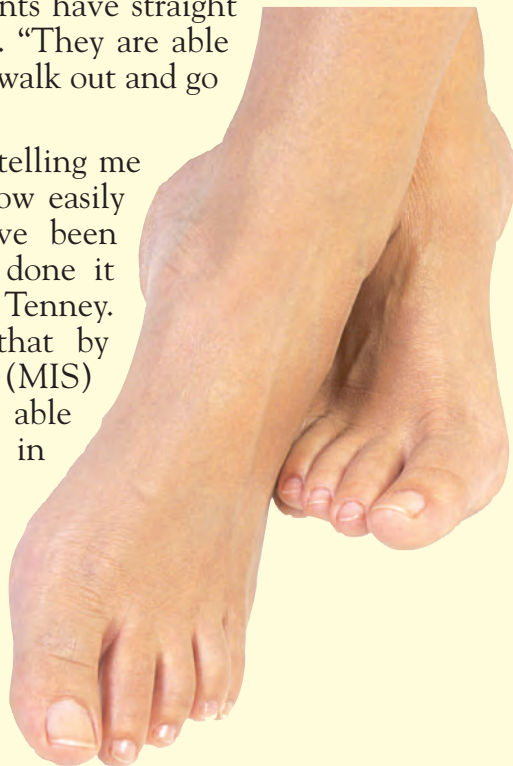
"Patients are constantly telling me that if they had known how easily their sore feet could have been helped, they would have done it years ago," reports Dr. Tenney. "Experience has shown that by utilizing this modern (MIS) procedure, patients are able to enjoy comfortable feet in record time."

**WHY SUFFER? LET US
HELP YOU TO WALK
WITH COMFORT**

For an appointment to see if this modern technique can help you, call Lake Foot Center at 440-974-3338



Dr. William Tenney
Podiatrist-Foot Specialist



www.drwmtenney.com

**Need help with
your Medicare Options?
Call Mary 440-286-1263**

Seniors in Northeast Ohio trust Mary Duncan when it comes to their Medicare planning. If you are retired or will soon be turning 65, call Mary.

"I love working with people one on one," she notes. "People have needs, someone to be a sounding board, and can give direction and offer solutions; insurance is just one of the areas in which I can assist."

Mary Duncan, Vice President
Certified for Medicare plans



NOW is the time. Let us guide you.

Get a thorough financial review of your investments and retirement planning during this volatile economic time. Our advisors have the expertise to help you reach your financial goals and keep you on track.

Call us. We can help.

440-286-1263

Over 60 Years of Insuring What Matters Most

- Home & Auto Insurance
- Business Services • Medicare
- Financial Services
- Individual Health Insurance & Employee Benefits



HAAS Healthcare Solutions
A Division of HAASHAAS+ASSOC.

**100 Seventh Avenue Suite #135
Chardon, OH 44024
haas-haasinsurance.com
(440) 286-1263**

Laketran continues Mobile Food Pantry and Free Transportation to get COVID Vaccine

Laketran has continued to provide safe, reliable transportation to seniors throughout the COVID-19 pandemic. Even when people were encouraged to stay home, our services guaranteed essential workers could get to work, dialysis and cancer patients received the care they needed, and homebound seniors received food delivered to their homes.

We continue to provide food to seniors each week through our Lake County Mobile Food Pantry and in the last year distributed over 250,000 pounds of fresh produce and dairy.

To guarantee every resident has access to the COVID-19 vaccine, Laketran is offering free transportation to vaccine appointments on Local Routes 1-9 or our door-to-door, assisted Dial-a-Ride service.

When you're ready to travel. Laketran is here to get you where you need to go.

Now that many seniors have been fully vaccinated and are more comfortable going out into the community, Laketran wants to remind you that we are here when you need us.

We have put a number of new protocols into place to ensure a safe transit experience for customers as well as a working environment for our employees. Laketran sanitizes our buses daily with extra attention to

high touch points onboard, like handrails and the fare box. We continue to limit seating on buses to encourage social distancing, require masks to be worn onboard and at transit waiting areas, and provide masks and hand sanitizer onboard our buses.

Laketran transitioned our Dial-a-Ride service to a prepaid service, so customers no longer need to carry cash or interact with the fare box to reduce touching more surfaces. Customers now pay by phone or online with Laketran's Request-a-Ride online reservations. Laketran is also now scheduling Next Day reservations for Dial-a-Ride.

Local Route 1-9 and Park-n-Ride customers have a contactless payment option with our EZfare fare payment app. EZfare is available for download or can be used to pay your fare with Transit, Uber and Moovit trip planning apps.

Laketran continues to offer Seniors on the Go, an individualized program that provides an overview of how our services can help you or your family. Call Ben Mordush at 440-350-1067 to learn more about our safety protocols and services.

Laketran is here for you, when you feel comfortable riding again. For more information about Laketran, please visit www.laketran.com or call Customer Service at 440-354-6100.

97%
OF RIDERS FEEL SAFE
ON LAKETRAN

TRAVEL SAFELY ON LAKETRAN

Your safety and the safety of our employees is our top priority. That's why we sanitize our vehicles daily, require masks, encourage social distancing, and have contactless payment options.

When you need to travel again, you can travel safely on Laketran.

LAKETRAN



Is it time to move into a senior living community?



