

# AMHERST TOWNSHIP NEWSLETTER

www.amhersttownship.us

Fall 2017

Vol. XXII No. 3

## Recycling Report

Amherst Township recycled the following quantities in the 2<sup>nd</sup> quarter of 2017.

|             |       |                       |        |
|-------------|-------|-----------------------|--------|
| Newspaper   | 36.60 | #1 PET                | 5.79   |
| Cardboard   | 18.30 | #2 HDPE               | 6.40   |
| Mixed Paper | 14.64 | #2 - #7 Plastic Mixed | 2.44   |
| Steel Cans  | 3.05  | Aseptic Containers    | 0.61   |
| Alum. Cans  | 1.22  | Residuals             | 12.20  |
| Mixed Glass | 20.74 | Total                 | 121.99 |

\* Above quantities are all listed in tons.

1.52 tons of various paper through the “ABITIBI Paper Retriever” program

6.23 tons of scrap metal through the dumpster program

For questions concerning the new “Curbside Recycling Program”, contact **RUMPKE** at **1-800-828-8171**.

## “2017” Dumpster Days

Amherst Township has set the following dates for “Dumpster Days” in 2017:

**October 12, 13, 14**

Hours are from 7:00 a.m. to 3:30 p.m.

Please note: **NO TIRES!**

**NO PROPANE TANKS!**

## Drop-Off Hours for Yard Waste!!

Brush, limbs, grass clippings, and leaves may be brought to the Amherst Township property located on the **EAST** side of Oberlin Road (directly across from the Township Garage which is located at 7530 Oberlin Road) at the following times:

- 8:00 a.m. – 3:00 p.m. Mon – Fri
  - 8:00 a.m. – 11:00 a.m. Saturday
  - **8:00 a.m. – 8:00 p.m. 2<sup>nd</sup> & 4<sup>th</sup> Tuesdays**
  - Amherst Township Residents only
  - I.D. may be checked
  - No Commercial
  - **No Plastic Bags** – place bags in 55 gal drum
- ➔ Yard Waste Pile is located at the far back of the property on the east side of Oberlin Road.

**Have a problem?** Complaint forms are available at the Township Hall, inside the white bulletin board, or they may be downloaded from the Township’s website.

## Township Hall & Garage 988-5894

Fax ..... 988-5877

Fiscal Officer ..... **Ext. 104**

Email: [amherstwpfo@oh.rr.com](mailto:amherstwpfo@oh.rr.com)

Road Superintendent (garage) ..... **Ext. 111**

Email: [amherstwproads-2@oh.rr.com](mailto:amherstwproads-2@oh.rr.com)

Office (Zoning Inspector)**Ext. 103**

Office Hours for Zoning Insp.:

Mon., Wed., & Sat. – 8 a.m. to 11 a.m.

Voice Mail is checked daily

Email: [amherstwpzoning@oh.rr.com](mailto:amherstwpzoning@oh.rr.com)

Remi Cerrone, Zoning Inspector

## Trustees

Dennis Abraham ..... (cell) 213-6775

(Ambulance, Cemetery, Park, Water, Buildings, Land, Zoning, Neighborhood Watch, Enterprise Zones, County Health Rep.)

Neil Lynch ..... 988-7681

(Sewer, Fire, Equipment, Personnel, Senior Services, Phase II Storm Water/ Environmental Strategy, LORCO, Facility Security, NIMS Primary Contact, Lorain County Community Alliance Rep, Lorain County Joint Police District Rep.)

David C. Urig..... 385-0333

(Lighting, Solid Waste, Roads, Ditches)

## Fiscal Officer

Howard Akin ..... 233-7624

## Road Superintendent

Kevin Smarsh..... 370-5242

## Amherst Twp Senior Services Office

Lynda Ashley ..... **Ext. 101**

Email: [amherstwp seniors@oh.rr.com](mailto:amherstwp seniors@oh.rr.com)

Office Hours – Mon thru Fri – 8am to 12 Noon

## Fire Prevention Officer

Wayne Eppley..... 324-3921

Email: [amherstwpfire@gmail.com](mailto:amherstwpfire@gmail.com)

## LifeCare Ambulance, Inc.

Pete or Herb de la Porte ..... 323-6111

Sheriff’s Department ..... 329-3710

## Ohio Edison

(1-888-LIGHTTS)

Automated Outage Reporting Line ..... 1-888-544-4877

## TRUSTEE MEETINGS:

2<sup>nd</sup> & 4<sup>th</sup> Tuesdays of each month at **7:00 p.m.**

Amherst Township Trustee Meetings may be viewed on Amherst Cable Channel 12. They will air for 7 days, running Mon – Mon, following the 2<sup>nd</sup> and 4<sup>th</sup> Tuesdays of the month. Air times are at 9 am, 4 pm, & 10 pm. All airings are subject to change.

