

From the Experts

As an expert in your field, you can write an article to share your expertise with our readers. Your business would be identified as the sponsor of the article and your logo, picture and contact information would be included with the article. From the Expert articles are available in either half-page or full-page sizes.

Specifications:

- We will accept only one article per topic per magazine – these are reserved on a first-come, first-served basis
- Deadline is two days prior to the normal ad deadline:
 - 3rd of the month for Brecksville Magazine, Broadview Journal, Independence Today and Sagamore Voice
 - 13th of the month for Richfield Times, Hinckley Record, Bath Country Journal and Hudson Life
- Submit the article in Word or other text format
- Pictures and logos may also be submitted but are not required
- The recommended word counts are (cannot exceed maximum count):
 - Half-page: 300-400 words
 - Full-page: 850-950 words
- Pricing:
 - Half-page: \$105 with paid half-page ad or larger (\$177 without)
 - Full-page: \$195 with paid full-page ad (\$320 without)
 - Multi-magazine discounts do not apply
 - Color is available at regular rates
- The article must be about the specific topic - not about the business
- Contact information for the business/author can be included in the italicized section at the end
- We may edit the content for clarity and length
- We reserve the right to not accept an article if we deem it inappropriate or for other reasons
- Format:
 - Half-page: Vertical (one or two expert articles per page)
 - Half-page with ad on same page: Horizontal or wrapping ad

Please contact us for more information.

FROM THE EXPERTS

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Working from Home

by **Tom Olecki, Owner,**
Broadview Heating

Roughly 40 percent of Americans now are working from home full-time. Perhaps you are one of them too. If you are, you may have noticed there were many factors that affected the work-from-home space that weren't immediately obvious, including the quality and

temperature of indoor air.

Keeping the Right Temperature

If you work from home in a basement, bonus room or home addition, you might be familiar with what I like to call "Icy Finger Syndrome," especially during the cold months. Your hands get so cold and damp that it can become hard to concentrate.

When you're in the office, these poorly heated rooms don't get used much, but now that you're spending one-third of your day in one, it's time to get more effective heat and cooling.

One option is zoning, which can create different zones that will provide the ability to control temperatures independently in those problem areas.

Additionally, mini splits systems are another way to heat and cool spaces independently. These are self-contained units that can heat or cool areas without affecting your present system.

Staying Healthy at Home

With more Americans working from home and many children doing e-learning, the house is more crowded than ever during the day. This increases the amount of dust, germs and other biological pollutants that are released into the air and could lower your indoor air quality overall.

Improving indoor air quality is linked to improved productivity on the job. In one study by Harvard University, participants who worked in a building with improved ventilation and cleaner air had better decision-making performance and higher cognitive function.

There are several options for purifying the air in your home. One popular option is a high efficiency air cleaner. Another increasingly popular solution is a Reme Halo air purification system, which can be installed in your HVAC system or plugged into the wall to help eliminate bacteria and viruses.

Spending more time at home means you'll also quickly become aware of humidity issues. During the winter, running the heat all day will almost certainly dry out your home. That's where a humidifier can be a game-changer. The opposite is true during the summer when it's wet and sticky. In that case, a dehumidifier will remove the excess moisture.

Finally, it's important to make sure you have working carbon monoxide detectors and smoke alarms that will alert you and your family to any danger while you are busy working from home.



Tom Olecki, owner,
Broadview Heating

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- Tom Olecki



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FROM THE EXPERTS

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Hearing Health Care and Medicare Advantage Plans

Cleveland Hearing & Speech Center

At Cleveland Hearing & Speech Center, your hearing health care is of primary importance to us. In addition, we are here to help you investigate your options for any expenses associated with your care. Many insurance plans now cover hearing aids, including some Medicare Advantage plans. These plans may offer hearing aids at low or no cost to you. Traditional Medicare does not provide any hearing aid benefits.

Are you having trouble hearing on the phone or in conversations? Are

you turning up the volume on the TV or radio? Are you struggling to understand people clearly who are wearing face masks? Don't wait! These may be signs that you need a hearing evaluation - the first step in hearing health care.

The professional audiologists at CHSC can guide you throughout the evaluation process, and, if the results suggest you need a hearing aid, can also help you understand your options. (With so many choices on the market today – it can be hard to choose the right hearing aid for you and your lifestyle.)

When it is time to purchase

a hearing aid, some Medicare Advantage plans help to remove some of the financial obstacles that often deter someone from seeking treatment for their hearing loss. The professionals at Cleveland Hearing & Speech Center can help answer your questions and ensure you receive the best hearing health care.

