Thank you for your comment. It has been added to the document.
The President’s Corner
by Sean Brennan,
Parma City Council President
It will come as no surprise to any- one reading my column this month that I support Issue 52 – the Parma Fire Replacement Levy. As an elected official, I have seen how cuts from the state and federal governments and the economic downturn have taken a toll on the bottom line at City Hall. There is simply no argument that the funds from this levy are needed and will be put to good use for all of us.
What you may not know is that my father-in-law and hero, Tom Denk, was a career firefighter for Parma. Like most heroes his humility about what he experienced over the years is one of the attributes that strikes me most. We are blessed to have good people like him keeping us safe everyday. I often pray for him and his colleagues who put their own well being – physically and emotionally - on the line for us. I cannot imagine the courage it takes to rush into a burning building, to open the door of a resident who has been dead for several days, to breathe in harmful toxins, to hold the hand of a dying child or that of a senior citizen suffering from a stroke or heart attack.
As I prepared for this column I was moved to go back to May 19, 2007, the day we opened the brand new Station #1 on Pearl Road. That day I was asked to deliver a short address to the crowd. Prior to speaking, I called up the heroes who would call Station #1 their new home and said the following:

Many folks deserve thanks for their hard work and support of this project, including the local officials, appointed officials, and city employees, among many others. However, I want to take this opportunity to dedicate our new Sta- tion to those whom will be living here - those whom will continue to willingly sacrifice themselves for the safety and well being of all of our families.

As you may know, the firefighter’s badge is in the shape of a Maltese Cross. It is a symbol of protection – a badge of honor. What many do not know is the intriguing history behind this Badge of Honor.

During the crusades, the Knights of St. John fought the Saracens for pos- session of the Holy Land. While there, they encountered a simple, but horrible new device of war, which caused excru- ciating pain and an agonizing death to the brave fighters of the Cross. The Saracens’ weapon was fire!

In their battles, the Crusaders were drenched by the Saracens with naphtha - a highly flammable liquid. Hundreds of Knights were burned alive when the Saracens hurled flaming trees at them. Others Knights risked their lives to save their brothers from dying painful deaths. These men became the first fire fighters. Their heroism was recognized by fellow Crusaders who awarded each hero with a badge of honor – a cross similar to the one our fire fighters are wearing today.

The Knights of St. John lived for centuries on the island of Malta in the Mediterranean Sea, thus, their Cross became known as the Maltese Cross. The Maltese Cross is a symbol of pro- tection. It means that the firefighter that wears this Cross is willing to lay down his or her life, just as the Cru- saters sacrificed theirs for their fellow men and their God.

To show my appreciation for the work you do and will continue to do, I have a gift to our heroes of Station #1 …… This plaque is fittingly in the shape of the Maltese Cross. On it is engraved the firefighter’s prayer.

Let the Maltese Cross serve as not only a symbol of protection to the res- idents you will all serve, but also as a symbol of God’s protection of each of you, as well.

Thank you and God bless you.

For closing, I want to thank the heroes of the Parma Fire Department for allowing me to sleep well at night knowing that my wife and two children are under your care.

Keep Parma Safe. Vote YES on ISSUE 52 on November 5, 2013.


Community News

October Is Adopt A Shelter Dog Month
by Amandah Blackwell
During October, which is Adopt-A- Shelter Dog Month, the Parma Animal Shelter will offer those who adopt a dog or puppy the chance to be entered into a raffle to win a cool dog bike filled with dog stuff such as bowls, treats, toys and gift certificate to a local pet store. Adopters receive a goody bag containing various dog related items and a t-shirt (while supplies last) from Purina® Pro Plan® Rally.

The Parma Animal Shelter is a 100%-volunteer run organization that takes in dogs every month. Dogs are either owner surrendered or brought into the shelter by Julie Kocik, Parma ACO, who turns them over to the shelter after a period of time passes. Once the dogs are turned over to the shelter, vol-

unteers get to work caring for the dogs and socializing with them. The dogs are featured in the shelter’s newsletters and on their website and social media net-

works.

The adoption of a dog involves everyone in the family. All members of a household must come to the shelter and meet a dog. If an adopter has a dog or multiple dogs, they must bring them to the shelter to meet their potential new brother or sister. The meeting between individuals and/or families and their dogs and a shelter dog is important because an adoption must be a good fit for everyone in order to be successful.

Adoption fees are: puppies, six months and under $100; dogs, under seven years $85; dogs seven years and older $55. Dogs receive one year rabies shot, distemper/parvo shot, Borde-

tella vaccine, heartbeat test and first heartworm pill. They’re also checked for worms. The Parma Animal Shelter takes dogs to the veterinarian of our choice for spaying and neutering.

The Parma Animal Shelter is located at 6260 State Road, Parma, Ohio 44134 and is open Monday-Sun-

day 10 am – 12 Noon and 5 pm – 7 pm. Visit ParmaShelter.org for more infor-

mation and a list of upcoming events.