This Spring season, you or your loved one may feel it is time to start thinking about moving into a senior living community. If you are ready for fresh start, then schedule a tour at Danbury Senior Living in Mentor. Mentor Danbury takes pride in providing a safe, comfortable, and enjoyable home for all their residents. This resort-style senior living community is excellent about making sure residents are given the opportunity to enjoy life the way they choose.

Danbury in Mentor offers 5-star amenities that are hard to pass up. Some of those amenities are: 24-hour on-site licensed nurses and care companions, restaurant-style dining featuring chef-prepared dishes, life enriching programs and activities, a 24-hour response system, transportation services, beauty and barbershop services and much more.

Did we mention that Danbury was voted a Top Workplace for 2020? **To learn more about Danbury in Mentor's amenities, the services, and the people that make up the Danbury Difference call 440-701-4560.**



EXPERIENCE THE
Danbury Difference!



Enjoy an improved quality of life with:

- Beautiful studio, 1 & 2 bedroom apartments
- Chef-prepared meals daily
- Life enriching activities & educational programs
- Locally owned
- Five-star amenities and personalized services
- Pet-friendly community
- 24-hour nursing team, on-site therapy, & primary care physicians

Danbury
SENIOR LIVING

Mentor



Call today to experience the Danbury Difference for yourself!

440.225.1371

9150 Lakeshore Blvd. • Mentor, OH 44060

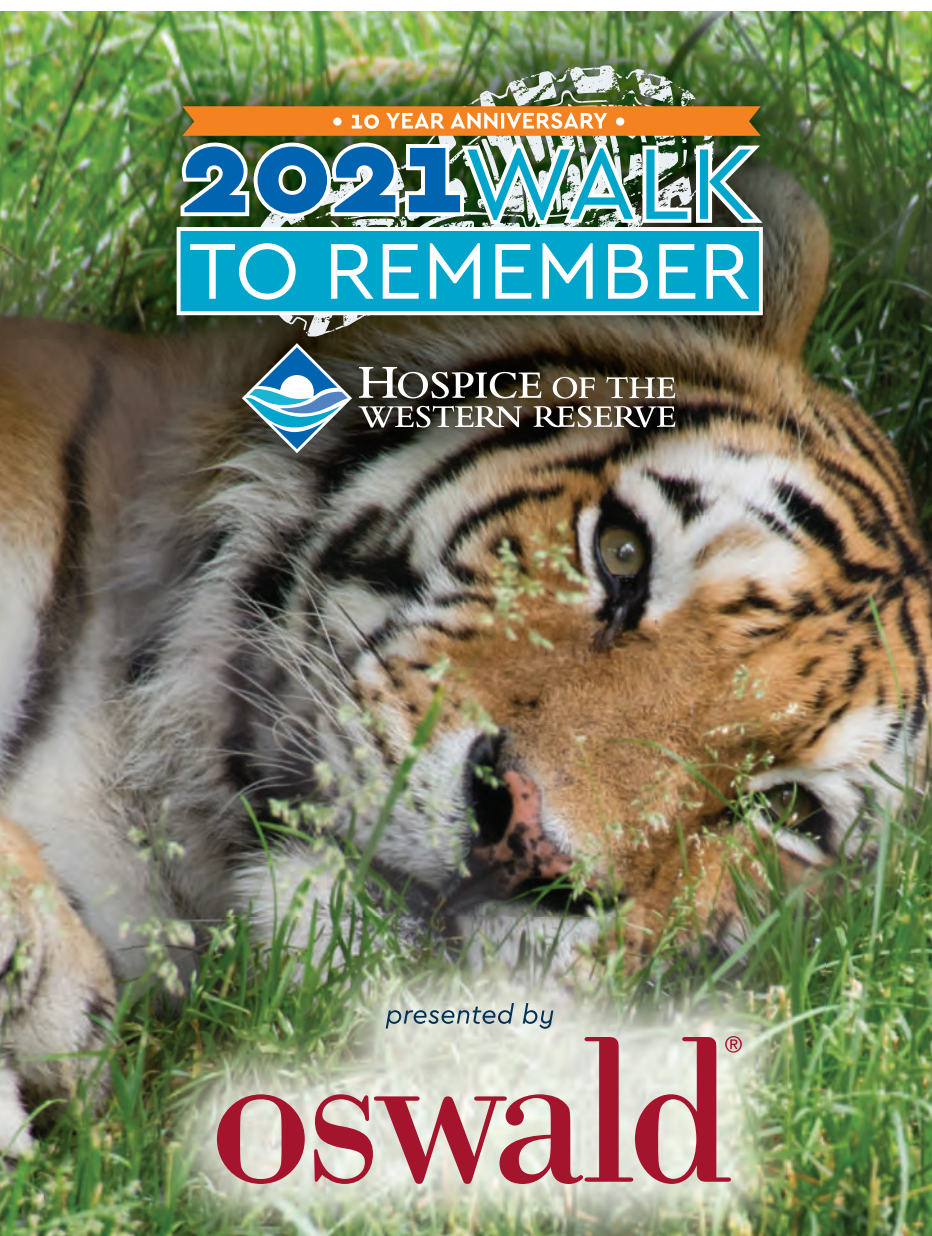
Independent Living | Assisted Living | Memory Care

 [youtube.com/TheDanburyDifference](https://www.youtube.com/TheDanburyDifference)

 [facebook.com/DanburySeniorLivingMentor](https://www.facebook.com/DanburySeniorLivingMentor)

DanburySeniorLiving.com





• 10 YEAR ANNIVERSARY •

2021 WALK TO REMEMBER



HOSPICE OF THE
WESTERN RESERVE

presented by

oswald®

SUNDAY, JUNE 13

CLEVELAND METROPARKS ZOO

REGISTER ONLINE:
[hospicewr.org/WTR](https://www.hospicewr.org/WTR)

For information or sponsorship opportunities,
contact Monica Cowans
at 216.383.3714 or mcowans@hospicewr.org.

