



SSSF
Steuben Senior Services Fund, Inc.
Empowering Seniors to Age at Home



Greetings!

A MAN FOR ALL SEASONS

I had the privilege of interviewing one of our newer members of Full Circle America, Lee Cornaire of Bath, a proud veteran, community volunteer, and family man. Lee joined our program due to health and balance concerns following a serious operation late last year. He says that he had known about Full Circle America for a long time, but realized it was time to take advantage of this option to help him to continue to live in his own home.

Lee was born in 1936 in Cape Vincent, NY on a farm near the St. Lawrence River. His graduating class was small, with only 18 members, and he went on to Cornell University where he majored in agricultural economics. While at Cornell he joined ROTC, and upon graduation he received his commission in the U. S. Army where he served for two years.



His varied career in agricultural products began in 1959, selling farm chemicals, working at a John Deere dealership and for R. L. Callahan, a small agricultural business. Lee also spent many of those same years in the Army Reserve where he served as a 1st Lieutenant, retiring in 1985 as a Full Colonel. He stated that his Army Reserve career was most interesting and gave him many opportunities for travel. In addition to his military career and work in the agricultural industry, Lee sold real estate with the Makitra Agency for 20 years.

Lee's family life was full as well. He married his high school sweetheart while still in college, and they were married for 53 years. His wife, Mary Lou, retired from the OTB and passed away in 2007. In total, the couple had seven children, six boys and one girl, all of whom graduated from Haverling. Lee proudly tells of his 13 grandchildren and 11 great grandchildren.

Not only has Lee been busy with his career and family, but he also served his community as a volunteer. He became involved many years ago in the Village Planning Board, where he still serves, and has also worked for a long time with the Bath Village Shade Tree Committee, serving as chair. This committee oversees the planting, maintenance and removal of shade trees in the village right-of-way. In addition Lee was involved with delivering meals for the ProAction Home Delivered Meals program.

Lee's love of animals led to another volunteer job with the SPCA, where he participated in the Trap and Release Program which involves the trapping, neutering and releasing of feral cats. His love of animals has also resulted in Lee's adoption of four stray cats: a Tiger, two white cats, and a very large and friendly 20+ pound Maine Coon, all his constant companions.

Lee's passion for staying put in his own home led to having Full Circle America installed in

his home. He says that it helps him to stay safely at home. To those who are getting older, living alone, and desiring to remain in their own home, Lee would ask them to consider how Full Circle America could help them achieve their goals of being connected yet independent as they age.

--Linda M. Tetor

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- 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!
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2021 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 2021.

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BUBBLY & BRUNCH RETURNING JULY 24, 2022



In July of 2019 we held our inaugural Bubbly & Brunch event. Our plan was to hold the second annual event in 2020, and then the pandemic arrived and plans were put on hold for two years. Now thankfully, after nearly three years, our second annual Bubbly & Brunch Senior Moments is being planned for July 24, 2022.

Our dedicated co-chairs, Benita Nesbit and Monique Page, have begun making plans for this year's event. Timberstone Restaurant will once again prepare and serve a delicious brunch at the Pleasant Valley Winery, and a committee of volunteers has been formed to help to pull this event together.

To date Donna Chiamonte, Pat Finnerty, Diane Marshall, Marcia Melnyk, Gabe Smalt, Linda Tetor, Hildreth Volonts, and Mary Woollatt have been recruited for the committee. Tickets will go on sale in the springtime. Mark your calendars and stay tuned for more information!



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, do you have any ideas for making it safer to put out the trash?

Start with lighting! Motion-sensor lights along our path to the garbage cans will bring better safety, especially during the winter. Black ice is a treacherous thing and seems to show up where and when we least expect it. A light shining and reflecting off the ice can sometimes signal its presence. There are many types of outdoor lights that do not have to be hard-wired. Some lighting can be controlled remotely instead, as well. Try searching on-line if you cannot find what you want locally.

Take the time to bundle up when taking the garbage outside and take along your cell phone. If we ever fall out there and are not appropriately clothed, we will be setting ourselves up for disaster. Being able to call for help is great, but we do not want to freeze to death before help arrives.

Take things slowly! It's cold out so we tend to hurry because we want to get back inside quickly. Always assume that there is ice out there and use extreme caution. Haste makes waste!

Wear appropriate shoes with good traction. Make sure that at least one hand can hold on to a secure, appropriately-sized railing and the steps are cleared of snow and ice. Smaller, lighter bags with handles can help.

Barrels with wheels can be helpful, but some can be wobbly, so choose wisely! Would a neighbor be willing to put our trash cans down at the curb and bring them back to the house when they are moving their own? Let's all keep upright this winter!