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Parma Health

Revolutionary DNA Test Can Help To Slow Vision Loss For Patients With AMD!

by Janet Delventhal

There is an exciting new development in genetic testing called “Macula Risk PGx” from Arctic DX. It is a simple cheek swab DNA test intended to determine a patient’s risk of progression to advanced age-related macular degeneration (AMD), and also help determine which vitamin formulation – antioxidants, zinc, or a combination of both (as in the currently recommended “AREDS” formulation) – would be most beneficial for a patient’s genotype. We recently learned that patients may benefit more from antioxidants alone, and some from zinc alone, than from the combination found in AREDS vitamins.

In 2001, the NIH Age-Related Eye Disease Study (AREDS) showed that the risk of patients progressing from intermediate to advanced AMD is reduced by 25% with the use of a specific formulation of vitamins and minerals (the AREDS formula). As a result, most eye doctors have been recommending AREDS formula vitamins to all patients with early macular degeneration.

The Vita Risk(TM) test, which is part of the new Macula Risk PGx test, helps eye doctors to customize eye vitamin therapies for their patients using their DNA information. Based on results from within the AREDS study population, released in August 2015, it is estimated that patients may be able to have more than double their reduction in AMD progression rates by utilizing the Vita Risk(TM) technology. In other words, their chances of losing vision and possibly going blind from AMD could essentially be cut in half if they take the right vitamins for their genotype.

Early detection and treatment of AMD is critical for the prevention of blindness. This DNA test is another tool by which retina specialists can help their patients to preserve precious eyesight. The physicians of Retina Associates of Cleveland have already been utilizing Macula Risk technology for their AMD patients, and the Vita Risk(TM) testing is now available at all nine Retina Associates locations, including their Middleburg Heights location on E. Bagley Road.

Contact Janet at (440) 663-0022 if you would like more information.

Free Memory Loss Series To Answer Caregivers’ Questions

by CJ Sheppard

Parma Community General Hospital and the Alzheimer’s Association will host a free educational series in October that explores the cause and factors of memory loss and ways to enhance one’s life and cope when faced with such challenges.

Psychiatrist David Fox, MD, medical director of Parma Hospital’s Behavioral Center for Older Adults, presents the first of three sessions, which run for three consecutive Tuesday evenings in October, beginning October 15. Each program runs from 6-8 p.m. at Parma Hospital’s Health Education Center, 7300 State Road, Parma. The series includes:

Tuesday, October 15 – The Basics: Memory Loss, Dementia & Alzheimer’s Disease. Psychiatrist David Fox, MD presents information on detection, causes, risk factors, stages of the disease, treatment options and more.

Tuesday, October 22 – “Now What Was I Saying?” Learn how the brain functions and techniques to improve memory and brain health. Participate in the “Laughter Club” and understand how laughter benefits the brain.

Tuesday, October 29 – Communicating & Understanding Behaviors in a Person with Alzheimer’s Disease. Identify the communication challenges that people face with dementia. Learn cues and clues that can improve communication and minimize behaviors.

The program is free, but space is limited. Call 440-743-4900 to reserve your spot now.

Digital Mammograms Aid In Early Detection Of Breast Cancer

by CJ Sheppard

The American Cancer Society recommends women receive annual mammograms after age 40. Parma Hospital’s Outpatient Center, 6305 Powers Blvd. on the hospital’s main campus, offers digital mammography and computer-aided detection. Upon request, 3D imaging is available.

The convenient Outpatient Center offers a host of other services as well, including CT scans, PET/CT, ultrasound, Dexa bone densitometry and diagnostic radiology. Mammography also is provided at Parma Hospital’s WellPointe Pavilion, located at Broadview and Royalton roads in Broadview Heights. Call 440-743-2054 to make an appointment.

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Asset Corner #46
by Gene Lovasy

October’s Asset Category: Supportive, healthy relationships make a big difference. Many studies over the years confirm that caring, supportive relationships with adults are critical for raising young people who are healthy and resilient. Support means freely giving young people love, affirmation, and acceptance; surrounding young people with caring families, guardians, friends, teachers, neighbors, and other adults; and helping young people know they belong, are not alone, and are both loved and lovable.

Support Assets Include:
1. Family Support — Family life provides high level of love and support. (68%)
2. Positive Family Communication — Young person and his/her parent(s) communicate. (28%)
3. Other Adult Relationships — Young person receives support from 3 or more nonparent adults. (43%)
4. Caring Neighborhood — Young person experiences caring neighbors. (37%)
5. Caring School Climate — School provides a caring, encouraging environment. (29%)
6. Parent Involvement in Schooling — Parents are actively involved in helping young person succeed in school. (29%)
7. The percent of youth who experience or have this asset in their lives. Data based on an aggregate Search Institute sample of 148,189 students surveyed in 2003. The sample included students in 202 cities in 27 states.