Walk to Remember Benefiting Hospice of the Western Reserve Slated for Sunday, June 13



The 10th annual Walk to Remember, presented by Oswald Companies, is slated for the Cleveland Metroparks Zoo on Sunday, June 13. The event benefits Hospice of the Western Reserve and is open anyone wishing to celebrate the memory of loved ones while raising funds for services not reimbursed by insurance. These include pediatric hospice, music, art and pet therapies, community grief support and more. Since its inception, the Walk has raised more than \$1.4 million.

Registration is now open at [hospicewr.org/WTR](https://www.hospicewr.org/WTR), and is \$25 per adult, \$12 per child (ages 3-12) or \$75 per family (two adults and up to three children). It includes admission to the zoo and RainForest and a commemorative Walk to Remember face mask. Day of event registration is also available. Wristbands and face masks are required and will be distributed at drive-through

registration tents beginning at 7:30 a.m. Entry to the zoo will begin at 8 a.m. All participants must enter by 1 p.m. To ensure social distancing, teams can begin walking upon arrival. Due to COVID-19 safety protocols, no formal kickoff ceremony is planned.

Walkers are encouraged to invite family and friends to form a team and share why they support Hospice of the Western Reserve with others. It's fun and easy to create a team fundraising page on the Walk website, share team members' stories and track the team's progress.

A virtual team option is also available this year. Those who are not comfortable being at the event are invited to form a team, invite their members to participate in weekly walk activities and share photos on Facebook (tag @HospiceWR). For more information, contact Monica Cowans at mcowans@hospicewr.org, or 216.383.3714.

Medicare Supports Mental Health

All of us are well-aware of the impact COVID-19 has had on our lives. While the health care community continues to fight the physical effects of COVID, mental health professionals are dealing with an increasing number of people struggling with the consequences of isolation, fear, and loneliness brought about by COVID.

Your Medicare coverage is a valuable resource when it comes to supporting mental health. It covers preventive screenings, psychological counseling, alcohol and drug abuse counseling, outpatient treatment programs and more. Now, during the COVID-19 pandemic, Medicare has temporarily expanded its coverage of telehealth services making it easy for Medicare beneficiaries to meet with a mental health care professional from the comfort and privacy of their home.

If you or a loved one has feelings of anxiety, stress, isolation, or depression, help is available. Begin by contacting your doctor. You can also contact Medicare at 1-800-Medicare or go to Medicare.gov and search Mental Health Care. If you have coverage through a Medicare Advantage Plan, contact your insurer for help finding a health care provider in your plan's network.

For your questions concerning insurance including Life, Health, Medicare Advantage and Medicare Supplements, please give me a call at 440-255-5700 or email me at Lmutsko@mutskoinsurance.com. I look forward to helping you get the protection you need.

Get the FACTS on Insurance

- **INDIVIDUAL HEALTH PLANS**
- **GROUP HEALTH PLANS**
- **MEDICARE ADVANTAGE PLANS**
- **MEDICARE SUPPLEMENTS**
- **DENTAL • VISION • LIFE**

**Lake County's #1 source
for all your health and life
insurance needs.**

Mutsko Insurance Services, LLC

440-255-5700

visit www.mutskoinsurance.com

Laura Mutsko
Owner & Licensed Agent

"As your independent agent, I will put your needs first and find the plan that works best for you."

Sound Reasons to Hear Better

"Hearing loss is just an inevitable part of getting older." It's common to think that, but I'm "hear" to tell you there's more to the story. And no matter your age, it's important to help protect your health by supporting your hearing.


As an audiologist with lifelong hearing loss, I know firsthand that:

- Hearing difficulties can affect anyone, from babies to centenarians
- It can be tough to accept the idea of wearing hearing aids
- Hearing technology is a great way to improve your life

It wasn't until college that I finally agreed to try hearing devices. What a game-changer, opening my world to stronger connections with friends, family, and the activities that matter to me. Plus, research links hearing aids to reduced risk of cognitive decline.

So don't wait: Take care of your hearing health today.

Dr. Amanda Barbur owns Amanda's Family Hearing in Painesville.



**"No matter your age,
it's important to help
protect *your health*
by supporting
your hearing."**

— Amanda Barbur
Au.D., CCC-A • Doctor of Audiology

Call today to live better and hear your best!