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

Winter Tips

Need help clearing snow? Ask friends on Social Media, like Facebook, if they know of a responsible person who can help out. Keep contact information private by having them Message you with the information.

There are brands of ice melt that do not hurt your plants and are animal friendly. They may cost a little more, but protecting little paws and favorite plants can be worth it. Be aware that ice melt does not guarantee that a surface is not still slippery.



RURAL AGING IN PLACE PROJECT NEWS

The aging in place projects supported by

Steuben Senior Services Fund are active within each of their respective areas. Currently the group located in Wayne is working on reenergizing their committee and are also putting articles together for the next edition of "Wayne's Welcome". Be on the lookout for this newsletter if you live in the Wayne area.



Next the Pulteney area group publishes the "The Pulteney Grapevine." This project is headed up by Barb Radigan, Pulteney librarian. Barb is currently working on the next issue of the newsletter, and it is expected in early spring.

Finally the Hammondsport-Urbana aging in place group is renaming themselves QKA Aging in Place. They are looking to offer many events within their area though out the community. You can keep up with all they have going on at www.qkaaginginplace.com and also in their newsletter "Hammondsport-Urbana Aging in Place". If you live near any of the aging in place projects and are interested in volunteering please reach out to us at 607-664-2299.

Bob Manley, Coordinator of the Cameron/Jasper/Troupsburg/Woodhull Aging in Place project, reports with enthusiasm that he is working to revitalize his advisory committee. He is looking forward to resuming their senior luncheons and Bone Builders as soon as masking rules allow.

MAKING YOUR CREDIT CARD WORK FOR YOU--By Brandi Graham

I remember standing in line behind a close friend of mine 20 years ago and she was writing a check to pay for her groceries. I asked her why she did not use her credit card. She said she did not want people to think she "had to charge her groceries". Today, that same friend now uses a card for just about every transaction.

A credit card can be a valuable tool if you use it wisely. It can also lead to financial woes if you do not exercise discipline. Using a credit card instead of cash can lead to over use and excess spending, leaving you with a credit card bill that seems impossible to pay off. However, if you use your card wisely, the benefits of credit card use can actually improve your bottom line.

Most credit cards now offer an array of benefits. Matching these benefits to your own personal preferences will help you to improve your finances. I generally use three types of cards. One is a debit card tied directly to my checking account. My credit union pays me 2% interest on balances up to \$20,000 if I use my card at least 12 times each month. I do not know about you but I do not know anyone paying 2% for FDIC insured balances today. I typically use this card to pay for small purchases of \$25 or less. I have another card that offers 5% cash back on various monthly promotions. I have to sign up for the promotions but that is a snap with online access. As of the time of writing this, the deal is 5% cash back on restaurants. I typically use the cash back to pay my monthly bill or to make purchases through Amazon.

I use my American Express card for everything else including automatic payments for cable, telephone, utilities, etc. It makes paying bills so much easier and I am "paid" for using my card. I chose the Delta AMEX card because I generally travel with a companion at least one time per year. My AMEX card gives me a free companion ticket to anywhere in the US each year. The annual fee is well worth the free ticket. In addition to a free companion ticket, I can accumulate "miles" with bonus miles on certain categories of spending. I have even used my credit card to pay for part of a new car purchase to take advantage of the miles or cash back. The dealer limited the amount that I could pay by credit card but that amount continued to earn 2% interest in my checking while I accumulated an additional 1% to 2% in my mile credits.

I use the miles I accumulate to pay for the non-companion ticket. I also receive free seat upgrades for my traveling companion and me. I can use the accumulated mile credits toward purchases, or pay my account balance. These benefits may not be important to other people and that is why it is important to “shop around” for your credit card. Bank of America has a card that pays you 3% cash back in the category of your choice, 2% at supermarkets and 1% on everything else. Chances are there is a card just right for you.

It is important to keep track of your spending. Check your transactions regularly and make sure that you are not spending more than you can afford to pay each month. If you pay with cash, you are more aware when your cash supply gets low. Same thing applies to your credit card; check those transactions and balances during the month to make sure that you are not overspending. If you find that you are only able to make partial payments and therefore, some balance is rolling over each month that is a sign that you need to reduce your spending. Typical interest rates on card balances range from 12.5% to over 21% and late payment fees of up to \$40. It is important not to finance your cash flow shortages with credit card debt. This is one of the most expensive options for financing.

Do not be afraid to use your credit cards for your monthly payments and purchases. Just be sure to keep track of your usage and do not increase your spending just because you still have available credit on the cards. Maintain discipline and stay within your cash flow means. Be sure to check all your monthly transactions carefully to be sure that you authorized them. Report any unauthorized transactions promptly. Your financial advisor can help you find a card that is right for you.

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®.



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