This column’s focus will be on...
Asset 6 Parent Involvement in Schooling
Get involved, stay involved
When children start kindergarten, most parents are quite involved with their education. They attend parent-teacher conferences, cheer on their children at school concerts, and proudly display their children’s artwork. But far too often, parents begin to distance themselves from their children’s schooling as the kids grow older. The involvement drops dramatically once young people enter middle and high school—in some respects the most difficult time for young people. Parents don’t have to go to school every day or even volunteer monthly, but it’s important to know what’s going on with their children’s education.

Here are the facts:
Research shows that young people are more likely to grow up healthy when their parents are involved in their education. Only 29 percent of young people, ages 11–18, say their parent(s) are actively involved in helping them succeed in school, according to Search Institute surveys. Remember, even if they don’t always show it, young people need your help with school. Check in with your kids to see how they feel things are going with school—and make sure to communicate regularly with teachers as well.

Tips for building this asset
Young people need their parents to stay actively involved in their education throughout middle and high school. If you’re a parent, introduce yourself to your child’s teachers and establish clear, open communication. Attend all teacher-parent conferences, or reschedule a more convenient time if needed. If possible, volunteer in small ways, such as speaking on career day or setting up for a classroom party. Also, talk to your child about school. Ask him or her about current assignments and projects. Be available to help when your child needs it. If you’re a teacher, reach out to parents and engage them as partners in their children’s education.

Also try this...
In your home and family: Maintain ongoing communication with your child’s teachers. Call or e-mail to check in every other month—or more often if necessary.
In your neighborhood and community: Join a parent-teacher organization. If your time is limited for volunteering do what you can when you can.
In your school: Offer parents easy, convenient ways to get involved in their children’s education. For example, tutoring students before exams may be perfect for parents who can’t make an ongoing commitment. For parents who miss conferences, try calling them to find out what’s keeping them from attending. See if you can work out a way to get together or by phone discuss their child’s progress.

In your youth program: Offer child care or transportation to parents who need these services to be able to get involved at their child’s school.

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*U.S. News & World Report 2013-14

Join the Discussion at: www.parmaobserver.com
I Believe
by Daniel Tadddeo
A person with good character is accountable, caring, fair, honest, kind, sincere, trustworthy and more. Biblical principles never change; they are the same “yesterday, today and forever.” Most of us tend to be better talkers than listeners. Most people know what is right and what is wrong but choose to do otherwise. Parents are the first and most influential teachers their children will ever have. Parents are ultimately responsible for how their children turn out. Parents should avoid comparing their children with other children, especially their brothers and sisters.

Children, especially boys, should be older than the average rather than younger when they start school. Children must be taught to accept responsibility for their actions rather than make excuses and blame others. Children tend to adopt their parents’ attitudes very early in life. Children who become good at making excuses seldom become good at anything else.

Contentment is one of the most powerful things we can choose to experience and to wish for others. Effective listening is an important part of communicating. For spiritual birth, we admit we are sinners, believe Jesus died for our sins, and commit our lives to Him. (ABC) Good character is what we look for in others, and this is what others look for in us.

Improper conduct is the number one reason employees are fired and not promoted. In matters of taste, swim with the current. In most households, the father is the first time in history that parents are no longer the main influence in child rearing. “It is impossible to rightly govern the world without God and the Bible.” (George Washington)

Most of us tend to be better talkers than listeners. Most people know what is right and what is wrong but choose to do otherwise. Parents are the first and most influential teachers their children will ever have. Parents are ultimately responsible for how their children turn out. Parents should avoid comparing their children with other children, especially their brothers and sisters.

Reach out to everyone, even those who annoy you. Right moral choices produce positive results; wrong moral choices produce negative results. Take the time to build a relationship with God. The Bible teaches of physical birth over which we have no control and spiritual birth over which we control. The Lord requires the following from us: do justly, love mercy and walk humbly with God. The test for a right decision is to ask this question: Does it adhere to Biblical principles? We are captives of sin (vice), and the only way to free ourselves is by faith and trust in God. When desire and envy are not kept in check, they become our gods and supersede the God of the Bible. Words of our mouths, thoughts of our hearts, and everything that we do must be filled with faith, hope, and love.

Because yesterday is a cancelled check and tomorrow is a promissory note, we must spend today’s “cash” wisely. Self-reflection is always a good exercise. What I believe is a work in progress, story that parents are no longer the main influence in child rearing. “It is impossible to rightly govern the world without God and the Bible.” (George Washington)

Why Humanities Is Important
by Bryan N Griffin Jr
At one point in everyone’s life, one becomes curious about human nature in some way, shape or form. We may turn to the Arts to study human expression, we may turn to History to study the course of human events. One way or another, the Humanities play a role in every aspect of our lives. Purely defined, the Humanities is exactly that; it is the study of our fellow human beings. I mentioned two of them. Other areas include language, philosophy, religion, performing arts, and, believe it or not, law.

Visual Arts is the most popular form of the humanities. It is the ultimate form of human expression. Every single person has that desire to let their thoughts and feelings out to others who are willing to hear or see them. Music, drawing, photography, sculpture, and dance fall into this area. Literature is another great example of popular humanities. Nearly every human being knows how to read. It is essential to our existence; without that ability, we are screwed. Without literature, we would have never had great writers like Ernest Hemingway, Mark Twain, Edgar Allan Poe, Anais Nin, and many others.