Painesville Township
1701 Mentor Ave, Ste 5
www.AmandasFamilyHearing.com

440.357.4327



KIRTLAND

REHABILITATION AND CARE



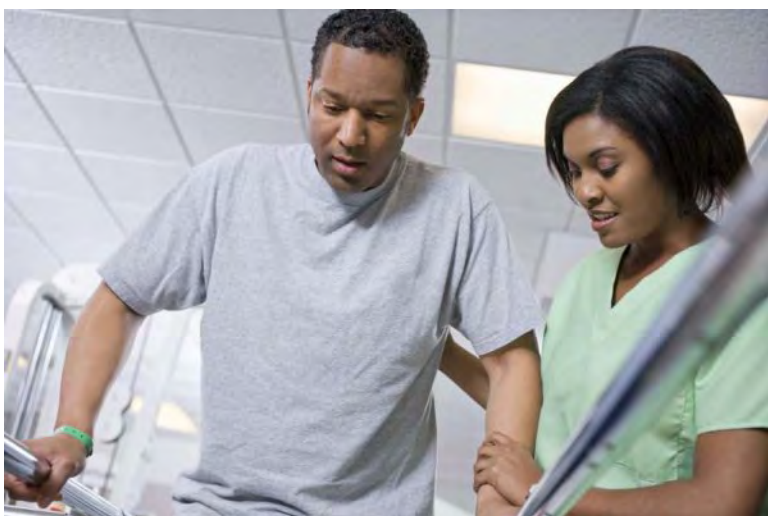
Kirtland Rehabilitation and Care offers **secure memory care** that focuses on person-centered care and promotes social connection in a skilled setting. Specialized programs and customized care plans give you peace of mind while enhancing quality of life for our residents. Learn more by calling 440-256-8100 or visit us at kirtlandrehab.com.

You want what's best for them. So do we.

SKILLED NURSING • REHABILITATION • SECURE MEMORY CARE • SECURE BEHAVIORAL UNIT

9685 Chillicothe Road • Kirtland, OH 44094 • Ph: 440-256-8100 • kirtlandrehab.com

Rehabilitation after Covid-19



Bruce came to **Kirtland Rehabilitation and Care** for short-term rehab following a battle with COVID-19. Bruce was on a ventilator and received artificial nutrition through a tube during his hospitalization.

Once he was medically stable, received a negative COVID-19 test, and no longer contagious, he admitted to our facility to regain the strength and skills needed to return home to his wife.

Bruce worked hard with the therapy team to begin eating, walking, and caring for himself again. In one week of therapy, he was able to start eating regular, tender foods again. By the second week, he was walking over 200 feet, up and down a flight of stairs, and drinking regular liquids. After a total of 19 days at the facility, Bruce walked out of our doors and back into the arms of his loving family.

Our nursing and therapy teams combine their efforts with each patient's specific case to reach their personal goals, and Bruce was a perfect example of our exceptional care. ***Best of luck Bruce - it was a pleasure working with you!***

Alzheimer's Disease and Dementia Studies

Alzheimer's disease and dementia studies at Insight Clinical Trials in Beachwood give you access to the newest treatments and help to expand your healthcare options. When you participate in our research studies, you will receive free medical care from a highly skilled team of physicians and counselors. Compensation and transportation will be provided, and insurance is not required. We are a leading independent research institute in Northeast Ohio.

Insight Clinical Trials is evaluating several potential new medication treatments for Alzheimer's disease and dementia. Participants with moderate to severe Alzheimer's or memory loss, or those exhibiting difficult behavior may qualify.

If you, or someone you know, has been diagnosed with Alzheimer's disease or dementia and is interested in learning more, please call (216) 526-1843 or visit insightclinicaltrials.com. Additionally, individuals that may have memory issue concerns may also be provided a free confidential screening and consultation. Call us today.

Memory Loss? Dementia?



Now recruiting volunteers
for participation in free,
no insurance needed
clinical trials

KNOW YOUR OPTIONS.
EXPLORE POSSIBILITIES.



INSIGHT
CLINICAL TRIALS

216-526-1843

INSIGHTCLINICALTRIALS.COM



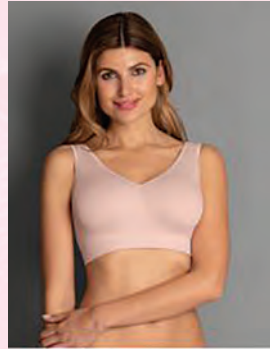
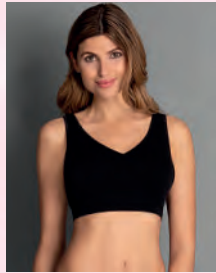
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Celebrating
33
Years!



Trendy feel-good design for everyday use. The seamless pocketed bra combines a charming comfort look with removable foam pads to create a natural silhouette and offer comfortable support.

Additional extras for that all-round feel-good experience.

20% OFF In stock merchandise*

(*Does not include sale items, Happy Feet or mastectomy products.)
Offer expires 5/31/21

You'll love the newest collection of breast forms and bras.

Mentor Corners Shopping Plaza 8920 Mentor Ave.

440-974-0900 • www.nexttome.cc

A Store Every Woman Should Know About

Whether you're looking for that special bustier (for that equally special day), mastectomy bras or breast forms after surgery, or for fuller size bras from 32 to 52 and cups from DD to L,, we're always here to meet your needs.

Next To Me has gained a well-deserved reputation as a fine intimate apparel store...but Next To Me is much more than that. It is a place where a woman can find the proper garment for her special needs, especially if she is full cupped or has had breast surgery.