# **AMHERST TOWNSHIP JEDD**

## **What is a Joint Economic Development District?**

A Joint Economic Development District (JEDD) describes the result of an arrangement between a township and a city (or village) that allows them to share the benefits and responsibilities of commercial and industrial development in Ohio. A JEDD permits a regional approach to economic development. The statutory purpose for a JEDD is the facilitation of economic development in the state and in the region of the municipality and township that are the contracting parties. The statewide provisions governing JEDD's are in Section 715.72 of the Ohio Revised Code.

Amherst Township has entered into a JEDD agreement with the City of Amherst for Amherst Township property located on the south east corner of SR 58 and North Ridge Road. This area consists of approximately 35.82 acres and includes the property where the previously operated Golden Acres County Home is located and will be referred to as "the District". This JEDD has a 100-year term, with options for two 50-year consecutive renewal terms.

## **The Township's Responsibilities**

Amherst Township will have the final discretion for the zoning and planning considerations for the development of the JEDD District which will be consistent with the Township's Comprehensive Zoning Plan. However, the township will consult with the city to provide the best watershed control and best non-residential development possible, utilizing the resources of both communities. Fire/EMS protection and law enforcement mutual aid will continue as it currently exists.

## **The City's Responsibilities**

The City of Amherst will provide services to assist the JEDD District with planning, promotion and related activities to facilitate economic development in the JEDD District as well as provide secretarial services and other staffing for the District. They will also be responsible for the administration, collection and enforcement of the District's income tax on behalf of the District.

All or a portion of the City's contribution to the development and operation of the District may be in providing access to the City's sanitary sewer services and facilities, for users within the District. Water, Electric, and Storm Sewers will be provided by the city when financially feasible.

## **The JEDD District's Board of Directors**

A Board of Directors will be established to govern the District. Initially the Board will consist of three members; one appointed by the Township, one appointed by the City, and a third appointed by the Township and City members. This third member will serve as chair and alternate between a City and a Township resident.

When there are businesses operating and persons employed within the District, the Board will be expanded to five members. One additional member will be appointed by the Township and will be a representative of the owners of the District's businesses. The other additional member will be appointed by the City and will be a representative of the persons working within the District. The fifth member will thereafter be selected by the four members and will serve as the Chairman. This fifth appointment will alternate between a City and Township resident. Board members will serve without compensation as such members.

## **Income Tax**

At its first meeting, the Board will levy an income tax at the same overall rate as those levied in the City. The income tax shall be based on both the income earned by persons employed in the District and the net profit of businesses operating within the District. Persons who reside in the District, but do not work inside the District will not be levied.

The income tax revenues collected will be shared by the City and Township; with both entities receiving 50 percent and both equally contributing to the .01% annual budget for the District. All other tax revenues generated within the District (such as property taxes) will remain revenue of the Township.

## **Benefits**

The City agrees that they will not approve annexation petitions with respect to any land area within the District. Both the City and the Township agree to cooperate to develop the District property for the maximum benefit to all parties, including the City, the Township, the property owners, and the businesses within the District.

The City and the Township will hold planning advisory committee meetings at least once a year to review and update the Development Plan and further this spirit of cooperation. They will also undertake collaborative efforts to apply for grant money that would go towards the development and improvement of the District.

# In Memory of John Szeŕcyk

Retired Amherst Township Road Superintendent John Szeŕcyk passed away on Thursday, September 14, 2017 after a lengthy illness.

John retired in 2016 as the Road Superintendent, having worked for the township for 40 years. His key job responsibilities included “Roads” (repairs and improvements), Snow Removal, ditch drainage, maintenance of Township equipment, maintenance of the Township’s park and cemeteries, Project Manager of OPWC Projects, and writing grant applications.

