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Seniors and Special Needs News - February 6, 2015

1 message

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Fri, Feb 6, 2015 at 9:05 AM

With help, seniors and people with special needs can keep some of their assets in the family rather than lose their entire life savings to the costs of long term care. They can use these protected assets to enhance their quality of life beyond what long term care alone will provide.

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Seniors and Special Needs News

ABLE Act accounts are great - In Moderation

The "Achieving a Better Life Experience" Act (ABLE Act) was signed into law in December 2014. The ABLE Act allows the creation of accounts for people who became disabled before the age of 26. These accounts will help them (or their families or guardians) manage some of the money for their needs in an easy way.

A person disabled before the age of 26 may have an ABLE account. The person can have only one such account. Anyone can deposit money into the account, though. Total deposits cannot exceed \$14,000 per year (like the gift tax exclusion,) and this cap is likely to go up every few years. The account will not be taxed (except in certain circumstances.) Perhaps most importantly, the account will not prevent the disabled person's eligibility for Social Security benefits or Medicaid benefits.

Money from the account can be used for education, housing, and/or medical prevention and wellness services. (Expenditures from a special needs trust for such services effectively reduce government benefits, but these expenditures from an ABLE account should not impact government benefits.) In addition, the ABLE account can pay for transportation, assistive technologies, personal support services, financial management and administration, oversight, monitoring, funeral and burial expenses, and (my

personal favorite) legal fees.

HERE'S THE CATCH: The contents of the account when the disabled person dies must be paid to Medicaid as a payback for services Medicaid has provided during the disabled person's lifetime.

To minimize the sting of the payback rule, DON'T OVERFUND THE ABLE ACCOUNT.

If the disabled person has his or her own money that is preventing the availability of Social Security (that would be Supplemental Security Income) or Medicaid, then some of the disabled person's money can be placed in an ABLE account to get them closer to financial eligibility. The disabled person's money is subject to a payback requirement anyway, so moving some money into an ABLE account doesn't change the payback requirement. But, moving the money into the account can help make government benefits available, a huge benefit to the disabled person.

Also, if the disabled person has a Special Needs Trust or an account inside a pooled trust that was set up from his or her own money, don't rush to empty the trust into the ABLE account. Some expenditures will probably be easier from the ABLE account, but other expenditures may be easier from a trust. This ABLE account is so new that no one should "put all their eggs" into this one basket. Let the practical use of these accounts shake out a bit before relying too much on them. (My mixed metaphors of eggs and shaking has me craving an omelet.)

Deposits into the ABLE account of (other than the disabled person) should be done in moderation. Remember, money that has never belonged to the disabled person isn't subject to a payback requirement.

The ABLE account can be a convenient way to manage money. Just don't overuse it.

Also, the ABLE act allows states to decide for themselves whether to allow these accounts for their residents. I don't yet know whether Ohio (where I practice) has decided. Until your state decides to accept ABLE accounts, none of today's discussion might matter to you.

Suggest a Newsletter Topic

I try to write something new (and useful) in my newsletter every week. So, I know that I will sometimes have writer's block. I'd like your help, please.

If you have a topic for my newsletter that you'd kindly suggest, I promise to consider it. (I don't promise to pursue it. I just promise to consider it.) I try to write about issues concerning seniors, health care, long term care, special needs, Veterans Pension (aka Aid and Attendance) benefits, and Veterans Compensation benefits. Please keep your suggestions within or near to those topics.

Please submit your suggestion [here](#). If I use your topic suggestion, I'll put the content in both my blog and newsletter.

Thank you for your help.

Social Media Posts from the past week

02-05-2015 People both #DownsSyndrome and #Autism <http://ow.ly/IgCx5>

02-04-2015 What sends #Seniors to the #Hospital <http://ow.ly/IgB9i>

02-03-2015 #LongTermCareInsurance can be tricky when making an #InsuranceClaim <http://ow.ly/H7mRb>

02-02-2015 A new #AssistedLiving facility open only for #ProFootball #HallOfFame members <http://ow.ly/IgXgF>

02-01-2015 How much financial #ElderAbuse really happens? <http://ow.ly/lbNjs>

01-31-2015 What actress Julianne Moore learned about #Alzheimer'sDisease for her movie role <http://ow.ly/HwWn0>

01-30-2015 My Family's Experience with #NursingHomes – Grandma Cook in hindsight <http://wp.me/p47F09-9c>

Older social media posts can be found in the [social media post archive](#) on the firm's website, ProtectingSeniors.com.