Welcome to Mapleview Country Villa

Just a short drive from historic Chardon Square, Mapleview Country Villa is committed to providing a quality therapeutic regimen that is tailored to each person's unique needs. Whether rehabilitation or skilled nursing care is required, our goal is to prepare each person to return home as quickly and safely as possible. Our

therapy space features specialized equipment for both strength training and enhancement of physical function. The therapy apartment setup, which includes a kitchen and bedroom, aides our staff in the successful restoration of daily living activities. A dedicated speech therapy treatment room is available for individuals recovering from speech, swallowing, or cognitive disorders.

All Private Rooms

for Skilled Nursing and Rehabilitation
and Long Term Care



Four Star Overall Rating

Centers for Medicare & Medicaid Services

For more information, please call **440-286-8176**



Mapleview Country Villa

Part of the Legacy Health Services Family

775 South Street · Chardon, OH 44024 www.lhshealth.com



MAKE YOURSELF AT HOME



In these unprecedented times, we're all finding ourselves at home more than ever before – which makes it even more important that home is a place where you feel safe and comfortable, and where your unique needs are met.

Ohio Living Breckenridge Village is offering creative solutions to help our residents feel safe at home right now. From pop-up grocery stores available across our campus, to fresh chef-prepared dinners being delivered to residents' front doors, we're doing everything we can to protect their health and safety, while maintaining their freedom and independence.

Call **440.954.8359** to find the home that fits **you** at Ohio Living Breckenridge Village!



Ohio Living

Breckenridge Village



It's a Family Thing!

It is with great satisfaction that we can now announce the addition of Licensed Medicaid Assisted Living Waiver to our repertoire of amenities of Independent Living and Licensed Assisted Living Services at Gates Mills Club! Residents who need a bit more care don't have to move away, nor do they have to move to a "wing." They can stay right in their independent apartment home and we'll bring the extra care to them. And since we already offer "affordable" independent living, we will now offer "affordable" assisted living, and Medicaid Assisted Living as well. It won't break the bank.

Living at GMC is a "family thing" since we live with and work with folks that could be considered our extended family. The old adage "you don't get to choose your family"

applies, but we make it work at GMC. Our newest "family" is a set of caregivers who are providing extra help in our new Medicaid Waiver and Licensed Assisted Living. Our experienced caregivers work alongside our registered nurses and LPNs to get the help you need in your own apartment without having to move anywhere. While most residents here are still very capable of independent living, those who age in place and need just a little more help can get it for a very affordable rate. Our goal is to keep our family around as long as possible.

Like most families we have a photo album in the form of Facebook. Anyone can go to our website www.gatesmillsclub.com to see the latest pictures of our GMC family doing fun things!



For more information or to schedule a tour, call Paula at 440-461-2010. We look forward to having you become part of our family and start enjoying your new family with Gates Mills Club!

GATES MILLS CLUB

Independent & Assisted Living

Gates Mills Club now offers Licensed Assisted Living Services... extending your Independent Living at GMC

We Accept the Medicaid Waiver Program



- Easy Lifestyle
- Very Accessible
- Trips and events
- Great Location
- Extra care should the need arise
- Apartment style living
- Excellent Amenities
- Lifelong learning
- Fine Dining

GMC
GATES MILLS CLUB
Active Senior Living
 INDEPENDENT & ASSISTED

6759 Mayfield Road
440.461.2010 • www.GatesMillsClub.com



2nd month's Rent
\$1.00
 (ends 5/30/2021)

Who Can Plan a Funeral?



remains. These are detailed in Ohio's Right of Disposition Statute found in the Ohio Revised Code.

Issues which are the most common include: parents with estranged children; people who are separated, but not divorced; couples who are living together but not married; and young adults whose

unmarried parent dies. Not having the correct "next of kin" greatly complicates and may even delay the process of arranging for a funeral or cremation. Due to the COVID 19 pandemic, some people refuse to travel. Others have limited technological means to access and complete the forms and authorizations which may further

delay the process of arranging a funeral or cremation.

Unfortunately for some, death comes at an unexpected time and pre-planning is out of the question. Funeral homes then look to the state's disposition guide for clarification. For those who are able to pre-plan, and have some of the scenarios listed above, pre-planning is of the utmost importance. Simply saying to someone, "You can be in charge of my funeral," or putting it in a last will and testament, does not establish "next of kin." While a person's Power of Attorney (POA) can "pre-plan" a funeral and even pre-pay it, the POA might not be the true next of kin at the time of a person's death. Talking with a funeral director ahead of time can ease the burden of families at the time of death.

Fortunately, the State of Ohio has a legal document to allow a person to assign a personal representative for disposition. This allows an individual, while they are alive and able to grant consent, the power to name whomever they want to handle their funeral. Once signed, witnessed and/or notarized, this document supersedes the next of kin list. This form (Appointment of Representative) can be viewed on our website under "DOWNLOADS".

Knowing who has the right of disposition is the most important information one can have before facing this process. When questions arise about who can plan a funeral or any other funeral subject, please do not hesitate to call Brickman Bros. Funeral Home at 440-951-7800 and speak with one of the Brickmans or visit our website at www.brickmanbros.com.

