



BEDFORD SENIORS CLUB NEWSLETTER

Calendar	2-3
Rec Programs	4-16
Day Trips	17
City News	18
Library Programs	19
Resources	20-26
Nutrition Facts	27
Monthly Recipe	28
Jokes & More	29-32
Puzzles	33-39
Member Highlights	40
Water Discount	41-42



“Autumn leaves are falling, filling up the streets; golden colors on the lawn, nature’s trick or treat!” — Rusty Fischer

Senior Club Lunches

Bedford Senior Club members are invited to a congregate lunch on the 2nd and 4th Wednesday of the month (except November and December). Doors open at 11:30am. Meals and beverages will be served after a brief meeting at 12:00pm. Special social activities are planned every luncheon at 1:00pm (See Calendar for activities). Reserve your meal online or call 440-735-6570 before the registration deadline. Available for Bedford Senior Club Members only. Must register by deadline. Menu subject to change.

Wednesday, September 25: Meatloaf, Mashed Potatoes, Seasonal Vegetable

Registration deadline Friday, September 20.

Wednesday, October 9: Beef Stroganoff, Rice, Roll

Registration deadline Friday, October 4

Wednesday, October 23: Halloween Tacos & Costume Party

Registration deadline Friday, October 18

A vegetarian option is available.

*Please indicate during registration if you prefer a vegetarian substitution
All program dates, times, fees, and menus are subject to change without notification.*

(440) 735-6570







(440) 735-6570



CALENDAR OF ACTIVITIES FOR BEDFORD SENIOR CLUB MEMBERS

as of 9/9/24

MONDAY	TUESDAY	WEDNESDAY	THURSDAY	FRIDAY
		11  Senior Lunch 12:00pm Dice Games 1:00pm Book Club 2:00pm Chair Yoga 5:30pm	12 UH Walking Club 9:30am Reach w/ Rhythm 11:00am Pickleball Open Play 12:30pm, 1:30pm, 2:30pm Healthy Aging 1:00pm Barre Above 6:00pm	13 Fresh Fork 10:00am Strength & Core 10:45am Cardio Drum 12:00pm Silver Screen 1:00pm "IF"
16 Line Dancing 10:30am Pickleball Open Play 12:30pm, 1:30pm, 2:30pm Knitting 1:00pm Local Motion 6:00pm Sewing 6:00pm	17 Strength & Balance 10:30am Binge Watchers 1:00pm Billiards Open 2:00pm Sunset Yoga 6:00pm	18 Wii Bowling 9:30am  LUNCH AND LEARN 12:00pm Sparkling Portraits 2:00pm Chair Yoga 5:30pm	19 UH Walking Club 9:30am Reach w/ Rhythm 11:00am Pickleball Open Play 12:30pm, 1:30pm, 2:30pm Healthy Aging 1:00pm Price is Right Trip 3:45pm Barre Above 6:00pm	20 Strength & Core 10:45am Peddling 12:00pm Silver Screen 1:00pm "Young Woman & Sea" <i>Deadline for 9/25 lunch</i>
23 Line Dancing 10:30am Pickleball Open Play 12:30pm, 1:30pm, 2:30pm Knitting 1:00pm Local Motion 6:00pm Sewing 6:00pm	24 Strength & Balance 10:30am Pattersons Trip 11:00am <i>No Binge Watchers</i> Billiards Open 2:00pm Sunset Yoga 6:00pm	25 Price is Right 10:30am  Senior Lunch 12:00pm One Hit Wonders Musical Bingo 1:00pm Chair Yoga 5:30pm	26 UH Walking Club 9:30am Reach w/ Rhythm 11:00am ChatGPT 12:30pm Pickleball Open Play 12:30pm, 1:30pm, 2:30pm Barre Above 6:00pm	27 Strength & Core 10:45am Cardio Drum 12:00pm Silver Screen 1:00pm "Kingdom Planet of the Apes"
30 Line Dancing 10:30am Pickleball Open Play 12:30pm, 1:30pm, 2:30pm Knitting 1:00pm Local Motion 6:00pm Sewing 6:00pm		SATURDAYS Energizing Yoga Sept 14, 21, 28 9:00am		Guardians Game Outing Sat. Sept 28 Bus loads 4:15pm



A representative from University Hospitals will be present during senior lunches offering blood pressure checks and other health information.



CALENDAR OF ACTIVITIES FOR BEDFORD SENIOR CLUB MEMBERS

as of 9/10/24

MONDAY	TUESDAY	WEDNESDAY	THURSDAY	FRIDAY
	1 Strength & Balance 10:30am Binge Watchers 2:00pm Billiards Open 2:00pm Sunset Yoga 6:00pm	2 Senior Health & Wellness Fair 10am-1pm Get Crafty 2:00pm Chair Yoga 5:30pm ChatGPT 6:30pm	3 UH Walking Club 9:30am <i>No Reach w/ Rhythm</i> Pickleball Lessons 12:30pm Pickleball League 1:30pm Barre Above 6:00pm	4 Strength & Core 10:45am Peddling 12:00pm Silver Screen 1:00pm "Clue" Tai Chi 5:30pm <i>Deadline for 10/9 lunch</i>
7 Line Dancing 10:30am Pickleball Open Play 12:30pm, 1:30pm, 2:30pm Knitting 1:00pm Local Motion 6:00pm Sewing 6:00pm	8 Strength & Balance 10:30am Binge Watchers 2:00pm Billiards Open 2:00pm Sunset Yoga 6:00pm	9  Senior Lunch 12:00pm Magic Show 1:00pm Book Club 2:00pm <i>No Chair Yoga</i> ALZ Workshop 6:30pm	10 UH Walking Club 9:30am <i>No Reach w/ Rhythm</i> Pickleball Lessons 12:30pm Pickleball League 1:30pm Barre Above 6:00pm	11 Strength & Core 10:45am Cardio Drum 12:00pm Silver Screen 1:00pm "Death on the Nile" Tai Chi 5:30pm
14 Line Dancing 10:30am Pickleball Open Play 12:30pm, 1:30pm, 2:30pm Knitting 1:00pm Local Motion 6:00pm Sewing 6:00pm	15 Strength & Balance 10:30am Binge Watchers 2:00pm Billiards Open 2:00pm Sunset Yoga 6:00pm	16 Wii Bowling 9:30am Medicare Scams 10:30am  LUNCH AND LEARN 12:00pm Sparkling Portraits 2:00pm Chair Yoga 5:30pm	17 UH Walking Club 9:30am Playhouse Outing 10:15am Reach w/ Rhythm 11:00am Pickleball Lessons 12:30pm Pickleball League 1:30pm Barre Above 6:00pm	18 Strength & Core 10:45am Peddling 12:00pm Silver Screen 1:00pm "Jim Henson Idea Man" <i>No Tai Chi</i> <i>Deadline for 10/23 lunch</i>
21 Line Dancing 10:30am Pickleball Open Play 12:30pm, 1:30pm, 2:30pm Knitting 1:00pm Local Motion 6:00pm Sewing 6:00pm	22 Strength & Balance 10:30am Binge Watchers 2:00pm Billiards Open 2:00pm Sunset Yoga 6:00pm	23  Senior Lunch 12:00pm Costume Party 1:00pm Chair Yoga 5:30pm	24 UH Walking Club 9:30am Reach w/ Rhythm 11:00am Pickleball Lessons 12:30pm Pickleball League 1:30pm Barre Above 6:00pm	25 Strength & Core 10:45am Cardio Drum 12:00pm Silver Screen 1:00pm "Haunting in Venice" Tai Chi 5:30pm
28 Line Dancing 10:30am Pickleball Open Play 12:30pm, 1:30pm, 2:30pm Knitting 1:00pm Local Motion 6:00pm Sewing 6:00pm	29 Strength & Balance 10:30am Binge Watchers 2:00pm Billiards Open 2:00pm Sunset Yoga 6:00pm	30 Wii Bowling 9:30am Lunch & Bingo 12:00pm Chair Yoga 5:30pm	31  UH Walking Club 9:30am Reach w/ Rhythm 11:00am Pickleball League 1:30pm makeups	SATURDAYS Energizing Yoga October 5, 12, 26 9:00am (No class 10/19) 

RECREATION PROGRAMS



Senior Health & Wellness Fair
Wednesday, October 2
Ellenwood Center
10:00am-1:00pm

Flu and Covid Shots/Boosters (Pfizer) will be available by appointment. Scheduled vaccine participants can receive \$5 per shot loaded onto their Giant Eagle Advantage Card! Additional \$10-\$25 gift cards may be available for senior vaccine participants from the Western Reserve Area Agency on Aging, one per senior while supplies last. Walk-ins are permitted if space and supplies are available. Register online or call 440-735-6570 to setup your vaccination appointment and for more information. Vaccines are usually covered at 100% by most insurance providers. Bring your ID, insurance card and Giant Eagle card to your appointment.

In addition, there will be free health screenings – glucose, cholesterol, blood pressure, hearing and more! Several community partners and service providers will be in attendance.

City of Bedford Health Needs Assessment

The City of Bedford is partnering with Kent State University's College of Public Health (CPH) to conduct a Community Health Needs Assessment survey targeted to older adults in Cuyahoga County and Northeast Ohio. The Consortium is comprised of over 20 senior centers, senior living, and aging agencies. This assessment aims to describe the needs of the older adult population in Cuyahoga County and provide senior centers and aging services data that can help meet our short- and long-term goals of providing and maintaining services for our diverse older adult population. Through evaluation and analysis, the Consortium will offer guidance through a comprehensive analytical report that outlines current and long-term Senior Center facility needs specific to the county and its desire to achieve and maintain services and spaces that promote equity, inclusivity, and growth.

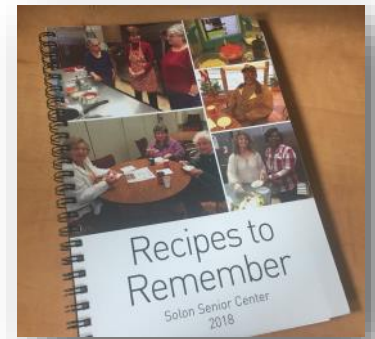
For more information, please call our office at 440-735-6570 or contact Steve Paciorek, Ph.D., at spaciorek@brecksville.oh.us. To access the survey, type the following link into your search browser: bit.ly/seniorcentersurvey or scan the QR code using a mobile device. Please complete the survey by October 1.



RECREATION PROGRAMS

Timeless Tastes: Recipes with History

NEW! "Timeless Tastes" is a creative aging program designed to connect senior participants' family history and stories with recipes that represent those memories. Participants can share their favorite family recipes in our print collection with or without photos and story. Participants can choose to record video interviews of their family recipe and choose to record a cooking demonstration in our kitchen! For more information and to register for this program, contact Bedford Parks & Recreation. Individual planning/video segments will be by appointment with Natalie from Digital Mosaic.



This amazing program is made possible through the Healthy Aging Grant from Cuyahoga County and Ohio Department of Aging. Don't miss out!