Many sciences follow under the humanities umbrella. Social sciences, anthropology, archaeology, sociology, and even psychology: the study of the human mind- fall into this category. Law, even though a social science, is part of the humanities, because we are studying how we control the morality of other human beings.

Why am I so passionate about the humanities? For one, I never knew how vital a role it plays in my role career a writer and journalist. Humanities plays an important role in any career. Whatever it is a person does in life, they are always dealing with other people. Being well-versed in human nature in essential. It helps in understanding others and it teaches us to better respect them. Parents are the first at any age to anyone.

Join the Discussion at: www.parmaobserver.com

Magic Of Motherhood Masquerade Raises $50,000 For Maggie s Place Ohio
by Tricia Kuivinen
The Richard DeBacco family welcomed 90 guests to their home on Saturday, Sept. 14 to revel in the magic of motherhood at the first annual “Magic of Motherhood Masquerade.” Proceeds from the inaugural event benefited The Zechariah House, a hospitality home in Parma for expectant women who may have no other place to turn for help.

This very magical celebration of motherhood included fine Italian food and wine, a live Salsa band, an acrob- dion player, jugglers from St. Ignatius High School Circus Group, and silent & live auctions of 21 unique packages, all set against the scenic backdrop of the DeBacco Family Estate in Novelty, Ohio. Guests also had the opportu- nity to hear from one grateful young mother served recently by The Zecha- riah House. Formerly homeless, she now has secured employment, an apartment and plans to attend nursing school in the spring.

The Zechariah House provides safe housing, nourishing food, cloth- ing, counseling, parenting preparation, employment readiness and educational opportunities for pregnant women who may be alone, on the streets or fac- ing other difficult life circumstances. The home can house up to nine expect- ant women, and moms may stay up to a year after their child’s birth.

Funds raised at the Magic of Motherhood event will provide con- tinued operational support for The Zechariah House, where each mother in residence has the opportunity to engage in personal goal setting and has the support of trained, live-in mentors. The Zechariah House also offers young mothers a chance to increase their educational level through our unique college scholarship program, the Becky Most Fellowship Award. Learn more: http://www.maggiesplace.org/News/ Becky-Most-Scholarship.html

To learn more about Maggie’s Place or to support The Zechariah House, visit www.maggiesplace.org, follow us on Facebook and Twitter, or contact 440.866.2620 or cleveland@ maggiesplace.org for more information or to arrange for a personal tour.

The Magic of Motherhood Mas- querade was made possible by the generous support of Umberto and Mary Ellen Fedeli and Terry and Richard DeBacco.

Inspirations
by Tricia Kuivinen
The Richard DeBacco family wel- comed 90 guests to their home on Saturday, Sept. 14 to revel in the magic of motherhood at the first annual “Magic of Motherhood Masquerade.” Proceeds from the inaugural event...
For A Unique Shopping Experience...

by Kathryn Malbin

Start your holiday shopping early! For a unique holiday shopping experience, stop in at The Parma Area Fine Arts Council’s arts and crafts show on September 12th at the Donna Smallwood Activities Center, 7001 W Ridgewood Drive. The event is from 10:00 am to 4:00 pm and admission is FREE. Lots of parking at the newly paved and landscaped lot, located directly behind Parma City Hall.

Featuring, George Shuba, Cleveland’s 1st Rock and Roll photographer. George will be selling photographs from Cleveland’s Rock and Roll history. Anthony Martinez, a contemporary artist who paints primarily abstract works on a stretched canvas, in what he calls the “intuitive method,” will be painting live, during the show. He paints while listening to music, allowing his emotions, feelings, and instinct on color composition to create art that is both unique and vividly beautiful. Anthony has exhibited at various galleries and shows around the country and sold both nationally and internationally. Most recently he was featured on Emmy Award winning WVIZ PBS’s Applause. Anthony’s paintings are lively and colorful, with color, and make a great focal point on drab walls and they are very reasonably priced.

Also appearing is Parma’s own E.L., the CarToonist, who will be doing quick draw caricatures while you sit. These would be another inexpensive, fun, and unique gift to frame and wrap up for the holidays of your child or a family member.

In addition our vendors will be selling unique handcrafted, one of a kind items using various mediums. On hand will be ceramic, wood ornaments, jewelry and enamels and much more. Stop by, browse, and support your local artists and craftsmen! You will be glad you did!

Parma’s Ukrainian Independence Day Parade A Success

by Stefan P. Stefanisk

On August 24th, the Ukrainian Village Committee held its fourth annual Ukrainian Independence Day in Parma’s Ukrainian Village. As in previous years, the weather and the turnout were incredible! The parade procession began on Grantwood Drive, continued north along State Rd, and ended at the site of the Ukrainian Heritage Park. Thousands of onlookers came out to watch the parade and take part in the after-parade festivities at St. Josaphat’s astrodome.