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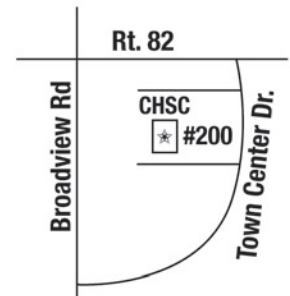
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Family Trust Planning – Doing it Right

by **Dan A. Baron, Baron Law LLC**



**Dan A. Baron,
Baron Law LLC**

It's a common misconception that a simple will passes on your legacy efficiently. A simple will does not avoid probate and does not offer asset protection. Therefore, there are several reasons for considering a Family Trust. The

majority of clients we meet with initially believe that you have to be rich in order to create a trust. This is completely false. Even if you're not Warren Buffet there are many advantages for using trusts for the common family. Although the situations of needing a trust are very different, here are a few most common scenarios where you might benefit.

Young Children

By law, a child cannot inherit if they are under the age of 18. Moreover, USA Today reports that over a third of children under the age of 40 who receive \$100,000 or more blow their inheritance within six months. A Family Trust will eliminate these concerns by placing a person in-charge of your child's inheritance (known as a trustee). The Trustee ensures the estate is spent on the health, maintenance, education, and support of the child while preserving assets, regardless of age, for their lifetime.

Second Marriages

With divorce rates over fifty percent, a common reason for creating a trust is where an individual is in their second marriage. In this scenario, there is nothing preventing a surviving spouse from dis-inheriting children from a prior marriage.

Famous Last Words, "I would never get remarried!"

A trust would solve these concerns entirely. By creating what is known as a QTIP trust, a person can provide for their spouse but restrict the spouse from dis-inheriting children from a prior marriage. After the death of the second spouse, the estate **MUST** be passed to children and cannot be passed to anyone else. In essence, you can control your estate even after you've passed. You can also ensure your children will never be cut out of the estate, even if it were the unintentional

result of your loving spouse. And if this were not a second marriage, a trust might still make sense for couples wanting to keep the estate within the family and avoid remarriage concerns.

Special Needs Children and/or Adults

If you have a special needs child then creating a trust is a must. Special needs individuals are normally receiving federal assistance, known as SSI / Medicaid. To be eligible for this assistance, you must stay below income limits. Receiving an inheritance is considered income; therefore, creating the risk of being kicked off your benefits because you're exceeding the maximum monthly income allowance. The need for a special needs trust for anyone receiving SSI / Medicaid is absolute. Failing to plan in a special needs situation – whether adult children or adolescent – would be an expensive tragedy.

Tax Savings for Children

Receiving an estate comes with taxable consequences. Although the federal exemption is at a historical high, current legislation is proposing to reduce the federal estate tax exemption to nearly \$3 million. In other words, if your estate is in excess of \$3 million, your children will incur a "**death tax**" of 40%. To reduce or eliminate this concern, families can implement various trust planning strategies. Through the use of A/B and QTIP trusts, the death tax can be significantly reduced, if not eliminated. This particular type of trust planning strategy was very common in the 1990's and early 2000's when the estate tax exemption was only \$100,000.

Asset Protection

Family Trusts can protect against creditors and litigation. A properly drafted trust will have provisions limiting payments to beneficiaries if they are in a pending litigation or have creditor concerns. So long as there is discretion given to the trustee, the trust principal cannot be attacked by creditors or litigation. However, payments for the child's health, education, maintenance, and support would always still continue. In other words, if a child ends up in a lawsuit, the trustee can cease payments to the child so that the money is protected from the lawsuit

while also keeping them off the streets.

Divorce

In Ohio, assets accumulated during marriage are split 50/50 in a divorce. It doesn't matter whether one spouse cheated or did something horrible to the other. Ohio courts will divide all assets 50/50, including an inheritance, if the inheritance is comingled in a joint account. So, if your child inherits \$1 million dollars from your estate, and then deposits the money in their joint investment account, the ex-spouse could potentially receive \$500,000. Using the same example above, you can protect your child's inheritance by creating a revocable living trust. Here again, the trustee can turn off the income stream to prevent a disgruntled son-in-law from receiving his unearned share.

Control

No matter how they're raised, it's not uncommon for children to be irresponsible or need at least some level of guidance. With a trust you can create payment terms so that children don't blow their inheritance on impulsive decisions. For example, many trusts stipulate that children may only use funds for "health, maintenance, education, and support" until they reach the age of 25, thereafter payments made over time to protect against divorce, litigation, and creditors. This method is very common and puts parents at ease even with responsible children.

