

A circle is a group of people in which everyone has a front seat.

Senior Focus: Welcome to “Kids on the Block”!

By Joan Horn and Joyce Billing (written prior to the closing of schools due to Covid-19)

Meet Mark Riley, Renaldo Rodriguez, Ellen Jane Peterson, Mandy Puccini, and Jennifer Hauser.

Renaldo is blind, Mark has cerebral palsy, Ellen Jane has Down syndrome, Mandy is deaf and Jennifer has a learning disability.

They dress and act like normal children. Each one has definite likes and dislikes, hopes, fears, talents and limitations. But unlike real kids with these limitations, Renaldo, Mark, Ellen Jane and Melody along with their friends, Brenda, Melody and Joanne are puppets.



The “Kids on the Block” (KOB) are a tightly-knit group of loveable puppets who have been entertaining and educating young audiences for four decades. The troupe comprised of puppets with and without disabilities, offer kids the opportunity to learn about specific disabilities, as well as broader themes of friendship, community-building, the importance of expressing feelings and celebrating differences. The puppets are lifelike and very likable. They are about 3 1/2 feet tall and are operated with a hand through the head. KOB uses a style of puppetry based on the Japanese “bunraku”

puppet theatre where the puppeteer traditionally stands behind the puppet and wears black clothes to fade into the background so that the colorful puppets stand out. Mark wears a helmet and sits in a wheelchair and Valerie is on crutches, other than that, they just resemble normal kids, with the appeal of Jim Henson's Muppets. Each puppet cost about -- \$500 to \$1,200. Part of the expense lies in the special accessories, such as Mark’s wheelchair. Each comes with a script and a training video. Other scripts deal with Epilepsy, Childhood Cancer (Leukemia) and Autism Spectrum Disorder, among the dozen or more available.

“Kids on the Block” came to be in 1977 when a Special Education teacher in Washington, D.C., Barbara Aiello, had a student, Anthony, with Cerebral Palsy. Anthony was bright, and Barbara felt he was ready to be mainstreamed from his Special Education classroom into a regular classroom. This was a direct response to the 1977 US Public Law 94-142, which required that children with disabilities be educated in the least restrictive environment. A few days later, Anthony told her he didn’t want to go back to the regular classroom because children ignored him, made fun of him, and didn’t want to play with him. While Anthony was academically prepared, the children in the regular class weren’t prepared for Anthony. So Barbara made a puppet with Anthony’s likeness, named Mark Riley, including his red hair, and she constructed a wheelchair out of garden hose and bicycle tires. Using the puppet, Barbara explained to his class why he looked different, talked differently, and used a wheelchair. “Kids on the Block” was born the moment children began to raise their hands to ask the puppet character questions. Barbara Aiello is often quoted: “When a hand was raised, a barrier came down.”

From there, Anthony’s puppet grew to a family of puppet characters designed to help children understand and accept all children, regardless of their differences. Since the birth of the first puppet "Mark Riley," the KOB family has grown to include 53 puppets brought to life by more than 1,400 troupes in 50 states and 34 foreign countries including here in Tompkins County.

Joan Horn, one of our local puppeteers says “Our troupe has been performing for Third Graders in Ithaca and the surrounding school districts in Tompkins County once a week for over thirty years.” Their focus is to promote understanding and acceptance of all people, regardless of their differences, and to convey the message that in most ways, we all share similar hopes, dreams, and feelings. “When we perform in the schools each week, we allow time between each of our

five skits for the children to ask questions and share their experiences. Nine times out of ten, to our delight, the children address their questions directly to the puppets.” Current troupe members include:

Beckie Cardina who taught elementary and middle school science and was an academic intervention specialist; Barbara Dubow was an ER and Intensive Care nurse, a school nurse at Boynton Middle School for 13 years, and a nurse at Surgicare; Carolyn Lange worked in the Trumansburg Schools for over 30 years as an elementary and high school teacher and as the Principal of Trumansburg Elementary School for many years; Candy Filios, taught Home and Career Skills in the Gates/Chili School District for many years and Joan Horn taught in elementary schools in the Ithaca and surrounding districts.

When puppets and accompanying scripts were made available to groups throughout the country, Tompkins-Seneca-Tioga BOCES

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Tompkins County Office for the Aging Moving Forward

Lisa Monroe, Director, Tompkins County Office for the Aging

The Tompkins County Office for the Aging is continuing to conduct business remotely. We are available by phone and virtual appointments for Caregivers, Health Insurance Counseling, Housing options, HEAP, Personal Emergency Response Systems and any other Long-Term Care related needs or concerns. We have staff working in the office and working from home at this time. You can reach us by phone at 607-274-5482, email at cofa@tompkins-co.org or regular USPS mail at 214 West Martin Luther King Jr St. Ithaca, NY. We have also installed a mail drop box on the front of the building, if you need to supply any documents for processing.

Moving forward we will be sure to publicize the opening of our doors to walk-ins. At that time, we will still be encouraging people to continue to preschedule appointments and do any business possible by the phone, email or virtual appointments. When our doors are unlocked and you enter the office you will see new signage, a hand sanitizing station and be required to wear a mask before you enter the building. We will be logging walk-ins in a visitor registry and you will be required to provide name and information. We will have plexiglass protective barriers at our front desk and while we are conducting one on one appointments.

Keep Tompkins County Healthy & Safe

Consider the following when you go out to stop the spread of COVID-19.

As local organizations and businesses reopen it will be important for you to take personal precautions to mitigate the risks as you begin to return to the community. The following information is important to remember:

Distance

Even while more spaces and businesses begin to open, keeping 6 feet of distance between you and others continues to be an effective way to stop the spread of COVID-19.

Density

Guidance on distancing, face coverings, and hand hygiene still apply. It is important to consider how many people you may be around if you go out.

Face Coverings

Your mask protects others, their mask protects you. The wearing of masks when you can't guarantee social distancing is a proven way to stop the spread of COVID-19.

Hand Hygiene

Washing your hands for 20 seconds with soap and water, and consistently cleaning frequently touched surfaces can help to stop the spread COVID-19.

Symptoms and Testing

Monitor Your Symptoms. If you have a fever, cough, shortness of breath, or body aches, seek a test & stay home.

Cayuga Health Sampling Site Hours:

M-F, 8:30AM - 4:00PM; Saturday, 8:30AM - 12:30PM

To pre-register, call Cayuga Health Call Center at 607-319-5708, or cayugahealthsystem.org.

Need a ride to the Sampling Site? After you register, call 2-1-1 to schedule a safe, free ride with ASAP Cab Company. 2-1-1 is open from 8:30am-5pm to schedule rides to and from the Sampling Site.

Mental Health

No one should feel like they're alone. Local mental health services are available for anyone who is having a hard time coping with this community wide crisis. In addition to following physical precautions and guidelines, individuals should also be taking care of their psychological well-being.

Reduce anxiety by reducing risk. Practicing good hygiene, create a plan in case your regular routine is disrupted, (remote work, childcare). Setting out a plan can help reduce anxiety by taking charge of the things you can control.