This year’s parade also featured two new parade coordinators from the Ukrainian Village Committee - Andrea Jakubowczy and Lisa Shyka-Shrubswich. Together, these two dedicated young women managed to organize a wonderful parade event showcasing a total of 56 marching units. The Ukrainian-American Veterans Post 24 were honored as the parade’s first Grand Marshals.

Parade participants included Ukrainian church communities, Parma area social clubs, local businesses, the mayor and city council representatives from all nine wards, city school officials, police honor guards, dog park activists, floats, and more! Spirited musical numbers were performed by the Parma, Normandy, and Holy Name high school marching bands. Atlas Transmission also decorated a float that recognized the newly established sister city relationship between Parma, Ohio and Lviv, Ukraine.

The Ukrainian Village Committee thanks everyone who made this year’s parade a huge success: to each participant and everyone in the crowd; to all parade marshals; to the city of Parma and the Parma Police Department; and many other friends and volunteers whose help and support made this year’s parade such an amazing event. The Ukrainian Village Committee looks forward to an even bigger parade and celebration next year on Saturday, August 23rd, 2014 with their fifth annual Ukrainian Independence Day parade. Stay tuned!

To keep up with the latest updates and developments taking place in Parma’s Ukrainian Village, follow “Ukrainian Village In Parma Ohio” on Facebook at facebook.com/Ukrainian-Village.

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*See a professional tax advisor regarding IRS tax rules and your situation.

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Regency Towers Luxury Apartments: No Longer The Best Kept Secret In Parma

by Kathryn Yates

In September, the Parma Area Chamber of Commerce hosted an open house in partnership with Regency Towers Luxury Apartments, located at 6841 Day Dr. in Parma. The ideal location of the four-building high rise complex sets the Towers apart from its competitors. Situated behind Parma Hospital and only a stone’s throw from The Shops At Parma (formerly Parma Mall), City Hall, the Senior Center, P.A.W.C., a golf course and soon the new library, make Regency an ideal place to live. Amenities abound, with an indoor pool and exercise facility, outdoor tennis courts, grand lobbies with curving staircases, and laundry facilities on each of one of the seven floors. Leasing Manager Rachel McCorkindale conducted a tour of the facility that was an informative glimpse of what living here would be like: comfortable, clean, quiet, and convenient.

One feature of this complex here in Parma stands out significantly, and that is the spacious community garden. One cannot help but be impressed with the appearance of this wonderful asset; a healthy, vibrant garden that is well maintained and cherished by the residents who participate. Property Manager Tony Kazak explained that they have a professional gardener who works with them to aid and assist in the operation. It is clear that the concept of a community garden makes the most sense at an apartment complex; unlike home dwellers, with their backyard gardens and flora, residents here have only this option to exercise their “green thumbs”, and they have made the most of it. This community garden at Regency Towers Luxury Apartments unites neighbors, helps them keep healthy food on their table, and adds natural beauty to their living space.

On October 12 there will be a Craft/Vendor Fair taking place, featuring live music, food, craft displays, and vendors. The public is invited, and those needing any information can call 440-845-4841.
Here Come The Health Insurance Exchanges

by Lee Kamps

Regardless of the outcome of the political circus happening in our nation’s capital, the new health insurance exchanges under the PPACA will be open for business in October. With all the rhetoric and shouting about the health care law, some very important facts should be known regarding these new exchanges that will change entirely how individuals get health insurance. Let’s answer some key questions about these exchanges.

Who needs to go through the exchanges for their health insurance?

The exchanges are going to affect only a small minority of consumers. The people who would be required to get health insurance through the exchanges are those individuals who:

• Are not covered for health insurance through their employer
• Are not covered through their parent’s plan or their spouse’s plan
• Do not have Medicare
• Cannot qualify for Medicaid under the Medicaid expansion, regard- less of whether the state accepts the Medicaid expansion (income less than 138% of the federal poverty level).

It is believed that the percentage of American adults who will need to use the exchanges for their health insur- ance is around 10% of adults.

What are these exchanges?

The health insurance exchange is marketplace where one can compare different plans offered by private health insurance companies that have chosen to offer “qualified” health insurance to the public. These exchanges will differ based on each state since health insurance is regulated at the state level and a policy or company available in one state may not be available in neighboring states. The exchanges are modeled after the exchange that has been used by federal employees to choose their health insurance offered through their employer. This is the only way to purchase “qualified” individual health insurance under the PPACA.

What is a “qualified” health insurance policy?

Health insurance policies offered through the exchanges have to be “qualified” which means that they must cover a set of “essential ben- efits”. These benefits are inpatient hospital admissions, outpatient sur- gery and procedures, doctor’s services, prescription drugs, preventative care (including contraception), normal maternity and delivery and generally any medical service that is covered under Medicare. “Qualified” policies do not have to cover routine dental, vision or chiropractic, but chiroprac- tic coverage is available to treat certain back problems.

What kind of policies are available through the exchanges?

