Greetings!

**FAITH AND FAMILY**

This month I had the privilege of interviewing one of the oldest members of our Full Circle America family, 98-year-old Elaine Johnson of Cameron Mills. I met Elaine many years ago at Woodhull Senior Club luncheons, at the Cameron/Jasper/Troupsburg/Woodhull Aging in Place luncheons, and at that area’s Bone Builders group when it was first started. What impressed me about Elaine at all those past meetings was her quick wit, and her upbeat, downright joyful approach to life, and that is still true today.

Elaine, better known as “Happy”, earned that nickname as a child due to her fun, enthusiastic demeanor, and she has kept both ever since. Despite the trials of life, especially recently with a bout of COVID, various falls, a broken pelvis, eyesight and hearing issues, and rehab in a nursing home, Happy maintains a positive outlook. Her faith and her family sustain her.

Happy and her husband Ralph were married for 58 years and had three daughters, Anne, Irene and Ruth. Much of Happy’s married life was spent on their farm, filled with lots of hard work, but liberally sprinkled with the love of reading and all kinds of music. After the farm was sold, Ralph worked as a mechanic at an auto dealership and served as Highway Superintendent for the Town of Cameron. Memories of their time together include trips to California where they dipped their toes in the Pacific Ocean and visited Jack London’s family and estate.

Happy’s life is a bit quieter now, but she still moves around well, albeit a bit more slowly, thanks to years of Bone Builders and continued physical therapy at home. Her daughters all live nearby and take two-day shifts staying with her. Happy stays active by helping with the chores and cooking.

Full Circle has added depth to her life by providing her with more opportunities to socialize with her extended family. Through the Echo Show she can video dine with Irene, when she is not with her and chat with her grandchildren whom she might not otherwise see. Additionally, chats with Dr. Teel and his assistant Kim, as well as Gabe from the local FCA office complete the circle.

Happy shared her wisdom with me including: “You have to be willing to make new friends, because as you age, your old friends pass away. Making new, younger friends helps you stay young.” “Dark chocolate M & M’s are a good sleeping pill and a good wake up pill.” She also laughingly quipped “If you have Full Circle cameras in your home, be sure you are dressed when you come out of your bedroom!”

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

SPECIAL AWARD FROM COMMUNITY FOUNDATION OF ELMIRA/CORNING & THE FINGER LAKES

Steuben Senior Services Fund, Inc. is pleased to announce an award of $4000 from the Community Foundation of Elmira/Corning and the Finger Lakes to begin a new program to enrich the lives of members of our Full Circle America (FCA) Program residing in the Southeastern Steuben County area. SELAH, Seniors: Enhancing Life At Home will begin this fall and will focus on improving health, wellness and socialization through the use of technology.

All members of Full Circle have an Amazon Echo Show installed in their homes through which family, friends, Dr. Teel of Full Circle Maine and local FCA staff currently can hold video calls. Recently many of our members across the county participated in a video dining research project in conjunction with Cornell University through their Echo Shows. This proved to be a very positive addition to the lives of our members involved. A full report on this project will be forthcoming from Dr. Barre at Cornell soon.

The SELAH project will continue the video dining and will add several other offerings that will be available to our members, including locally based health and wellness classes. Some examples to be considered for inclusion are Bone Builders, Chronic Disease Self-Management, A Matter of Balance, and Chronic Pain Management.

Gabe Smalt, Coordinator of Full Circle America will provide extensive training, complete with written, easy-to-follow instructions on how to access these classes. These locally based offerings will be provided free of charge. Gabe has already identified eight FCA members who are interested in joining the project. Others will be added as they join our Full Circle America family.

For more information on Full Circle America or SELAH, please contact Gabe Smalt at SSSF by calling (607)664-2298.

GOT IMMUNITY—HOW TO GET IT AND KEEP IT!

You may have missed my senior forum presentation on improving immunity, but you haven't missed out on the information on which it was based. Read on for how to upgrade and strengthen yourself and enjoy better health.

Aging is about time and speed. Showing both means big, immediate and lasting benefits. If you don't, won't or can't do tai chi, yoga, Qigong, dance or Pilates (all highly recommended for older adults), walk. If you already walk, walk more. Twelve laps around the school track (free, when school is not in session) is
three miles. If you can do this in sixty minutes or less, great. Shoot for three or more times
a week.