**86 MILLION
AMERICANS
MAYBE EVEN YOU,
HAVE PREDIABETES.
PERSON-ABOUT-TO-
FACT-CHECK-THIS-FACT.**

DoIHavePrediabetes.org



BRICKMAN BROS.
FUNERAL HOME

The Brickman Family

William, Joseph, John, Philip, Jonathan

**Traditional Funerals, Cremations,
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37433 Euclid Ave., Willoughby, Ohio 44094

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- Cash
- Replace Bonds

**LIFEGUARD
FINANCIAL**

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Independence, Westlake, Naples, FL

Call

(440) 942-1936

to lock in this great rate!

Deciding on Early Retirement

When offered an early retirement package - if you are given a choice - consider it carefully. Accepting early retirement may be a better deal for you financially than continuing to work.

Consider all the incentives. What will your financial position be if you accept early retirement? Compare your net income in retirement with your net income if you continue working. Even though you might receive less income when you are retired than when working, you'll have more net income during retirement because of early retirement incentives and reduced expenses.

Early retirement plans typically offer incentives such as...

Cash Bonus, often based on years of service. If you invest it, you may increase your future income.

• Bigger Pension. If the regular pension provides a benefit of 25% of your average salary in your three highest paid years; the enhanced early retirement pension might offer 30% - a lasting benefit that also increases your income.

Continuing fringe benefits, such as a medical coverage and life insurance for a period of time, perhaps until you reach age 65. While these are "noncash" benefits, include their value in your retirement income estimates.

These are other factors affecting your retirement:

• Out-of-pocket employee expenses. You'll no longer have to pay for commuting, lunches, work clothes, etc.

• Lower income tax bracket. Because your gross income will be lower, income tax as a percentage of total income will also fall.

• Spending money. Retiring from your current employer does not mean, you have to stop earning money. You may be able to use your experience to generate income by working part time or full time as a consultant - or by starting a new business of your own.

For sound advice on early retirement, pension rollovers, financial planning or, to receive a second opinion, contact Lifeguard Financial at 440-942-1936.

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Patients Look to Regenerative Medicine to Avoid Surgery for Joint Pain

Orthopedic surgery has long been thought of as the end-all solution for injuries and pain. However, some innovative physicians are utilizing regenerative medicine treatments to help their patients avoid surgery. Regenerative medicine involves the use of a patient's own blood platelets or stem cells to reduce inflammation and encourage the long-term healing and repair of injuries.

Orthopedic surgeon Reuben Gobezie, MD, founder of Regen Orthopedics in Beachwood, Ohio, is one of these innovators. He offers this non-invasive alternative that can be especially useful for patients who wish to avoid surgery or who no longer find relief from traditional treatments like cortisone injections.

"Regenerative medicine is an important tool in any orthopedic surgeon's toolbox," says Dr. Gobezie. "It's about finding the right uses and identifying the right patients, and that's what we're good at. It's a safe and effective option for patients with a variety of conditions and easily accessible for those seeking relief in Greater Cleveland."

To learn more or schedule a consultation with Dr. Gobezie, call Regen Orthopedics at 844-786-2355 or visit regenorthopedics.com.

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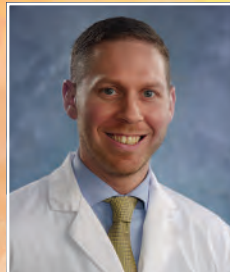
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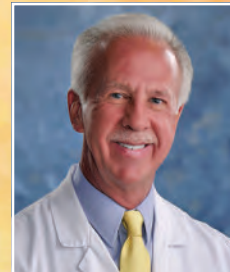
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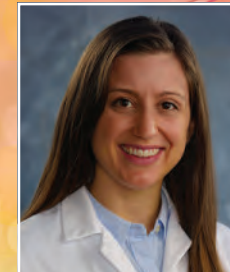
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Most high achieving executives understand that quality trumps quantity. It's true for the products they sell. It's true for customer service.

And it's true for exercise, asserts Jeff Tomaszewski, owner of MaxStrength Fitness, who has adopted the title of Chief Life Transformer. The title reflects his mission at MaxStrength, he says.

"I got into the fitness field because there is no other business I know of that allows you to so profoundly improve the quality of somebody's life," Jeff explains. "When you are healthier, stronger and more flexible, everything else in your life changes. You have more energy. You're more alert at work. You can play with your children or grandchildren without dozing off

all the time. You can enjoy retirement without nagging aches and pains."

One might assume that pursuing that improved quality of life requires long, sweaty hours at a loud, obstreperous gym, or running nightly against the blustery wind over slushy streets.

But one would be mistaken, Jeff assures.

"The two main reasons people train at MaxStrength are the amazing results they experience and the very short interruptions to their lives," he says. "Our program takes just 20 minutes of your time, only two days a week. It's all about the quality of our workout system, not the quantity of time you put in."

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Jeff says. "The perception that you need to sweat for your workout to be successful is completely false. On the contrary, like a car

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The MaxStrength workout, Jeff summarizes, yields a strong return on your investment.

"The program is based on pushing your muscles to high levels of fatigue, to a point where they can do no more, in a condensed period of time," he explains.

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Most high achieving executives understand quality trumps quantity. It's true in the products and services they sell. It's true in customer service and satisfaction. And it's true for the quality of exercise and instruction. One might assume pursuing improved quality of life requires long, sweaty hours at a loud, stuffy gym, or running nightly against a blustery wind over slushy streets. The opposite is true!

