



Greetings!



LOVING LIFE AT AGE 97

Recently I had the great pleasure of interviewing Bertha "Bert" McShane, a 97 year young member of Full Circle America for the past year and a half. Neal Simon of the Hornell Evening Tribune interviewed Bert and published a great article on the front page of that newspaper. It was subsequently picked up by the USA Today Network and published in the Steuben Courier Advocate, the Corning Leader and the Elmira Star-Gazette. In talking with Bert, she laughingly joked that she feels like a movie star!

I was impressed by her jolly, happy personality, sharp wit and wisdom, as she commented that it is better to be happy. "If you are angry, it makes you hate yourself inside." Bert says she lives "one day at a time", and her advice is to "surround yourself with happy people and get away from people who make you unhappy." Good advice for any age.

Bertha told me that she was born in the Central American country of Honduras and lived the first 34 years of her life there. Her parents were well educated and instilled the importance of education in all four of their children. Honduras was not the country it is now where crime and poverty are the norm, but a peaceful country where Bert thrived.

As a young person, Bert worked in the accounting department of a major export company and that is where she met her husband, Thomas. He was an American who had gone to university in Puerto Rico where he learned to speak Spanish. He eventually went to work in Honduras in the same company where Bert was working, and as the old story goes, they met, worked together, fell in love and married.

After their first son, Brian, was born, they made the decision in 1964 to come to America. An insurrection had begun in Honduras and that convinced them to move to a safer place. The small family moved to Hornell in 1965, bought a home, and Bertha is still living in that same home to this day.

Eventually Bertha's mother and siblings all moved to Hornell, becoming American citizens, and living in homes near Bertha. Bert feels blessed to have her mother's good genes, as she died at age 96 in Hornell. Her older brother is still alive and living in Hornell at age 93.

Bertha's husband was a teacher in Hornell for 20 years and a track coach. Their three sons now live in other states and have given Bert 10 grandchildren and three great grandchildren. After her family was raised, Bert volunteered as a driver with Faith in Action and for the ProAction Home Delivered Meals program.

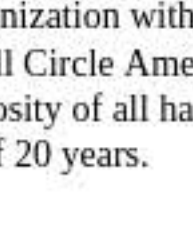
Bertha described her best accomplishments as raising a wonderful family of whom she is immensely proud and being able to be in her own home at age 97, still taking care of her needs, paying her own bills, and not being a burden to her family. She credits her nice neighbors and Full Circle America for helping her to stay at home. Speaking of Full Circle America, Bert said, "I like all the attention you give me. You make me feel so safe; I feel like I can stay in my home as long as I want to."

--Linda M. Tetor

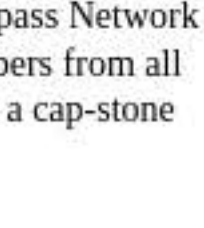
- Some people think that allowing help like Full Circle America in their home might also take their independence. Full Circle America doesn't take your independence, it supports it!

2020 HONOR ROLL OF DONORS

The Board and staff of SSSF are pleased to thank all of the organizations, businesses and individuals who contributed to SSSF in 2020. Despite COVID, this was a banner year for our organization with a tremendous grant from CARE Compass Network which is allowing us to expand Full Circle America to an additional twenty four members from all across Steuben County. The generosity of all has been amazing and has certainly been a cap-stone to our organization's celebration of 20 years.



Thank You



THANK YOU

TO OUR GRAND BENEFACTORS—those individuals and organizations donating over \$10,000: Care Compass Network, Jim Flaws & Marcia Weber, the McDonald Foundation, and Steuben County.

TO OUR BENEFACTORS—those individuals and organizations giving \$1500 or more: The Community Foundation of Corning/Elmira, James Kirk, Thomas Snow & Karen Meriwether, & Linda M. Tetor.

TO OUR PATRONS—those businesses and individuals giving \$1000 and more: David Gray of Gray Manufacturing, Mercury Aircraft, and Gregg Learned.

TO OUR SUSTAINING MEMBERS—those businesses and individuals giving \$500 or more: Joe & Patty Baroody, Chemung Canal Trust Company, Pat Finnerty, Peter & Carol Robbins, Steuben Trust Company, Jani & Hildreth Volonts, and Ann Weiland.