John lived in the Amherst area his entire life. He was raised on a family farm in Amherst Twp. John was with the U.S. Army Engineers for 3 years, where he became a sergeant. He was a Vietnam Vet, serving two tours of duty from 1967-1969. He also served in the Ohio National Guard. He was a member of both the Amherst VFW and American Legion.

John was an avid turkey and deer hunter, hunting guide, fisherman and competition shooter at Camp Perry in Port Clinton. John was a former member of the National Wild Turkey Federation and collected a wide variety of turkey calling equipment. He was also responsible for the wild turkey release in Lorain County which brought the population back into existence. John was a lifetime member of the National Rifle Association and a







member of the Lorain Rifle and Pistol Club. He spent many years volunteering with and fundraising for the Friends of NRA to promote youth firearm safety and education programs, hunter education, range development and improvement.

John was proud of his service to his country and community. We would like to extend our sincerest sympathy to John’s children John, Norman, and Mary, his 5 grandchildren and the rest of John’s family.



**Attention!**  
**Hidden Valley Residents**

As a reminder, please do not rake leaves onto the street as it restricts water flow into the catch basins when it rains, causing drainage problems for you and your neighbors! The township does not pick up leaves. However, you can bring leaves and other yard waste to the Township Yard Waste Recycling Center, located across the road from the Township garage, for disposal.

|                                                                                     |                                                                                      |                    |                                                                                       |                                                                                       |
|-------------------------------------------------------------------------------------|--------------------------------------------------------------------------------------|--------------------|---------------------------------------------------------------------------------------|---------------------------------------------------------------------------------------|
|  |  | <b><u>SNOW</u></b> |  |  |
|                                                                                     |                                                                                      | <b><u>BAN</u></b>  |                                                                                       |                                                                                       |

Parking is prohibited on all township streets and highways in Amherst Township during a snow emergency, which may be declared when snowfall exceeds 2 inches or severe snow or ice condition exists.

A fine for violation of this resolution will be **\$50** if paid within seven days of the violation and **\$100** if paid more than seven days of the violation.

**To avoid having your vehicle towed or ticketed, residents are asked not to park on the street when the snow exceeds 2 inches.**

## Before You Light it...

# KNOW OHIO'S OPEN BURNING REGULATIONS

### Are you burning illegally?

Bonfires are common in the fall, particularly in rural townships. Often, these fires are used to dispose of materials, but are you following open burning laws set by the Ohio EPA?

### What is "Open Burning"?

Open burning is any time you light an outdoor fire without a chimney or stack.

### What open burning is never allowed?

Under Ohio law, the following materials may not be burned anywhere in the state at any time:

- Garbage – any wastes created in the process of handling, preparing, cooking or consuming food.
- Materials containing rubber, grease, and asphalt or made from petroleum, such as tires, cars and auto parts, plastics or plastic-coated wire.
- Dead animals.

Other restrictions include:

- Open burning is not allowed when air pollution warnings, alerts, or emergencies are in effect.
- Fires cannot obscure visibility for roadways, railroad tracks, or air fields/airports.
- No wastes generated off the premises may be burned. For example, a tree trimming contractor may not haul branches and limbs to another site to burn.

### What can I burn?

If you are within a 1-mile zone (and that's as the crow flies) outside of a municipal corporation with a population of more than 10,000 then you are in a "**restricted area**"; which includes most of the area in Amherst Township.

Following are a few of the open fires **allowed** in a "restricted area", provided that the material is generated on the property:

- **Barbeques, campfires, cookouts:**  
Wood stack that is no larger than 2 feet high and 3 feet wide. Use clean, seasoned firewood or equivalent.

- **Agricultural waste:**

Agricultural wastes and plant matter such as tree trimmings, stumps, brush, weeds, leaves, grass, shrubbery and material from crop or livestock production. This includes fence posts and scrap lumber, but does not include buildings, land clearing waste, dead animals or animal waste.

**Fire must be more than 1,000 feet from neighbor's inhabited building.**

– Must notify Ohio EPA in advance.

- **Residential waste: Not Permitted.**

This definition includes plant matter such as tree trimmings, stumps, brush, weeds, leaves, grass, shrubbery, wastes from wood or paper products, and crop residues.

- **Land-clearing waste: Not Permitted.**

This definition includes plant matter such as tree trimmings, stumps, brush, weeds, leaves, grass, shrubbery and crop residues.