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(TEN MORE) TOP ESTATE PLANNING MISTAKES

BY MICHAEL J. O'BRIEN, ESQ. - THE O'BRIEN LAW FIRM LLC

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In a prior edition of The Estate Planning Council of Cleveland Annual Planning Supplement, we wrote about The Top Ten Estate Planning Mistakes. Because that list (while subjective in nature) helped many individuals avoid those mistakes in doing their planning, we present here Ten More of the Top Estate Planning Mistakes we see on a regular basis.

1. Young adult children don't need estate planning documents. They are your children and they still very much depend on you. It may be difficult to help them in an emergency situation with legal, financial, or health issues unless they have documents like Health Care Powers Of Attorney, Living Wills, and HIPAA authorizations once they attain the age of 18!

2. You don't need to review old insurance policies. The insurance world has changed dramatically in recent years. All policies more than a few years old can and should be reviewed. Oftentimes old policies can be replaced with newer policies which have better guarantees and lower cost. New hybrid policies offer both lifetime care and traditional death benefit, so insurance is no longer a "use it or lose it" proposition.

3. IRA planning isn't necessary either! The SECURE Act passed by Congress in 2019 dramatically changed the rules pertaining to IRA accumulation but even more so to IRA distribution. Most planners believe this legislation effectively "killed the Stretch IRA." Do you know the emerging preferred alternatives? How do you

feel about your entire IRA being paid out to your children with full income taxation in a period no longer than ten years?

4. My Revocable Trust protects my estate from nursing home expenses.

Preservation of assets from nursing home expense is not provided by typical revocable living trusts. Numerous planning options are available.

5. You can't keep your assets in your family! Creditors and predators are

everywhere. Sixty percent of all U.S. marriages end in divorce and litigation is rampant! Proper planning can insure that you leave your estate to your spouse, children and grandchildren, not to your child's ex-spouse and/or creditors.

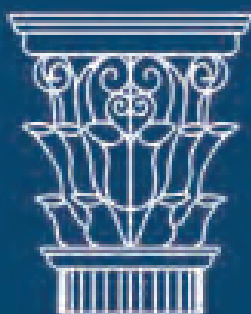
6. I can't stop fights in my family about their inheritance! There are many things you can do to minimize or eliminate fighting in your family. "No contest" provisions, third party (non-family) executors and trustees, and even pre-death court proceedings are available to avoid costly and notorious family fights.

7, 8, 9. All of my current estate planning and documents that I put in place two or five or ten years ago are fine. That may be true but probably isn't. Families change,

and the law keeps changing. Death and taxes may indeed be certain but end of life chaos and uncertainty for you and your family does not have to be. Effective planning is done early and often, not once and done.

10. Why should I care about (the original) Top Ten Estate Planning Mistakes or (Ten More) Top Estate Planning Mistakes? Because they are true. Because they will help protect you and your loved ones. Because you have worked hard your entire life to build your estate. Because you have paid lots of tax already. Because you deserve privacy with respect to your family matters. Because the possibility does exist that the estate tax system might someday be repealed. Also, a method might be discovered whereby our lifetime accumulation of property can be transferred economically, efficiently and honestly without lawyers and courts and lengthy legal documents. For that matter, "they" may even find a way for us to "take it with us." Don't bet on any of these possibilities. Involve yourself with estate planning professionals who have the appropriate training to deal with this complex, personal planning arena. Put a plan in place now which addresses the common mistakes discussed in this article. You will be amazed by the sense of psychological and financial well being you realize for yourself and your family.

Contact us at www.obrienlaw.net for a copy of the original Top 10 Estate Planning Mistakes.



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Choosing a plan shouldn't be difficult. I would love to help you find a plan that you feel comfortable with.



Jean Hoffman is a Licensed Insurance Agent and services Cuyahoga, Lake & Ashtabula counties and surrounding areas. She holds licenses in Pennsylvania and several other states. She can be reached at 216-402-6587. A list of upcoming meetings can be found at <https://www.myuhcagent.com/jean.hoffman>

Simple ways to maintain memory as you age

Adults confront various age-related side effects as they transition from middle age to their golden years. Skin may begin to wrinkle and hair may turn gray, but those are just the visible side effects of aging. Many additional effects are unseen, but those changes can have a profound effect on adults' quality of life.

According to the Mayo Clinic, various parts of the body are affected by aging. For example, the cardiovascular system changes

as people grow older. Blood vessels and arteries stiffen as adults age, forcing the heart to work harder to pump blood through them.

Though many changes are linked to aging, other changes commonly associated with aging, such as a decline in memory, reasoning and other thinking skills, are not natural. The Alzheimer's Association® notes that dementia is not a normal part of aging. There are many different types of

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dementia, including Alzheimer's disease, and these are the result of damage to brain cells that affect a person's ability to communicate. That damage is not inevitable, even if it's commonly associated with aging.

The Harvard Medical School notes that fleeting memory problems experienced with aging often reflect normal changes in the structure and function of the brain. But it's important that those changes not be mistaken for dementia, and it's equally important that adults recognize there are many ways they can protect and sharpen their minds as they age.