The policies offered through the exchanges will differ in the level of benefits offered as well as deductibles and co-payments. HMO and PPO plans will be available just as they were before the exchanges. All companies selling health insurance through the exchanges will have to offer those four plans. This makes it easier for the con- sumer to compare plans from different companies that may have different premiums. There are four different levels of standardized plans that will be available and they differ in price as well as benefits offered. Those levels are:

• Bronze, the “basic” level that will have the lowest cost and higher deductibles and less extra
• Silver, the “standard” level plan that is the benchmark for the premium subsidy.
• Gold and Platinum level plans that will offer richer benefits and of course carry higher premiums.

What is this about the premium subsidy?

Under the PPACA, anyone whose income is less than 400% of the fed- eral poverty level will be eligible for a premium subsidy. That is an annual income of $45,960 for a single adult, $62,000 for a married couple and $94,200 for a family of four. The subsidy will be based on the previous year’s adjusted gross income on their federal income tax return. Under the subsidy, anyone who qualifies will be able to get a “silver” or standard level policy where their actual cost will be no more than 8% of their AGI. An example is a single adult with $30,000 in AGI would be paying no more than $240 per month regard- less of what the actual cost of their health insurance plan premium.

What about those policies through the exchanges?

All health insurance policies offered through the exchanges must be “ uninsure” priced, meaning that men and women will pay the same premium. Health insurance companies and plans must cover all pre-existing con- ditions and cannot reject anyone because of their health. Nor can any health insurance company charge a higher premium because of someone’s health or exclude any health condition. In addition the premiums for the oldest age group cannot be more than three times the premium rates for the young- est age group. The only thing that a health insurance company can charge an additional premium is tobacco use. Some tobacco sur- charges may be as high as 50% more than non tobacco users pay. However all policies must cover smoking cessation programs so this is a great incentive to quit.

How do I access this exchange to get health insurance?

These exchanges open up on Octo- ber 1 2013 and will close on March 31 2014. Policies purchased prior to December 10 2013 will become effective on January 1 2014. Policies purchased after December 10 2013 will be effec- tive on February 1 2014 and policies purchased after the 10th of each month will not become effective until the first of the second month. After April 1 2014, the exchanges will close until October 15 2014 when the annual enrollment period will open again. The open enrollment period will run through December 7 2014, just as the Medicare open enrollment period with policies becoming effective on January 1 2015.

People who are not exempt and have not purchased a “qualified” health insurance plan by April 1 2014 will be assessed a penalty through their income taxes. They will not be able to purchase health insurance through the exchanges until October 15 unless they have a “qualifying event”. A “qualify- ing event” is marriage, birth of a child, divorce, death of a spouse, moving into another state or outside of their health insurance plan’s service area and a change in employment status affecting employer coverage (such as moving from full time to part time or losing employer coverage).

The most effective way to access the exchanges for health insurance is to use the internet. One can go online at this web site https://www.healthcare.gov/?utm_ source=DCS+Congressional+E- mail+Marketing+System&utm_ medium=E mail+Marketing+System&utm_campaign=Enrolling+for+New+Health+Plans to access the exchanges.

Perspective

Here Come The Health Insurance Exchanges

by Lee Kamps

Regardless of the outcome of the political circus happening in our nation’s capital, the new health insurance exchanges under the PPACA will be open for business in October. With all the rhetoric and shouting about the health care law, some very important facts should be known regarding these new exchanges that will change entirely how individuals get health insurance. Let’s answer some key questions about these exchanges.

Who needs to go through the exchanges for their health insurance?

The exchanges are going to affect only a small minority of consumers. The people who would be required to get health insurance through the exchanges are those individuals who:

• Are not covered for health insurance through their employer
• Are not covered through their parent’s plan or their spouse’s plan
• Do not have Medicare
• Cannot qualify for Medicaid under the Medicaid expansion, regard- less of whether the state accepts the Medicaid expansion (income less than 138% of the federal poverty level).

It is believed that the percentage of American adults who will need to use the exchanges for their health insur- ance is around 10% of adults.

What are these exchanges?

The health insurance exchange is marketplace where one can compare different plans offered by private health insurance companies that have chosen to offer “qualified” health insurance to the public. These exchanges will differ based on each state since health insurance is regulated at the state level and a policy or company available in one state may not be available in neighboring states. The exchanges are modeled after the exchange that has been used by federal employees to choose their health insurance offered through their employer. This is the only way to purchase “qualified” individual health insurance under the PPACA.

What is a “qualified” health insurance policy?

Health insurance policies offered through the exchanges have to be “qualified” which means that they must cover a set of “essential ben- efits”. These benefits are inpatient hospital admissions, outpatient sur- gery and procedures, doctor’s services, prescription drugs, preventative care (including contraception), normal maternity and delivery and generally any medical service that is covered under Medicare. “Qualified” policies do not have to cover routine dental, vision or chiropractic, but chiroprac- tic coverage is available to treat certain back problems.

What kind of policies are available through the exchanges?