Manage your information flow by choosing reliable sources and establish boundaries on checking for updates. Continuously scrolling through social media or constantly refreshing the news is likely to lead to increased anxiety. Pick a few trusted news outlets and commit to checking once or twice a day for updates.

Monitor your anxiety levels. Knowing the difference between typical and atypical stress is important. Monitoring your stress level will let you know when you need to seek additional help.

A *typical* stress reaction may include: temporary difficulty concentrating; irritability and anger; fatigue; stomachache; and difficulty sleeping.

An *atypical* stress reaction may include: a persistent and/or excessive worry that doesn't lift and keeps you from carrying out your daily tasks. If you experience significant changes in your energy level, eating patterns, or sleeping patterns, difficulty concentrating on normal tasks, prolonged and overwhelming worry and hopelessness, or thoughts of self-injury or suicide, seek out immediate help at 1-800-273-TALK (8255) or text Got5 to 741741.

Practice good self-care, including exercise, eating healthy foods, and sleeping an adequate amount at night. If possible, spend some time outside. Avoid staying up late.

Virtually reach out to different types of support networks, to strengthen your overall feeling of connection. Isolation and loneliness feeds anxiety.

Find meaningful tasks and roles within your support network to channel your anxiety. Supporting others is beneficial to the supporter as well.

Find or create spaces that are not focused on COVID-19. Start a social media thread about other topics, ask friends to discuss other topics, or watch your favorite TV or movie.

Savor small positive moments, amplify positive stories, and stay optimistic. Try to cultivate a mental wellness practice, such as writing in a gratitude journal, or talking nightly with your family about moments during the day that were fun or enjoyable.

Take an opportunity to practice mindfulness when managing anxiety. Mindfulness tools like grounding exercises, sensory modulation, and deep breathing may be helpful.

Check out the Tompkins County Health Department's social media page at:

<https://www.facebook.com/TompkinsPublicHealth/>

For timely and accurate COVID-19 information visit the Tompkins County Health Department website at:

<https://tompkinscountyny.gov/health>

New York State Hotline for COVID-19: 1-888-364-3065.

Also visit the Office for the Aging website at: www.tompkinscountyny.gov/cofa and social media page at <https://www.facebook.com/tcofficefortheaging/>



Senior Services



NY Connects

NY Connects Tompkins County Office for the Aging provides information, assistance, and referrals for Long Term Services and Supports for people of any age and any income. Long Term Services and Supports are for medical and non-medical needs.

NY connects can provide information about

- Personal Care Services
- Caregiver Supports
- Respite Care
- Financial Benefits
- Education and Counseling
- Care Coordination
- Transportation
- Health and Wellness
- Plus, other services to help you remain as independent as possible

NY Connects staff can assist you either on the phone or in person between 8:30 AM and 4:30 PM, Monday through Friday.

In person: Tompkins County Office for the Aging, 214 W Martin Luther King Jr. Street. Ithaca, NY

By phone: (607) 274-5482 or 1-800-342-9871

Or visit us on the web at www.tompkinscountyny.gov/cofa

Free language assistance (interpretation and translation) services available

Are you or a loved one in need of Masks?



The Office for the Aging has masks available for older adults or for caregivers caring for loved ones. The masks are cloth, reusable and come in packages of 5. We'd be happy to mail you some or you can come down to the office and a staff member will bring them out to you. Call our office at 274-5482 to inquire.

Farmer's Market Coupons

Due to the COVID-19 pandemic, Farmer's Market Coupons have been delayed and the Office for the Aging is still waiting to hear of an exact date that they will be available. We are maintaining a list of those who would like a coupon book this year. Once we have the information regarding when they will be available, we will contact those on the list. Call our office at 274-5482 to learn more or be added to our list.

Need a Break? Project CARE Might Help!

The **Office for the Aging's** Project CARE program is designed to provide caregivers with a much-needed break. Project CARE matches older adults and their caregivers with volunteers who provide friendly visiting, respite, or might even be able to assist with some light housekeeping, yard work or errands. If you or someone you know would benefit from some help with the difficult work of caregiving, please contact Dawn Sprague at the **Office for the Aging**, 274-5499. Additionally, if you are interested in volunteering, please call the **Office for the Aging**, 274-5499, for more information about Project CARE.

The Registry

The Finger Lakes Independence Center administers the Registry Referral Program. The Registry Referral is a free referral service linking individuals seeking independent employment to people who need care in their home. Opportunities include: elder companion, housekeeper, run errands, do yardwork, cook, personal care aide, home care aide, LPN, RN. People looking for help can call and receive names of people who are willing to provide those services. Payment and other arrangements are made by the person seeking help with the person willing to provide the services. If you either need assistance or if you would be interested in listing your name as a caregiver, please call FLIC at 272-2433 or email: registryatFLIC@yahoo.com. This program is made possible through funding from the Tompkins County Office for the Aging.

Help with yard work

The **Office for the Aging/ NY Connects** maintains a listing of people who are willing to do yard work for older adults on either a paid or volunteer basis. If you are in need of some help with your yard work, please give us a call 274-5482



THE CAREGIVER RESOURCE CENTER AT THE OFFICE FOR THE AGING

Virtual Caregiver Services Are Available!

We are providing support to family caregivers remotely during COVID-19

- * **Caregiver Chat Sessions**—we will be hosting routine chat sessions to outline current resources and handle caregiver concerns through Q&A.
- * **Powerful Tools for Caregivers Classes**—we will be hosting the six-week course using Zoom, starting June 18th. It's not too late to register!
- * **Caregiver Workshops**— There are upcoming workshops you can register for, which are being hosted by the Alzheimer's Association:
 - * July 15th @ 11am – Legal and Financial Planning
- * **Caregiver Support Group**—we host a support group the 1st and 3rd Tuesday of each month using Webex or Zoom.

To register, or for more information about these services please contact the Caregiver Resource Center at the Tompkins County Office for the Aging, we'll be glad to help you!

Phone: 607-274-5491

Email: rmaine@tompkins-co.org

Visit our website for COVID-19 resources: <https://tompkinscountyny.gov/cofa/cofa-COVID>

The **Senior Circle** is published four times a year by Lifelong, 119 West Court Street, Ithaca, NY 14850, and contains information on activities and services which add to the quality of life for older adults and assists them to maintain an independent lifestyle.

The **Senior Circle** is partially funded by the **Tompkins County Office for the Aging**.

Beware of a Growing Medicare Scam: “Free Genetic Testing”

By Rebecca Kinney, Acting Director, Office of Healthcare Information and Counseling, ACL



Over the past few years, DNA tests have become popular across the country. Unfortunately unscrupulous people are taking advantage of the buzz around these tests to scam Medicare beneficiaries.

Scammers will often target Medicare beneficiaries through telemarketing calls, booths at public events, health fairs, and door-to-door visits. They offer "free" genetic testing to help recipients avoid diseases or find the right medications.