The Koewler Law Firm News

2-12-2015 Jim Koewler will speak on elder law and VA disability to the International Referral Network's Elyria chapter at the Elks Club in Elyria, Ohio.

2-18-2015 Jim Koewler will speak on elder law and long term care costs to the International Referral Network's Akron West chapter at the Akron Family Restaurant in Akron, Ohio.

3-10-2015 Jim Koewler will speak on long term care planning and legal issues for seniors at Body Technic Systems in Solon, Ohio.

3-12-2015 Jim Koewler will present the continuing education program Overcoming Seniors' Resistance to Long Term Care at Hillcrest Hospital in Mayfield Heights, Ohio. Continuing education credit is available for social workers, counselors, and nurses.

3-17-2015 Jim Koewler will speak on Powers of Attorney, Living Wills, and other advance directives to a class of health care administration students at Bryant & Stratton College in Akron, Ohio.

3-24-2014 Jim Koewler will speak on Preventing Senior Fraud at Chambrel at Montrose in Akron, Ohio.

4-8-2015 Jim Koewler will present a 3-hour continuing education program entitled "Legal Issues for Older Adults and their Loved Ones" at a seminar for Direction Home, the Akron Canton Area Agency on Aging at the Akron General Wellness Center in Uniontown, Ohio. The program will discuss Powers of Attorney, Health Care Powers of Attorney, Living Wills, and other advance directives; Legal Issues when someone has Dementia; and What Seniors know about Long Term Care Costs that is Wrong. Continuing education credit is available for social workers, counselors, and nurses.

5-26-2015 Jim Koewler will discuss the legal issues that seniors face, especially focusing on long term care, at HCR ManorCare in Parma, Ohio.

6-16-2015 Jim Koewler will speak on planning ahead to protect your life savings against long term care costs at a meeting of the University Hospitals Bedford Medical Center SeniorNet at the Atrium of Anna Maria in Aurora, Ohio.

Older items of firm news can be found in the [news archive](#) on the firm's website, ProtectingSeniors.com.

Jim's available presentations

- Navigating Medicaid, Medicare, and the Affordable Care Act (Continuing Education credit available for social workers, counselors, nurses, and Certified Case Managers)
- Preventing Senior Fraud (Continuing Education credit available for social workers, counselors, nurses and Certified Case Managers)
- My Care Ohio and Medicare/Medicaid "Dual Eligibles" (Continuing Education credit available for social workers, counselors, nurses, and seeking approval for Certified Case Managers)

- What Seniors "Know" about Long Term Care that is Wrong (Continuing Education credit available for social workers, counselors, and nurses)
- Government Benefits that can help Pay for Long Term Care (Continuing Education credit available for social workers, counselors, and nurses)
- Legal Issues for People with Dementia (Continuing Education credit available for social workers, counselors, and nurses)
- Protect your Life Savings from the Costs of Long Term Care (Continuing Education credit available for social workers, counselors, and nurses)
- Veterans Benefits for Long Term Care (Continuing Education credit available for social workers, counselors, and nurses)
- Advance Directives – Powers of Attorney, Living Wills, etc. (Continuing Education credit available for social workers, counselors, and nurses)
- Buying Long Term Care Insurance Wisely (Continuing Education credit available for social workers, counselors, and nurses)
- Planning Ahead to Protect against Long Term Care Costs (Continuing Education credit available for social workers, counselors, and nurses)
- Protecting your Money when you need Long Term Care and Essential Estate Planning Considerations (with free living wills for the audience)
- Myths about Long Term Care
- How to help your Parents Manage their Affairs

Upcoming meetings

2-11-2015 Medina County Senior Services Network, Meadowview Care Center, Seville, Ohio, 8:00 a.m.

2-11-2015 Summit Senior Sales, Administrators and Marketers Association, Sutcliffe II Apartments, Cuyahoga Falls, Ohio, 2:30 p.m.