TO OUR ADVOCATES—those businesses and individuals donating \$300 or more: Steve & Meg Latour, Jordan Miller, Rhonda Morton, and Ryan Insurance.

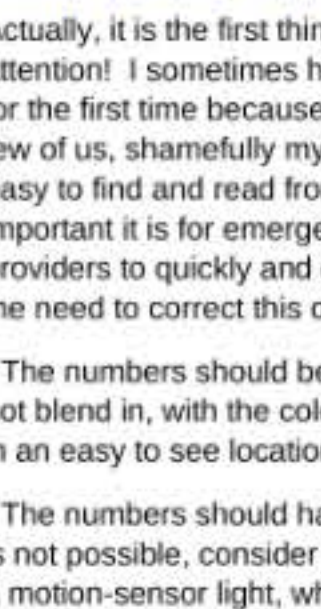
TO OUR SUPPORTERS—those businesses, and individuals giving \$150 or more: Roger Brady, Donna Chiamonte, Kim Frock & Wendell Weeks, Michael & Mary Jo Hanna, Stoner Horey, MD, Jane Jamison, Michael Kwasnowski, Bruce Latour, Donald & Donna McIntire, Daniel & Debra McRae, Diane Marshall, Joe & Peg Striano, Wilkins Recreational Vehicle, Peter & Wendy Winnett, Derek & Mary Woollatt, and Richard Yochem.

TO OUR FRIENDS—those businesses, individuals and organizations giving \$100 or more: Ruth Barry, Larry & June Bates, Bath Lodge of Elks, Bath Veterinary Hospital, Thomas & Carol Bidwell, Robert Blades, John & Jan Caputo, Rosemary Clairemont, Lee Cornaire, Larry Ebert, Richard & Judy Gardiner, David Hardy, David & Judy Hunter, William & Melissa Joint, Donna Joseph, Kathleen Kent, Henry Offermann & Stafford Lyons, John Malter, Marcia Melnyk, Marc Mason & Lisa Bartlett, Walter & Imogene McKendrick, Richard Moyle & Lynn Shoemaker, Rick Packer, Barb Rose, Gabe & Michelle Smalt, Darlene Squires, Richard & Barbara Terry, Roland Thompson, Nancy Tuttle, Donald & Katherine Weidner, and Bruce Young.

TO ALL OF OUR OTHER DONORS: those businesses, individuals and organizations giving up to \$100: Anonymous, Betty Kay Bake Shop, Nancy Bossard, Charles & Trudy Butler, Betsy Cariseti, Elliott & Janet Chaffee, Jon & Alberta Cleveland, Robert & Pam Colomaio, Ed & Patricia Crane, Donald Crosby, Mary Lee Crosby, James & Deborah Deats, Wilbur & Dawn Dowdle, Robert & Mary Dunham, Elizabeth Engel, William & Lorna Evans, Jennifer Fais, John Flanagan, William & Marie Francisco, Larry Gerwig, Charlotte Giglio, Giovanni's Pizzeria Restaurant, Glenn Curtiss Museum, Stephen & Brandi Graham, James & Laurie Grimes, Sue Gruber, Marcia Hajjar, Caroline Hall, Daniel & Debra Hall, Janet Hallahan, and the Hammondsport Women's Club.

Additionally, Lucille Hess, Elizabeth Houser, Virginia Illi, Alise Irwin, Carol Israel, Allan & Maureen Johnson, Nena Kelley, Carol Kemp, William & Terry Kessler, William & Catherine Knobel, Robin Lattimer, Joann Laverde, Sheila Leach, Charles Libordi, Patricia Lodato, Robert & Melody Manley, Joy Judy McFarland, Suzanne Miller, Linda Motz, Richard & Rosemary Negri, Robert Nichols, Dr. Dennis & Mary Lou O'Connor, Charles & Shirlee Parsons, Revolution Music, Dr. Lester & Sheryl Rosenbloom, Jennifer Szczepanski, Mary Shafer, Angelo Siena, Shirley Shaddock, Duncan & Audrey Springstead, Cheryl Slatt, Gil & Harriett Sweet, Martha Treichler, Thomas & Marion Tunney, Joyce Wahlig, Walmart Hornell, Steve Warshaw, John Watt, William & Bonnie Weber, Fred & Audrey Whitcomb, Ron Wilkins, and Charles & Betty Wilson.