The scammers claim that the testing is covered by Medicare, and therefore is free to the beneficiary. In reality, Medicare only covers genetic testing in limited situations, and only when ordered by the beneficiary’s physician. If a company bills Medicare for genetic testing, and Medicare denies the claim, the beneficiary could be responsible for the entire cost of the test – which often totals around \$10,000.

In other cases, the scammers are simply trying to obtain Medicare numbers they can use to steal a beneficiary's medical identity or to fraudulently bill Medicare for services they did not provide. Such fraud hurts not just Medicare beneficiaries, but all American tax payers whose contributions keep Medicare strong.

The Administration for Community Living (ACL) offers this advice to avoid being scammed:

- Do not accept genetic testing services, including a cheek swab, from someone at a community event, a local fair, a farmer’s market, a parking lot, or any other large event.
- Always be cautious about giving out your personal information, including your Medicare number.
- If you receive a genetic testing kit in the mail, don't accept it unless it was ordered by your physician. Refuse the delivery or return it to the sender and keep a record of the sender's name and the date you returned the items.
- Always review your Medicare Summary Notice or Explanation of Benefits. The words “gene analysis” or “molecular pathology” may indicate questionable genetic testing.

If you received a cheek swab or a screening that was not ordered by a trusted provider, or have any concerns about billing errors or possible fraud, contact your local Senior Medicare Patrol (SMP). The SMP program, funded by the U.S. Administration for Community Living, helps Medicare beneficiaries protect themselves from Medicare fraud, errors, and abuse and detect and report them when they occur. To find your local SMP visit: smpresource.org or call 1-877-808-2468.

More resources:
Department of Justice announcement September 27, 2019: Federal Law Enforcement Action Involving Fraudulent Genetic Testing Results in Charges Against 35 Individuals Responsible for Over \$2.1 Billion in Losses in One of the Largest Health Care Fraud Schemes Ever Charged

HHS Office of the Inspector General Media Materials:
Nationwide Genetic Testing Fraud
HHS Office of the Inspector General Fraud Alert:
Genetic Testing Scam

Tompkins County Health Department Healthy Neighborhoods Program (HNP)

Starting in June 2020, HNP will offer remote, virtual home visits. Following the visit, we will make a “no contact” drop-off of home safety products to your home. Call today to schedule a virtual home visit! **607-274-6702**



Learn more about this program: <https://tompkinscountyny.gov/health/eh/neighborhood>

Feeling Stretched?

Let’s Face It...

Caring for someone with illnesses such as dementia, heart disease, Parkinson’s disease, stroke, or chronic cancer can be stressful physically, emotional-ly, and financially.



Balance Your Life

Powerful Tools for Caregivers

Summer 2020

Virtual Powerful Tools for Caregivers Class

Powerful Tools for Caregivers is a six-week educational program designed to provide you with tools you need to take care of *yourself*.

You will learn to:

- Reduce stress
- Improve self-confidence
- Better communicate your feelings
- Balance your life
- Increase your ability to make tough decisions
- Locate helpful resources

The program consists of 90-minute class sessions offered weekly for six consecutive weeks, with an additional 30 minutes for discussion topics.

This class is offered free of charge to those caring for spouses, parents or other adult relatives/friends.

(It is not intended for professional caregivers.)

Thursdays, June 18th - July 23rd, 2020
2:00PM - 4:00PM
Online

Register as early as possible as class size is limited.
To register or inquire about the program, call the Tompkins County Office for the Aging:
607-274-5482

Got Medicare Questions?

Lifelong’s Health Insurance Information Counseling & Assistance Program (HIICAP) offers assistance to persons of all ages who are trying to understand their Medicare coverage. If you have questions about Medicare and related insurance, or if you are having trouble paying for Medicare, or any related problems or issues, please turn to HIICAP.

HIICAP’s certified volunteer insurance counselors are currently providing personalized counseling over the phone or via zoom, to individuals who have questions about Medicare. Frequently HIICAP is helping people understand the framework of Medicare:

- Part A is hospital insurance;
- Part B is medical insurance;
- Part C is the option of a Medicare Advantage Plan (through a private insurance company); and
- Part D is Medicare prescription drug coverage (also through a private insurance company).

In addition counselors provide information on Medicare supplement policies. *The most common concern brought to HIICAP is the issue of cost* – keeping insurance and health care costs within each person’s budget. Those concerns are addressed in a number of ways, including:

- *Informing persons with low incomes about options which can assist them: the Medicare Savings Program, the Part D Extra Help Program, and Medicaid;
- *Comparing the costs and the coverage offered through Medicare supplement policies and Medicare Advantage Plans;
- *Taking a look at New York State’s EPIC program, which can help with drug costs.

In each appointment, the starting point is your individual situation, your questions and concerns. If you wish to talk with a certified counselor, please call Lifelong at 607-273-1511 and we will get back to you to set up an appointment.

IRS alert:

Economic Impact Payments belong to recipient, not nursing homes or care facilities

WASHINGTON – The Internal Revenue Service today alerted nursing home and other care facilities that Economic Impact Payments (EIPs) generally belong to the recipients, not the organizations providing the care.

The IRS issued this reminder following concerns that people and businesses may be taking advantage of vulnerable populations who received the Economic Impact Payments.

The payments are intended for the recipients, even if a nursing home or other facility or provider receives the person’s payment, either directly or indirectly by direct deposit or check. These payments do not count as a resource for purposes of determining eligibility for Medicaid and other federal programs for a period of 12 months from receipt. They also do not count as income in determining eligibility for these programs.

The Social Security Administration (SSA) has issued [FAQs](#) on this issue, including how representative payees should handle administering the payments for the recipient. SSA has noted that under the Social Security Act, a representative payee is only responsible for managing Social Security or Supplemental Security Income (SSI) benefits. An EIP is not such a benefit; the EIP belongs to the Social Security or SSI beneficiary. A representative payee should discuss the EIP with the beneficiary. If the beneficiary wants to use the EIP independently, the representative payee should provide the EIP to the beneficiary.

The IRS also noted the Economic Impact Payments do not count as resources that have to be turned over by benefit recipients, such as residents of nursing homes whose care is provided for by Medicaid. The Economic Impact Payment is considered an advance refund for 2020 taxes, so it is considered a tax refund for benefits purposes.

The IRS noted the language in the Form 1040 instructions apply to Economic Impact Payments: “Any refund you receive can't be counted as income when determining if you or anyone else is eligible for benefits or assistance, or how much you or anyone else can receive, under any federal program or under any state or local program financed in whole or in part with federal funds. These programs include Temporary Assistance for Needy Families (TANF), Medicaid, Supplemental Security Income (SSI), and Supplemental Nutrition Assistance Program (formerly food stamps). In addition, when determining eligibility, the refund can't be counted as a resource for at least 12 months after you receive it.”

Additional information about EIPs and representative payees involving Social Security and Supplemental Security Income benefits can be found at www.ssa.gov/coronavirus/#reppayee. Additional information on EIPs can be found at www.irs.gov/eipfaq.