2-12-2015 Lorain County Senior Services Network, Villa Camillus, Columbia Station, Ohio, 8:30 a.m.

2-13-2015 Eldercare Professionals of Ohio, Altenheim & Shurmer Place, Strongsville, Ohio, 9:00 a.m.

2-16-2015 Medina County Senior Services Network's Education Committee, Tres Potrillos, Medina, Ohio, 11:30 a.m.

2-17-2015 UH Bedford Medical Center Senior Network, Grande Village, Twinsburg, Ohio, 8:30 a.m.

2-18-2015 Geauga Professional Association Specializing in Seniors ("PASS"), UH Geauga Medical Center, Chardon, Ohio, 8:30 a.m.

2-24-2015 Summit County Senior Services Network, Anthony Kucko Kertesz Funeral Home, Akron, Ohio, 8:00 a.m.

2-24-2015 Professional Networking Group, Solon Senior Center, Solon,

Ohio, 8:30 a.m.

2-24-2015 Wayne Holmes Senior Service Coalition, Wayne County Care Center, Wooster, Ohio, 8:30 a.m.

2-26-2015 Parma Hospital Senior Resource Network, Southern Hills Skilled Nursing & Rehab Center, Middleburg Heights, Ohio, 8:30 a.m.

2-26-2015 Portage Senior Services Network, Coleman Adult Day Services, Ravenna, Ohio, 8:30 a.m.

2-26-2015 The Association of Specialists in Aging, Mentor Senior Center, Mentor, Ohio, 8:30 a.m.

2-27-2015 Eldercare Professionals of Ohio, Chippewa Place, Brecksville, Ohio, 9:00 a.m.

3-3-2015 Aging Services Network of Euclid, Euclid Hospital's Waltz Auditorium, Euclid, Ohio, 8:30 a.m.

3-4-2015 Stark Senior Services Network, Canton Baptist Temple, Canton, Ohio, 9:00 a.m.

3-4-2015 Richfield Chamber of Commerce luncheon, The Tavern of Richfield, Richfield, Ohio, 11:45 a.m.

3-4-2015 Medina County Senior Services Network's Client Services Committee, Sully's, Medina, Ohio, 3:00 p.m.

3-5-2015 UH Bedford SeniorNet Legislative Awareness Committee, Panera, Warrensville Heights, Ohio, 3:00 p.m.

3-11-2015 Medina County Senior Services Network, Elmcroft of Medina, Medina, Ohio, 8:00 a.m.

3-12-2015 Lorain County Senior Services Network, Elmcroft of Lorain, Lorain, Ohio, 8:30 a.m.

3-13-2015 Eldercare Professionals of Ohio, Kemper House, Strongsville, Ohio, 9:00 a.m.

3-16-2015 Medina County Senior Services Network's Education Committee, Tres Potrillos, Medina, Ohio, 11:30 a.m.

3-17-2015 UH Bedford Medical Center Senior Network, Northfield Village, Northfield, Ohio, 8:30 a.m.

3-18-2015 Geauga Professional Association Specializing in Seniors ("PASS"), Manor House at Punderson State Park, Newbury, Ohio, 8:30 a.m.

3-19-2015 UH Bedford SeniorNet Legislative Awareness Committee, Panera, Warrensville Heights, Ohio, 3:00 p.m.

3-24-2015 Summit County Senior Services Network, Anthony Kucko Kertesz Funeral Home, Akron, Ohio, 8:00 a.m.

3-24-2015 Professional Networking Group, Grande Oaks, Oakwood Village, Ohio, 8:30 a.m.