Protecting Personal Information, Detecting Fraud, and Avoiding Medicare Scams

NEW! Join the Ohio Senior Medicare Patrol for an informative session on safeguarding your personal information, identifying signs of medical identity theft, and recognizing current Medicare scams. Learn effective strategies for securing your data, detecting if your medical identity has been compromised, and understanding the latest scams targeting Medicare beneficiaries. The program will also cover how and where to report suspicious claims and seek assistance.

Presented by: Lisa H. Dalga, Outreach Specialist for Ohio SMP

Location: Ellenwood Center Room 4

Date: Wednesday, October 16

Time: 10:30 am – 11:30 am

Fee: Free; pre-registration preferred

Aging Parents and Dementia Conversations

NEW! Learn helpful tips to guide you in having difficult conversations with family members, including going to the doctor, deciding when to stop driving, and making legal and financial plans.

Presented by the Alzheimer's Association

Location: Ellenwood Center Room 4

Date: Wednesday, October 9

Time: 6:30 pm - 7:30 pm

Fee: Free, pre-registration preferred



RECREATION PROGRAMS

Price is Right with John Phillips

NEW! Come play the classic game show "The Price is Right" where our senior players will have challenges of guessing prices of various products and play games. Participants are eligible to win small prizes! Facilitated by John Phillips, independent broker with Humana, United Healthcare, Anthem, Aetna, and Devoted.

Location: Ellenwood Center Room 4

Date: Wednesday, September 25

Time: 10:30am - 11:30am

Fee: Free

**Concluding the program, John will have a table available to visit at the Senior Luncheon.*

Beginner Pickleball Lessons

Pickleball is a fun sport that combines traditional elements of tennis with a wiffle-style ball and paddle on a smaller court. Players will learn the fundamental rules, basic skills and court positioning for singles and doubles play. Equipment provided during class.

Instructor: Rich Abston, certified Pickleball instructor

Location: Ellenwood Center Gymnasium

Fall Session 1 Dates: Thursdays, October 3, 10, 17, 24

Fall Session 2 Dates: Thursdays, November 7, 14, 21, December 5 (No games 11/28)

Time: 12:30 pm - 1:30 pm

Fee per session: Free to Bedford Senior Club members /\$20 for non-members per session

Co-Ed Pickleball League— LEAGUE IS FULL. LOOKING FOR SUBS

Fall Session 1 Dates: Thursdays, October 3, 10, 17, 24

Fall Session 2 Dates: Thursdays, November 7, 14, 21, December 5 (No games 11/28)

Time: 1:30 pm – 3:30 pm

Pickleball Open Play & Billiards Open Play

Register for fun and friendly competition and rotational play. Bring your own equipment or borrow from Ellenwood. Space is limited per session.

Be sure to check the Senior Event Calendar or online for our Open Play days and times.

Reservations are highly recommended.

Location: Ellenwood Center Gymnasium & Room 2

Fee: Free to Senior Club Members / \$3 per class for non-club members

**Instructors Rich Abston (Pickleball Thursdays) & Tony Love (Billiards Tuesdays) will be visiting our Open Play dates in September & October!*



RECREATION PROGRAMS

Lunch & Bingo

NEW! Join us for a pizza lunch and play BINGO with Medicare Mike! Prizes include special giveaways and Walmart gift cards!

Facilitator: Michael Gold with The Medicare Shopper

Location: Ellenwood Center Room 4

Date: Wednesday, October 30

Time: 12:00pm - 1:30pm

Intro to ChatGPT: Making Life Better with AI

NEW! Artificial Intelligence, known as AI, is like having a super-smart robotic friend capable of performing tasks that typically require a human brain. One of these smart robots is ChatGPT, developed by OpenAI. Participants will learn what ChatGPT is, how it operates, and the various ways it can be integrated into daily life, such as writing letters, making resumes or helping with homework. Witness ChatGPT in action with fun and practical demos and learn how AI can help you be more creative and productive. This program caters to both tech enthusiasts and those with a curiosity about AI. Bring your own smart device or laptop to use. We also have a limited amount of chromebooks to share.

Instructor: Heather Rhoades, Digital Content Extraordinaire

Location: Ellenwood Center Room 1

Daytime Class: Thursday, September 26, 12:30 pm - 2:00 pm

Evening Class: Wednesday, October 2, 6:30 pm - 8:00 pm

Fee: Free

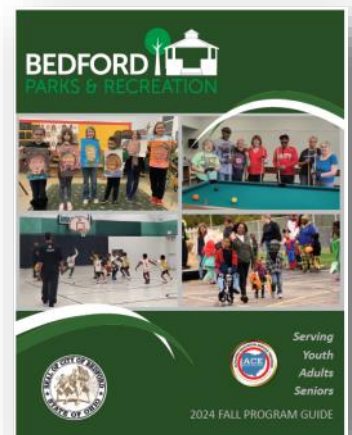
Keep a lookout in your mailbox for our new Fall Program Guide

YOUTH/TEEN *Art Classes, Basketball, Video Gaming, Billiards, STEM Workshops, Flag Football, Chess Club, Sewing, Fencing, Play Groups...*

ADULTS *Line Dancing, Yoga, Canvas Painting, Barre Above, Sewing, Tai Chi, Technology Classes...*

SENIORS *Congregate Meals, Day Trips, Exercise Classes, Craft Classes, Movies, Pickleball, Book Club, Social Activities, Wellness Classes...*

ADAPTIVE *Painting, Boxing, Game Nights, Fitness, Karaoke, Video Gaming...*



RECREATION PROGRAMS

Stay & Play: Post-Lunch Activity

Keep an eye on the calendar for special Stay & Play activities that will be held after our lunches. Pre-registration preferred; drop-ins welcome if space permits.

Get Crafty

A social and creative experience for older adults to experiment with various art materials and make fun seasonal crafts. Facilitated by librarians from the Bedford Branch of Cuyahoga County Public Library. Bedford Senior Club members only. Registration required.

Location: Ellenwood Center Room 3

Time: 2:00 pm—4:00 pm

Pumpkin Art – Wednesday, October 2

Craft TBA – Wednesday, November 6

Craft TBA — Wednesday, December 4



Sparkling Portraits

Follow step-by-step directions to create a seasonal canvas painting inspired while sipping sparkling grape juice. No experience required. Free to Bedford Senior Club Members. Registration required.



Instructor: Melinda with So-So Artsy

Location: Ellenwood Center Room 3

Time: Painting starts at 2:00 pm

Third or Fourth Wednesday of the month

Fee: Free to Bedford Senior Club members

\$15 for non-members



Hello Fall Wagon — Wednesday, September 18

Cat Tales — Wednesday, October 16

Peacock Feather — Wednesday, November 20

RECREATION PROGRAMS

Senior Volunteer Crew

Join our Volunteer Crew! Use the skills and talents you've learned over the years, or develop new ones while serving in a variety of volunteer capacities! We are looking for Senior Volunteers to help us with our existing community programming and possibly even develop new and exciting offerings! Add another healthy habit to your routine; volunteer!

We are currently looking for volunteers for:

Monthly Preschool Art (Story & Seasonal Craft): Select Mondays, September 30, October 21, November 25, December 16, 1:45pm-3:00pm in Ellenwood Room 3

Helper/Ambassador for Senior Health & Wellness Fair: Wednesday, October 2
Meet at Ellenwood Center at 9:00am. Help vendor setup/cleanup, serve refreshments, welcome table, etc. Event ends at 1:00pm

Trick or Treat Street Volunteer: Saturday, October 19
Meet at Ellenwood Center at 9:00am. Help setup/cleanup, welcome table, work stations/pass out candy. Event ends at 12:15pm

Toddler/Preschool Play Group: Tuesdays beginning October 22 through December 17 (except 11/5) 11:45am-1:45pm in Ellenwood Gym

Contact Sarah at 440-735-6570 to learn more! Volunteers must fill out a volunteer application and may be subject to a background check when working with youth participants.

Tai Chi

Learn basic movements and techniques to increase energy level, improve balance and coordination, and build leg and core strength. Through training in these exercises, you will be stronger, healthier, and safer.

Instructor: Robert Fleming, Two Tigers Kung Fu Academy

Location: Ellenwood Center Room 4

Dates: Fridays, October 4, 11, 25, November 1, 8, 15 (No class 10/18)

Time: 5:30 pm - 6:15 pm

Fee: \$50 Resident/\$60 Non-Resident

Bedford Senior Club Members are free and must register in advance



RECREATION PROGRAMS

Barre Above®

Experience a dynamic and empowering workout that combines elements of Pilates, yoga, and dance strength training. Elevate your fitness routine and sculpt your body in a motivating group fitness class. Suitable for participants of all fitness levels; the class is designed to be adaptable, allowing you to progress at your own pace. Bring a yoga mat.

Instructor: Julionne Brown-Little, certified instructor

Location: Ellenwood Center Gym

Dates: Thursdays, September 12, 19, 26, October 3, 10, 17, 24, November 7, 14, 21
(No class 10/31, 11/28)

Time: 6:00 pm - 7:00 pm

Fee per class: \$9 Bedford Resident/\$11 Non-Resident

Bedford Senior Club Members are free and must register in advance

Energizing Morning Yoga

NEW! Invigorate your body and mind, setting a positive tone for the day ahead. Classes includes a series of energizing poses, stretches, and breathwork techniques aimed at boosting your energy levels, improving flexibility, and enhancing mental clarity. The class is adaptable to various fitness levels, ensuring a safe and inclusive space for all participants. Bring a yoga mat.

Instructor: Julionne Brown-Little, certified instructor

Location: Ellenwood Center Room 4

Dates: Saturdays, September 14, 21, 28, October 5, 12, 26, November 2, 9, 16, 23
(No class 10/19, 11/30)

Time: 9:00 am - 10:00 am

Fee per class: \$9 Bedford Resident/\$11 Non-Resident

Bedford Senior Club Members are free and must register in advance

Sunset Serenity Yoga

NEW! This program offers a calming and restorative practice designed to help you unwind and reflect as the day transitions into evening. It includes gentle, slow-paced poses and stretches that focus on releasing tension and promoting relaxation. The session concludes with deep relaxation and meditation to help you find inner peace, making it an ideal way to end your day. The class is adaptable to various fitness levels. Bring a yoga mat.

Instructor: Julionne Brown-Little, certified instructor

Dates: Tuesdays, September 17, 24, October 1, 8, 15, 22, 29, November 12, 19
(No class 11/5, 11/26)

Time: 6:00 pm - 7:00 pm

Location: Ellenwood Center Room 4

Fee per class: \$9 Bedford Resident/\$11 Non-Resident

Bedford Senior Club Members are free and must register in advance

RECREATION PROGRAMS

Strength & Balance

Begin your journey to better movement! Combining both standing and sitting movements, work to improve overall strength and basic balance training using light weights, bands, and various exercise balls. All exercises can be modified to each individual's needs and capabilities. Bring your own free weights or borrow from instructor. All other equipment will be provided.