NYS Long-Term Care Ombudsman Program (LTCOP)

Serving Tompkins, Chemung, and Schuyler Counties



Volunteer Spotlight: Q&A with Steve

With so many great organizations to support, why should others choose to support LTCOP?

LTCOP provides a vital advocacy service for those who are unable to speak and act for themselves. The program helps residents by investigating and working to resolve resident complaints.

What was most surprising to you about the LTCOP Program?

The program provides an excellent in-service training program in areas of elder law, Medicare and Medicaid provisions, communications strategies for reaching memory impaired residents and elder abuse.

Why do you continue to support LTCOP?

So many residents I meet have no families nearby or friends or members of a faith community that help them resolve small and bigger problems.

How has this program changed you?

It has made me more knowledgeable on issues facing our nation's growing senior citizen population and how these issues can be resolved.

Educate Empower Advocate

Certified Long-Term Care Ombudsmen provide *free-of-charge* services to individuals who reside in long term care facilities (nursing homes, assisted living and adult-care facilities) and the relatives and friends who act on their behalf.

A trained and certified Long-Term Care Ombudsman conducts regular facility visits, helps identify and resolve concerns, and acts as an advocate for residents on issues regarding:

- Quality of care
- Abuse and neglect
- Rights violations
- Lost and stolen belongings
- Dietary concerns
- Discharge, eviction or termination of services
- Public benefits programs
- Cost of care

For more information or to volunteer:

www.ltcombudsman.ny.gov or 607-274-5498



Office of the State Long Term Care Ombudsman

New to Medicare?

Just want a better understanding of how it works?

What your best coverage options are?

How to keep costs down?



Join Lifelong for a **Medicare Basics** presentation via Zoom:

Tuesday, June 30, 4-5:15pm

Medicare Basics is an introduction to the federally administered health insurance program that provides coverage to persons 65 and older, and persons under 65 who are disabled. This presentation will cover the different ways you can receive your Medicare benefits, how Medicare works with other health insurance, and financial-assistance options that may be available to you. Be your own advocate! This presentation will provide you with some clarity on how to be an informed consumer.

Presented by Trish Coogan, certified volunteer with Lifelong’s HIICAP (Health Insurance Information, Counseling and Assistance Program). In addition to offering presentations, HIICAP provides *free*, non-biased 1:1 health insurance counseling at Lifelong, 119 West Court Street, Ithaca, Phone: 607-273-1511. Currently we are offering phone and zoom counseling only.

Please contact Lifelong to provide us with your email prior to the presentation if you’d like handouts emailed to you: lburger@tclifelong.org, or phone: 273-1511 x224.

Topic: **June 30 Medicare Basics**

Time: **Jun 30, 2020 04:00 PM Eastern Time** (US and Canada)

Join Zoom Meeting: <https://zoom.us/j/97641917278?pwd=WHJ5VzIDb084eHpKc0MvNVZzZGRadz09>

Meeting ID: 976 4191 7278 Password: 266114

OR Dial by your location: +1 646 876 9923 US (New York)

Caregiver’s Corner: A Guide to Taking Care of Yourself

By Family Caregiver Alliance

“The care you give to yourself is the care you give to your loved one,” said a caregiver. Absolutely the easiest thing for someone to say and the hardest thing to accept is the advice to take care of yourself as a caregiver. It is often hard to see beyond the care tasks that await you each morning.

What is shown by study after study is that caregiving compromises health. About 60% of caregivers show signs of clinical depression, and caregivers take more prescription medications, including those for anxiety and depression, than others in their age group. Reluctance in asking for and accepting help is a major barrier to getting necessary respite and support. Who has time to think about breaks when there is a diaper that needs to be changed? Seventy-five percent of caregivers in America are women, some taking care of spouses/partners, some adult children taking care of parents, some parents taking care of adult children. What does taking care of yourself mean, why is it so hard to do, and how do you do it?

Support

Support and coping comes in many forms—prayer, talking to family, friends or professionals, saying “yes” to offers of help, taking walks, reading a book, eating hot fudge sundaes. But most caregivers end up withdrawing from friends and family and feeling isolated and as if no one understands. Support groups can be an important source of understanding and connection.

Guilt

Guilt that “I should” do this or be able to do it, guilt that your loved one won’t get as good care if you aren’t doing it, guilt that something will happen if you are away, guilt about having a

good time when someone else is not. As there is no “perfect parent,” there is no such thing as a “perfect” caregiver. And you are not selfish to sometimes think about yourself and your needs and feelings. Although caregivers feel guilty when they get angry or frustrated, these feelings are OK and a way to know how well you are coping. “How can I say it is difficult when I really love this person?” questioned the husband of a client.

Setting Limits

Learn to ask for help. The often-heard question, “Is there anything you need?” has but one answer: Yes. “Yes, I need a meal, I need someone to stay here so I can go out, I need some time by myself, I need flowers, I need help in the garden, I need some groceries.” Learn to say “no” to requests that are draining rather than nurturing, such as hosting holiday meals. You can still make choices about your life and what is right for you and you do still have some control.

Your Body

Not getting enough sleep is a major cause of illness and stress in caregivers. Exhaustion is one of the main complaints, leading to irritability and then inappropriate anger which then leads to more guilt. Talk with your physician about medication for either yourself or your loved one to help with sleeping through the night. Know the limits of your own endurance and strength. Make sure you have regular checkups and that those “little concerns” about your health are investigated. Exercise is even more important as it gives you a break, combats depression, and helps you maintain health. When I talk with caregivers, one of their fears is worrying about what will happen to their loved one if something happens to them. Worrying doesn’t help. Taking

better care of your health does.

Education

Learn as much as you can about the illness so that you can understand what is happening. Attend a workshop or support group, not just for emotional support but also to learn caregiving tricks to make caregiving easier. You can’t know it all; this is a job you weren’t trained to do. Contact someone who can help you connect with community resources and use them.

Emotional Health and Respite

Taking care of yourself may mean dealing with family problems. How can you make your siblings pull their weight? Possibly you can’t and learning how to have a family meeting or work around them is essential for survival. One family has a chart and marks off what each does so no one can say, “You aren’t doing your share.” It is easy to become overwhelmed, thus the need for breaks. One caregiver told me that she deals so much better with her husband when he has been at day care, because when he comes home, she is not already frustrated by him. Without breaks, you begin to question yourself, feel inadequate, and experience burn out. Caregivers are often mourning the loss of the person “who used to be.” Grief and loss need to be acknowledged.

One of the stressors of caregiving is seeing no end to the situation. Having a life and connections outside of caregiving helps you to maintain perspective, so that caregiving doesn’t become one’s only reality.

Meanwhile, your best defense is a sense of humor. Find people or situations to laugh at daily. It refreshes the soul and renews your spirit.