- 3-24-2015 Wayne Holmes Senior Service Coalition, Wayne County Care Center, Wooster, Ohio, 8:30 a.m.
- 3-26-2015 Portage Senior Services Network, Coleman Adult Day Services, Ravenna, Ohio, 8:30 a.m.
- 3-26-2015 Parma Hospital Senior Resource Network, Kemper House, Strongsville, Ohio, 8:30 a.m.
- 3-26-2015 The Association of Specialists in Aging, Mentor Senior Center, Mentor, Ohio 8:30 a.m.
- 3-27-2015 Eldercare Professionals of Ohio, The Oaks of Brecksville, Brecksville, Ohio, 9:00 a.m.
- 4-1-2015 Stark Senior Services Network, Canton Baptist Temple, Canton, Ohio, 9:00 a.m.
- 4-1-2015 Richfield Chamber of Commerce luncheon, Richfield Days Inn and Suites, 11:45 a.m.
- 4-1-2015 Medina County Senior Services Network's Client Services Committee, Sully's, Medina, Ohio, 3:00 p.m.
- 4-7-2015 Aging Services Network of Euclid, Euclid Senior Center Health Fair, 10:00 a.m.
- 4-8-2015 Medina County Senior Services Network, Magnolia Village, Wadsworth, Ohio, 8:00 a.m.
- 4-8-2015 Summit Senior Sales, Administrators and Marketers Association, University Park, Akron, Ohio, 2:30 p.m.
- 4-9-2015 Lorain County Senior Services Network, Kingston of Vermilion, Vermilion, Ohio, 8:30 a.m.
- 4-10-2015 Eldercare Professionals of Ohio, O'Neill Healthcare, Lakewood, Ohio, 9:00 a.m.
- 4-15-2015 Geauga Professional Association Specializing in Seniors ("PASS"), ?????, 8:30 a.m.
- 4-20-2015 Medina County Senior Services Network's Education Committee, Tres Potrillos, Medina, Ohio, 11:30 a.m.
- 4-23-2015 Portage Senior Services Network, Coleman Adult Day Services, Ravenna, Ohio, 8:30 a.m.
- 4-23-2015 Parma Hospital Senior Resource Network, Broadview MultiCare, Parma, Ohio, 8:30 a.m.
- 4-24-2015 Eldercare Professionals of Ohio, Shaker Gardens, Shaker Heights, Ohio, 9:00 a.m.
- 4-28-2015 Summit County Senior Services Network, Anthony Kucko Kertesz Funeral Home, Akron, Ohio, 8:00 a.m.
- 4-21-2015 Professional Networking Group, The Atrium of Anna Maria,

Aurora, Ohio, 8:30 a.m.

4-28-2015 Wayne Holmes Senior Service Coalition, Wayne County Care Center, Wooster, Ohio, 8:30 a.m.

4-29-2015 UH Bedford Senior Network's Spring Fling, Hilton Garden Inn, Twinsburg, Ohio

4-30-2015 The Association of Specialists in Aging, Mentor Senior Center, Mentor, Ohio, 8:30 a.m.

5-5-2015 Aging Services Network of Euclid, Euclid Hospital's Waltz Auditorium, Euclid, Ohio, 8:30 a.m.

5-6-2015 Stark Senior Services Network, Canton Baptist Temple, Canton, Ohio, 9:00 a.m.

5-6-2015 Richfield Chamber of Commerce luncheon, The Taverne of Richfield, Richfield, Ohio, 11:45 a.m.

5-6-2015 Medina County Senior Services Network's Client Services Committee, Sully's, Medina, Ohio, 3:00 p.m.

5-8-2015 Eldercare Professionals of Ohio, Century Oak Care Center, Middleburg Heights, Ohio, 9:00 a.m.

5-13-2015 Medina County Senior Services Network, Waite and Sons Funeral Home, Medina, Ohio, 8:00 a.m.

5-13-2015 Summit Senior Sales, Administrators and Marketers Association, ?????, Ohio, 2:30 p.m.

5-14-2015 Lorain County Senior Services Network, Life Care Center of Elyria, Elyria, Ohio, 8:30 a.m.

5-18-2015 Medina County Senior Services Network's Education Committee, Tres Potrillos, Medina, Ohio, 11:30 a.m.

5-19-2015 UH Bedford Medical Center Senior Network, Light of Hearts Villa, Bedford, Ohio, 8:30 a.m.

5-20-2015 Geauga Professional Association Specializing in Seniors ("PASS"), West Geauga Senior Center, Chesterland, Ohio, 8:30 a.m.

5-21-2015 Portage Senior Services Network, Coleman Adult Day Services, Ravenna, Ohio, 8:30 a.m.