Instructor: Tony Binkowski, Functional Aging Specialist

Location: Ellenwood Center Gym

Dates: Tuesdays, September 17, 24, October 1, 8, 15, 22, 29

Time: 10:30 am – 11:30 am

Fee per class: \$6 Bedford Resident/\$7 Non-Resident

Bedford Senior Club Members are free and must register in advance

INSTRUCTOR UPDATE

Instructor Tony is scheduled for shoulder surgery and will be out for several weeks.

We will have substitute instructors for his classes.

Strength & Core

Strength and core is an intermediate class programmed to develop overall body strength. Participants will use various equipment for resistance training for the first half of class and then do mat Pilates for core conditioning. Participants must be able to get themselves down to the floor and back up, with assistance if needed.

Instructor: Tony Binkowski, Functional Aging Specialist

Location: Ellenwood Center Gymnasium

Dates: Fridays, September 13, 20, 27, October 4, 11, 18, 25

Time: 10:45 am – 11:30 am

Fee per class: \$6 Bedford Resident/\$7 Non-Resident

Bedford Senior Club Members are free and must register in advance

Monthly Newsletter

The monthly Senior Newsletter is available starting the second Wednesday of the month— released at our first lunch of the month! Many Senior Club members grab their newsletter at the first lunch and/or in-person programming at Ellenwood Center. Members who would like to receive the Senior News by mail, please call our office monthly to request it.



**REGISTER YOUR GRANDKIDS!
Saturday, October 19**

Ellenwood Center 10am-12pm
Time Slots Available



RECREATION PROGRAMS

Local Motion with Jaki

This program will make you sweat while having a fun cardio experience to a musical fusion of club and urban dance styles. This program is for beginners and experienced dancers. Pre-registration required; please register by Monday afternoon.

Instructor: Jaki Ward

Location: Ellenwood Center Gym

Dates: Mondays, September 16, 23, 30, October 7, 14, 21, 28, November 18, 25
(No class 11/4, 11/11)

Time: 6:00 pm - 6:45 pm

Fee per class: \$6 Bedford Resident/\$7 Non-Resident

Bedford Senior Club Members are free and must register in advance

Reach with Rhythm Workout

Seniors wanting to sit up, shape up, and have fun while listening to great music will enjoy this low-impact chair aerobics aiming to stretch, strengthen, and tone your muscles

Instructor: Patty Haw

Dates: Thursdays, September 12, 19, 26, October 17, 24, 31, November 7, 14, 21
(No class 10/3, 10/10, 11,28)

Time: 11:00 am – 12:00 pm

Location: Ellenwood Gymnasium

Fee: \$3 per class for non-members or register for the entire session for \$75

Bedford Senior Club Members are free and must register in advance

Chair Yoga Flow

Embark on a journey of gentle movement and relaxation. Seated comfortably in a chair or using it as a prop, participants will experience the rejuvenating effects of yoga postures, stretches, and breathwork in a supportive and inclusive environment. The nature of this class ensures that individuals with varying physical abilities can comfortably participate. Bring a yoga mat. Yoga blocks and bands can be borrowed from instructor.

Instructor: Yvonne Williams, certified Yoga instructor

Location: Ellenwood Center Room 4

Dates: Wednesdays, September 11, 18, 25, October 2, 16, 23, 30, November 6, 13, 20
(No class 10/9, 11/27)

Time: 5:30 pm - 6:30 pm

Fee per class: \$9 Bedford Resident/\$10 Non-Resident

Bedford Senior Club Members are free and must register in advance



RECREATION PROGRAMS

Cardio Drumming

Cardio Drumming is an engaging and low impact full body workout that focuses on movement and drumming to the rhythm of music that promotes cardiovascular health. The instructor will lead you through choreographed movements and drumming hits focusing on core stability, upper and lower body strengthening, endurance, and improved range of motion and balance.

Instructor: Kim Fennell, Rec2Connect

Location: Ellenwood Center Gym or Room 4

Dates: Select Fridays, September 13, 27, October 11, 25, November 8, 22, December 13

Time: 12:00 pm—1:00 pm

Fee: \$20 Bedford Resident/\$25 Non-Resident

Bedford Senior Club Members are free and must register in advance

Pedal Power: Modified Peddling

Pedal Power, a modified peddling class, is a seated, low impact exercise class focusing on overall body strengthening and cardiovascular health. Enjoy the benefits of riding a bike from the comfort of your chair while engaging in a variety of upper body exercises to improve core stability, upper and lower body strengthening, and endurance.

Instructor: Kim Fennell, Rec2Connect

Location: Ellenwood Center Gym or Room 4

Dates: Select Fridays, September 20, October 4, 18, November 1, 15, December 6, 20

Time: 12:00 pm—1:00 pm

Fee: \$20 Bedford Resident/\$25 Non-Resident

Bedford Senior Club Members are free and must register in advance

Knitting & Crochet Connection

Connect with others and knit for a good cause! Beginners and experienced knitters are welcome. Learn tricks and tips from fellow knitters. Needles, yarn and patterns available.

Location: Ellenwood Center Room 1

Dates: Mondays (No class on 11/11)

Time: 1:00 pm – 3:00 pm

Fee: Free

Attention all Senior Club Members!
We are looking for donations of yarn,
knitting needles and crochet hooks.
We are making scarves, mittens, and
hats for the Winter Mitten Fence.



RECREATION PROGRAMS

Silver Screen Seniors

Join us for a weekly film. Light snacks and refreshments provided. Registration preferred. Drop-ins welcome if space permits. Free to Bedford seniors. Movies start at 1:00 pm in Ellenwood Center – Room 1

Friday, October 4: Clue (1985)

Based on the popular board game, this comedy begins at a dinner party hosted by Mr. Boddy, where he admits to blackmailing his visitors. These guests, who have been given aliases, are Mrs. Peacock, Miss Scarlet, Mr. Green, Professor Plum, Mrs. White and Col. Mustard. When Boddy turns up murdered, all are suspects, and together they try to figure out who is the killer. Rated PG. 1 hour, 36 mins.

Friday, October 11: Death on the Nile (2022)

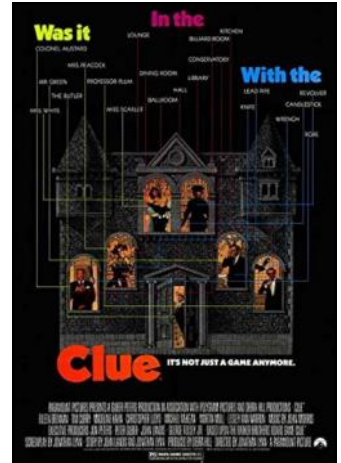
Belgian sleuth Hercule Poirot's Egyptian vacation aboard a glamorous river steamer turns into a terrifying search for a murderer when a picture-perfect couple's idyllic honeymoon is tragically cut short. Set against an epic landscape of sweeping desert vistas and the majestic Giza pyramids, this tale of unbridled passion and incapacitating jealousy features a cosmopolitan group of impeccably dressed travelers, and enough wicked twists and turns to leave audiences guessing until the final, shocking denouement. Rated PG-13. 2 hours, 7 mins.

Friday, October 18: Jim Henson Idea Man (2024)

"Jim Henson Idea Man" takes us into the mind of this singular creative visionary, from his early years puppeteering on local television to the worldwide success of Sesame Street, The Muppet Show, and beyond. Academy Award-winning filmmaker Ron Howard captures Henson's restless creativity, ambition, and artistic evolution in the style and spirit of his complex subject, an artist who revolutionized television, inspired generations, and created some of the world's most beloved characters. Featuring new interviews with Henson's closest collaborators and children, as well as never-before-seen materials from his personal archives--including home movies, photographs, sketches, and diaries--Howard brings us an entertaining and insightful look at a man whose boundless imagination changed the world. Not Rated. 1 hour, 51 mins.

Friday, October 25: Haunting in Venice (2023)

"A Haunting in Venice" is set in eerie, post-World War II Venice on All Hallows' Eve and is a terrifying mystery featuring the return of the celebrated sleuth, Hercule Poirot. Now retired and living in self-imposed exile in the world's most glamorous city, Poirot reluctantly attends a séance at a decaying, haunted palazzo. When one of the guests is murdered, the detective is thrust into a sinister world of shadows and secrets. Rated PG-13. 1 hour, 43 mins.



RECREATION PROGRAMS

Shelf Indulgence Book Club

Indulge in great conversations, dessert and coffee, and a mix of genres and styles of short stories and books. Facilitated by librarians from the Bedford Branch of Cuyahoga County Public Library. *LIBRARY BOOK COPIES AVAILABLE AT ELLENWOOD!*

Wednesday, October 9: *The Invisible Life of Addie LaRue* by V. E. Schwab

France, 1714: in a moment of desperation, a young woman makes a Faustian bargain to live forever and is cursed to be forgotten by everyone she meets.

Thus begins the extraordinary life of Addie LaRue, and a dazzling adventure that will play out across centuries and continents, across history and art, as a young woman learns how far she will go to leave her mark on the world.

But everything changes when, after nearly 300 years, Addie stumbles across a young man in a hidden bookstore and he remembers her name.

Location: Ellenwood Center Room 1

Dates: Second Wednesday of the month Time: 2:00 pm – 3:30 pm



Binge Watchers

Spend your afternoon binge watching your favorite on-demand series or discover something new! Stay afterwards and discuss your theories and thoughts. It's like a book club for binge watchers! Snacks will be provided.

Location: Ellenwood Center Room 1

Dates: Tuesdays Time: 2:00 pm ***NOTE TIME CHANGE**

All the Light We Cannot

Based on Pulitzer Prize-winning novel by Anthony Doerr, it stars Aria Mia Loberti, Mark Ruffalo and Hugh Laurie. The four-part series follows the stories of a blind French girl named Marie-Laure and a German soldier named Werner, whose paths cross in occupied France during World War II. The series has been nominated for four 2024 Emmy Awards.

October 1 — Episodes 1 & 2

October 8 — Episodes 3, & 4



Grace & Frankie Season 1

For as long as they can recall, Grace and Frankie have been rivals. Their one-upmanship comes crashing to a halt, however, when they learn that their husbands have fallen in love with each other and want to get married. As everything around the ladies is coming apart, the only thing they can really rely on is each other. This Netflix original re-teams Jane Fonda and Lily Tomlin as Grace and Frankie, respectively, bringing their chemistry to the small screen. Also starring Martin Sheen and Sam Waterston.

October 15 — Episodes 1-4

October 29 — Episodes 9-13

October 22 — Episodes 5-8



RECREATION PROGRAMS



Join us for lunch and a great historic presentation. Lunch will be served promptly at noon and the presentation will start at 12:30pm. Doors open at 11:30am. Deadline for these programs will be the Friday before the program or until all seats are sold. There will be limited seating and registration is required for these presentations. Walk-ins will not be accepted. Menu is subject to change.

America's Electoral College: What Were They Thinking?