All fires permitted must remain under control, be constantly attended until the fire is completely out, and have a source of extinguishment (garden hose, water can of sufficient size, or fire extinguisher of sufficient size) to maintain control/extinguish the fire. Any permitted fire may be ordered extinguished by the fire department for offensive, objectionable smoke to neighboring properties.

For more information visit Ohio's EPA website at:

[www.epa.ohio.gov/dapc/general/openburning](http://www.epa.ohio.gov/dapc/general/openburning)

If you have any questions or concerns, please call Fire Inspector, Wayne Eppley, at 324-3921.

## **PERMITS REQUIRED**

Residents are reminded that permits are needed for pools, decks, porches, patios, gazebos, fences, ponds, signs, garages, new construction, building additions, accessory buildings, and driveways. When a permit is obtained before the start of construction, the fee will be reduced by 50%. Be sure you or your contractor has obtained a permit. **Payments must be made by check only. Cash is not accepted.**

Please contact Remi Cerrone, Amherst Township Zoning Inspector for these permits. Office hours for the Zoning Inspector are from 8 a.m. to 11 a.m. on Mondays, Wednesdays and Saturdays. He can be reached at 988-5894. Voice Mail is checked daily.

## DOG OWNERS

Residents are reminded to be courteous and respectful of their neighbors by keeping their dogs under control. Ohio Revised Code Section 955.22 provides the regulations for confining and restraining dogs. Specifically, dog owners shall keep their dog physically confined or restrained upon their premises by a leash, tether, adequate fence, supervision, or secure enclosure to prevent escape and must keep the dog under reasonable control. Also, no owner of any female dog shall permit it to go beyond the owner's premises at any time the dog is in heat unless the dog is properly in leash.

If an issue arises please contact the Lorain County Dog Warden at 326-5995 or the Lorain County Sheriff on their non-emergency line at 329-3710.

## 2017 FLU SHOT CLINICS

The Lorain County General Health District's Seasonal Flu Shot Clinics for 2017 will be held from Oct. 26<sup>th</sup> to Nov. 13<sup>th</sup>. For Amherst Township residents, the closest clinic will be held on **Wednesday, November 1<sup>st</sup>, at the Amherst VFW on 165 Cleveland St. from 3:00-5:00 pm.**

For a complete list of details and other locations and times, please visit the Lorain County General Health District's website at:

[www.loraincountyhealth.com](http://www.loraincountyhealth.com)

To get more flu information by phone, contact the Flu Hotline at: **440-329-7926.**

For other locations and opportunities to get your flu shot there is an interactive "2017 Flu Shot Locator" that will help to find a clinic or pharmacy convenient for you. The Flu Shot Locator can be found by visiting the following website at:

[www.LorainCountyFlu.com](http://www.LorainCountyFlu.com)

## Safety Tip

When walking or riding along roadways, always wear something reflective during the early morning, dusk and evening hours. **Don't assume that drivers can see you!** Carrying a flashlight will also make you more visible to drivers. For added safety, when a vehicle is passing you, move over to the edge of the road or onto the lawn.

## Sheriff's Message

Earlier this year the township was introduced to a new community policing officer, Deputy Damian Rodriguez. He recently shared with us a concern over residents finding what may appear to be drug paraphernalia laying on the street or in yards. Because any suspected drug may contain powerful opioids such as Fentanyl, handling illicit substances in any capacity is inherently hazardous. Residents are warned NOT to touch the items, not even with gloves, but prefer you call the sheriff's office at **329-3710.**

Deputy Rodriguez also shared that if a resident has information that they would like to share with the Sheriff's Department, they may do so and remain anonymous. They can call dispatch at **329-3710** and when asked for their name and phone number they can state that they would like to remain anonymous. A resident may also call one of the following departments and request to remain anonymous as well. If someone is at their desk the phone will be answered, otherwise you can leave a voice message.