5-22-2015 Eldercare Professionals of Ohio, HCR Manorcare, Mayfield Heights, Ohio, 9:00 a.m.

5-26-2015 Summit County Senior Services Network, Anthony Kucko Kertesz Funeral Home, Akron, Ohio, 8:00 a.m.

5-26-2015 Professional Networking Group, DeJohn Funeral Home, Willoughby, Ohio, 8:30 a.m.

5-26-2015 Wayne Holmes Senior Service Coalition, Wayne County Care Center, Wooster, Ohio, 8:30 a.m.

- 5-28-2015 The Association of Specialists in Aging, Mentor Senior Center, Mentor, Ohio 8:30 a.m.
- 6-2-2015 Aging Services Network of Euclid, Euclid Hospital's Waltz Auditorium, Euclid, Ohio, 8:30 a.m.
- 6-3-2015 Stark Senior Services Network, Canton Baptist Temple, Canton, Ohio, 9:00 a.m.
- 6-3-2015 Richfield Chamber of Commerce luncheon, Days Inn and Suites, Richfield, Ohio, 11:45 a.m.
- 6-3-2015 Medina County Senior Services Network's Client Services Committee, Sully's, Medina, Ohio, 3:00 p.m.
- 6-10-2015 Medina County Senior Services Network, Heimatland, Brunswick, Ohio, 8:00 a.m.
- 6-10-2015 Summit Senior Sales, Administrators and Marketers Association, Bath Manor, Akron, Ohio, 2:30 p.m.
- 6-11-2015 Lorain County Senior Services Network, The Northridge, North Ridgeville, Ohio, 8:30 a.m.
- 6-12-2015 Eldercare Professionals of Ohio, Village of the Falls, Olmsted Falls, Ohio, 9:00 a.m.
- 6-15-2015 Medina County Senior Services Network's Education Committee, Tres Potrillos, Medina, Ohio, 11:30 a.m.
- 6-16-2015 UH Bedford Medical Center Senior Network, The Atrium at Anna Maria, Aurora, Ohio, 8:30 a.m.
- 6-17-2015 Geauga Professional Association Specializing in Seniors ("PASS"), Geauga County Department on Aging, Chardon, Ohio, 8:30 a.m.
- 6-18-2015 UH Bedford SeniorNet Legislative Awareness Committee, Panera, Warrensville Heights, Ohio, 3:00 p.m.
- 6-23-2015 Summit County Senior Services Network, Anthony Kucko Kertesz Funeral Home, Akron, Ohio, 8:00 a.m.
- 6-23-2015 Wayne Holmes Senior Service Coalition, Wayne County Care Center, Wooster, Ohio, 8:30 a.m.
- 6-24-2015 Professional Networking Group, The Gathering Place, Beachwood, Ohio, 4:40 p.m.
- 6-25-2015 Parma Hospital Senior Resource Network, Pleasant Lake Villa, Parma, Ohio, 8:30 a.m.
- 6-25-2015 Portage Senior Services Network, Coleman Adult Day Services, Ravenna, Ohio, 8:30 a.m.
- 6-25-2015 The Association of Specialists in Aging, Mentor Senior Center, Mentor, Ohio, 8:30 a.m.
- 6-26-2015 Eldercare Professionals of Ohio, Solon Pointe, Solon, Ohio, 9:00

a.m.

7-1-2015 Stark Senior Services Network, Canton Baptist Temple, Canton, Ohio, 9:00 a.m.

7-1-2015 Richfield Chamber of Commerce luncheon, The Taverne of Richfield, Richfield, Ohio, 11:45 a.m.

7-1-2015 Medina County Senior Services Network's Client Services Committee, Sully's, Medina, Ohio, 3:00 p.m.

7-8-2015 Medina County Senior Services Network, Willowood Care Center, Brunswick, Ohio, 8:00 a.m.

7-8-2015 Summit Senior Sales, Administrators and Marketers Association, Canal Pointe, Akron, Ohio, 2:30 p.m.

7-9-2015 Lorain County Senior Services Network picnic, Black River Reservation park, Elyria, Ohio

7-10-2015 UH Bedford Senior Network's Golf Outing, Briarwood Golf Club, Broadview Heights, Ohio

7-10-2015 Eldercare Professionals of Ohio, Arden Courts, Westlake, Ohio, 9:00 a.m.