Explore the full story of the Electoral College system: discover why it was created to elect the President of the United States and how it functions. Understand the historical context, the intentions of the Founding Fathers, and the ongoing debates about its relevance today. Learn how this unique mechanism influences presidential elections, shapes campaign strategies, and impacts the balance of power in American politics. For lunch, we will eat Left/Ring Wings (barbecue wings), the universally loved taste of Bipartisan Mac N Cheese, coleslaw and dessert. Presented by Carl Quatraro with Speaking on Q.

Date: Wednesday, September 18

Time: 12:00 pm - 1:30 pm

Location: Ellenwood Center Gym

Fee: Free to Bedford Senior Club members/\$15 for non-members

The Vampire Talk: An Hour with Count Dracula

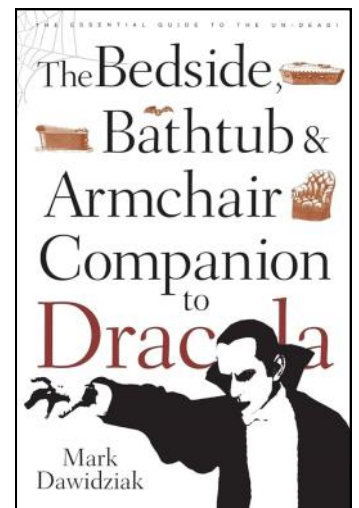
Step into the shadows and explore the enigmatic world of Count Dracula, the modern vampire craze, and the timeless allure of the undead. Join renowned vampire authority Mark Dawidziak, author of acclaimed works like *The Night Stalker Companion* and *The Bedside, Bathtub & Armchair Companion to Dracula*, as he unveils the secrets of the night. Dawidziak, who also teaches the captivating Vampires on Film and Television course at Kent State University, will lead you through a dark journey with highlights from his own collection—rare and eerie items from his personal crypt. Sink your fangs into Transylvanian Goulash (Hungarian goulash with tender chunks of beef, onions, and red bell peppers in a paprika-spiced tomato sauce), roll and Blood Red Velvet Cake.

Date: Wednesday, October 16

Time: 12:00 pm - 1:30 pm

Location: Ellenwood Center Gym

Fee: Free to Bedford Senior Club members/\$15 for non-members



DAY TRIPS for SENIORS



Register online: bedfordoh.myrec.com
Register by phone: (440) 735-6570
Register in person: Ellenwood Center
124 Ellenwood Ave
Bedford, OH 44146

Wheeling Island Casino & Oglebay Festival of Lights

Enjoy a fun-filled day in Wheeling, West Virginia! Press your luck at Wheeling Island Casino with more than 1,100 machines of various themes, betting capabilities and chances to win, plus table games including, craps, blackjack, roulette and more! Each player will earn 2,500 points loaded onto their Lucky North Club Card upon earning 50 points one time at any one (1) slot machine. Points may be redeemed as free play or food valued at up to \$25 or a combination of both totaling \$25. Points do not expire and may be used at a later time. Group incentives are subject to change. A valid ID is required to enter the Casino and to receive a Lucky North Player card.



In the evening, we will take a breathtaking drive through Oglebay Festival of Lights! This dazzling display features millions of twinkling lights and over 90 lighted attractions spread across 300 acres.



Meals will be on your own. Pack your own snacks and drinks for bus ride. More information will be made available later for lunch and dinner options.

Transportation will be a charter bus through Barons Bus Lines. Board the bus at 9:00am by the pavilion and leave Ellenwood Center at 9:15am. Estimated return is 10:30pm. Please contact the Parks & Recreation Department if you need special travel accommodations. All participants must be physically independent, have their own mobility devices and/or have a caregiver assist them.



Tentative date awaiting confirmation: Thursday, December 5 **subject to change*

Fee: Price to be determined.

Registration for Bedford Club Members begins October 15. Non-Club members must be a registered guest of a Bedford Senior Club member and may be registered beginning November 15. All guests must be adults 21+. Limit of 2 guests max. Space is limited. Deadline to register is November 26. No refunds after deadline.

Details will be finalized in the coming weeks and will be include in next month's newsletter.



Sign Up
to receive your
BEDFORDNEWS
electronically!
▶ www.bedfordoh.gov

City of Bedford Newsletter

September 2024

Chipper Service

Chipper service will be the weeks of September 3 and October 7, 2024.

All items need to be on the curb and called into the Service Department, 440-735-6583, before the start of brush pick up for that month. We will not add addresses once pick up has begun for that month.

Place branches on tree lawn with cut end facing the street. Branches cannot be larger than 10 inches in diameter. Leave limbs as long as possible for continuous feed into the chipper. Limbs exceeding 10 inches in diameter, or less than 3 feet in length will not be picked up.

Community Garage Sale

The City of Bedford is once again having a City-wide garage sale on Saturday, September 14th 2024 from 9:00 a.m. to 4:00 p.m. If you are planning to have a garage sale, applications are available in person at the City of Bedford Building Department during the hours of 8:00 a.m. – 4:00 p.m. Monday through Friday or online at www.bedfordoh.gov.

Those participating, please do not leave unsold items on the curb. Items you wish to discard of should be included in your normal refuse / recycling collection as long as they adhere to the regular collection criteria. PLEASE comply with placing such items out the night before your refuse / recycling collection day. Any items left out earlier could be subject to a citation.

Prescription Drug Drop Box

A drug Pill Drop Box, supplied by the County, has been permanently installed in the lobby of the Bedford Police Department. Anyone with expired or unused prescription pills can dispose of their medication in the Pill Drop Box 24/7. **PILLS ONLY.** No needles or liquids.

Community Shred Day

The City of Bedford will be hosting a shred day on Saturday, September 7 from 9:00 a.m. to 12:00 p.m. at Bedford City Hall. This free event provides community members with a safe and secure resource to shred their documents.

Grant funding for shredding event provided by the Cuyahoga County Solid Waste Management District.



Children's Fall Festival



Bedford's annual Children's Fall Festival event will be held on Saturday, September 28 from 10:00 a.m. - 1:00 p.m. at the Bedford Square, 730 Broadway Ave. Children and their families are invited to enjoy a variety of fall activities including: games, hunting for a pumpkin in the pumpkin patch, dancing and singing along to music and much more!

Come on out and enjoy some family fun right here in Bedford! Details and events are subject to change.

Labor Day

City Hall will be closed on Monday, September 2, 2024 in observance of Labor Day.

Refuse collection will be delayed one day the week of September 2.



Important Dates

- ◆ **Labor Day- City Hall Closed**
September 2
- ◆ **Council Meeting**
September 3
7:00 p.m.
- ◆ **Community Shred Day**
September 7
9:00 a.m.– 12:00 p.m.
- ◆ **Community Garage Sale**
September 14
9:00 a.m.– 4:00 p.m.
- ◆ **Council Meeting**
September 16
7:00 p.m.
- ◆ **Children's Fall Fest**
September 28
10:00 a.m. - 1:00 p.m.



The Bedford Branch is located at 70 Columbus Road.
For more information or to register for a program, please call (440) 439-4997

Afternoon Book Discussion—SEE PAGE 15 FOR DETAILS!

Location: Ellenwood Center Room 1

Dates: Second Wednesday of the month Time: 2:00 pm – 3:30 pm

African American Authors Book Group— In-Person or Virtual

Thursday, October 31: 7:00pm - 8:30pm

Bedford Branch - Meeting Room, Bedford Branch Zoom

October Title: Once In A Lifetime by Mary Monroe

Mobile Pantry - Free, fresh produce distribution

Wednesday, September 18: 1:30pm - 3:30pm

Bedford Branch—Parking Lot

CCPL is collaborating with the Greater Cleveland Food Bank to distribute free, fresh produce to those in need. This event will be held rain or shine. Each family will receive 3 pre-packaged boxes of dairy, meat, and/or produce for free, loaded into their vehicle trunk. First come, first-served basis.

Computer Basics

Friday, October 11: 10:00am - 12:00pm

Bedford Branch - Meeting Room

Learn the basics about computing devices, including identifying hardware, using a mouse and keyboard and navigating the desktop environment. Computer settings, file management and mobile devices will also be discussed. Prerequisite: none

Astrology 101

Saturday, October 12: 2:00pm - 3:00pm

Bedford Branch - Meeting Room

Learn how to read your astrological natal chart and make a fun craft with your zodiac sign!

Plumbing Basics

Tuesday, October 15: 7:00pm - 8:45pm

Bedford Branch - Meeting Room

Join us for a hands-on class to help demystify the world of plumbing. Registration opens on Monday, September 16 2024 at 9:00am.

"Lost Ghost Stories of Cleveland" with William G. Krejci

Wednesday, October 16: 7:00pm - 8:00pm

Bedford Branch - Meeting Room

Hiding in obscure corners and in plain sight, chilling tales from Cleveland's paranormal past await reawakening. The long-forgotten story of a colossal phantom that stalked the grounds of Erie Street Cemetery will be revealed. A stately stone rowhouse on Prospect was the scene of a tragic suicide – and a chilling haunting that followed. Hanged murderers were also said to roam the corridors of the Old County Jail. Take a step back in time with author and investigative historian William G. Krejci as we journey through Cleveland's long lost ghostly past and rediscover these stories and more, which he's chronicled in his book *Lost Ghost Stories of Cleveland*.



Avoid Home Repair Scams in the Wake of Storms

The Cuyahoga County Department of Consumer Affairs urges homeowners to avoid home repair scams in the wake of damaging storms.

Be aware that fly-by-night repair companies often go door-to-door after storms. Do not sign contracts for repairs until you fully read the contract and take time to check out the company's reputation.

To find a reputable home repair company:

- Ask your insurer for recommendations when you file an insurance claim. Or ask neighbors who've done similar work in the past for recommendations.
- Always research how a company has treated other customers. Read Better Business Bureau ratings and reviews at bbb.org. Or find reviews by searching a company's name online with words like "scam" or "complaint".

Know that contractors who solicit you at your home must provide you with a written three-day "right to cancel" that lets you cancel without penalty.

Find detailed tips for hiring a contractor from Consumer Affairs.

Read about homeowner claims in Ohio Department of Insurance's Severe Weather Toolkit.

File complaints against utilities with the Public Utilities Commission at puco.ohio.gov or 800-686-7826.



Sign up to receive free Scam Squad Alerts by phone, text or email.

Visit readynotify.us or call 216-443-7035 to get help signing up.



Many Cuyahoga County SNAP Recipients Will Receive Automated Replacement of SNAP Benefits Following August 6 Storms

Replacement benefits will upload automatically for those who qualify



Cuyahoga Job and Family Services (CJFS) has been approved for a **federal waiver that allows mass replacement of SNAP benefits for many Cuyahoga County residents**. CJFS has been working diligently with the state of Ohio, the U.S. Department of Agriculture's Food and Nutrition Services, and Northeast Ohio utility companies in order to obtain the waiver.



“

“Many Cuyahoga County residents were without power for days, and lost refrigerators and freezers full of perishable foods. This waiver allows almost all SNAP recipients to receive replacement benefits quickly and efficiently.”