Winter/Spring 2021



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, what is the first thing you notice when you do a home safety evaluation?

Actually, it is the first thing that I do NOT see that catches my attention! I sometimes have a really difficult time finding a house for the first time because I cannot locate the house numbers. Very few of us, shamefully myself included, have a house number that is easy to find and read from the road. When we think about how important it is for emergency vehicles, nurses, and home health providers to quickly and easily find their way to us, we understand the need to correct this oversight. Here are a few tips:

- The numbers should be large, easy to read, and should contrast, not blend in, with the color of the house and they should be located in an easy to see location.
- The numbers should have a light on them at night. If hard-wiring is not possible, consider a dusk-to-dawn light, a light on a timer, or a motion-sensor light, which could be solar or battery powered.
- If our house number is on our mailbox at the street it should be large, contrasting in color, located on both sides of the mailbox, and have reflective qualities for night drivers.

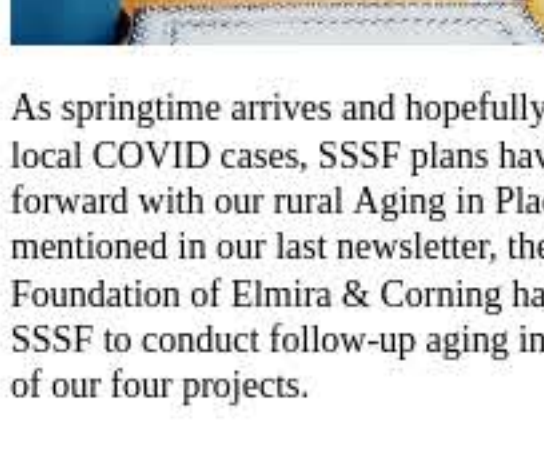
My goal in 2021 is to rectify this at my own house. I hope you make it yours, too!

Reminders to self...

Gardening is just around the corner! Yay! After months inside the house we may be a tad bit over-zealous. Let's not forget to stretch those under-used muscles before beginning our annual spring cleaning inside and out.

Let's be extra careful that the extension cords from the electric-powered garden tools do not get wrapped around our feet! The consequences can be life-changing! (Believe me!!!)

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



RURAL AGING IN PLACE PROJECT NEWS

As springtime arrives and hopefully with it a slow down in local COVID cases, SSSF plans have begun to move forward with our Rural Aging in Place Projects. As mentioned in our last newsletter, the Community Foundation of Elmira & Corning has allocated funding to SSSF to conduct follow-up aging in place surveys in each of our four projects.



The survey was very recently printed in "Wayne's Welcome" and soon will be published in the "Inteney Grapevine" and the "ELDERberry News", an insert in the Addison Post. We also hope to reenergize our project in Urbana and with it "Hammondsport Happenings."

If you receive a copy of any one of these newsletters in the next few weeks or months, please take a few moments to fill out the survey and mail it back to us so our local projects can better respond to your aging in place needs. If you would like to volunteer with one of our projects' advisory groups, please let us know. The form can also be dropped off at one of the drop spots identified in your survey. If you use a computer, the survey can also be filled out on-line at this link:

<https://www.surveymonkey.com/r/5SC53MT>

ARE YOU PAYING TOO MUCH FOR MEDICARE?

Most people will pay \$148.50 per month for Medicare part B in 2021. However, if your income is over \$88,000 for single filers and \$176,000 for joint returns, you will pay more for the same coverage. The "Income Related Monthly Adjustment Amount" (IRMAA) is added to the basic Medicare premium based on "Modified Adjusted Gross Income" (MAGI) reported on your tax return from two years prior. The 2021 IRMAA calculation uses MAGI from tax year 2019. If you are single and your 2019 MAGI is between \$88,000 and \$111,000, your Medicare premium in 2021 will be \$207.90 per month. In addition, you will pay an IRMAA on your Medicare part D (prescription plan) premium of \$12.30 per month on top of your regular prescription plan premium. That is an additional \$71.70 per month, \$860.40 for the year more for the same coverage. The IRMAA increases even more if you have higher MAGI.