Scammers are taking advantage of fears surrounding the Coronavirus



Here are some tips to help you keep the scammers at bay:

- Don’t click on links from sources you don’t know. They could download viruses onto your computer or device.
- Watch for emails claiming to be from the Centers for Disease Control and Prevention (CDC) or experts saying they have information about the virus. For the most up-to-date information about the Coronavirus, visit the Centers for Disease Control and Prevention (CDC) and the World Health Organization (WHO).
- Ignore online offers for vaccinations. There currently are no vaccines, pills, potions, lotions, lozenges or other prescription or over-the-counter products available to treat or cure Coronavirus disease 2019 (COVID-19) — online or in stores.
- Do your homework when it comes to donations, whether through charities or crowdfunding sites. Don’t let anyone rush you into making a donation. If someone wants donations in cash, by gift card, or by wiring money, don’t do it.

**If you have any concerns or questions
please call the Office for the Aging at 274-5482.**

Project CARE



Project CARE is a **friendly visitor program** in Tompkins County for Seniors age 60 and over. Project CARE provides companionship to Seniors by having a volunteer make a weekly visit. Project CARE can be a great comfort to Seniors by providing in-home support and companionship, especially to frail or homebound older adults, those that are socially isolated, as well as family caregivers.

Weekly visiting:

Many Seniors in our community greatly benefit from a weekly visit. You are matched with a volunteer who provides companionship on an ongoing basis once per week at a set time. Visits provide a friendship and a caring bond. Volunteers can provide conversation, support, organize calendars/paperwork, play games, go for a walk, read, do a puzzle together, and so much more.

Due to COVID-19, it may be possible for you and your volunteer to conduct your visitation via a weekly telephone call or through a virtual platform, such as Zoom, Facebook Messenger, FaceTime or Skype.

Human connections can help alleviate loneliness and social isolation.

If you are interested in having a Project CARE friendly visitor or becoming a Project CARE volunteer, please contact Dawn Sprague at the Office for the Aging by phone @ 607-274-5499 or email @ dsprague@tompkins-co.org to discuss this opportunity further.

End-of-life planning conversations are hard, and now is the time to have them

by Lucia Jander, M.D., Medical Director at Hospicare & Palliative Care Services

End-of-life. Dying. Death. These words make people so uncomfortable that they often soften them. We talk about loved ones who “passed away,” or “lost a battle,” or “went to heaven.” There are many reasons to view COVID-19 as a dark time for our community and our world. It is. If there is a silver lining to a pandemic, it is that it makes people confront their own mortality, to think about their wishes, and – I hope – to become a little more comfortable with death as a part of life. This is a good time to open the door to those conversations with loved ones.

In hospice, every patient and family works with staff to develop a personalized care plan. Each patient shares with us their preferences for physical, emotional, social, and spiritual care. Some patients may desire music therapy; others may want help making amends with their family. Just as every person is unique, there is no “one size fits all” approach to end-of-life care.

- *How do you imagine your end-of-life experience?*
- *What medical or life-sustaining care do you want?*
- *Who are the family and friends who will be most impacted by your death?*
- *What do you want your legacy to be?*

You don’t need to be sick or in crisis to have these conversations. My advice to my patients is to start with yourself. Spend time thinking about your desires, and what you want to articulate to your loved ones. Think of this process as creating peace of mind for yourself and a gift to the people who love you most.

Once you have your own thoughts together, here are some resources to get started:

Having the Conversation

Although end-of-life planning is critical for adults at every age, it can be difficult to find a way to introduce the topic of conversation to your loved ones. Try to remember that by having the dialogue, you are doing your loved ones a favor because they won’t have to guess your wishes.

A **Living Will** is not a legal document, but it is something that you can provide to your loved ones and your health care proxy to explain your decisions about your end of life. A document

like “**5 Wishes**” can help you think about medical, emotional and spiritual questions, providing a structure for you to reflect on these issues and start the conversation with your health care proxy, other medical providers, and your family.

Medical Decisions

A **Health Care Proxy** is a legal document designates a person who will make health care decisions only if you are unable to make them yourself. Because it is difficult to know all the choices that will need to be made, it is important to appoint someone you trust and who knows your core values. Be sure that every one of your medical providers has a copy of this proxy, keep a copy at home, and send a copy to your attorney, if you have one. It’s also a good idea to think about naming an alternate proxy, in the event your primary proxy can’t perform their duties; make sure both individuals are unified around you and your expressed desires.

A **Medical Orders for Life Sustaining Treatment (MOLST)** form outlines your wishes for the end of life in the event you cannot make this decision yourself. If you do not have a Health Care Proxy, this document will guide medical decisions. If you do have a Health Care Proxy, this document can guide their choices on your behalf.

A **Do Not Resuscitate Order (DNR)** determines what life sustaining measures, if any, you would like if your heart has stopped beating and you are not breathing. While a DNR can stand alone, it is also a part of the more comprehensive MOLST form.

Financial Decisions

A **Durable Power of Attorney** names someone to make financial decisions when you can no longer do so. If finances are complicated or there are exceptions to the use of your money, this document can be drawn up by a lawyer.

A **will** indicates how your assets and estate will be distributed upon death. The person you name within your will as the executor is responsible for ensuring your wishes are met. Your will may also specify arrangements for care of minors, gifts to loved ones or favorite charities, and funeral and/or burial arrangements

A **living trust** provides instructions about the person's estate and appoints someone, called the trustee, to hold title to property and funds for the beneficiaries. A living trust can provide a detailed plan for property disposition.

Other Considerations

If you’d like to be an organ donor, you can fill out an **organ donation card** and carry it in your wallet. In New York, you can also have this choice listed on your driver's license by contacting the DMV.

Put together important documents and information so that they are easy to access in a time of stress or uncertainty. Among items to consider putting together in a safe place, ideally in a fireproof box:

- *bank account numbers, both checking and savings*
- *insurance policies*
- *investment account details*
- *safe deposit box keys*
- *Social security card and other identification like birth certificates and passports*
- *Utility and other monthly billing information*
- *mortgage, deed, or lease for your home or residence*
- *vehicle title*
- *Internet account numbers and passwords, including subscriptions and email accounts*
- *Important phone numbers for family members, your lawyer, doctor, and financial planner, pastor or priest, and your preferred funeral home.*

Dying is not something we can – or should soften. Death is a part of life, and planning for it can make all the difference to the emotional health of those you leave behind.

If you need help connecting to resources, or ideas for how to start this process for yourself, please contact us at Hospicare. We are here to support residents of Cortland and Tompkins counties, and we speak to individuals and groups about the importance of end-of-life planning. Our goal is always to make your wishes are expressed and respected, so email info@hospicare.org or call Sara Worden, Assistant Director of Community Engagement, at 607-272-0212 with any questions.

Hospicare uses an interdisciplinary team approach to providing care to patients, families and caregivers in Tompkins and Cortland counties. We provide emotional, medical and spiritual support, and patients have access to care from physicians, nurses, social workers, grief counselors, home health aides and volunteers. It's never too early to call and ask questions.