7-15-2015 Geauga Professional Association Specializing in Seniors ("PASS"), Hamlet Retirement Community, Chagrin Falls, Ohio, 8:30 a.m.

7-20-2015 Medina County Senior Services Network's Education Committee, Tres Potrillos, Medina, Ohio, 11:30 a.m.

7-23-2015 Parma Hospital Senior Resource Network, Emeritus at Brookside Estates, Middleburg Heights, Ohio, 8:30 a.m.

7-23-2015 Portage Senior Services Network, Coleman Adult Day Services, Ravenna, Ohio, 8:30 a.m.

7-24-2015 Eldercare Professionals of Ohio, Walton Manor, Cleveland, Ohio, 9:00 a.m.

7-28-2015 Summit County Senior Services Network, Anthony Kucko Kertesz Funeral Home, Akron, Ohio, 8:00 a.m.

7-28-2015 Professional Networking Group Picnic, 1:00 p.m.

7-28-2015 Wayne Holmes Senior Service Coalition, Wayne County Care Center, Wooster, Ohio, 8:30 a.m.

7-30-2015 The Association of Specialists in Aging, Mentor Senior Center, Mentor, Ohio, 8:30 a.m.

8-4-2015 Aging Services Network of Euclid, Euclid Hospital's Waltz Auditorium, Euclid, Ohio, 8:30 a.m.

8-5-2015 Stark Senior Services Network, Canton Baptist Temple, Canton, Ohio, 9:00 a.m.

8-5-2015 Richfield Chamber of Commerce luncheon, Days Inn and Suites,

Richfield, Ohio, 11:45 a.m.

8-5-2015 Medina County Senior Services Network's Client Services Committee, Sully's, Medina, Ohio, 3:00 p.m.

8-12-2015 Medina County Senior Services Network, Hospice of Medina County, Medina, Ohio, 8:00 a.m.

8-12-2015 Summit Senior Sales, Administrators and Marketers Association, Summit Villa Care Center, Tallmadge, Ohio, 2:30 p.m.

8-13-2015 Lorain County Senior Services Network, Oak Hills, Lorain, Ohio, 8:30 a.m.

8-14-2015, Eldercare Professionals of Ohio, Westlake Village, Westlake, Ohio, 9:00 a.m.

8-17-2015 Medina County Senior Services Network's Education Committee, Tres Potrillos, Medina, Ohio, 11:30 a.m.

8-18-2015 UH Bedford Medical Center Senior Network Mixer, Village of Marymount, Garfield Heights, Ohio, 4:00 p.m.

8-19-2015 Geauga Professional Association Specializing in Seniors ("PASS"), Geauga County Department on Aging, Chardon, Ohio, 8:30 a.m.

8-25-2015 Summit County Senior Services Network, Anthony Kucko Kertesz Funeral Home, Akron, Ohio, 8:00 a.m.

8-25-2015 Wayne Holmes Senior Service Coalition, Wayne County Care Center, Wooster, Ohio, 8:30 a.m.

8-27-2015 Portage Senior Services Network, Coleman Adult Day Services, Ravenna, Ohio, 8:30 a.m.

8-27-2015 The Association of Specialists in Aging, Mentor Senior Center, Mentor, Ohio, 8:30 a.m.

8-28-2015 Eldercare Professionals of Ohio, The Atrium at Anna Maria, Aurora, Ohio, 9:00 a.m.

9-1-2015 Aging Services Network of Euclid, Picnic, 3:00 p.m.

9-2-2015 Stark Senior Services Network, Canton Baptist Temple, Canton, Ohio, 9:00 a.m.

9-2-2015 Richfield Chamber of Commerce luncheon, Days Inn and Suites, Richfield, Ohio, 11:45 a.m.

9-2-2015 Medina County Senior Services Network's Client Services Committee, Sully's, Medina, Ohio, 3:00 p.m.

9-9-2015 Medina County Senior Services Network, Emeritus at Camelot Place, Medina, Ohio, 8:00 a.m.