Reality check: An alternative is to buy a fitbit-type of device (pedometer) that counts the
number of steps taken in a day. What you tell yourself and others—"I'm doing
enough/fine/fantastic"—is almost 100% not correct. Don't panic/freak/quit. If the number is
below 4500 steps (for an entire, "normal" day), you need to, initially, get to 4500 for the
benefits to begin. And it's so do-able.

You probably do 2000 or more steps just doing everyday routine stuff, so adding a two or
more mile walk is sufficient. While the 10,000 steps per day actually began as a marketing
tool for a Japanese company, it also happens to be where the benefits really blow-up. For
example, that many steps, a few times a week, reduces the risk of premature death by
almost 50%.

The focus at our ages is "functional fitness" which consists of: stability, strength, flexibility,
balance, muscle tone and endurance. Exercise is half the equation for quality-of-life. What
you eat—and don't eat, body weight, weight-lifting capability, prevention or management
of chronic conditions, what beverages your drink (or don't drink), sleep (or lack of sleep),
habits, close family and/or social relationships or absence of thereof, time spent outdoors
in the sun and—whew—purpose in life are all essential elements.

I won't bore you, but in this mix there are hereditary factors, epigenetics (your biology’s
interactions with the environment), income and education levels, race and gender
considerations. However, virtually 100% of all gerontology research—even the wildest "we
can live forever" anti-aging camp—agrees the best way to reduce health problems,
prevent chronic conditions and maximize wellness is the common-sense, long-understood
(hello, mothers of the world!) simple lessons of eating less, eating better and exercising
daily.

The habits for healthier aging are the exact, same ones for healthier immunity. You are
absolutely going to need both—coronaviruses are now "endemic" meaning, they're here,
they're in us (literally). So deal with it. Getting vaccinated is not an "option." It's Step 1. It's
not political; it's a public and individual health imperative of the highest order. I will be
clinically candid: if you are not vaccinated, you are part of the problem. Vaccinated,
masked and socially distant, you are part of the solution.

Give up the junk food, the alcohol, the tobacco, the processed products, the excessive
screen time, the endless sitting and—for goodness sake—give up the absurd quantity of
added sugar. You will be healthier, stronger, more immune and live longer. Your great-
great-grandchildren will love you for it!!

--By Josh Goldman, Wellness Advocate
Tell me, Sue, what things should I consider when building a new deck?

Sometimes creating even just one accessible exit (egress) from a house is a challenge, never mind creating two exits in case of an emergency!

A deck that is flush with the threshold of one of our exterior doors can turn that deck into an accessible escape route. If there is not a 1:12 max. ramp leading off of it and there are only steps, it may not be perfect, but at least the deck can provide a temporary accessible space outside of the burning building. If there are steps that have a small rise (3-4") and a deep tread (min 28") so that a person using a mobility device (like a cane or walker) could use them, we have just helped more people farther away from the flames.

A secure railing around the deck is a must if it is elevated, as is a railing that is easy to grasp (max 1.5" diameter) installed along steps. Often deck steps are built with railings that are just 2x4’s or 1x4’s making it impossible for those of us with small hands to get a good grip on them.

The decking material needs to provide a slip-resistant surface, especially when wet, so it should be chosen with care. If you are planning to (re)paint your deck, they make decking paint with a gritty component to decrease the slipperiness. Non-slip treads on the edges of the steps can signal a height change.

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

Autumn Tips

In case of an emergency, we should let our local fire and emergency personnel know our home escape routes and where they might be likely to find us.

Haste makes waste especially when we are distracted! Why are we in such a hurry? Slowing down and concentrating on the task at hand can help us maintain our balance and stay upright!

RURAL AGING IN PLACE PROJECT NEWS

The Aging in Place projects located in Urbana-
Hammondsport, Pulteney, & Wayne have been moving forward in a positive direction.

The Urbana-Hammondsport Aging in Place group has been busy with their first fundraiser, and they have successfully raised enough to cover the cost of their next newsletter. This group continues to further their efforts through creating a round table discussion with local emergency service departments, businesses, and other services to help facilitate aging in place throughout their community.

The Pulteney Aging in Place committee continues to have success sending out the “Pulteney Grapevine”, their quarterly aging in place newsletter. This committee also helps with the community gardens located in the center of town.

The busy people of Wayne also send out a quarterly aging in place newsletter titled “Wayne’s Welcome”. The newsletter contains articles pertinent to the town’s residents and also has articles from the Steuben County Office for the Aging.

The Aging in Place committee of Cameron/Jasper/Troupsburg/Woodhull are preparing to distribute their aging in place survey in an upcoming issue of the "ELDERberry News," which will be distributed in the Addison Post. The survey project was delayed due to the devastating flooding which occurred in that area of the county. Aging in place surveys in the other three areas have been completed and a report will be included in our next newsletter.