Kevin Gowan

Cuyahoga Job and Family Services Director

Apply for a reduction in value and property tax assistance by December 31.

- 1 Complete the interactive application per the instructions
- 2 Print out your completed application
- 3 Mail the Fiscal Office copy to:

Cuyahoga County Fiscal Office Appraisal Department
2079 E. Ninth Street, 3rd Floor
Cleveland, OH 44115



TOPIC 3 HIGHLIGHTS

THE DROP BOX



1. The ballot drop box is located in the BOE parking lot at 2925 Euclid Avenue

In Ohio, all counties are required to have and limited to one ballot drop box.



2. Ballots can be returned to the drop box until 7:30pm on Election Day

Vote-by-Mail ballots and Vote-by-Mail applications can also be returned to the drop box before Election Day.



3. The Drop Box is Secure

The drop box is locked, under 24-hour video surveillance, fireproof, and made with reinforced steel.



4. Bipartisan Ballot Retrieval

Ballots can only be retrieved from the drop box by a bipartisan team of BOE employees.



5. A ballot can only be returned to the drop box by the voter or their close relative.

Eligible relatives include grandparents, parents, in-laws, aunts, uncles, nieces, nephews, siblings, half-siblings, spouses, and children.

TOPIC 4 HIGHLIGHTS

SECURE VOTING EQUIPMENT

01

Voting Equipment is never connected to the internet.



02

Voting Equipment has been certified by the US Election Assistance Commission and the Ohio Board of Voting Machine Examiners.



03

Voting Equipment is secured and sealed in double-locked rooms in the BOE Warehouse, and can only be unlocked by a bipartisan team of election officials.



04

Voting Equipment undergoes Approval to Print (ATP) testing to ensure the ballot is correctly designed and printed.



05

The BOE conducts Logic and Accuracy (L&A) Testing to ensure all Voting Equipment used during the election works as intended.



06

The BOE cares about transparency. Ballots and voting equipment testing are open to the public.





DO YOU HAVE YOUR PHOTO ID?

You **MUST** present an unexpired photo ID when voting Early In-Person at the Board of Elections or on Election Day. Using other documents as an ID to vote is no longer acceptable.

Accepted IDs

- Ohio Driver's license
- Ohio State ID card
- U.S. passport or U.S. passport card
- An interim identification form issued by the Bureau of Motor Vehicles
- U.S. military, Ohio National Guard, or U.S. Department of Veterans Affairs ID Card (that includes the voter's name and photograph)

Need an ID?

You can get a state ID card for free if you do not have a driver's license, passport or military ID.

*The BMV requires additional documents that must be paid for by the applicant.

Forgot Your ID?

You will be given a provisional ballot. You then have up to **4 days** after Election Day to bring a photo ID to the Board of Elections to have your ballot counted.

Get your voter info



VOTE CUYAHOGA COUNTY
BOARD OF ELECTIONS

Learn More!

(216) 433-8683(VOTE)
boe.cuyahogacounty.gov



NOVEMBER 5, 2024 GENERAL ELECTION

October 8-18	Weekdays*	8:00 a.m. - 5:00 p.m.
October 21-25	Weekdays*	8:00 a.m. - 6:00 p.m.
October 26	Saturday	8:00 a.m. - 4:00 p.m.
October 27	Sunday	1:00 p.m. - 5:00 p.m.
October 28	Monday	7:30 a.m. - 7:30 p.m.
October 29	Tuesday**	7:30 a.m. - 8:30 p.m.
October 30 - November 1	Weekdays*	7:30 a.m. - 7:30 p.m.
November 2	Saturday	8:00 a.m. - 4:00 p.m.
November 3	Sunday	1:00 p.m. - 5:00 p.m.

*Weekdays are denoted as Monday through Friday. | **Deadline to request a vote-by-mail ballot.

Where to Vote Early: Cuyahoga County Board of Elections - 2925 Euclid Ave, Cleveland, OH 44115

What to Bring: You only need to provide one (1) of the acceptable forms of ID listed below.

- An Ohio driver license
- An Ohio state ID card
- An interim identification form issued by the Bureau of Motor Vehicles
- A U.S. passport or passport card
- A U.S. military ID card, Ohio National Guard ID card, or U.S. Department of Veterans Affairs ID card (that includes the voter's name and photograph)

A voter presenting an Ohio driver license or Ohio ID card that shows voter's former address is permitted to cast a regular ballot so long as the voter's current residential address has been updated with the Board and appears in the official poll list of registered voters for that precinct.



Office of Emergency Management



Cuyahoga County
Together We Thrive

At-A-Glance

Halloween

Halloween is coming, and costume parties and trick-or-treaters are coming with it. Here are some tips to consider when choosing your costumes, and to help keep you safe.

- S** Swords, knives, and other costume accessories should be short, soft, and flexible.
- A** Avoid trick-or-treating alone. Walk in groups or with a trusted adult.
- F** Fasten reflective tape to costumes and bags to help drivers see you.
- E** Examine all treats for choking hazards and tampering before eating them. Limit the amount of treats you eat.

- H** Hold a flashlight while trick-or-treating to help you see. WALK and don't run from house to house.
- A** Always test makeup in a small area first. Remove it before bedtime to prevent possible skin and eye irritation.
- L** Look both ways before crossing the street. Use crosswalks wherever possible.
- L** Lower your risk for serious eye injury by not wearing decorative contact lenses.
- O** Only walk on sidewalks whenever possible, or on the far edge of the road facing traffic to stay safe.
- W** Wear well-fitting masks, costumes, and shoes to avoid blocked vision, trips, and falls.
- E** Eat only factory wrapped treats. Avoid eating homemade treats made by strangers.
- E** Enter homes only if you are with a trusted adult. Only visit well lit houses. Never accept rides from strangers.
- N** Never walk near open flames. Be sure to wear flame resistant costumes.



Sources: CDC.Gov



A Preparedness Resource from
Cuyahoga County Office of Emergency Management
P: 216-443-5700 | ema@cuyahogacounty.us
Ready.cuyahogacounty.us

 
[@CuyahogaOEM](https://twitter.com/CuyahogaOEM)
[Facebook.com//CuyahogaOEM](https://www.facebook.com/CuyahogaOEM)



Take Care of Your Teeth and Mouth

A healthy mouth is important for good nutrition

A healthy mouth and gums can help you eat a balanced diet while still enjoying the food you like. Weak or missing teeth and mouth pain can make it hard to eat certain foods. This can also increase your risk of choking. Eating healthy foods can help to prevent mouth problems.

Common Mouth Problems

Oral health problems, such as loose or missing teeth, gum disease, cavities, and chronic health conditions, can affect many older adults. Mouth problems can make it hard to eat certain foods.

COMMON MOUTH PROBLEMS CAN CAUSE:

Sensitivity to temperatures (hot or cold foods)

Difficulty chewing foods, especially fresh fruits and vegetables

Pain or soreness when you chew and swallow, especially hard or sticky foods

Dry mouth

Practice Good Oral Hygiene!

- 1 BRUSH YOUR TEETH TWICE A DAY.
- 2 USE TOOTHPASTE WITH FLUORIDE IN IT.
- 3 FLOSS DAILY BETWEEN YOUR TEETH.
- 4 CHOOSE WATER FIRST FOR THIRST.
- 5 SEE A DENTIST OFTEN.
- 6 DO NOT SMOKE OR USE TOBACCO.



Protect Your Mouth



- ✓ Visit your dentist one time every 6 months, or more often if directed.
- ✓ Practice good oral hygiene.
- ✓ Eat a variety of food, including low-fat protein, fruits, and vegetables.
- ✓ Do not use tobacco products. If you smoke, quit.
- ✓ Limit alcohol, carbonated beverages, and other sugar-sweetened beverages.
- ✓ Manage any health conditions you have.
- ✓ Talk to your dentist, health care provider, or dietitian to learn more ways to keep your mouth healthy.

Thin-Crust Harvest Pizza

YIELD: 1 PIZZA

SERVING SIZE: 1 PIZZA

INGREDIENTS

- 1 ear corn, cooked and corn removed
- 1 medium, zucchini, sliced
- 6 whole mushrooms, sliced
- 2 tablespoons vegetable oil
- Salt & pepper to taste
- 1 (8-inch) flour tortilla
- ½ cup shredded cheese of your choice

OPTIONAL SEASONINGS

basil, parsley, oregano

DIRECTIONS

1. Add drizzle of oil to a skillet and warm over medium heat
2. Add zucchini and mushrooms and cook until tender. Remove from heat and season with salt and pepper
3. Add a drizzle of oil to skillet and warm over medium heat
4. Place one tortilla in skillet and warm
5. Add cheese on top of tortilla and top with zucchini, corn, and mushrooms



Healthy Tip



Choose a whole-grain tortilla (instead of enriched or refined) to increase your dietary fiber intake. Fiber helps to lower your cholesterol and promotes bowel regularity.

Nutrition Facts

Amount Per Serving

Calories

708

	% Daily Value*
Total Fat 47 g	72 %
Saturated Fat 11 g	53 %
Trans Fat 0 g	
Cholesterol 44 mg	15 %
Sodium 1,255 mg	52 %
Total Carbohydrate 55 g	18 %
Dietary Fiber 6 g	26 %
Total Sugars 15 g	
Includes - Added Sugars	
Protein 25 g	51 %
Vitamin D 0 µg	3 %
Calcium 403 mg	40 %
Iron 4 mg	21 %
Potassium 1,248 mg	27 %

*Percent Daily Values are based on a 2,000 calorie diet.



OCTOBER HOLIDAYS

DATE	HOLIDAY
1	National Fire Pup Day
2	National Custodian Day
3	Animal Welfare Week
4	Kindness to Animals Day
5	National Get Funky Day
6	National Coaches Day
7	National Forgiveness & Happiness Day
8	National Heroes' Day
9	National Moldy Cheese Day
10	National Cake Decorating Day
11	National Spread Joy Day
12	Emergency Nurses Day
13	National M&M Day
14	National Dessert Day
15	National Grouch Day

DATE	HOLIDAY
16	National Boss's Day
17	National Pasta Day
18	National Cupcake Day
19	National New Friend Day
20	International Sloth Day
21	National Apple Day
22	Make A Difference Day
23	National Boston Cream Pie Day
24	National Bologna Day
25	International Artist Day
26	National Pumpkin Day
27	National Black Cat Day
28	National Breadstick Day
29	National Internet Day
30	National Candy Corn Day
31	Halloween

Trick-or-Treating Joke for Halloween

What do hockey players say on Halloween? Hat trick or treat!

What do you call a lycanthrope who gets lost while trick or treating? A where-wolf.

Why is Superman's costume so tight fitting? Because it's a size "S"

What do ghosts give out to trick or treaters? Booberries.

Where do werewolves store the candy they get from trick or treating? In a were-house

What do witches put on to go trick or treating? Mas-scare-a

When do ghosts like to go trick or treating? In the moaning.

How do you stop vampires from trick or treating at your house? Play the song "You Are My Sunshine" on the stereo.