The policies offered through the exchanges will differ in the level of benefits offered as well as deductibles and co-payments. HMO and PPO plans will be available just as they were before the exchanges. All companies selling health insurance through the exchanges will have to offer those four plans. This makes it easier for the con- sumer to compare plans from different companies that may have different premiums. There are four different levels of standardized plans that will be available and they differ in price as well as benefits offered. Those levels are:

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Car Trouble

by Brigitte Gerard

I have an older car, and there is always something wrong with it. It’s still cheaper to fix it up than to take on a car payment. Cheaper is not always better, but in this case, it has to be good enough. Sometimes, the problem isn’t mechanical. It’s me. No mechanic can fix that. Sometimes, the problem isn’t me, either.

You get in your car. You’re focused on getting on the road—you’re on a mission! You pull into traffic, asserting your dominance, feeling the power and the glory and you slowly realize YOU HAVE NO IDEA WHERE YOU’RE GOING. Are you going to the bank, the doctor, the dry cleaner? You can’t remember, and you’re approaching a red light, praying desperately and dizzily that you can remember where you’re headed before the light changes to green.

We’ve all seen the other side of this coin: somebody is driving like a bat out of hell, going nowhere, and they pull up to a red light. You’re taking your time, and pull up in the lane next to them, trying to make eye contact, because you want to gloat in their direction. Ya happy, moron? We’re at the same red light. Hahh. Of course, their eyes are fixed straight ahead, and you KNOW they’re working hard not to look over at you. Don’t be angry: they forgot where they were going, and they’re praying they figure it out before the light changes.

It’s not that different from losing your car, although I think this happens more to women than to men. Your mind is already in the store, shopping list, you grab a cart and you’re headed before the light changes to green.

Driving too fast through a school zone: I have always enjoyed watching speeders get ticketed for ripping through school zones. I gloat triumphantly in my car, using a few carefully selected names for those drivers. It feels a whole lot less victorious when you open your mailbox and pull out your very own $200 speeding ticket for driving above the speed limit. Enough said.

Another pet peeve: People on the freeway slowing down just because someone is on the shoulder. There’s no evidence of an accident, the hood of their car isn’t up, they aren’t talking on a cell phone. Nothing is going on. There is absolutely no reason to slow down. NONE. But traffic slows down just the same, causing an unnecessary delay (I didn’t need extra time because I didn’t forget where I was going) and making tempers rise.

This is second only to the aggravation caused by people who don’t know how to merge. But that’s someone else’s column.

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**Parma Observer**

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**PSO Goes to the Movies**

*by Joe Germana*

The Parma Symphony Orchestra will present a concert on Sunday, October 20, 2013 at 3:00 PM at Valley Forge High School Auditorium located at 9999 Independence Boulevard in Parma Heights.

Music Director Dr. Randolph P. Laycock will conduct a Pops concert that will feature music from the movies Harry Potter, Spiderman, The Sea Hawk, Les Miz, Star Wars, Pirates of the Caribbean and Happy Feet and many more.

The orchestra, in its 46th season consists of 75 members of all walks of life from all over the entire Greater Cleveland area. They meet weekly for rehearsals and present at least four concerts annually.

General admission is $10 for adults and $5 for students and senior citizens. Family passes of $20 are available for families of up to 2 adults and their children. All tickets are available at the door beginning at 2:30 PM.

The Parma Symphony Orchestra is a self-supporting community orchestra in cooperation with the Parma City Schools. For more information can be found on Facebook, web-site www.parmasymphony.org or calling Business Manager Joe Germana 440-882-2012.

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**Hospice Volunteer Education**

*by Laurie Henrichsen*

Hospice Volunteer Education - Saturdays Oct. 26, 8:30 a.m.-12:30 p.m. and Nov. 2 and 9, 8:30 a.m.-4:30 p.m. at Hospice of the Western Reserve, 2901 Health Campus Drive, Westlake, OH 44145. Anyone 13 years of age or older interested in making a difference in the lives of others is welcome to attend this training. Volunteers interested in working with patients should attend all sessions, while volunteering in non-patient areas and teen volunteering requires only attendance at the first class. RSVP is required. Contact Mary McGowan at 800-707-8922 (8992). Classes are offered at other times and days throughout the year.

Visit our website at www.hospicewr.org/volunteer-opportunities for a full list of our opportunities and a 2013 volunteer education series schedule.

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**School Daze? One Heartbeat R.O.C.K.S Still!**

*by Wayne Mesker*

Another school year has begun for children across the nation. Last year here in Parma, saw an eleven year old Thoreau Park Elementary School pupil suspended after he allegedly threatened three classmates with a homemade knife. A short time after the Chardon tragedy and nearly a year prior to Sandy Hook, I began work on creating an initiative that I truly believe could have helped avert such tragedies.

Believing in the integrity and commitment of the local politicians that I had been interacting with, I was hopeful that we could start in Parma to build a model for the entire nation to follow.