Conclusion

There are a number of different trusts available and the choices are infinite depending on the client's goals. With every scenario, careful consideration of every trust planning strategy should be considered for the maximum asset protection and tax savings. For more information, you can contact Dan A. Baron of Baron Law LLC at 216-573-3723 or dan@baronlawcleveland.com.

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Shopping around will save you money

by Tom Olecki, Owner, Broadview Heating



**Tom Olecki, owner,
Broadview Heating**

Like most consumables, natural gas prices are rising rapidly and are expected to continue to rise. As of this moment, the cost of natural gas is double what it was last fall. That means your heating bill will be double what it was last year. The good news is you don't have to pay the higher cost of natural gas if you shop for a better price. Yes, you can price shop for the best natural gas rate just as you would when you need to fill your car with fuel.

To accurately know what you are looking for, you must first understand a few terms. MCF is an abbreviation for a standard measure of gas or 1000 cubic feet. This is how customers in Dominion Gas territory are charged. Customers in Columbia Gas territory are charged per CCF which is an abbreviation for a standard measure of gas or 100 cubic feet. If you are reading this article you are most likely in one or the other of these gas suppliers.

Now take out your last gas bill and divide the total cost due by the total MCF of CCF used on your bill.

Example: For a Dominion bill of \$308.87 divided by 32.4 MCF=\$9.53 per MCF.

Example for a Columbia bill: \$308.87 divided by 324 CCF=\$.953 per CCF.

Now that you know what you are paying per MCF or CCF, you can go to a website that compares all available gas rates to each other.

The site is <https://energychoice.ohio.gov/ApplesToApples.aspx>. Once you are at this page, click "compare natural gas offers," then "residential," then on either Dominion Energy Ohio or Columbia Gas, depending on who your supplier is. The next page has all the current gas rates available in your territory. Compare these prices to the price you calculated above. Notice you can choose either a fixed or a variable rate and these are priced accordingly. You will also find the phone number or website on this page where you can easily sign up for the plan you choose. Be sure to review any terms and/ or early termination fees before you sign up. You may find what you are paying now and what is available could save you lots of money on your bills.

Sound too confusing? Call me, or better yet, visit me with your gas bill in hand and I will be happy to help you figure it out.

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WHAT IS AGING IN PLACE? or HOW TO MAKE YOUR HOME ACCESSIBLE AND VISITABLE

by Carol Van Duyne, OTR/L, CAPS
Your Home, Your Choice, LLC

Have you or a loved one ever been temporarily confined to a wheelchair, walker or crutches? Most of us get through these times and feel grateful it was temporary. In times like these it is clear how the activities and mobility we take for granted can become much more difficult. No one wants to be denied access to a home, even temporarily, due to an unforeseen injury or illness or the slow progress of aging.

**Making a few strategic changes to a home
can help us to "age in place."**

- Appropriately placed grab bars and railings will make bathrooms and stairways safer and can prevent a fall.
- Door knobs with lever handles are easier to use when grip strength is weakened due to arthritis.
- Kitchen work surfaces set at an appropriate height will keep your family's chief cook active as time passes.
- Wider doorways and zero threshold entrances will get you in the door, or into the shower, with greater ease and safety, even if you're in a wheelchair.

The term "aging in place" is about making a home safer and more accessible, for now and for years to come. It allows family and friends to visit, even if they have limited mobility. Every home is different and there are a multitude of options to consider based on your specific needs.

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Your Home,

Your Choice, LLC

Carol Van Duyne, OTR/L, CAPS, is an occupational therapist and certified aging in place specialist.

CAPS (certified aging in place specialist) is a designation for professionals with specific training and experience in home modification. Occupational therapists are skilled and licensed healthcare professionals with training focused on identifying a person's specific abilities and what home modifications will have the best effect for safety, accessibility and long term ease of use. A home assessment carried out by a CAPS professional is a good start for future planning, or as a necessary response to a family's changing needs.

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FROM THE EXPERTS

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Rethinking Household Hazardous Waste with ReWorks

by **Marcie E. Kress, Executive Director, ReWorks**

If you already utilize ReWorks' Household Hazardous Waste Recycling Center (HHWRC), we thank you. If you are wondering what it is, keep reading.