- Continue learning. HMS notes that a higher level of education is associated with improved mental functioning in old age. The reasons for that are unknown, but experts theorize that advanced education compels people to remain mentally active, which in turn helps them maintain a strong memory. Even aging men and women who are still working in challenging fields can benefit from pursuing a new hobby or learning a new skill.

- Use the tools at your disposal.

It may seem counterintuitive to suggest that organizational tools like planners, maps and lists can help people maintain their memories. However, HMS notes that expending mental energy on finding car keys or trying to remember what to buy at the store makes it harder to learn new and important things.

- Let all your senses play a role. HMS reports that the more senses a person uses to learn something, the more his or her brain is involved in retaining a memory. HMS cites one study in which adults were shown a series of emotionally neutral images that were each presented along with a smell. Participants were not asked to recall what they saw, but were later shown a set of images and asked to indicate which they had previously seen. The participants had excellent recall for the odor-paired images, and researchers believe that's because additional parts of the brain were activated when participants were asked to use more than one sense.

Memory loss is not an inevitable side effect of aging, especially for adults who take steps to maintain their memories as they age.

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continued on page 27

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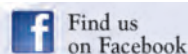
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“A Doctor’s Confession to the Community”

And Why I Still Do What I Do...

By: Tad Roediger

MY CONFESSION IS... I want to help ease the burden of today’s health care system that is overburdened. We at Roediger Chiropractic are helping people with their stress of aches and pains, unrelated to COVID-19, by treating the spine and nervous system through conservative chiropractic care. We are here for our patients and those new patients looking for help. Let’s see if chiropractic can help your problem during this stressful time. We at Roediger Chiropractic are essential to the health and wellness of Geauga County and follow the recommended guidelines for cleaning and social distancing.

I know what it’s like to live with constant pain. As a sophomore on the University of New Hampshire football team, I developed sciatica; an excruciating condition that caused sharp pain in my leg and lower back. I was unable to play football anymore and the pain was so bad that at times it was difficult for me to even walk or concentrate. I was told surgery was the only option to alleviate the condition, but even after undergoing surgery, the pain persisted.

On the advice of a friend, I decided to see a chiropractor. After the initial examination, the chiropractor was able to determine that I had several bones out of alignment in my spine, and that they were putting pressure on the nerves in my back. The situation was serious, but after a few treatments I noticed the pain had decreased and I felt better overall. Over time the chiropractic treatments allowed my body to heal itself **naturally!**

MY OTHER CONFESSION IS ... I help people live their lives as they are intended to live. What I do is perform a gentle spinal treatment to alleviate nerve pressure without any ‘twisting’ or ‘popping’, and the body responds by healing itself. It’s as simple as that! I have helped thousands of people with a variety of health problems.

It’s strange how life is. **Now people come to see me with their low back and sciatic problems. They also come to me with their headaches, migraines, chronic pain, neck pain, shoulder/arm pain, numbness in limbs, whiplash from car accidents, backaches, ear infections, asthma, allergies, sports injuries, just to name a few.**

My wife, Sharon, suffered for years with migraine headaches. She took ibuprofen every day. We found her migraines were from misaligned vertebrae in her neck, we adjusted them, now she rarely has migraines.

Ty, our son, gets checked weekly to make sure his growing spine and body are working at its best.



WHAT SETS ME APART... in the chiropractic field is my use of the **Activator Methods Chiropractic Technique (AMCT)**; a treatment system that utilizes a small hand-held instrument that applies a quick, low-force, gentle chiropractic treatment directly to the source of your pain to alleviate nerve pressure to allow the body to heal itself.

Here’s what some of my patients had to say: “For years I walked with a limp and suffered pain in my right hip and knee. I read the article about Dr. Roediger and thought, ‘Who else would be better to try to help me?’

So I made the call and scheduled an appointment. Now I’m able to do more walking and to exercise. I’m looking forward to playing golf in the spring”. **William H.**

“I came to Roediger Chiropractic for a neck injury that I received while teaching a dance class. Nothing I did on my own helped. During my exam, I learned I had a neck problem longer than I realized and that my migraines were related to my neck. Now I feel more relaxed and less afraid of pain.” **Brittany T.**

STOP LIVING WITH PHYSICAL PAIN! Chiropractic treatment is very affordable and highly effective. Take advantage of a **LIMITED TIME OFFER!** Call 440-285-0756 before May 14, 2021 to receive the complete initial exam for only \$37 (this includes consultation, exam, paraspinal scan and two x-rays of the problem area if needed).

I am here to help you reach your health care goals as quickly as possible. Treatment in my office is affordable whether you have insurance or not. My adjustment fee is only \$42. You don’t have to miss a half day’s work to receive treatment.

Now is the time to take care of that ache or pain, improve your quality of life, and take care of your most valuable asset ... YOU!

Call **ROEDIGER CHIROPRACTIC** today at 440-285-0756. Bonnie or Mary, will be glad to schedule your appointment. We are located at 401 South St., Bldg. 2A, Chardon. www.roedigerchiropractic.com. Email: tadroedigerdc@gmail.com



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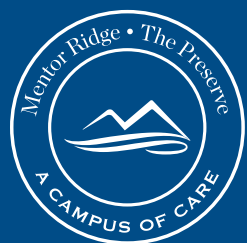
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