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For Active Senior Living



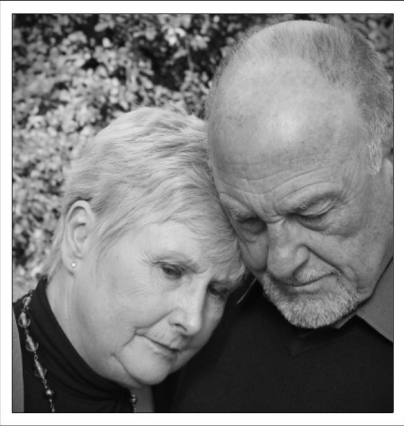
- Studio and one bedroom apartments for Senior Citizens
- Downtown location close to shopping, places of worship, library, Senior Citizens’ Center and on the City bus line
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- Welcomes diversity • Guest apartment for overnight visitors
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www.mcgrawhouse.org



Did you know?

Hospice provides help and support for the whole family, not just the patient.



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©Palliative Care Services

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or visit
www.hospicare.org

Compassionate Care When You Need it Most

Lifelong News

All events listed are held at Lifelong unless noted.

For more information and full listings of programs please check our website at www.tclifelong.org
Please call Lifelong at 273-1511 or email Tammy Dunn, Program Director, at tdunn@tclifelong.org to register for any of these events!

From the Executive Director’s Desk of Lucia Sacco

Won’t we always remember the Spring of 2020?

To say this has been a challenging time is an understatement. Our lives have been changed in so many ways. Our vocabulary has changed with phrases like social distancing, our fashion has changed with cloth masks, our dining out experiences have changed with curb-side pickup, our hair has changed without access to barbers and beauticians, our celebrations have changed with virtual parties, our medical appointments have changed to telemedicine chats and for sure our appreciation for life’s simple pleasures has changed. Remember hugging and shaking hands? Ah, those were the days! I’m ready for them to return when it’s safe to do so.



Due to the Coronavirus, Lifelong closed and cancelled all programming, temporarily, effective March 16th. When the Governor instituted the PAUSE directive, all Lifelong staff was temporarily furloughed. Sadly, we weren’t able to finish out our Spring semester of Lifelong Learning and had to also put a halt to our free tax preparation. However, as you know, Lifelong has some amazing instructors and quite quickly, we were able to offer virtual exercise classes and they’re now available 6 days a week. We’re now able to offer virtual HIICAP appointments to help folks with Medicare issues. Some of our Lifelong Learning instructors expressed a willingness to offer classes virtually as well. With staff furloughed, this took a little longer to implement but I’m thrilled to say we have some classes up and running via Zoom. We’re also working on an abbreviated Summer catalog.

We sincerely hope that, in the not too distant future, we’ll be able to re-open and offer classes in person.

Do you know that Tammy Dunn is back as our wonderful Program Director? Mary Schiavone was here for a short time in that position and created a great Fall catalog before deciding she prefers part-time work. The stars were aligned and Tammy was ready to come home to Lifelong and we couldn’t be happier.

Do we have your email address? We send a weekly email blast to over 1000 recipients with news, updates and information and if you’d like to be added to that list, please send an email to lsacco@tclifelong.org and we’ll get you added.

As is true for many, many area agencies, the funding we receive for Lifelong’s programs is being decreased. With fewer classes being offered and less income from registrations and membership renewals, of course our finances are of concern.

If you’ve benefitted from any of our programs in the past, if you’ve appreciated the friendships and camaraderie Lifelong has helped you cultivate, if we’ve offered classes that interested you or made you look at something differently, if you’re stronger and healthier because of our exercise classes or if you’re made to feel welcomed by just walking through the door, won’t you please consider a gift to Lifelong?

Checks can be mailed to Lifelong, 119 West Court Street, Ithaca, NY 14850.

Gratefully.....Lucia

LIFELONG SUMMER SEMESTER

Even though we can't share air and space, we can still LEARN. In addition to the online Health and Wellness and Theatre activities, Lifelong is starting online classes that will exercise your brain and stretch your understanding of the world. To register for the class, please mail payment for the class (check or credit card info) to Lifelong, 119 W. Court St., Ithaca, NY 14850 with an explanation of what the payment is for. Please include your name, and email address. When you are registered, we will send you the Zoom invitation. *You will need a computer, tablet or smart phone to participate.*

CLASSES STARTING SOON

Summer Zoom Cinema

By Ron Krieg

Tuesdays, June 30-July 28, 1:30 - 5:00

Each session will consist of an introduction, the screening, and a post-discussion

Film line-up in order of screening:

Roman Holiday (William Wyler-1953)

Early Summer (Yasujiro Ozu-1951)

Divorce Italian Style (Pietro Germi-1961)

The Spanish Prisoner (David Mamet-1997)

The Stranger (Satyajit Ray-1991)

.....

EpiWELL Prevent2Program

By Join Magnolia Ariza-Nieto PhD.

Wednesday, July 29, 2:00-3:00

Join Magnolia Ariza-Nieto PhD., Founder of epiWELL, as she shares an introduction to the program. The organization offers the National Diabetes Prevention Program (NDPP) curriculum and is committed to public awareness for the prevention of metabolic disorders.

.....

The Johnson Museum Inside and Out

By Carol Hockett

Tuesdays, July 7,14,21 11:00-12:00

Join Carol Hockett for this trio of LIVE Zoom lectures focused on the collections and building of the Johnson Museum of Art. Talks will include the architecture of IM Pei, 17th century master Rembrandt van Rijn and 20th century pioneer photographer Margaret Bourke White.

.....

The Wonder, Beauty and Science of Eclipses

By Zoe Learner Ponterio

Wednesday 29, 2:00-3:00

What causes eclipses? Why are they so rare? Why are lunar eclipses more common than solar ones? Do other planets have eclipses? Find out the answers to some common questions like these, and then dive even deeper into how these phenomena help us explore the galaxy and understand our place in the universe.

.....

Why Consider An Electronic Vehicle (EV)

By Lee Yoke Lee

Wednesday, August 25, 10:00-11:00

Are you curious about EVs but not sure where to start? We will cover EV basics (myths, technology, incentives, EV models, total cost of ownership). Discuss with EV educators whether driving electric is right for you, common EV myths, battery technology, and experience in EV purchasing & ownership; Learn how EVs have low-to-no-emissions, contribute to energy independence, and lower fuel costs; Compare total cost of ownership including maintenance costs between internal combustion engines and EVs; Ask about the Drive Clean rebate, federal tax credit, and other incentives that lower up-front costs of EV ownership.



2020 FALL SEMESTER PREVIEW
GET A SNEAK PEAK AT WHAT’S
IN THE PIPELINE FOR THE FALL SEMESTER
THURSDAY, AUGUST 29TH
5:30 PM - 7:00 PM

DETAILS WILL BE ANNOUNCED IF THIS WILL BE ONLINE VIA ZOOM MEETING
OR IF IT WILL BE AT LIFELONG

CONTINUITY IS US!!!!

We ARE holding Lifelong Virtual Health & Wellness Classes

One of the things that helps to bolster the immune system, raise spirits, and prevent all kinds of physical conditions associated with aging is exercise. Although we've had to cancel our in person classes, we would like to offer some group activities virtually to help keep you healthy, and also to let you know we are still here and will be when this is over.