- Drug Task Force – 284-0615
- Environmental Crimes – 329-3743
- Detective Division – 329-3742

And as always, if you have any questions or concerns, please feel free to contact the Sheriff by calling the "Community Policing Officer" Office at **329-3749.** Please leave a message stating your name and a return number where you can be reached. This number is not monitored 24 hours a day. You may also contact Deputy Rodriguez or Deputy Bungard by email at:

[drodriguez@loraincountysheriff.com](mailto:drodriguez@loraincountysheriff.com)

[mbungard@loraincountysheriff.com](mailto:mbungard@loraincountysheriff.com)

## Preparing for Winter

- As a safety issue, please do not pile snow around fire hydrants. It is best to keep hydrants clear of any snow, excess mounding of soil, or plants.
- Also, when cleaning your driveways, do not plow or shovel snow onto the streets after the Township/County has plowed.
- Mailboxes should be inspected to make sure the posts are in good condition before the winter snowplowing begins.
- Be aware that the bridge decks freeze before the pavement does, causing them to be slippery even when the roads are clear.



# TRICK OR TREAT



# Burning Prohibited



“Trick-or-Treat” in Amherst Township will be held on **Sunday, October 29<sup>th</sup>, from 1:00 – 3:00 p.m.** this year. Residents that wish to pass out candy should turn on their outside lights. This newsletter will be the only notification given by Amherst Twp.

Also on Sunday, October 29<sup>th</sup>, the City of Amherst Fire Department will be sponsoring a “Costume Contest” with registration starting at 3:00 p.m. at the Sans Springs Building, located at 480 Park Ave. in Amherst. Judging for the contest will start promptly at 4:00 p.m.

The annual “Halloween Parade” will follow, from 4:00 – 5:00 p.m. In case of inclement weather, the parade will be cancelled and the “Costume Contest” will be held at the Amherst Fire Department located at 414 Church St. in Amherst.

Please note that residents of Westwood Mobile Home Park will be observing “Trick-or-Treat” on Tuesday, October 31<sup>st</sup>. They should check with management for the time. Residents of Amherst Trail Mobile Home Park will be notified by management of their date and time.

The burning of leaves, grass clippings, brush, and limbs is prohibited in the township. Unnecessary tax dollars are spent when the fire department responds to a fire call that is not a true emergency.

If you have any questions, please call Fire Inspector, Wayne Eppley, at **324-3921**, or contact one of your township trustees. Yard waste may be brought to the Amherst Township Garage for disposal. For drop-off times, days, and location, see the front page of this newsletter.

|                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                             |
|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| <p align="center"><b><u>Yard Waste Recycling Center</u></b><br/><b><u>Extended Fall Hours</u></b></p> <p>The Amherst Township Yard Waste Recycling Center will be open for extended hours in the Fall to accommodate the recycling of leaves and other yard waste. Beginning <b>October 15<sup>th</sup></b>, and continuing through <b>December 1<sup>st</sup></b>, the Yard Waste Recycling Center will open at 8:00 am and close at sunset. The Yard Waste Recycling Center is a self-service operation. Please place your empty plastic bags in the 55-gal drum at the center or take bags with you.</p> |
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Amherst Township  
7530 Oberlin Road  
Elyria, OH 44035  
www.amhersttownship.us

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| <p align="center"><b>PRESORTED STD.</b><br/><b>US POSTAGE</b><br/><b>PAID</b><br/><b>PERMIT NO.179</b><br/><b>LORAIN, OHIO</b></p> |
|------------------------------------------------------------------------------------------------------------------------------------|

|                                                             |                                                                                                                                                                    |
|-------------------------------------------------------------|--------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| <p><b>Monthly Meeting</b><br/><b>Dates &amp; Times:</b></p> | <p><b><u>Trustees:</u></b> 2<sup>nd</sup> &amp; 4<sup>th</sup> Tuesdays at 7:00 p.m.<br/><b><u>Zoning Commission:</u></b> 1<sup>st</sup> Tuesdays at 6:30 p.m.</p> |
|-------------------------------------------------------------|--------------------------------------------------------------------------------------------------------------------------------------------------------------------|

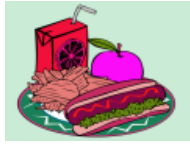
# Senior GAZETTE

Fall 2017

by Lynda Ashley, Director, Amherst Township Senior Service Office (ATSSO)



## Home-Delivered



## Meal Program

ATSSO provides home-delivered meals for those over 60 and disabled adults over 18, with a cost that is adjusted to your income. This nutritious, hot lunch program includes your choice of an entrée, soup & sandwich, soup & salad, or sandwich and salad. A “soup only” option is also available as a choice. There is no minimum amount you need to order, the schedule is flexible. Meals can also be provided for short term coverage such as vacations.

