



SSSF

Steuben Senior Services Fund, Inc.

Empowering Seniors to Age at Home



Hello Linda,



HOME IS WHERE THE HEART IS

Recently I had the privilege of interviewing our newest Full Circle America member, Nancy Larue. Nancy is a person I have known for over 20 years, first as she accompanied her husband, Lash, to the Office for the Aging annual volunteer recognition dinners and later as an OFA/RSVP volunteer herself for over 10 years with the 55-Alive Driver Training Program. Lash also taught those classes and was a member of the OFA Advisory Council for a number of years. As such he heard about the development of the Steuben

Senior Services Fund (SSSF), and together the couple made a generous gift to our development. Their support in the early years was significant in many ways as we diligently pursued the establishment of SSSF.

About five months ago, Lash passed away at the age of 98 and within a few weeks, Nancy fell and broke multiple bones. The next two and a half months were spent in the hospital and rehab in Rochester, but despite the multiple breaks and difficult PT, Nancy remained courageous and never lost her desire to get back to her home overlooking Waneta Lake.

The day I went to visit would have been Nancy and Lash's wedding anniversary and most of our time was spent reminiscing about their 37 years together. They met on the job at Amtrak where Nancy served as the assistant and secretary to the Director of Amtrak's Electric Division in Philadelphia, and Lash, a widower, worked as an engineer. Nancy laughingly told of the arrangement Lash made with their mutual boss that the couple could marry as long as Nancy kept working for a year until the boss retired! The couple married in 1984, and Lash who had already retired worked as the house husband as Nan completed the 8th year in her assistant role.

A couple of years after their marriage, the Larues moved to property in NY overlooking Waneta Lake, a place where Lash and his family had spent summers for many years. They built a home and began their very active retirement filled with volunteering, traveling, church, and social activities galore. The couple enjoyed Toastmasters, playing gin-rummy each evening and particularly loved square and round dancing. True to form, Lash decided in his 90's that he could only dance every other dance!

Despite their age difference and thanks to Lash's good health, the couple traveled alone and with other couples all over the United States and beyond. Winters were spent as snow birds, but for years the first two weeks of each winter was spent volunteering in

communities devastated by hurricanes and other natural disasters in places like Mississippi and Florida. Nancy said that she learned how to demolish homes and put up dry wall, as Lash completed electrical tasks. This volunteer work lasted until Lash was in his late 80's.

In addition to her great, fun marriage, Nancy says that she has been blessed with a wonderful family, including her son in Delaware, granddaughters, and great grandchildren and step-son as well as friends from square-dancing and snow bird days, church friends, her caregiver, and the great nurses during her recent hospitalization and rehab.

Nancy had never heard about Full Circle, but a close friend referred her, and her neighbor told her about it as well. She feels that God had a hand in her getting connected with us. Nancy stated that Full Circle America makes her feel better about being alone so much of the time. She feels protected and is happy that her son no longer has to worry about her so much. Nancy says the cameras are "no bother at all," and that the six months free trial is a "wonderful deal." Nancy would rather be at home, and Full Circle helps make that possible!

--Linda M. Tetor

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- Some people think that allowing help like Full Circle America in their home might take their independence. Full Circle America doesn't take your independence, it supports it!
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CAMPAIGN 2020 IS OVER THE TOP!

The 2020 annual campaign has officially concluded and thanks to our many donors, we have gone over the top! Our goal was \$30,000, the highest ever, and we now stand at \$31,256. Again a hearty thank you to all who made this possible!!



Summer 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, how good are the Walk-in
Tubs?

Summer Tips

TUBS:

Like I always say, there are pros and cons to everything. The pros and cons need to be measured by each individual according to our own personal needs and preferences. For some a tub is not essential in our home at all, so a walk-in tub is not even on our radar. For others, a nice long soak in a bathtub is what makes us feel really great, relaxing us both physically and emotionally. A warm soak in the bathtub may even be recommended by our doctor or physical therapist.

I came across an article recently that discusses walk-in tubs, their pros and cons, what to look for, and what to avoid. The experts who were interviewed are Certified Aging in Place Specialists, whom I actually know and respect. I think you might find the article interesting and their professional advice helpful.