One Heartbeat R.O.C.K.S. (Reaching Our Children with Kindness & Sensitivity)

Had the politicians that I reached out to at the time including Mayor DeGeeter, Congresswoman Marcy Kaptur, State Representative Nick Celebrezze and Ohio State Senator Joe Schavoni done more than talk then just maybe there would be some progress. All of them expressed interest and a desire to help. Marcy Kaptur and Nick Celebrezze promised to follow up with me with a meeting but action never followed.

As C.E.O. of Worldstock Entertainment I’m blessed to be connected to some very amazing people, many that would be willing to help when the ball is rolling. This is our most important project. Help us grow by encouraging others to join us. It will take a Global Village to reach, teach and save our children. Maybe if we join forces we can get this done!

Reaching our children from the beginning of their educational/social interaction experience with simple concepts aimed at eliminating the cycle of alienation/ostracism before it begins is one of the main objectives of this plan. Another objective is to address the effects of alienation/ostracism and helping at-risk youth cope with the effects of bullying on their lives by offering counseling and providing positive creative outlets for self-expression and building self-esteem. We must also focus on the issues of parental alienation and parental incarceration. These problems are huge contributing factors to the growing numbers of at-risk youth who often go on to become at-risk adults. https://www.facebook.com/groups/HeartbeatRocks http://www.worldstockglobal.com/one-heartbeat

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**Our Kids Deserve The BEST, Together We Can Give Them That!**

**Bill Madar**

*Life long Parma resident*  
*Married 30 yrs (Kathy) with three children, Cody-Kall-Colin*  
*Myself, Kathy, Cody & Kall have all graduated from Normandy Sr High and Colton is currently a Freshman there.*  
*Successful business owner for 19 yrs*  
*Strong leadership skills*  
*Involved in PT& School Sports Boosters-FOP, Silver & Gold Church and Community*

Paid for by The Friends of Bill Madar  
Kathy Madar: Treasurer

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**Now That’s Funny?**

*by Julia Cindric*  

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Kathy Madar: Treasurer
“There is a principle which is a bar against all information, which is proof against all arguments and which cannot fail to keep a man in everlasting ignorance - that principle is contempt prior to investigation.”
Herbert Spencer

Don’t be contemptuous prior to investigation! Arm yourself with FACTS . . .

NO lethal method or combination of lethal methods has ever effectively reduced deer populations without creating rebound. Ohio Division of Wildlife (DOW), knows that less competition for food = increased herd health, multiple births and yearling pregnancies. It’s how DOW maintains high number of live targets/profits, and refuses birth control everywhere.

DOW earns between $25/30M annually off hunting permits. Slight decreases in hunting have seen a dramatic increase in visits from DOW’s agents of death, (aka wildlife “bio-stitutes”) across NE Ohio to recoup sales through urban/suburban hunting permits -- OUR BACKYARDS! Armed with lies, DOW’s Geoffrey Westerfield, who visited Seven Hills last February, told the public lethal methods won’t work. Yet, in a private meeting with council, Westerfield recommended bow hunting!

Proponents of killing deer in Seven Hills have publicly stated nonresident friends are itching to bow hunt on their properties. *An open public records In Independence found that EVERY safety, space, age, trajectory, number of hunters per acre, etc. regulation has been disregarded for six years, while police do nothing! Police apathy is the norm where bow hunting ordinances prevail, and a number of Seven Hills city officials are bow hunters.

ONLY bow hunting is on the table, no other lethal or nonlethal methods are being discussed, nor will they be.

Lecznar discusses her proposal again at the October 7 Rules Committee meeting, which could get put on the agenda that night, at council.

Even experienced hunters -- who know that deer run when hit with arrows -- have attended council meetings to speak out against bow hunting in Seven Hills, but did not get the chance to talk. Conversely, the group of residents with friends from other counties who want to hunt here were given unlimited time and took over a July meeting! These residents admitted their sole motive is to protect landscaping, but admit knowing that lethal methods do not control deer populations! This is nothing more than a small group pushing for backyard safaris. In fact, they admitted this at the July meeting: “We have lots of friends who want to come here and hunt! Our friends are sick of having to travel to other parts of Ohio to hunt, and want to be able to bow hunt here.” Lecznar also went on record, saying she has friends from outside Seven Hills wanting to hunt on her property.

Bow hunting has no place in Seven Hills. Pressure council to follow adjacent communities’ examples, namely, N. Royalton and Broadview Hts., where nonlethal and safety strategies have been innovated. They said “no” to hunting, thereby ignoring the status quo mantra, “We have to do something!” Actually, YOU can do something . . .

Contact Seven Hills council to express your concerns:
Email: mayor7hills@yahoo.com, mcbarth@cox.net, jmtipi@sevenhillsohio.org, lecznarward3@yahoo.com, pete@petedraganic.com, snitzky7hills@ymail.com, bent959@aol.com, matt@trafis.com.

Phone: Mike Barth, Council Prez: 216-524-8516; Bentkowski, Council-at-Large: 216-901-0269; Tripi: H: 216-524-9157/W: 216-408-6463; Lecznar: 216-524-9173; Draganic: 216-328-1351; Snitzky: 216-236-6322; or City Hall: 216-524-4421
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