Which monster dances when he goes trick or treating? The boogieman

What do owls say when they go trick or treating? Happy Owl-ween!

Why didn't the skeleton go trick or treating? Because he had no "body" to go with.

Which type of pants do ghosts wear to trick or treat? Boo-Jeans.

What do you give a trick or treating skeleton? Spare ribs

Where do you find the spookiest Halloween candy to give trick or treaters? At the ghost-ery store

In which U.S. city do werewolves like to go trick or treating? Howllywood, California

Which candy do vampire's hope for when trick or treating? Suckers!

What does Tweety Bird say on Halloween? Twick or Tweet

What makes trick or treating with twin witches so challenging? You never know which witch is which!

Who did Frankenstein go trick or treating with? His ghoul friend



Scary Halloween Knock-Knock Jokes

Knock, knock. Who's there? Ivana. Ivana who? Ivana suck your blood!

Knock, knock. Who's there? Witch. Witch who? Witch one of you can fix my broomstick?

Knock, knock. Who's there? Getyur. Getyur who? Getyur fangs outta my neck!

Knock, knock. Who's there? Ooze. Ooze who? Ooze that monster over there?

Knock, knock. Who's there? Fangs. Fangs who? Fangs for letting me in!

Knock, knock. Who's there? Orange! Orange who? Orange you glad it's Halloween!

Knock, knock. Who's there? Boo. Boo who? Don't cry! I'm just a Halloween trick or treater!

Knock, knock. Who's there? Doughnut. Doughnut who? Doughnut worry it is just a Halloween joke!

Knock, knock. Who's there? Ice Cream. Ice cream who? Ice cream every time I see a ghost!

Knock, knock. Who's there? Howie. Howie who? Howie gonna hide this dead body?

Knock, knock. Who's there? Dishes! Dishes who? Dishes a very Halloween bad joke!

Knock, knock. Who's there? Gladys. Gladys who? Gladys Halloween.

Knock, knock. Who's there? Wanda. Wanda who? Wanda go for a ride on my broomstick?

Knock, knock. Who's there? Tyson. Tyson who? Tyson garlic around your neck to ward off vampires!

Knock, Knock! Who's there? Ghost. Ghost who? Ghost stand over there and I'll bring you some candy!

Knock, Knock! Who's there? Bee. Bee who? Bee-ware, there's a full moon this Halloween!

Knock, Knock! Who's there? Abbott. Abbott who? Abbott time you answered the door, where's my candy?

Knock, Knock! Who's there? Aida. Aida who? Aida lot of Halloween candy and now I've got tummy ache!

Knock, Knock! Who's there? Police. Police who? Police give me some candy!

Knock, Knock! Who's there? Zoom. Zoom who? Zoom did you think I was, a real ghost?

Knock, Knock! Who's there? Viper. Viper who? Viper your mouth when you're done sucking blood!

Knock, Knock! Who's there? Twick. Twick who? Twick or tweet, smell my feet, give me something good to eat!

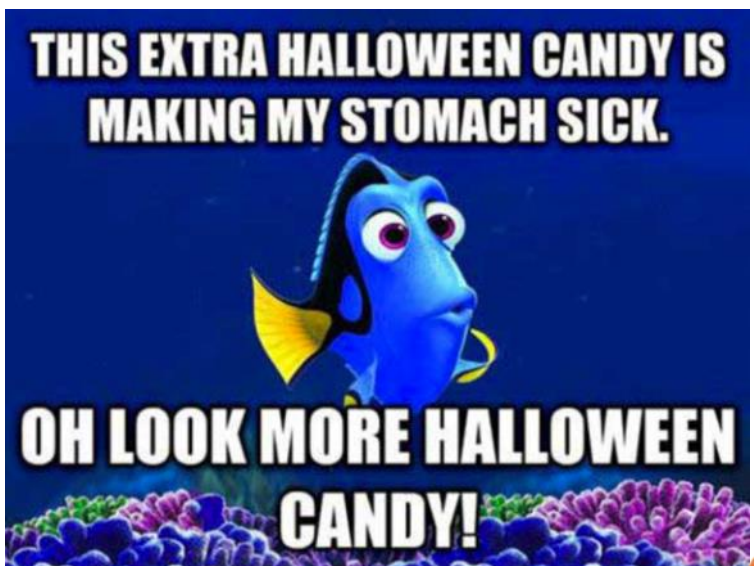
Knock, Knock! Who's there? Bean. Bean who? Bean waiting all day to go trick or treating!

Knock, Knock! Who's there? Justin. Justin who? Justin time for Halloween!

Knock, Knock! Who's there? Disk. Disk who? Disk is a recorded message, trick or trick!

Knock, Knock! Who's there? Norway. Norway who? Norway I'm leaving till you give me a candy!

Knock, knock! Who's there? Jack. Jack who? Jack-o-lantern! Happy Halloween!



The History of Halloween

Where did Halloween come from?

In the beginning, Halloween was a harvest festival. The Celts (who lived in Ireland, the United Kingdom and France) marked the end of the summer and the beginning of winter with this harvest festival. They called the festival Samhain (sow-in) and this translated to 'the end of summer'. They believed that the festival would make their gods happy so they would protect them and their crops during the long, hard winter that was to come. They built huge fires, and burned crops and animals as sacrifices. They wore costumes and enjoyed fortune telling.

Where did the name Halloween come from?

When the Celts eventually became Christian, they started to call the first day of November 'All Saints' Day'. 'All Saints' Day' was also called 'All-hallows', which was an old English word. People began to call the night before the first of November 'All-hallows Eve' and this eventually became Halloween.

Why do people dress in costumes at Halloween?

People believed that ghosts walked the streets on Halloween night and they felt scared about meeting them. They began to wear masks to fool the ghosts into believing that they were other spirits. Soon, people started to wear costumes and fancy dress to go with the masks.

Why do we make jack-o'-lanterns at Halloween?

There was an old Irish legend about a very mean and sly man called Jack who was always playing tricks on people. When he died, he was not allowed into heaven or hell so he had to walk the Earth from then on. The only thing Jack had to guide him on his way was a hollowed out turnip with a light inside it. This is where we get the name 'Jack of the Lantern' which changed to 'jack-o'-lantern'. When European settlers arrived in America, they realized that pumpkins would be far easier to carve as they were soft and would give out a brighter orange colored light, than the turnips. Nowadays, most jack-o'-lanterns are carved from pumpkins for this reason.

Why do we go trick or treating at Halloween?

Many years ago, people were not just afraid of meeting ghosts on Halloween night, they were also terrified that ghosts or spirits would come into their homes. They began leaving bowls of food outside their doors to deter the ghosts from entering. Over time, people began to get less fearful of the ghosts and started eating the nice treats themselves. Some people say that this was the start of trick or treating. There are other stories that claim trick or treating started when people started giving cakes in return for prayers being said for their dead relatives on All Soul's Day in England. Instead of just getting cakes, children began visiting their neighbors to look for food, drinks and money as well.



UNITED NATIONS FIND THE WORDS



October 24th is United Nations Day! The United Nations is a group of countries that work together to promote world peace, among many other things. Currently, there are 193 countries in the UN. Find the countries hidden in the puzzle (horizontally, vertically, and diagonally) using the clues. Check or fill in a circle when you find a word that fits that category.

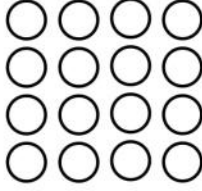
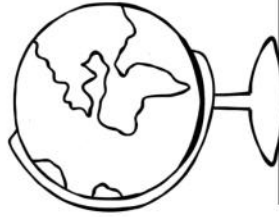
FIND AND CIRCLE:

4 countries from Asia

4 countries from Europe

4 countries from Africa

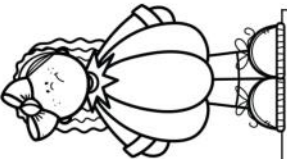
4 countries from the Americas



M E X I C O Y K F I N D I A E
 H S X M S A R D R R K A C S G
 D N A L E R I L A E S D P Y
 L A U O G C I J N B Y A Q U P
 A D B R C Z Y Y C K I A V L T
 E A K G A C A L E N S I Q U N
 R N D R S N O C A U L I R A F
 O A B O W Z V R Z T S I P A X
 K C W H A X N J O O I A Y N
 R A C S A G A D A M J B N D S

©Shelly Rees

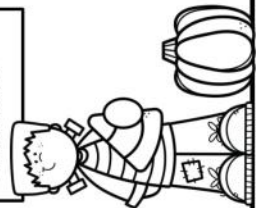
TRICK OR TREAT! WORD SEARCH



October 31st is Halloween, and kids love dressing up in many different costumes to go trick-or-treating. Listed below are 17 of the most popular costumes. Can you find them all?

WORD BANK

- witch
- rabbit
- dinosaur
- superhero
- fairy
- cowboy
- clown
- cheerleader
- pirate
- pumpkin
- vampire
- zombie
- angel
- ninja
- doll
- doctor
- character



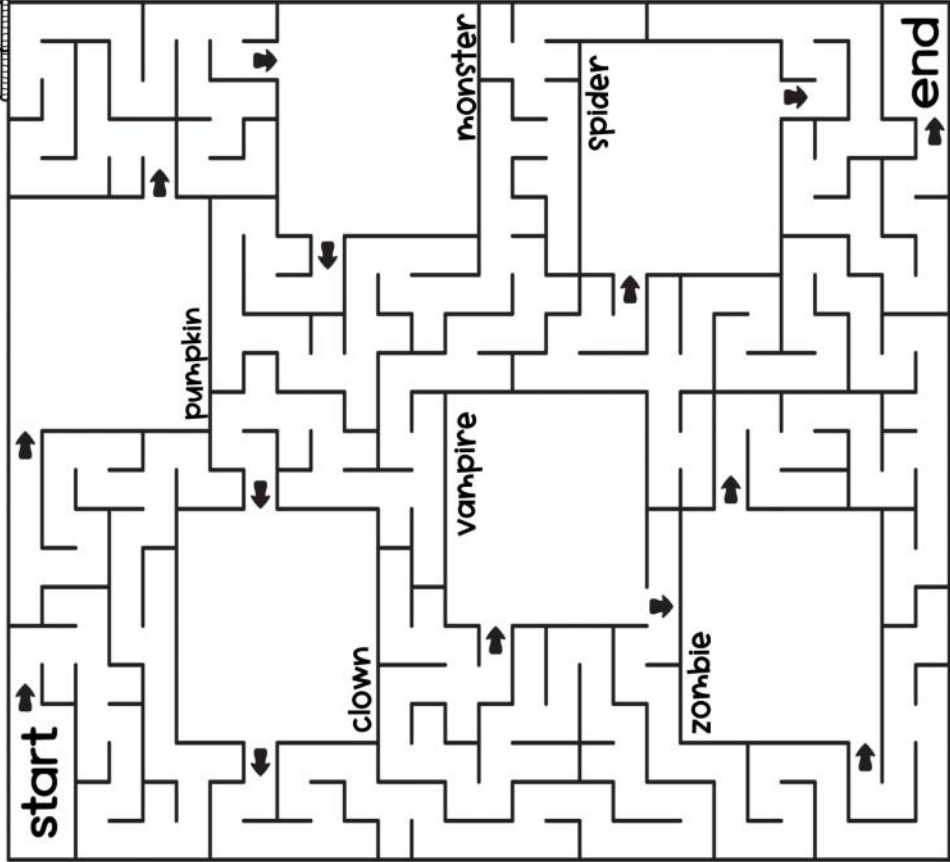
R E T C A R A H C I Y Y
 N I N J A J D J T R V
 O O H B R U A S O N I D
 X W B M R Y B Y X C A I
 V I T B C L O W N H F D
 T O M X E B U L J E E O
 M Z E E W R E I R E I C
 O H K O M G I B J R B T
 M R C X N J S P Z L M O
 B W E A C P O W M E O R
 Y D F H I B Z I W A Z N
 Y L O R R I I T Q D V S
 K S A L Y E H C P E I J
 L T M S L M P H J R K I
 E J N I K P M U P D K E
 O H P J F J E L S X V O

©Shelly Rees

TRICK OR TREAT! SOLVE AND DRAW



Directions: Start at the beginning and solve the maze. Stop each time you come to a box and draw the costume written there. Continue until the entire maze is solved.



