

Ask The EXPERT

Do you have questions? We have answers! On the first & third Tuesday of each month, this special Q & A features area professionals answering frequently asked questions. Submit your questions for THESE EXPERTS to The Courier Advertising Dept. at 419-422-5151 or advertising@thecourier.com.

Q: I INHERITED A ROTH IRA FROM MY FATHER. DO I HAVE TO TAKE DISTRIBUTIONS FROM THIS ACCOUNT?

A: Yes. Required minimum distributions (RMDs) are required from a Roth IRA inherited by someone who is not a spouse. A spouse may roll the Roth IRA into his or her own Roth IRA.

You will pay no income tax on the required distributions if the original Roth IRA owner, your father, held the Roth for at least five years before death, having opened it as a new Roth IRA or as a conversion to a Roth IRA. If the Roth was held less than five years at the time of death of the original owner, then the beneficiary will pay income taxes on any gains. There is no early withdrawal penalty for distributions to you as the beneficiary.

The penalty for not taking the required distribution each year can be severe — 50 percent of the amount that should have been distributed. A beneficiary may always withdraw more than the determined RMD amount. Withdrawals must start by Dec. 31 of the year after the death of the Roth IRA owner.

The rules for IRA distributions are complex, so please contact me for more detailed information. This is a general explanation for a non-spouse individual beneficiary. Your tax and financial situation is unique. You should consult your tax or legal advisor for advice and information concerning your particular situation; neither U.S. Bancorp Investments nor I provide tax or legal advice.



Norma Benazer



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Investments, Inc.

Q: Are there operations or medications I can take for hearing loss?

A: Only 5% of hearing loss in adults can be improved medically or surgically. The vast majority of Americans with hearing loss (95%) are treated with hearing aids.

If you have any other questions, need further advice or would like to schedule a FREE hearing test please feel free to call the office and ask for me.



Jodi Turnwald
ACA, BC-HIS



Your hearing solution partner.
930 Plaza Street • Findlay • 419-422-5242
www.findlayhearing.com

Q: What happens if you are involved in an accident in a parking lot?

A: A study by the Independent Insurance Agents and Brokers Association found that 20 percent of insurance claims were related to accidents in parking lots. Most municipalities do not file an accident report or investigate accidents in parking lots. Insurance companies usually assume equal fault unless there is clear evidence showing that one party was at fault. Don't drive away, if another customer or a surveillance camera spots you, you could be punished for a hit-and-run. Take photos of the cars and write down as much information as you can. Always call your insurance agent to see if you should file a claim. If you have any questions regarding parking lot accidents call your agent or my office at 419-424-5580.



Byron Dashnaw
Allstate Agency Owner



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Dashnaw Insurance Agency
406 N. Blanchard Street - Findlay
419-424-5580
(across from Wendy's on Tiffin Avenue)

Q: Is there anything I should do at home to prepare my dog for being boarded (over the holidays)?

A: Oh... you better watch out, you better not cry, you better get busy I'm telling you why. The holidays are coming around. If you're boarding your pets during the holiday fun, make a reservation cause your gonna need one. The holidays are coming around. They will need their vaccinations, just a rabies tag won't do, get the records from your vet for distemper, leptospirosis and bordetella, too. Just a little advice about doggie hotels, ask for a tour and take a good smell. The holidays are coming around!



Lori Baird
VCA FACC Manager



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Q: Is there a natural remedy for heartburn and indigestion?

A: When dealing with the occasional bout of indigestion, we seem to have an endless number of choices for remedies. Antacids such as sodium bicarbonate and calcium carbonate are available in tablet, liquid, and effervescent forms with or without other ingredients. Most of the tablet forms are chewable for faster action. Products using Aloe Vera with other ingredients such as ginger (to reduce spasms), peppermint (to balance acidity), and Slippery Elm (to ease inflamed mucous membranes) are also available. Aloe helps the digestive tract work more efficiently by detoxing and cleaning the colon. Pectins such as apple or grapefruit are often added to help absorb toxins. Activated charcoal capsules also help to remove toxins. Chewable tablets such as Gaviscon and NutraSec contain sodium alginate (from brown seaweed) to form a protective gel to help reduce symptoms. NutraSec has the advantage of being a combination product that contains sodium bicarbonate, calcium carbonate, digestive enzymes and apple pectin, along with the sodium alginate. NutraSec is also gluten free and hypo-allergenic. In any case, these products should not be used on a steady basis, as they can mask serious conditions needing medical attention



Mike Shaffer
Store Manager



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Q: I know you talk about nutrition and I need to start paying more attention to what I eat but there are so many myths out there that I'm not sure what to believe. What's true and what's not?

A: I completely understand. According to mainstream media one day eggs are healthy the next they're not. It can be very confusing. Eating as close to the source as possible, I believe, is always the answer. The more a food or food product has been altered and/or processed the less nutrient value it has and worse may potentially be detrimental to your health. An easy guideline to follow is to shop the perimeter of your grocery store which includes fresh fruits, vegetables, meats, nuts and dairy (if you so choose). In addition buy organic and non-GMO when possible. "10 lies and Misconceptions Spread by Mainstream Nutrition" by Dr. Joseph Mercola (as seen on the Dr. Oz Show) is an article regarding this topic. Please visit mercola.com for the entire article as it is an interesting read



Dr. Renee S. Perry

R&R CHIROPRACTIC

(formerly Perry Spine & Wellness Center)
Dr. Renee S. Perry and Dr. Richard E. Reser
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Q: I started finding some mouse droppings under my sink. Now they are also in my stove drawer and yesterday I saw one run under my refrigerator. I have tried traps but I never catch anything! My dog has seen them and he doesn't care! What should I do?