9-9-2015 Summit Senior Sales, Administrators and Marketers Association, Magnolia Village, Wadsworth, Ohio, 2:30 p.m.

9-10-2015 Lorain County Senior Services Network, Wesleyan Village,

Elyria, Ohio, 8:30 a.m.

9-11-2015 Eldercare Professionals of Ohio, Bradley Bay Health Care, Bay Village, Ohio, 9:00 a.m.

9-14-2015 Medina County Senior Services Network's Education Committee, Tres Potrillos, Medina, Ohio, 11:30 a.m.

9-15-2015 UH Bedford Medical Center Senior Network, Jennings Center for Older Adults, Garfield Heights, Ohio, 8:30 a.m.

9-16-2015 Geauga Professional Association Specializing in Seniors ("PASS"), Maplewood Assisted Living, Chardon, Ohio, 8:30 a.m.

9-17-2015 UH Bedford SeniorNet Legislative Awareness Committee, Panera, Warrensville Heights, Ohio, 3:00 p.m.

9-22-2015 Summit County Senior Services Network, Anthony Kucko Kertesz Funeral Home, Akron, Ohio, 8:00 a.m.

9-22-2015 Professional Networking Group, Montefiore, Beachwood, Ohio, 8:30 a.m.

9-22-2015 Wayne Holmes Senior Service Coalition, Wayne County Care Center, Wooster, Ohio, 8:30 a.m.

9-24-2015 Parma Hospital Senior Resource Network, Westwood Place, Strongsville, Ohio, 8:30 a.m.

9-24-2015 Portage Senior Services Network, Coleman Adult Day Services, Ravenna, Ohio, 8:30 a.m.

9-24-2015 The Association of Specialists in Aging, Mentor Senior Center, Mentor, Ohio, 8:30 a.m.

9-25-2015 Eldercare Professionals of Ohio, Broadway Care Center, Cleveland, Ohio, 9:00 a.m.

9-30-2015 UH Bedford Senior Network's Wellness Expo and Cookoff, Solon Senior and Community Center, Solon, Ohio

10-6-2015 Aging Services Network of Euclid, Euclid Hospital's Waltz Auditorium, Euclid, Ohio, 8:30 a.m.

10-7-2015 Stark Senior Services Network, Canton Baptist Temple, Canton, Ohio, 9:00 a.m.

10-7-2015 Richfield Chamber of Commerce luncheon, Days Inn and Suites, Richfield, Ohio, 11:45 a.m.

10-7-2015 Medina County Senior Services Network's Client Services Committee, Sully's, Medina, Ohio, 3:00 p.m.

10-8-2015 Lorain County Senior Services Network, ??????, 8:30 a.m.

10-9-2015 Eldercare Professionals of Ohio, Ames Family Hospice House, Westlake, Ohio, 9:00 a.m.

10-14-2015 Medina County Senior Services Network, The Avenue at

Medina, Medina, Ohio, 8:00 a.m.

10-14-2015 Summit Senior Sales, Administrators and Marketers Association, Heather Knoll, Tallmadge, Ohio, 2:30 p.m.

10-15-2015 UH Bedford SeniorNet Legislative Awareness Committee, Panera, Warrensville Heights, Ohio, 3:00 p.m.

10-19-2015 Medina County Senior Services Network's Education Committee, Tres Potrillos, Medina, Ohio, 11:30 a.m.

10-20-2015 UH Bedford Medical Center Senior Network, Montefiore, Beachwood, Ohio, 8:30 a.m.

10-21-2015 Geauga Professional Association Specializing in Seniors ("PASS"), Brooks House Assisted Living, Hiram, Ohio, 8:30 a.m.

10-22-2015 Portage Senior Services Network, Coleman Adult Day Services, Ravenna, Ohio, 8:30 a.m.

10-22-2015 Parma Hospital Senior Resource Network, UH Parma Medical Center's Health Education Center, Parma, Ohio, 8:30 a.m.

10-23-2015 Eldercare Professionals of Ohio, Crossroads Hospice, Valley View, Ohio, 9:00 a.m.

10-27-2015 Summit County Senior Services Network, Anthony Kucko Kertesz Funeral Home, Akron, Ohio, 8:00 a.m.