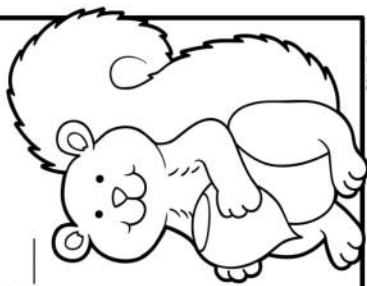
©Shelly Rees

NUTTY NAMES UNSCRAMBLE THE WORDS

October 22nd is National Nut Day! There are 53 different types of nuts grown across the world. A few of them have been scrambled below. After you've unscrambled them, write each circled letter above the number to which it belongs at the bottom. This will reveal the answer to the riddle!



1. natllw _____ ○
2. toconu _____ ○
3. tiphasaic _____ ○
4. danmol _____ ○
5. nipnyo nipe _____ ○
6. napce _____ ○
7. washec _____ ○
8. adiamacam _____ ○
9. rizlab tnu _____ ○
10. hentucst _____ ○
11. leztunha _____ ○



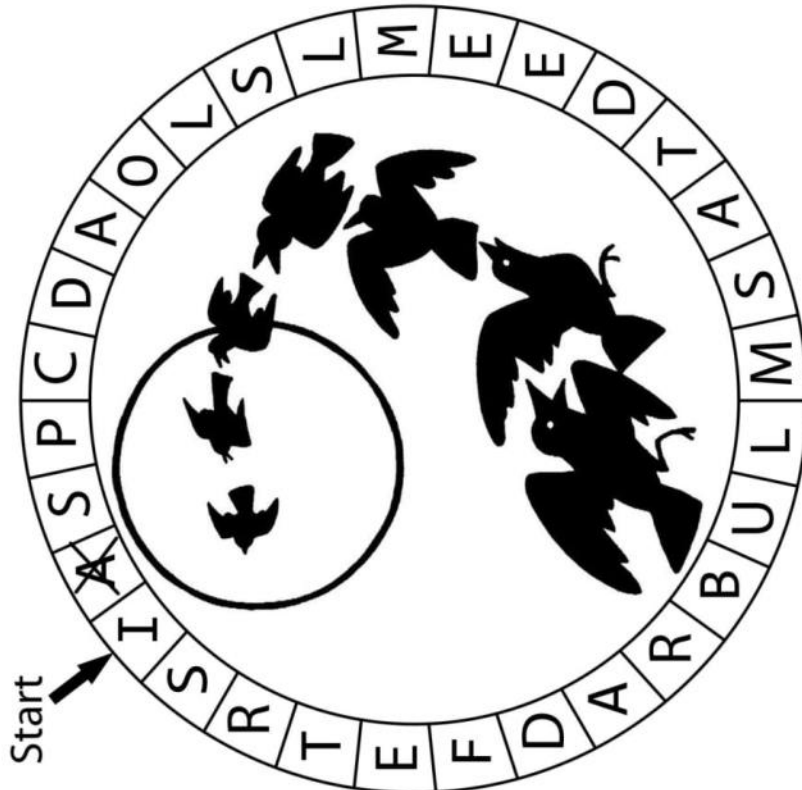
Which nut helps you win at tag?

2 6 1 7 11 5 4 9 3

©Shelly Rees

Word Compass

Discover an interesting fact about crows! Start with the letter 'I' and travel clockwise, crossing out every other letter. Then transfer the remaining letters to the blanks below to complete the fact.



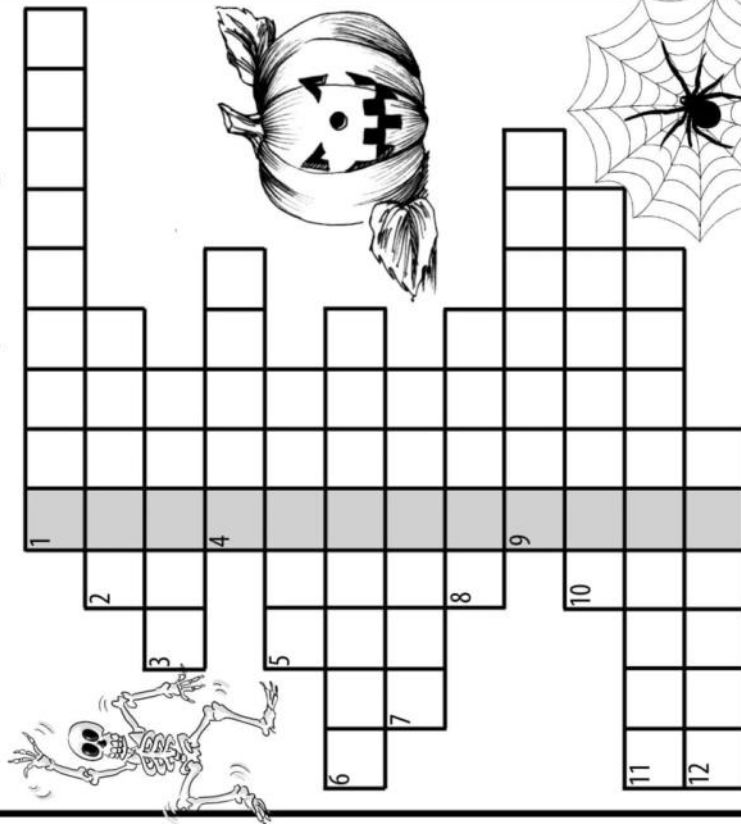
Interesting Fact:

A group of crows _____

 _____!

Hidden Word

Unscramble these mixed up Halloween words and enter them into the grid. When you are done, you will find a word hidden in the shaded squares reading down.



- 1. ELOWANEHL
- 2. NYACD
- 3. LUKLS
- 4. GHINT
- 5. HITCW
- 6. KEELNOTS
- 7. REDIPS
- 8. HOTSG
- 9. TOOBERC
- 10. PINKPUM
- 11. MOSTTBONE
- 12. BOBEWC



Sudoku 7

			3		2		5	
4						8		6
6							9	3
2		5	9					7
	8	4				3		
				1				
			2			5		
							6	
3	9				7		8	1

Sudoku 8

	7		5		9	1	3	
		5			8			
2			3				9	8
			4	7	3	9		
			1					
5								
8		4	2			3		
9							2	
		2		9		6		

Haunted Maze

Help this lost ghost find his way home! Don't cross paths with any spiders!































Candy corn stacked looks like corn on the cob!?!
Wow! Mind Blown!



WORLD HABITAT CRACK THE CODE

October 4th is World Habitat Day! Use the CODE CLUES to identify the letters for each word to uncover the various habitats found across the globe.

													
A	B	C	D	E	F	G	H	I	J	K	L	M	
													
N	O	P	Q	R	S	T	U	V	W	X	Y	Z	

1. 

2. 

3. 

4. 

5. 

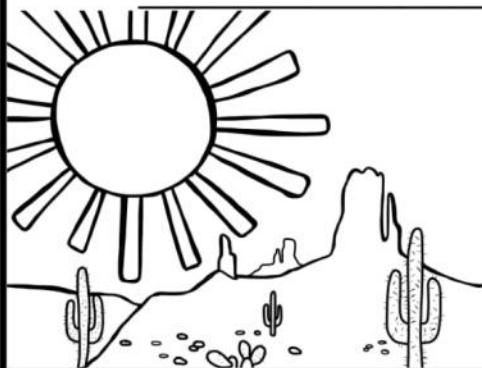
6. 

7. 

8. 

9. 

10. 



REVERSE TIME!

Draw the code clues:










1. prairie _____



















2. ocean _____

PUZZLES

Mystery Grids

In these grids, the sum of each row and column are given. Using those clues, can you figure out the value of each picture? The values range from 1 to 9.

			= 16
			= 24
			= 3
			= 16
			= 19
			= 8

			= 18
			= 13
			= 10
			= 12
			= 16
			= 13
			= 18
			= 13
			= 10

The Puzzle Den © 2013 Leslie Vrolyk

ANSWER KEY

UNITED NATIONS FIND THE WORDS

ANSWER KEY

FIND AND CIRCLE:

4 from Asia: **KOREA, IRAN, INDIA, JAPAN**

4 from Europe: **FRANCE, IRELAND, ITALY, SPAIN**

4 from Africa: **EGYPT, KENYA, MOROCCO, MADAGASCAR**

4 from the Americas: **BRAZIL, CANADA, MEXICO, USA**

M	E	X	I	C	O	Y	K	F	I	N	D	I	A	E
H	S	X	M	S	A	R	D	R	R	K	A	C	S	G
D	N	A	L	E	R	I	L	A	E	S	D	P	P	Y
L	A	U	O	G	C	I	J	N	B	Y	A	Q	U	P
A	D	B	R	C	Z	Y	Y	C	K	I	A	V	L	T
E	A	K	G	A	C	A	L	E	N	S	I	Q	U	N
R	N	D	R	S	N	O	C	A	U	L	I	R	A	F
O	A	B	O	W	Z	V	R	Z	T	S	I	P	A	X
K	C	W	H	A	X	N	J	O	O	I	A	Y	Y	N
R	A	C	S	A	G	A	D	A	M	J	B	N	D	S

NUTTY NAMES UNSCRAMBLE THE WORDS ANSWER KEY

- natluw **W A L N U T**
- toconu **C O C O N U T**
- tiphasoic **P I S T A C H I O**
- danmol **A L M O N D**
- nipnyo nipe **P I N Y O N P I N E**
- napce **P E C A N**
- washec **C A S H E W**
- adiamacam **M A C A D A M I A**
- rizlab tnu **B R A Z I L N U T**
- hentucst **C H E S T N U T**
- leztunha **H A Z E L N U T**

Which nut helps you win at tag?