A: Maybe you should not feed the dog for a while. He might pay better attention if he is hungry! Apparently your dog is not a Jack Russell Terrier! When you start seeing mice in a building, that means that there is a growing population. A female will give birth to an average of 6 to 8 young and it has gone high as 14. She can have 5 to 10 litters a year. Do the math! So imagine having 3 or 4 females in the house with a good food and water supply. The mice I most commonly encounter are Deer Mice. These are a tan color with a white belly. The quickest way to gain control over an infestation is with baits. I have found that the new soft baits work much better than the block baits. All baits should be placed in a "Tamper Resistant" bait stations. That will keep children, pets and non-targeted species safe from coming into contact with the bait. Baits will remain fresh in a bait station for considerable time and allow multiple rodents to have a good meal. Traps are high maintenance and not very effective. We can get this taken care of for you or you can stop by the office on Mondays and Wednesday from 4 pm to 7pm or between 9 am and 12 on Saturdays



David Hartzell

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Q: I AM ENROLLED IN THE VA HEALTH SYSTEM. HOW AM I IMPACTED BY THE AFFORDABLE HEALTH CARE ACT?

A: If you are enrolled in the VA health care, you do not need to take additional steps to meet the health care law coverage standards. The health care law does not change VA health benefits or veterans' out-of-pocket costs. If you are not enrolled in the VA health system, you can schedule an appointment with Pete Sehnert to apply for these benefits by calling our office at 419-424-7036.



Nichole Coleman



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"Serving Those Who Served"

Q: I LIKE A VERY FIRM MATTRESS. SHOULD I BE LOOKING FOR SOMETHING DIFFERENT?

A: As long as you are able to get a quality night's sleep and wake up feeling rested and refreshed, there is nothing wrong with a very firm mattress. If firm is what works for you, then you are fortunate to know that about yourself and your selection process will be much easier. There is nothing "wrong" with any firmness unless your physician says your body needs something special. The key is finding the mattress that is right for you. Stop in to Crane's today and try out the many different firmnesses available. Crane's Mattress Superstore, *We've Got Your Back!*



Kathy Crane



www.cranesmattress.com
1922 Tiffin Ave., Findlay, OH • 419-422-8995
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Q: The debate in my house currently is which is better...Manual toothbrush or electric? Along with that, my husband thinks I should be using stiffer bristles in my (electric) toothbrush but I say softer is better... what do you say?

A: According to a 2005 independent study, "Brushes that worked with a rotation oscillation action removed more plaque and reduced gingivitis more effectively than manual brushes in the short and long-term." Rotary tooth brushes also have the added benefit of offering pressure sensors, timers, multiple styles of soft brush heads, and reminders to change brush heads. Some Oral B studies show people brushed seven times better with the TRIUMPH electric brush with a separate timer that tells you how long to brush each area of your mouth and rewards you with a smile symbol after 2 minutes. If you are really good, it will give you a wink at 3 minutes. The money you spend on electric brush replacement heads will pay off at your 6 month check ups.



Angela B. Bateson, DDS
General Dentist

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Q: I am caring for a loved one with Alzheimer's disease and I feel overwhelmed. Do you have suggestions that could help?

A: First, use the resources available in your local community, including the Alzheimer's Association. Equipping yourself with all the information possible will help you be the best possible caregiver. Also know that caring for a loved one can overwhelm the caregiver if measures are not taken to ensure his/her emotional and physical well being. It is important to take care of yourself and take time for yourself. Maintain a regular exercise schedule, eat healthy meals, and find ways to release the stress of providing care. This may require help from others. You can ask family members, friends, enlist an in-home companion service, or utilize an adult day care program like the one at The Legacy at The Heritage. For more information, visit alz.org.



Mollie S. Zinser
Community Service Representative



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Q: I watched a segment on 20/20 last week that indicated that some veterinarians recommend dental procedures when they are not needed and vaccinations every year when they are only needed every three years. Is this true?

A: The segment on 20/20 unfortunately seemed to indicate that some veterinarians are recommending dental procedures and vaccinations more frequently than are necessary. There may be a difference in opinion between individual veterinarians as to specific recommendations regarding when a dental cleaning is needed and vaccination protocols. In general, most veterinarians pursued this career because they passionately care about the well-being of animals; therefore, your pet's health will be their primary concern. Dental procedures are recommended because most pets do not have their teeth brushed on a daily basis so tartar build-up and periodontal disease can occur. The frequency with which a dental cleaning under anesthesia needs to be done is extremely variable depending on the breed and the amount of dental care that the pet receives at home (i.e. diet, brushing, dental treats). Some pets need a dental cleaning under anesthesia on a regular basis and some never require a cleaning. Dental cleaning is best performed as a preventative procedure prior to the development of periodontal disease. The general guidelines for distemper/parvo and rabies vaccinations are for dogs to receive their initial puppy series, a booster at one year of age and then a booster every 3 years. Annual vaccinations are recommended for some diseases such as Leptospirosis (bacteria transmitted in the urine of some wildlife) and Bordetella ("kennel cough") for dogs at risk. Vaccination schedules should be individualized to your pet's needs depending on your pet's risk and the seriousness of the disease. You should have a discussion with your veterinarian to determine what vaccination schedule best fits your pet's needs.



Dr. Denise Jones



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