The classes we are offering are:

Lifelong Chair Yoga

Tuesdays & Thursday, 10:15 - 11:15

Lifelong Enhance Your Fitness

Monday, Wednesday, Friday, 10 - 11:00

Lifelong Strength Training

Thursday, 12:30 - 1:30

Lifelong Trumansburg Fitness

Saturday, 10 - 12:00

HOW TO JOIN A CLASS:

- 1. To join a class, you will need a Facebook account.
- 2. Search for the group you want to join by name (listed above in red; you may join all three).
- 3. Request to join the group. You will receive a notification that you are in the group.
- 4. On the day of the class, sign in and go to the group a couple of minutes before the class is due to start and when the instructor goes live you'll be in!

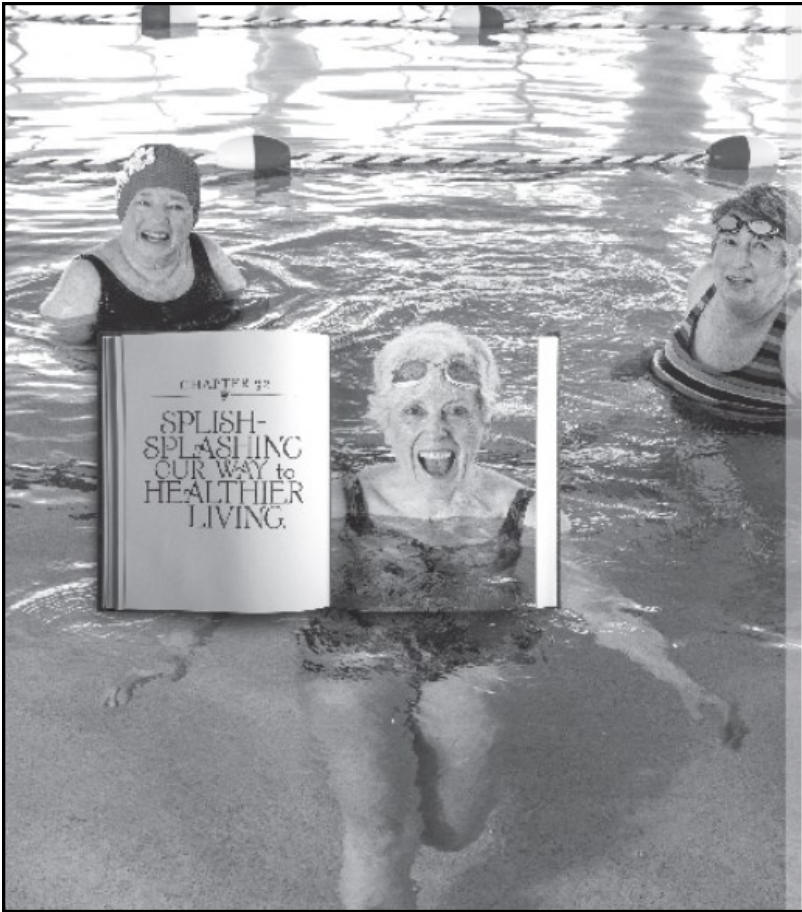
Although the instructor won't be able to see or hear you, she will see that you are signed in. Please leave a comment or greeting afterward so everyone in the group will see it and we will be together in some way.

OR For Enhance your Fitness classes only:

- 1. Download the Zoom app onto your device.
- 2. Check the Lifelong Enhance Your Fitness page on Facebook and use the link there to join the class you want to attend. The class will be open about five minutes before it's scheduled to start. Try to be there before 10 so that you can be admitted from the waiting room, if necessary.

The instructor will be muting you during the class to keep the sound consistent, but before and after you'll be able to talk to the people there. You will be able to see everyone, except those who don't activate their camera. However, the more people we can see, the more social the experience!!

Let's keep in touch!!
Be safe and stay healthy.



The gentle, comforting ripple of warm saltwater has an invigorating effect — especially during aqua-aerobics class. And, for Kendal residents Sara, Carol and Joann, the exercise is a fun, refreshing way to get fit — and get together.

Living on the 105-acre campus at Kendal not only keeps them involved in the lifestyle they love, but connected to any future care they may need. And, from here, the story just keeps getting better.

Come for a visit and tell us your story. Call 1-800-253-6325 or go to kai.kendal.org to learn more.

KENDAL at Ithaca
2230 N. Triphammer Rd., Ithaca, NY 14850

A not-for-profit continuing care retirement community serving older adults in the Quaker tradition. ©2014 KENDAL.

Kids on the Block

organized “Kids on the Block” in our area. A few years ago BOCES lost its funding for the KOB program; Joan said the local troupe took over the fiscal responsibility for performances like travel to and from schools.



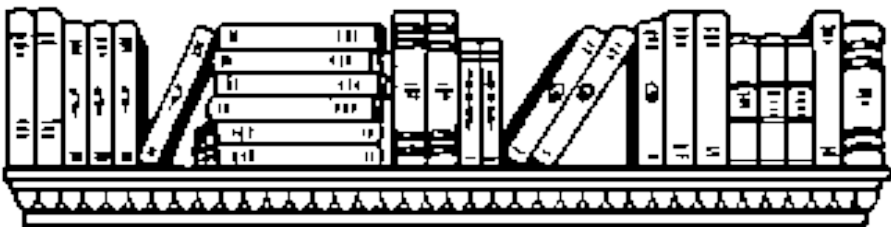
Joan said the blind puppet, Renaldo Rodriguez, is about the size of a 4-year-old child and takes two people to operate, one moving the puppet’s hands in sign language as he speaks.

The setup is simple. The puppets appear in pairs, each depicting a child. But each pair includes one non-disabled character that breaks the ice by asking the partner about the disability. After a few minutes they invite youngsters in the audience to talk with them.



Joan explained that Mark Riley, because of his wheelchair and helmet and very upbeat nature, is a favorite character on which to focus questions about everyday routines. Can you sleep in a bed? Can you play sports? Can you take a bath? Do you take your helmet off when you sleep? Can I catch Cerebral Palsy? The puppeteer who plays Mark tries hard to direct the discussion away from what he can't do and focus the attention on all the things Mark can do.

“Puppets invite communication.” Often children learn not to approach disabled people, not to stare,” Barbara Aiello explained in a 1987 Los Angeles Times article. “Kids on the Block works so well, we can't pack the puppets in their trunks while the children are around. We were doing that a while ago, and one of the kids came up to us and said, 'Don't put Mark in there. He won't be able to breathe.’”



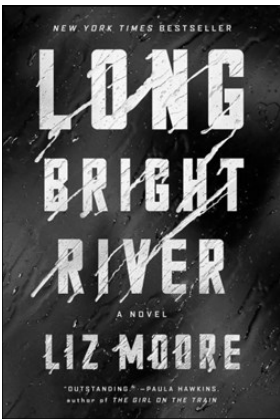
The Book Nook *A feature from the Tompkins Public Library*

Joyce Ann Wheatley and Tom Burns, Information & Learning Services

In the midst of COVID-19 and preventative social distancing, here are two recommendations I hope will absorb your attention. These titles may also be accessed through Overdrive, the Library’s digital lending service.