C A T C H - Y O U S !
2 6 1 7 11 5 4 9 3

ANSWER KEY

Hidden Word

Unscramble these mixed up Halloween words and enter them into the grid. When you are done, you will find a word hidden in the shaded squares reading down.

Grid containing the following words:

- 1. HALLOWEEN
- 2. CANDY
- 3. SKULL
- 4. NIGHT
- 5. WITCH
- 6. SKELETON
- 7. SPIDER
- 8. GHOST
- 9. OCTOBER
- 10. PUMPKIN
- 11. TOMBSTONE
- 12. COWEB

1. ELOWANEHL
2. NYACD
3. LUKLS
4. GHINT
5. HITCW
6. KEELNOTS
7. REDIPS
8. HOTSG
9. TOOBERC
10. PINKPUM
11. MOSTTBONE
12. BOBEWC

Word Compass

Discover an interesting fact about crows! Start with the letter 'I' and travel clockwise, crossing out every other letter. Then transfer the remaining letters to the blanks below to complete the fact.

Interesting Fact:
A group of crows i s
 c a l l e d a
 m u r d e r !

Mystery Grids

In these grids, the sum of each row and column are given. Using those clues, can you figure out the value of each picture? The values range from 1 to 9.

Grid 1: Row sums: 16, 24, 3; Column sums: 8, 19, 16. Clues: bat = 1, pumpkin = 9, skeleton = 6.

Grid 2: Row sums: 2, 4, 7; Column sums: 13, 16, 12. Clues: skeleton = 2, owl = 4, cat = 7.

Sudoku 7 Solution

8	7	9	3	6	2	1	5	4
4	2	3	5	9	1	8	7	6
6	5	1	8	7	4	2	9	3
2	1	5	9	8	3	6	4	7
9	8	4	7	2	6	3	1	5
7	3	6	4	1	5	9	2	8
1	6	7	2	4	8	5	3	9
5	4	8	1	3	9	7	6	2
3	9	2	6	5	7	4	8	1

Sudoku 8 Solution

4	7	8	5	2	9	1	3	6
3	9	5	6	1	8	2	4	7
2	1	6	3	4	7	5	9	8
6	8	1	4	7	3	9	5	2
7	4	9	1	5	2	8	6	3
5	2	3	9	8	6	7	1	4
8	5	4	2	6	1	3	7	9
9	6	7	8	3	5	4	2	1
1	3	2	7	9	4	6	8	5

WORLD HABITAT CRACK THE CODE

ANSWER KEY

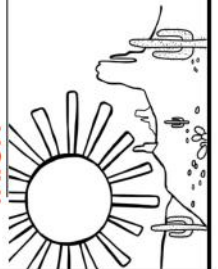
A	B	C	D	E	F	G	H	I	J	K	L	M
N	O	P	Q	R	S	T	U	V	W	X	Y	Z

1. POLAR
2. DESERT
3. FOREST
4. SAVANNA
5. TAIGA
6. RAINFOREST
7. TUNDRA
8. GRASSLAND
9. WETLAND
10. CORAL REEF

REVERSE TIME!

Draw the code clues:

1. prairie
2. ocean



SEPTEMBER BIRTHDAYS

Barbara Allen
Corinda Allen
Jami Bell
John Besozzi
Betsy Bott
Sherry Bostick
Kathy Brokos
Laquetha Carnail
Paul Certo
Janice Churak
Carole Corrao
Leroy Daugherty
Renee De Wees
Bob Diederich
Edward Dillon
Jeff Duber
William Francis
Deborah Francis

Alice Furmanek
George Green
Kathy Harris
Joann Harwood
Verna Hudak
Willie Hughes-Bonner
Debbie Johnson
Rebecca Johnson
Bob Kundla
Allison Lathan
Kathy Lovano
Rosanne Mandich
William Manning Jr.
David Marshall
Mary Martin
Robin McKnight
Susan Mennefee
Carol Morris

Menka Oldenburg
Rosemary Oldenburg
Kathryn Orchard
John Pacanovsky
Pamela Pack-Pappas
Elaine Pearson
Kathleen Poling
Alma Rhine
Robert Richardson
Jeanne Sapir
Diane Simpson
Ivy Smith
Tom Trojan
Shirley Twohey
Madeline Vartorella
Carolyn Watts

SEPTEMBER ANNIVERSARIES

*Ken & Verna Hudak celebrate 53 years on September 11th
Don & Cathy Skalak celebrate 51 years on September 28th*

*We publish and celebrate anniversary dates with members who have previously given that information.
If you are new to the Bedford Senior Club within the last year, we may not have your anniversary date.
Please contact the Recreation Office if you wish to have your anniversary date recognized in the monthly Newsletter.*

NEW MEMBERS

Charlotte Baran
Carolyn Erby
Samuel Erby

Denise Goodlet
Paula Jesse
Carol Morris

Robert Morrison
Kelley White

CONTACT BEDFORD PARKS & RECREATION

(440) 735-6570



recreation@bedfordoh.gov

City of Bedford Water / Sewer Discount

2025

To Qualify	<p>1. Age 65 any time during calendar year or 100% totally and permanently disabled. (DOCTORS CERTIFICATE OF DISABILITY REQUIRED)</p> <p>2. Own and occupy your home (having name on the deed or a Life Estate) at the time of filing. Residents residing in rental property do not qualify for this discount.</p> <p>3. Have a combined income for applicant, spouse and ALL household members 18 years and older that is \$37,907 or less.</p> <p>- A surviving spouse age 59-64 of a qualifying water / sewer discount recipient may retain the discount benefits if the income guidelines allow.</p>	Is the discount retroactive? NO
What is included as income?	<p>Your combined household income cannot exceed \$37,907. Income of both applicant, spouse and ALL household members 18 years and older must be included. If you file an income tax return, include your adjusted gross income from your 1040 form plus your combined Social Security income.</p> <p>Total Income includes <u>household income (any person living in the home 18 years and older.)</u></p> <p>Interest/Dividend household income cannot exceed \$3,000.00 per year.</p> <p>All applicants must provide documentation of all sources of income. The following are examples of sources of income.:</p> <ul style="list-style-type: none"> • Social Security • Pension • Dividends • IRA Withdrawals • Interest • Wages • Alimony • Annuities • Rental Income • Gambling Winnings • Insurance Contracts • Unemployment compensation • Gain from property sale (other than primary residence) <p style="text-align: center;">NOTICE!</p> <p>Applicant and/or their spouse must not be delinquent on municipal income taxes owed to the City of Bedford and further must not be behind or delinquent more than three months on their City of Bedford water/sewer bill in order to keep their eligibility for the water/sewer discount. Accordingly, once the delinquency is paid in full by the applicant and their spouse, the discount will be reinstated (not retroactively). (Reference ORD 9900-21)</p> <p style="text-align: center;">Questions?????</p> <p style="text-align: center;">Please call our office, we will be glad to help you. 440.735.6505</p>	Do I need to apply for the Water/Sewer discount every year? YES
TO APPLY	<p>Applications for water/sewer discount are accepted in the Income Tax Department. If you are eligible, you will receive a reduction on your 2025 water/sewer bill.</p>	Do I include my Social Security Income before or after Medicare is deducted?
	<p>All applicants must apply for discounts for 2025. The application needs to be filed by the last Friday in September of 2024. *Income is based on the year 2023</p>	<p>Include Social Security after Medicare is taken out. Change amounts when a spouse's Social Security income is added. Railroad Retirement income is treated the same as Social Security.</p>

***DISCOUNT IS CALCULATED USING 2023 INCOME TAX DOCUMENTS**

2024 filing for Calendar Year 2025 Discount**CITY OF BEDFORD
Application for Water / Sewer Discount****APPLICATION DEADLINE 09/27/2024**

Name of Applicant		Name of Spouse	
Address	City BEDFORD	Zip 44146	Phone Number ()
Social Security Number - Applicant		Social Security Number - Spouse	
Birth Date - Applicant	Age of Applicant	Birth Date - Spouse	Age of Spouse

Are you delinquent on your City of Bedford municipal income taxes or water/sewer Bill? YES NO

If you answered yes, you do not qualify for the 2025 water discount at this time. Please see the highlighted section on the back of this application or refer to Ordinance NO. 99900-21 for more information. If you answered no, continue with section A, B, C & D for approval.

TOTAL 2023 SOCIAL SECURITY AND / OR RAILROAD RETIREMENT INCOME: ATTACH PROOF

- A. \$ _____ Total year's Social Security and / or Railroad Retirement benefits of applicant in 2023.
- B. \$ _____ Total year's Social Security and / or Railroad Retirement benefits for spouse in 2023.
- C. \$ _____ Adjusted gross income of ALL other household members over the age of 18 in 2023.
- ALL OTHER 2023 INCOME; TAXABLE & NON - TAXABLE: ATTACH PROOF**
- D. \$ _____ **Adjusted Gross Income of applicant & spouse as reported on 2023 Federal Income Tax Return. Or if you do not file income tax, include wages, interest, pensions, unemployment compensation, rents, etc for 2023. Do not include benefits paid by the Veterans Administration or a branch of the Armed Services. Disability applicants deduct up to \$5,200 on the employer's portion of disability pension and should not include Workers Compensation, Veterans or Welfare Benefits.**

Interest/Dividend household income cannot exceed \$3,000.00 per year.

\$ **TOTAL HOUSEHOLD GROSS (Add A, B, C and D): NOT TO EXCEED \$ 37,907** (Reference ORD 9900-21) Provide proof: Copies of annual Social Security statements, Federal Income Tax Return, bank statements, and rents etc., must accompany this application.

PLEASE READ THE FOLLOWING STATEMENT AND SIGN BELOW.

I authorize the Finance Director to examine any financial records that relate to my income. Willfully falsifying information revokes the right to a reduction for 3 years. I declare under penalty of perjury that I have examined this return, and to the best of my knowledge and belief, this return is true and complete.

Signature of Applicant _____ **Date** _____

FOR DISABLED APPLICANTS UNDER AGE 65 ONLY - DOCTOR'S CERTIFICATE OF DISABILITY

"Permanently and totally disabled means a person who has, on the first day of January of the year of application for water/sewer discount some impairment in body or mind that makes one unfit to work at any substantially remunerative employment which the person is reasonably able to perform and which will, with reasonable probability, continue for an indefinite period of at least twelve months without any present indication of recovery therefrom or has been certified as permanently and totally disabled by a state or federal agency having the function of so classifying persons." (O.R.C. 323.151). Please attach proof (Social Security or State Pension award of disability certification letter).

I (we) hereby certify that _____ was, as of January 1, 2022 and is now totally and permanently disabled by virtue of physical disability or mental disability

Physician / Psychologist (signature) _____ Date _____ Print Name of Person Signing _____

License No. _____ Address - Street - City - Zip _____ Phone Number _____

DISABILITY APPLICANT: APPROVAL CONTINGENT UPON DOCTOR'S COMPLETION OF THIS PORTION.