



Greetings!



ALL IN THE FAMILY

Nearly two years ago, Don and Joyce Jacquier moved into Lakeview Apartments and shortly thereafter began their membership with Full Circle America. Don had been a resident of a long-term-care facility, and as the vast majority of elders do, he wanted to come home to be with his wife of nearly 65 years. Rich Jacquier, son and local caregiver,

explained that he heard about Full Circle America from another couple at church whose father had been a member and decided that the program would be helpful to his parents, and indeed the whole family.

At first Joyce cared for Don, but shortly thereafter she lost her vision following a brief illness. Then the Full Circle program became even more important to the family. As Rich said, "the program was a blessing when Dad needed help, but became even more important when Mom lost her vision." Don passed away in December of 2019 after 66 years of marriage, and Joyce continues living alone at Lakeview with her amazing family not far away, bolstered by Full Circle America support. Rich considers Full Circle the family's "first line of defense."

Don and Joyce originally moved to Hammondspport nearly 50 years ago and continued raising their family there. Prior to that time, the couple had moved 15 times during their marriage as Don pursued his career with GLF and Agway. Rich recalls that his mother worked as a lunch lady in the school cafeteria, and that she was the prettiest one there!

Once in Hammondspport, the Jacquiers purchased a campground where Joyce staffed the office and did a lot of mowing of the vast expanses of lawn in the campground. Rich remembers many hours of assisting his mother with the mowing as a teenager.



Rich describes his mother as being an adventurous person throughout her life and one who has always loved animals, especially cats. She lost her last cat in 2019, but now has a mechanical one, an interactive companion, who purrs as she pets it and keeps her company. Mainly, however, Rich says his mother has always been about being with her family and cooking for them.

Recently Gabe from the SSSF staff installed an Alexa Show in Joyce's home. Now Rich can not only see Joyce, but can also talk with her. This is a big help, as Rich can either "drop in" on Joyce as needed or Joyce can ask Alexa to call Rich or one of her other two sons when she is in need, rather than pressing her emergency response button.

SSSF/Full Circle America is happy to be able to help the Jacquiers keep it "all in the family".

- **Some people think that allowing help like Full Circle America in their home might also take their independence. Full Circle America doesn't take your independence, it supports it!**

HEALTHY LIFESTYLE ADVICE

What people over 60 need is clear, simple, concise, too-good-to-be true information on how to age well. Got you covered. This will sound too-good-to-be-true: simply walking daily, eating plants and hanging with friends will promote healthy, high-functioning longevity. Don't take my word for it. The scientific research of human aging (gerontology) comes to the same conclusion, study after study after study.



Equally clear is what NOT to do. Don't smoke. Don't drink alcohol. If you do, medically recommended maximum consumption is two drinks a day for men under age 65 and one drink a day for everyone else. Unless you actually want diabetes, HBP, obesity, organ dysfunction, metabolic syndrome and cavities—reduce your sugar intake big-time.

Healthy lifestyle advice is pretty useless unless you want a healthy lifestyle. There are good habits that will help you have one and bad habits which will guarantee that getting older means getting worse. Here are 12 facts to encourage you enjoy more proactive, positive golden years.

1. Do. Not. Smoke.
2. Exercise daily. Find something you like. Walking works if done daily, briskly, preferably outdoors and for a minimum of 20 minutes. Tip: Do more.
3. Eat plants, not animals. 10,000 studies can't be wrong. There was even a study funded by the US meat industry that came to that conclusion!

4. 2-3 times a week, lift weights...unless you are very rich and have servants to carry the groceries, garbage, kitty litter, the dog, etc.
5. Eliminate soda, fruit juices, junk food, snack food, fast-food. As in Never.
6. Insist your doctor review your medications, and, where appropriate, provide non-drug options.
7. Alcohol is a chemical toxin. Amounts above two drinks a day are poisonous. And your liver will love you.
8. Socialize for goodness sake! Safely. Turn off your screens and live life in person.
9. Check out yoga or tai chi for fall prevention, stress management and a zillion other benefits.
10. Don't be brain-dead. Read. Learn. Explore.
11. Don't waste money on supplements. There is zero evidence they work, and if you are doing 1-10, you won't need them if they did.
12. Sugar from real fruit=good.
Added sugar=bad.
Milk chocolate=bad.
Dark chocolate=good.