Marcie E. Kress,
Executive Director,
ReWorks

Often, people have a collection of old chemical products from many years' worth of projects while working at home. This can be oil-based paints, paint thinner, and automotive fluids, to name a few. So, what do you do with these materials after you're finished with them? You don't want to pour them down the drain or put them into the trash.

That's where the Household Hazardous Waste Recycling Center comes into play. Summit County residents can bring the materials that they've generated at their homes to have them properly disposed of or recycled at no cost to them. This is a service funded entirely by ReWorks. Why do we fund it? ReWorks is the solid waste management authority for Summit County and our mission is to offer services and solutions to divert materials from being disposed of in landfills.

How can you utilize these services? The first day of our season is Thursday, June 3. We'll be open every Thursday from 2-7 p.m. through Sept. 30. Keep in mind, the first few days of the season are busy, so if your schedule permits, visit the HHWRC in July or even August.

What types of materials can you bring? A full list of what is accepted is available on www.summitreworks.com/hhw. Two items that people are surprised to hear that we accept are cooking oil and tires. Tires do have a \$1 cash fee per tire with a limit of 10 tires accepted per vehicle. More information on this policy can be found at www.summitreworks.com/tires.

Latex or water-based paints also are not accepted at the HHWRC. Once paints are dried, the cans are able to be placed in your regular trash. To watch a video of how to handle latex paint, visit www.summitreworks.com/hhw.

Keep in mind, the HHWRC is only for material generated at your home and you must be a Summit County resident to utilize the services. The facility is unable to accept materials from businesses, faith-based organizations or schools. If any of these apply to you, call us at 330-374-0383 for alternative solutions.

Our address is 1201 Graham Road in Stow. Look for ReWorks' green sign near the state Route 8 North exit and entrance ramps. We look forward to seeing you, and feel free to share this news with others.

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Molly Oldham Surviving Cancer

by **Alex Houser Vukoder**

In honor of brain cancer awareness month, two-time brain cancer survivor, 19-year-old Molly Oldham, and her mother Bunny were featured guests on ABC's "The View." Viewers got a peek into what Oldham and her family have been going through. Her nurses talked about how she encouraged them to live every moment and her inspiring story moved hosts Meghan McCain and Sara Haines to tears.

Oldham has been through so much in the two years since her diagnosis shortly after graduating from Revere High School. She has had two complicated brain surgeries, 50 sessions of radiation, intense chemotherapy and months of intensive physical therapy. Through it all, Oldham has leaned on her family and her love of music and theater to help her stay positive.

"When you go through hard times you just need to know that it's okay. And when it's not okay, it soon will be okay. Pain is temporary but if you quit, that lasts forever," Oldham said.

Oldham is glad that she could share her story on national TV, especially after reading the comments on social media.

"Seeing that people can relate to my story means so much to me. We need to do better for all families fighting cancer or chronic illness. We need to talk about it. We need to help each other. Kindness matters," said Oldham.

While Oldham was on The View, host Whoopi Goldberg shared two special surprises with her. The first was a video message from Ben Platt, star of the Broadway musical "Dear Evan Hansen," inviting her to attend the premiere of the movie adaptation with a guest. This is especially meaningful to Oldham as an hour after her first brain surgery she was singing Ben Platt's "Ease Your Mind."

For the second surprise, Dominick Amendum, head of the musical theater program at the University of North Carolina-Greensboro presented her with a full scholarship for her remaining two years of college. Oldham is enrolled in their highly selective musical theater program and has continued to take college classes throughout her most recent battle.

After taping the segment, the first thing Oldham did was invite her sister Lilly to attend the "Dear Evan Hansen" premiere with her. Her mother Bunny said this was one of her favorite parts of the day. "When there is a spotlight on the cancer patient, that spotlight also casts a dark shadow on the siblings. They are going through it, too. Never forget that," she said.

From the very beginning, Oldham has used her experience and voice to help others through organizations such as Stewart's Caring Place, Cancer for College, Cancer Can Rock and The Four Leaf Clover Foundation of Akron where she was named as the 2021 Adopted Fighter for their fifth annual run.

Oldham is very honest when sharing her personal experiences, even the unpleasant ones. In a social media post in honor of National Cancer Survivors Day, she described her experience with cancer as a constant uphill battle with fear, hair loss, weight fluctuations, testing, blood work, doctors' appointments, medications, anxiety, pain, frustration and missing out.

Watch her 10-minute TV segment by going to The View's YouTube channel and searching Molly Oldham. More about her ongoing journey can be found on the Helping Out the Mighty Molly page at gofundme.com. ∞

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