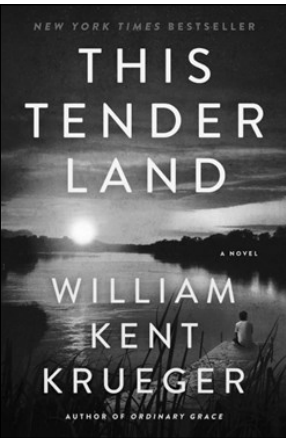
Long Bright River by Liz Moore

Moore’s suspense novel focuses on addiction and the relationship between two sisters--Kacey, who is missing amid a series of mysterious murders in Philadelphia and Mickey, a police officer, who patrols the neighborhood from which young women are disappearing: a story about the “ties between place, family, and fate.” This book will be discussed at the next 4 Seasons Book Club meeting, date to be rescheduled and announced.



This Tender Land by William Kent Krueger

Like *Ordinary Grace*, Krueger delves into the psyches of children in the heartland as four orphans escape the cruelties of an Indian Training School. Their travels by canoe down the Minnesota River during the Great Depression recall the magic of *The Odyssey*, *Wizard of Oz*, *Tom Sawyer* and *Huckleberry Finn*. A heartwarming, coming-of-age, adventure tale.



TCPL’s *4 Seasons Fiction Book Club* and the *Truth Be Told Nonfiction Book Club* meet quarterly from 6:30 to 7:30 PM. (Noon to 1PM on demand.) To reserve a copy of the current selection prior to discussion, contact Joyce for fiction, jwheatley@tcpl.org, or Tom for nonfiction, tburns@tcpl.org. We also offer a Senior Book Club – contact Meghan, mmolloy@tcpl.org and for the Panel-by-Panel Graphic Novel Club- contact Sophia, smckissick@tcpl.org. Due to COVID-19 closures, dates may need to be rescheduled.

All Library programs are free and open to the public.

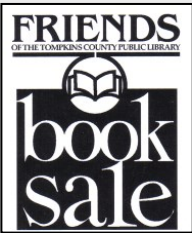
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When you call our office about PERS, an Outreach Worker will speak to you and explain how our system works. We offer options including a standard emergency response button and a fall-detection button.

At this time, we are utilizing no-contact porch drop off of PERS units and including instructions as well as phone numbers you can use to reach us with any questions. With our Personal Emergency Response Systems, you will receive personalized service, peace of mind, and 24/7 monitoring service. We can also connect you to many other local services as needed.

Call the Tompkins County Office for the Aging today at (607) 274-5482 to speak with an Outreach Worker about our devices!

We look forward to helping you!

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• Laundry Hook-ups
• Computer/Fitness Centers

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Foodnet Meals on Wheels:
Delivering More Than A Meal During COVID-19



By Jessica Gosa, Executive Director, Foodnet

When COVID-19 invaded our lives in every way, at Foodnet we worried most about our clients, staff, and volunteers. As an essential service, we moved forward to plan the safest ways to deliver daily meals to our vulnerable older adults in Tompkins County. We worked through the logistics of ensuring that our clients would continue to have our support. We have been heartened by our volunteers and the mutual support among our community members.

While the daily meal and contact have always been important, this pandemic has underlined the critical need for what we do. We have been delivering an average of 1,000 more meals each week. Our clients are vulnerable. Many live alone and are unable to cook or shop for themselves under normal circumstances. By age alone, our clients are high risk for complications related to COVID-19. Many have underlying health issues such as heart disease, diabetes, asthma, and respiratory conditions that compromise their ability to fight infection.

While planning and responding to COVID-19 has felt like an ultimate test, there have been shining moments that demonstrate the strength of our community and team. We are proud and confident about the ways we have responded. Our partners at United Way of Tompkins County quickly provided funds to meet the need to deliver emergency meals to our clients in the event of pandemic-related service disruptions. With UWTC's support we were able to pack 8,750 frozen meals to provide all of our clients with a 14-day emergency supply of meals. During these times of uncertainty, providing emergency meals to our older adult neighbors is critical. Our food distribution vendors, board members, and community volunteers came together to make this possible within hours.

We are extremely grateful for the creativity and innovative collaborations that are quickly being put into place. We are working with our partners at County Office for the Aging to provide reassurance phone calls to our clients. Our friends at the Foodbank of the Southern Tier are packing emergency boxes with pantry items for many of our clients. Our county officials are keeping us informed and are in regular communication. Community members are making us masks, and donating safety supplies to us.

Our clients inspire us every day to work in ways that we have never worked before. Our operations look a bit different right now with all the safety precautions that we have in place, but we are still smiling under these safety masks. We know that eventually this crisis will end, and we will still be here for our older adult neighbors and each other.

TAKE A MONTHLY MUSICAL TRIP DOWN MEMORY LANE WITH RUDY PAOLANGELI



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Date	Event	WNYY	WHCU
Thursday, July 4	Salute to July	10 AM - 12 Noon	7 AM - 9AM
Saturday, August 1	Salute to August	10 AM - 12 Noon	
Monday, September 7	Labor Day	10 AM - 12 Noon	7 AM - 9AM
Saturday, October 3	Salute to October	10 AM - 12 Noon	
Saturday, , November 7	Salute to November	10 AM - 12 Noon	
Thursday, November 26	Thanksgiving	10 AM - 12 Noon	7 AM - 9AM
Wednesday, December 25	Christmas	10 AM - 12 Noon	7 AM - 9AM

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10 Best Retirement Planning Books

from the website of the Gerontology Institute at Ithaca College

1. How to Retire Happy, Wild, and Free – Erine Zelinski
2. New Rules of Retirement: Strategies for A Secure Future – Robert c. Carlson
3. How to Retire with Enough Money: And How to Know What Enough Is – Dr. Teresa Ghilarducci
4. The 5 Years Before You Retire – Emily Guy Birken
5. How to Make Your Money Last: the Indispensable Retirement Guide – Jane Bryant Quinn
6. Retire Inspired: It’s Not an Age, It’s a Retirement Number – Chris Hogan
7. How to Retire Happy (Everything you need to know about the 12 most important decisions you must make before you retire)– Stand Hinden
8. The Truth about Retirement Plans and IRAs – Ric Edleman
9. The Smartest Retirement Book You’ll Ever Read – Daniel R. Solin
10. The Complete Cardinal Guide to Planning for Living in Retirement - Hans Schiel

Resources:

- Social Security Administration
- Internal Revenue Service
- Pension Benefit Guaranty Corporation
- Medicare Rights Center
- Consumer Reports Best Retirement Planning Sites
- Forbes Best Retirement Sites
- Next Avenue Retirement Planning
- Wiser Women
- Wiser Women Financial Planning Workbook
- Retirement Savvy articles

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