Don't put the cart before the horse. Intentions like, "I'm going to lose weight/workout/quit tobacco" mean nothing unless you put your attention on small, sustainable, do-able daily choices like, "I'm going to eat a plant-based lunch, skip the donut and take a walk after the meal." These choices lead to long-term results and a way to age with reduced nastiness and maximized niceness.

---by Josh Goldman, Wellness Advocate

Fall 2020



Transform Your Home into a Safe Haven

Tell me, Sue, ...?

Sue Gruber, Certified Aging in Place Specialist,
is here to answer your pressing questions.

Tell me, Sue, I get around okay, but when I have to walk and carry the laundry basket, I find myself off balance. Any suggestions?

Ah, the laundry! Why is the laundry in many homes in the basement with the bedrooms sometimes two flights of stairs above? Mindboggling! Getting the laundry onto the level where the bedrooms are is the best solution. Possibly a closet could house them or a room that backs up to the plumbing in a bathroom. Unfortunately, re-routing the plumbing is not always

Autumn Hints (worth repeating!)

A handy light leaf blower can make clearing leaves off walkways less strenuous.

Wet leaves can be as

above? Mindboggling! Getting the laundry onto the level where the bedrooms are is the best solution. Possibly a closet could house them or a room that backs up to the plumbing in a bathroom. Unfortunately, re-routing the plumbing is not always possible on our budgets. Laundry chutes work for some people for the way down, but the way up is still a problem. I have known creative people who use their stair chairlift and buckle their laundry basket onto it, or buckle themselves in and put it on their laps, rather than carry it up. The still smarter ones have someone else do the laundry for them! ☺

Once the laundry is on the same floor, a rolling laundry cart with shelves and a rod for hanging clothes might be a great accessory for some...if you have the room! It can serve as a hamper, transporter, folding surface, drying rod, and even provide some support as we roll it around. Buying one that is sturdy with a basket or raised shelf and wheels that roll in all directions is key. Be sure to read the reviews before considering a purchase!

walkways less strenuous.

Wet leaves can be as dangerous as ice! When avoiding them is impossible, checking the bottom of our shoes before entering the house can prevent us from slipping on our own floor.

Let's stay off ladders and hire someone to clean our gutters or invest in a gutter guard system. In the end it will be less expensive than recovering from a serious injury. I love mine!



To submit a question to Sue Gruber go to www.forwardthinkinghomesolutions.com and click on the "Contact Us" tab at the top

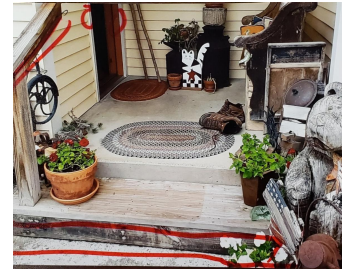
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RURAL AGING IN PLACE PROJECT NEWS

Despite COVID, work on our aging in place projects continues. Gabe Smalt, our Full Circle America Coordinator, is now also serving as our Aging in Place Coordinator for the townships of Pulteney, Urbana and Wayne.

Recently the "Pulteney Grapevine" was delivered to the homes of Pulteney Township residents, and we are anticipating resumption of the Town of Wayne newsletter, "Wayne's Welcome" in November. We are hopeful that the newsletter for Urbana, "Hammondsport Happenings" will resume as well in the near future.



SSSF was recently awarded a grant from the Community Foundation of Elmira, Corning

and the Finger Lakes to assist us in continuing these projects, to help with the costs of a needs survey of the area, and to assist with publication of our newsletters in each of these townships. The on-going generosity of the Community Foundation has been instrumental in our success with these projects for the past 11 years, and we are deeply grateful.