If you can reduce your MAGI below the bracketed amount, you could reduce or even eliminate your Medicare IRMAA. Some very simple ways of reducing your MAGI while also contributing to charity include Qualified Charitable Distributions and gifting of securities.

If you already make gifts to charity and are required to take a required minimum distribution (RMD) from your individual retirement account (IRA), you may be able to reduce your Medicare premium. Instead of withdrawing your RMD and writing a check to charity, you can complete a Qualified Charitable Distribution (QCD). To make a QCD, your IRA distribution check is made payable to your chosen charity instead of in your name. All or a portion of your RMD will by-pass you and go directly to your charity. By electing a QCD, the RMD will not be included in your taxable income, thereby, reducing your MAGI for Medicare purposes. You are able to take the money out of your IRA tax-free; it is excluded from your taxable income altogether. If you were to take the money from your RMD and then write a check to charity, you would take the charitable deduction on schedule A, (if you can itemize deductions) but the RMD would be included in your MAGI. How much you pay for Medicare and additional costs for part D coverage depends on your MAGI.

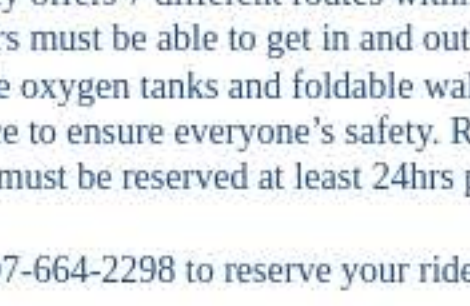
Bonus: Even if you are not subject to the increased Medicare premiums, you may still benefit from completing a QCD.

1. Social security income can be taxable up to 85% of the amount received depending on your MAGI. If you can reduce your MAGI with a QCD, you may be able to reduce the amount of your social security income subjected to income tax.
2. If you use the standard deduction and are not able to itemize you will effectively gain a "charitable" deduction above the line since the amount given to charity is not taxable to you.

Another way to reduce your MAGI is to gift appreciated stocks to charities instead of cash. If you are planning to sell a highly appreciated stock, the gain is subject to capital gains tax. Instead of selling the stock and writing a check, gift the stock to the charity. There is no capital gain and you get to deduct the market value of the stock when gifted. Be sure to check with your financial advisor before implementing these strategies. Your financial advisor can walk you through the ins and outs of these gifting techniques, the paperwork required, and whether doing so would be beneficial for you. Please note you must be 70 ½ to make a QCD.

Brandi B. Graham, CFP®, CTEA
Senior Advisor
GrahamB@jgua.com

Brandi is a Senior Advisor with John G. Ullman & Associates, Inc. www.JGUA.com
She is a Certified Financial Planner TM and a Certified Trust and Fiduciary Advisor



OFFICE FOR THE AGING ANNOUNCEMENT

Easy Rider has a new look!

Steuben County Office for the Aging's senior transportation service, Easy Rider, has undergone a total transformation, including a brand new van! This new van offers features like additional capacity for seating, storage, taller ceilings that allow for standing transfers, and an overall more comfortable and enjoyable ride.

This door-to-door service currently offers 7 different routes within Steuben County for seniors age 65+ to enjoy local shopping. Riders must be able to get in and out of the vehicle and shop independently. Only small portable oxygen tanks and foldable walkers can be accommodated, and strict COVID protocols are in place to ensure everyone's safety. Ridership is assigned on a first-come, first-served basis and seats must be reserved at least 24hrs prior to scheduled route.

Call the Office for the Aging at 607-664-2298 to reserve your ride on Steuben County's Easy Rider!

BOARD OF DIRECTORS

Patty Baroody, John Caputo, Donna Chiamonte, Mary Daly, EDD, Pat Finnerty, Diane Marshall, Andy Mazzella, Marcia Melnyk, Peter Robbins, Joe Striano, Hildreth Volonts, and Mary Woollatt. Ex Officio: Stoner Horey, MD, and Ann Weiland. Executive Director, Linda M. Tetor.

607-664-2298