The link to the article is:

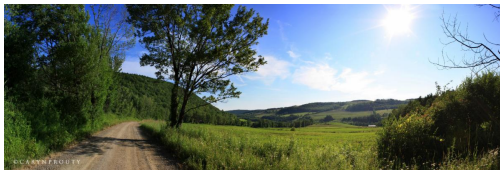
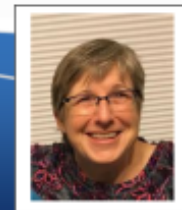
<https://www.forbes.com/health/healthy-aging/how-to-pick-the-best-walk-in-tub-for-you/>

Once the weather turns nice, outdoor projects are certainly on my docket. Note to Self: Knowing my limits can reduce my unfortunate accidents.

It's a good time to paint those house numbers a color that contrasts with our house color and get a light on them, even if it is battery or solar operated. Perhaps someone else should do it for us?

Enjoying nature can soothe our souls.

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

If you receive or have recently received a copy of any one of these newsletters: "Pulteney Grapevine," "Hammondsport Happenings," "Elderberry News," or "Wayne's Welcome," 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>

Unable to Itemize Charitable Deductions?

By: Brandi B. Graham, CFP®, CTFA

June, 2021

Since the increase in the standard deduction, most people no longer itemize deductions on their tax returns. The following are two simple techniques for tax effective charitable contributions.

- **DON'T WRITE A CHECK - Gift Appreciated stocks**

You can still benefit by gifting appreciated stocks to charities. In general, if you were to sell your long-term appreciated stock and then made a cash donation, you would have to report capital gain income on your income tax return and be subject to capital gains tax. However, if you donate the stock directly to a charity, there is no capital gains tax to pay. In addition, you are still eligible to deduct the fair-market value of the stock you donated from your income taxes, up to the amount allowed by the IRS. Your gift to the charity is the market value of the security as of the date of the gift.

By gifting appreciated securities, you are fulfilling your philanthropic goals and saving on your income taxes. You can take the cash you typically would have given and invest that into new stocks.

Not sure how to go about gifting securities to your charity? Your financial advisor should be able to assist in processing the gift.

- **Bunching Charitable Donations**

Bunch your charitable donations. Make your regular contributions at the beginning of the tax year and make your contributions for the following year prior to the end of the current year. Depending on your level of giving, you may be able to itemize these deductions every other year to receive a tax benefit. Charities generally plan their budgets based on prior year giving. If you double up on your charitable giving, you might want to let the charity know that you will not be contributing in the following year.

Bonus: Combine bunching with gifting appreciated stocks. You increase the likelihood you can itemize and deduct your charitable contributions AND you get to deduct the market value of the appreciated stock without having to pay any capital gain tax.

Be sure to check with your financial advisor to see if these gifting techniques would benefit you.

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



John G. Ullman
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COMPREHENSIVE WEALTH MANAGEMENT SINCE 1978



**Unveiling the
New Easy Rider!**



Steuben County Office for the Aging's new Easy Rider van has arrived! If you no longer drive or if you prefer to go shopping with others, try Easy Rider.

Marian Crawford of Wayland is one of Easy Rider's newest patrons. Marian was a bit reluctant to start taking Easy Rider, but once she made up her mind to do so, she was very pleased with the service and wants other people to know about it. Marian stated "I was very apprehensive but decided to brave it, and I couldn't have been better taken care of. I have had a heart attack and a stroke and that worried me about going off alone, but it was terrific. I recommend it with no hesitation."

This door-to-door service currently offers 7 different routes within Steuben County for seniors age 60+ to enjoy local shopping. Routes included are: the Bath, Corning, and Hornell areas, the Hammondsport/Pulteney/Prattsburgh area, and Wayland/Cohocton area, and the Addison and surrounding area.

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 CDC-recommended COVID protocols for public transportation 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 a scheduled route.

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

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SSSF
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607-664-2298

STEUBEN SENIOR SERVICES FUND INC | 3 East Pulteney Square, Bath, NY 14810

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