Much of our Aging in Place project in the Cameron, Jasper, Troupsburg and Woodhull area continues on hold awaiting news of improvements in the COVID situation. In the meantime, plans are being developed by ProAction, the sponsor of the popular Bone Builders program, so that members throughout the county can participate on-line. Publication of the "ELDERberry News" continues as well, with helpful information about SSSF/Full Circle America and the Office for the Aging.



SSSF will begin its annual holiday campaign with a large mailing to supporters in late November. Last year this campaign brought in over \$28,000 to assist us with our operating costs, to subsidize

the costs associated with Full Circle America for seniors in need, to deploy Smart technology in Full Circle homes, and to continue our Aging in Place projects in many rural areas of Steuben. Our goal this year is \$30,000.

In order to achieve that goal, we have already secured a challenge gift that will match every gift from a new donor and any increase in a current donor's gift dollar for dollar up to \$1000.

In addition, we are starting a new optional giving method using a Scan-to-Give QR code similar to the one in the article below from the Office for the Aging. This QR code will be on the remittance envelopes mailed to you should you decide to use it. If you need assistance, please let us know. And please remember, your check is always gratefully accepted!

Finally, as the article below from J. G. Ullman explains, there are numerous ways to give to SSSF through your retirement plan. Please consider this article as you plan your giving this year.

We remain grateful for your support through the years. Your gifts to us in the past, and your trust in the work we do for the seniors of Steuben County is deeply appreciated!

--SSSF Board of Directors and Staff

Did You Know That You Can Designate SSSF as a Beneficiary

of Your Retirement Plan?

Not only is this an easy and effective way to give, it does not require an attorney and it is flexible. You can change and adjust your beneficiary designations at any time. If you are considering leaving a charitable gift, designating your retirement account or a portion of it may prove to be a tax efficient strategy. Changes to inherited IRA distribution rules under the "Setting Every Community Up For Retirement Enhancement (SECURE) Act," have eliminated the "stretch" provision for most non-spouse beneficiaries.

Under the old rules, a non-spouse retirement account beneficiary was able to take annual required distributions over the beneficiary's lifetime. The younger the chosen beneficiary, the longer the retirement account could grow tax deferred. However, under the new rules, most non-spouse beneficiaries will be required to withdraw the entire account balance within 10 years of the account owner's death. Charities, Estates, and some Trusts must withdraw the entire balance within 5 years. For a tax deferred retirement account, this could create a significant tax burden for the beneficiary. It may make more sense to name a tax exempt charity on the retirement account and leave other non-taxable assets to the non-charitable beneficiary. Additionally, you can name multiple charitable and non-charitable beneficiaries on a retirement account.

Beneficiary designations are not restricted to retirement plans and life insurance policies. Another simple and effective way to give is by placing a payable on death (POD) designation on your bank account or transfer on death (TOD) designation on your investment account. During your lifetime the designated beneficiary has no right to the account or need to have knowledge of the account.

You can change the designated beneficiary at any time and you can name as many beneficiaries as you wish. When you designate a beneficiary on your accounts, you bypass the probate process. Your executor will not need to take any action on accounts with a beneficiary designation.

*Please consult your financial advisor if you are considering utilizing these gift techniques to ensure they fit into your estate plan.

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John G. Ullman
& Associates, Inc.

COMPREHENSIVE WEALTH MANAGEMENT SINCE 1978

OFFICE FOR THE AGING ANNOUNCEMENT

The Office for the Aging is conducting its annual community needs assessment this year online and is looking for as many Steuben County residents as possible to take part in this important survey. Click the link



below or the QR code and it will take you directly to the survey form.

If you do not have a computer, please call and ask for a hard copy.

<https://www.surveymonkey.com/r/2021AgingPlan>

Survey forms must be returned to the Office for the Aging, 3 East Pulteney Square, Bath, NY 14810 by November 1st. Thank you!

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