If you would like to receive a home-delivered meal, or need more information, please contact the Senior Service Office at **988-5894, ext. 101**.

## MEDICARE OPEN ENROLLMENT

**It's that time again!** Open enrollment begins October 15<sup>th</sup> and runs through December 7, 2017. What does “Open Enrollment” mean? It is the one time a year that ALL Medicare enrollees can compare their Medicare prescription plan and Supplemental plan to what they currently have with plans available for next year and switch plans.

There is no risk in comparing, you do NOT have to change plans, BUT you may find that you will want to due to the cost savings. To set up a no cost appointment, please call the Senior Service Office.

**ATSSO OFFICE HOURS:  
8:00 A.M. – NOON (M-F)**

**Phone: 988-5894 – Ext. 101**

Email: [amhersttwpseniors@oh.rr.com](mailto:amhersttwpseniors@oh.rr.com)

## ANNUAL NOTICE OF CHANGE

*(Taken from OSHIP News September 2017)*

Sometime in September, beneficiaries will start to receive notices with information about any changes to their coverage for the coming year. It is important that you read and understand the notices so you can decide if your coverage will continue to meet your needs or if changes need to be made.

These notices list any changes for your plan in 2018. There are three things to look for:

1. **Costs**: Find out what you can expect to pay for services in 2018. Deductibles, copayments, and drug costs can change each year.
2. **Provider network**: Check to see if your doctors, hospitals, and other health care providers and pharmacies will still be in the plan's network for 2018. Plan networks can change each year.
3. **Covered drugs**: Look through the plan's formulary. It can change from year to year, meaning a drug may not be covered in 2018.

If any Amherst Township senior resident is interested in a no cost comparison, please call the Senior Service Office.

# **ELDER FRAUD – Look Out for Scams! (Part II)**

Con artists and scammers often target older citizens. Learn to recognize the signs of a scam and how to protect yourself.

Following are a few current scams to watch for.

## **Grandparent Scams**

Con artists may pose as your grandchildren. They call with a false story, explaining that they are in trouble in another city or country and need you to send money via wire transfer. Of course, any money you send will go to the scammer, not to your grandchild. When in doubt, ask the caller a question only your family members would know how to answer and call your son or daughter to confirm the location of your grandchild.

## **Credit Repair Scams**

These scams involve false promises that bad credit can be erased, interest rates can be lowered, and debts can be consolidated. Many of these companies charge hundreds or thousands of dollars but do little or nothing to improve your credit. The reality is that they cannot erase accurate negative information from your credit report. With certain exceptions, negative information will remain on your credit report for up to seven years. If you want to improve your credit, contact a nonprofit credit counseling agency or your creditor directly. You may be able to arrange a payment plan yourself – at no or very little cost.

## **GET MORE INFORMATION!**

With the security breach at Equifax, the following information may be helpful to protect yourself from consumer fraud.

### **Credit**

Get your free credit report. You're entitled to one free copy of your credit report each year from each of the three credit reporting companies. For information contact:

[www.annualcreditreport.com](http://www.annualcreditreport.com)

Annual Credit Report Request Service

1-877-322-8228

P.O. Box 105281

Atlanta, GA 30348-5281

### **Credit Freeze**

A credit freeze limits third parties from accessing your credit reports and may help prevent certain types of identity theft. You may be charged a fee of up to \$5 to place or remove a security freeze. Generally, there is no charge for victims of identity theft. To place a freeze on each of your three main reports contact:

Equifax: [www.equifax.com](http://www.equifax.com)

1-888-525-6285

Experian: [www.experian.com/fraud](http://www.experian.com/fraud)

1-888-397-3742

TransUnion: [www.transunion.com](http://www.transunion.com)

1-800-680-7289

*This information was taken from the Ohio Attorney General's website at:*

[www.ohioattorneygeneral.gov](http://www.ohioattorneygeneral.gov).

To read more information about scams, view the entire brochure online by selecting "[Individuals and Families](#)"; then "[Seniors](#)"; then "[Publications](#)"; and finally click on "[Elder Fraud Brochure \(PDF\)](#)". We will share more information from this educational brochure in future editions of the Senior Gazette.