10-27-2015 Professional Networking Group, Brentwood Healthcare Center, Sagamore Hills, Ohio, 8:30 a.m.

10-27-2015 Wayne Holmes Senior Service Coalition, Wayne County Care Center, Wooster, Ohio, 8:30 a.m.

10-29-2015 The Association of Specialists in Aging, Mentor Senior Center, Mentor, Ohio, 8:30 a.m.

11-3-2015 Aging Services Network of Euclid, Euclid Hospital's Waltz Auditorium, Euclid, Ohio, 8:30 a.m.

11-4-2015 Stark Senior Services Network, Canton Baptist Temple, Canton, Ohio, 9:00 a.m.

11-5-2015 Richfield Chamber of Commerce luncheon, The Taverne of Richfield, Richfield, Ohio, 11:45 a.m.

11-4-2015 Medina County Senior Services Network's Client Services Committee, Sully's, Medina, Ohio, 3:00 p.m.

11-11-2015 Medina County Senior Services Network, Liberty Residence, Wadsworth, Ohio, 8:00 a.m.

11-11-2015 Summit Senior Sales, Administrators and Marketers Association, Hickory Ridge, Akron, Ohio, 2:30 p.m.

11-12-2015 Lorain County Senior Services Network, The Abbewood, Elyria, Ohio, 8:30 a.m.

11-16-2015 Medina County Senior Services Network's Education Committee, Tres Potrillos, Medina, Ohio, 11:30 a.m.

11-17-2015 UH Bedford Medical Center Senior Network, Solon Senior Center, Solon, Ohio, 8:30 a.m.

11-18-2015 Geauga Professional Association Specializing in Seniors ("PASS"), The Weils, Chagrin Falls, Ohio, 8:30 a.m.

11-19-2015 Parma Hospital Senior Resource Network, Hummingbird Pointe, Parma, Ohio, 8:30 a.m.

11-19-2015 Portage Senior Services Network, Coleman Adult Day Services, Ravenna, Ohio, 8:30 a.m.

11-20-2015 Eldercare Professionals of Ohio, Cornerstone of Hope, Independence, Ohio, 9:00 a.m.

11-24-2015 Summit County Senior Services Network, Anthony Kucko Kertesz Funeral Home, Akron, Ohio, 8:00 a.m.

11-24-2015 Professional Networking Group, Hospice of the Western Reserve, Cleveland, Ohio, 8:30 a.m.

11-24-2015 Wayne Holmes Senior Service Coalition, Wayne County Care Center, Wooster, Ohio, 8:30 a.m.

12-1-2015 Aging Services Network of Euclid, Euclid Hospital's Waltz Auditorium, Euclid, Ohio, 8:30 a.m.

12-2-2015 Stark Senior Services Network, Canton Regency, Canton, Ohio, 3:00 p.m.

12-2-2015 Richfield Chamber of Commerce luncheon, Days Inn and Suites, Richfield, Ohio, 11:45 a.m.

12-2-2015 Medina County Senior Services Network's Client Services Committee, Sully's, Medina, Ohio, 3:00 p.m.

12-3-2015 UH Bedford SeniorNet Legislative Awareness Committee, Panera, Warrensville Heights, Ohio, 3:00 p.m.

12-9-2015 Medina County Senior Services Network, Medina County Office for Older Adults, Medina, Ohio, 8:00 a.m.

12-9-2015 Geauga Professional Association Specializing in Seniors ("PASS"), Care Corp, Chardon, Ohio, 8:30 a.m.

12-9-2015 Summit Senior Sales, Administrators and Marketers Association, ?????, Ohio, 2:30 p.m.

12-10-2015 Professional Networking Group Holiday Luncheon, Grande Village, Twinsburg, Ohio, 12:30 p.m.

12-14-2015 Medina County Senior Services Network's Education Committee, Tres Potrillos, Medina, Ohio, 11:30 a.m.

12-16-2015 Geauga Professional Association Specializing in Seniors

("PASS"), ?????, 8:30 a.m.

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Contact Jim Koewler

If you'd like to contact Jim, this newsletter has a dedicated [contact page](#) on the firm's blog site, [ProtectingSeniorsNews.com](#).

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