Each aging in place committee is made up of local area volunteers who want to help advance aging in place for their older residents. For more information, please contact Gabe Smalt at 664-2298. For the Cameron/Jasper/Troupsburg/Woodhull area, please contact Bob Manley at 769-3412.

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CUOGNITVE DECLINE AND FINANCES

By: Brandi B. Graham, CTFA, CFP®

Talking about cognitive decline may be difficult, but avoiding the topic can be financially devastating. We have all heard stories about the elderly person who paid thousands of dollars to “help a grandchild who was in an out of state accident” only to find out the grandchild was perfectly fine and at home. Alternatively, what about the “Amazon” account fraud or IRS telephone call scam? Fraud artists are out there and prey on anyone with cognitive deficiency. They know that people with early dementia are most lucid during the early part of the day, which is why many will target their calls to the afternoon.

If you are in your 40’s or 50’s you should consider having this conversation with your financial advisor now while you are in full control of your decisions. Most financial advisors will recommend that you name a “Trusted Contact” on your account. This person does not have any control of your account and need not even know they are a trusted contact. In the event your advisor has reason to believe someone is taking advantage of you financially, your advisor can reach out to your trusted contact for help.

Planning ahead for health problems later in life can be a tremendous gift for your children and other loved ones. Having the right legal documents in place will help to avoid court involvement when determining who will represent you both financially and in mental capacity. Your financial advisor will work with you and your attorney to make sure that you have the right documents in place (power of attorney, healthcare proxy, advance directive, trusts, wills, etc.) to meet your current and future needs. Simply having these documents in place does not mean you are giving up control. You still have full control of your decisions and you can change or revoke these documents at any time.

At some point, you will want to introduce your children or other family members to your financial planner to ensure continuity in your financial plan. If for any reason your family
needs to step in to oversee your finances, they will have a better understanding of your financial history and future goals through engagement with you and your financial planner. Getting the next generation involved can often bring families together and the younger generation will benefit from your lifetime knowledge.

Let’s face it; we are all aging. Aging is a natural process and we should not be afraid to talk about Alzheimer’s, dementia and cognitive decline with our financial planners and family. Don’t be the victim; plan ahead.

Brandi is a Senior Advisor with John G. Ullman and Associates, Inc. www.JGUA.com She is a Certified Trust and Fiduciary Advisor and a Certified Financial Planner®.
Join us at the Bath National Cemetery for

**National Wreaths Across America Day**

Each December on National Wreaths Across America Day, our mission at the Bath National Cemetery is to Remember, Honor and Teach about our area service men and women who have given the ultimate sacrifice - their lives - to keep our country free and safe. It is an event that helps us to never forget that the freedoms we enjoy came at a great cost.

Wreaths Across America (WAA) is carried out with coordinated wreath-laying ceremonies at Arlington National Cemetery and over 2,100 locations in all 50 US states, at sea, and abroad - including the Bath National Cemetery at the Bath VA Medical Center. This year’s theme is “Live Up To Their Legacy.” Placing of the wreaths beings immediately following the noon (12:00 pm sharp) ceremony.

Our goal for 2021 is to lay at least 7,500 wreaths. Will you join us by donating, and if possible, participating in the wreath-laying event on December 18? The RSVP Advisory Council is showing support for this unique and moving event by promoting wreath sponsorship. A portion of the proceeds of each wreath sponsored through the RSVP Advisory Council will support the AmeriCorps Seniors RSVP project, and promote volunteering in Steuben County. A single wreath is only $15 and your sponsorship is tax deductible. Please support this great cause by donating on-line at [www.WreathsAcrossAmerica.org/NY296P](http://www.WreathsAcrossAmerica.org/NY296P) no later than November 30th or no later than November 26th using the mail-in form on the reverse side.

If you would like to volunteer to participate in the wreath-laying ceremony, please visit the above website and follow the link for volunteering. Current information on the Bath WAA Day can be found at [facebook.com/WaabathNYNationalCemetery](http://facebook.com/WaabathNYNationalCemetery). Please note that there are no placing of grave-specific wreaths. Thank you for supporting the 2021 Wreath Across America!

Remember our Fallen  
Honor those who Served  
Teach our Children the value of Freedom

Volunteer your Time

Scan here to sponsor your wreath today

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If you are using Outlook and are having trouble viewing any part of this email, please click the following link or copy and paste it in your browser to resolve the problem: