



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



Greetings!

CAREGIVER EXTRAORDINAIRE

For a different perspective on Full Circle America, this month I interviewed Terrie Pakkala, who over the past five years has been a caregiver for two different Full Circle America couples. In my interview, Terrie confessed that she never thought she would end up being the caregiver of older people. One of three sisters, she sees her siblings as more the patient, nurturing type and herself as an organizer, someone who gets things done, a no-nonsense type of person. In fact Terrie is fond of applying the Finnish term, “sisu,” to herself to describe her stubborn nature. Yet life often takes interesting twists and turns, and thus Terrie has found herself giving care not to one, but to four older people.



Jack and Kathryn, an older couple from Terrie’s church, came to her to ask if she was willing to help them age in place, as they had no children of their own. Their desire was to live at home and die at home. After thoughtful consideration and prayer, Terrie began helping this couple and continued to do so for nearly five years, at which time they both passed away within a few months of each other in their own home.

During these years, Terrie also had an active motorcycle ministry, and each summer she traveled extensively across the United States. In late spring 2017, Terrie was planning a motorcycle trip that would take her west to Colorado, south to Texas, east to Louisiana and north back home to NY. However, her concern was that Jack and Kathryn would be alone, and while there were others who would help out a bit, Jack and Kathryn desired to be connected with her during this trip. At about the same time, I went to their home and invited them to be the first members of the Pioneer Club of Full Circle America in Steuben County. They readily agreed, and as Terrie crossed the United States on her motorcycle, she was able to keep an eye on Jack and Kathryn through her cell phone, which was connected to the cameras in their home. That gave Terrie added reassurance that all was well.

A few years later, it became evident to Terrie that her own mother Lorraine and her husband Bob, began to need more of her assistance, and it wasn’t long before Full Circle was added to their home as well. Now Terrie’s mother lives with her, and Bob is in a care facility.

Terrie's journey into caregiving has taught her many things: 1. First and foremost, self-care is important. You can't take care of others, if you don't take care of yourself. 2. If you are hiring others to help, do your homework before hiring them and tell them their employment is on a trial basis just in case it doesn't work out. 3. Don't major on the minors, instead let things go. 4. Have contact in-person or on-line with a support group for ideas and for a place to vent. 5. Above all else, be in prayer for wisdom, stress relief and to know that you are not alone. As Terrie said, "It's good to have prayer warriors you can contact when you need those extra prayers on your behalf, because that's what sustains me."

Terrie has great praise for Full Circle America. As she said, it's very helpful from the safety standpoint and for ensuring the honesty of the other care aides who work with you. You can see the situation with your own eyes and can be certain the care given your loved one is what you want it to be. Finally, if anything is amiss, Full Circle staff in Maine will call and let you know. It allows you to get much needed rest at night if you know others are monitoring activity during that time. Terrie also gives kudos to Dr. Teel, the founder of Full Circle. If she needed advice from him, he was always very responsive, even to the point of giving her his personal cell phone number. For these reasons and more, Terrie is interested in rejoining the Full Circle family to assist her in giving the best care possible to her beloved mother.

--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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BUBBLY & BRUNCH SCHEDULED FOR SUNDAY, AUGUST 7, 2022

Mark your calendars and plan to join us on Sunday, August 7, 2022 from 11-2 pm at the Pleasant Valley Winery for our Second Bubbly & Brunch Senior Moments Gala.

Corning Catering will serve a delicious brunch featuring carved ham and turkey, chicken and biscuits, eggs, home fries, bacon, sausage, corned beef hash, pastries, salads, fruit and a plentiful selection of desserts.

Pleasant Valley Winery will once again offer our guests complimentary Mimosas and Bellinis. A silent auction, door prizes, music, a wine auction and gift bags will add to the festivities. Tickets are

\$40 per person and are available by completing the form below and mailing it with your check to SSSF, If you wish to purchase your tickets on-line using a credit card, go to Eventbrite and search for Bubbly & Brunch.



Bubbly & Brunch Ticket Order Form

Name _____

Address _____

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Total Enclosed _____

Please mail to SSSF, 3 East Pulteney Square, Bath, NY 14810



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 Universal Design?

A Universal Design (UD) home is comfortable and beautiful, and is flexible enough to accommodate and appeal to a wide group of people. This makes it very desirable, thus more marketable than other homes.

UD accommodates our physical differences no matter our age, i.e., left-handedness vs. right-handedness, height differences, variations in strength, stamina, etc., in addition to any mild or moderate issues we may have with things like hearing, vision, or temporary hiccups with our health.

It also takes into account how we use the spaces in our home. Do we need space for entertaining, formally or casually? Do we need quiet spaces to read, work, do our hobbies, or just relax? Would a flex space be helpful to meet our needs at different times in our life?

UD has features that make life easier and more convenient for everyone, i.e., kitchen drawers that bring the contents to us rather than having to crawl on the floor to find that pot we need; a zero-step entry that every parent pushing a stroller would appreciate; wider doorways and hallways to facilitate moving furniture; and different height countertops to provide a seated prep area for the cook who is exhausted from working all day on his or her feet.

When we intentionally incorporate Universal Design elements into our homes, it is often much easier to make the few adaptations that we may need later in life, therefore it can save us a great deal of money in the long run. Who would not love that?!

Spring Tips

Time to think about spring cleaning! Instead of getting up on a step stool or ladder to take down those curtains, is it time to ask for help? This is a hard pill to swallow for many of us. Letting someone assist us, permits that person to experience the joy of giving, which we all know is the true gift that we are actually giving to them! When we see it from this perspective, we are helping each other and everyone is a winner!

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 mentioned in our last newsletter, the Hammondspport Urbana Aging in Place committee has rebranded themselves QKA Aging in Place. They sponsor many social events, crafting classes, educational opportunities, and much more. Keeping up with their many events is best done by using their website <https://qkaaginginplace.com/> .



QKA Aging in Place also continues to send out their newsletter that covers local events, people, aging in place issues, and local services. Additionally the QKA Aging in Place committee created a community round table meeting that involves local businesses, civic leaders, community members, and others that meet to help further the ability for senior residents to age in place successfully. The next project QKA Aging in Place is working on is a fishing tournament that will bring senior community members and younger residents together. The group continues to look for local community members who would like to actively serve on their committee.

The Pulteney Aging in Place committee continues to produce their newsletter titled “The Pulteney Grapevine” which comes out quarterly. The newsletter also contains information on aging in place, local events, and information on the local area. The Pulteney area is also looking for members to would like to serve on their committee.

The Wayne area Aging in Place committee likewise produces a quarterly newsletter entitled “Wayne’s Welcome” which contains important information about local activities, aging in place services, and much more. Currently the Wayne Aging in Place group has started to work alongside the QKA Aging in Place committee by joining their round table discussions.

For more information or to get involved in your local committee, contact Gabe Smalt FCA/Aging in Place Coordinator by calling 607-664-2298.



A huge thank you to the United Way of the Southern Tier for their recent grant of \$35,000 to SSSF for the expansion of our Full Circle America Program. Their grant will allow us to add 12 new

members to our telehealth program. For more information contact Gabe at 607-664-2298.

What You Can Do to Prevent Identity Theft and Fraud

By: Brandi B. Graham, CTFA, CFP®

Reported fraud losses increased more than 70% from 2020 to 2021. The Federal Trade Commission received over 2.8 million fraud reports from consumers in 2021 representing more than \$5.8 billion in losses to fraud. There are multitudes of methods aimed at unsuspecting citizens. Some of these include people trying to collect money for various things that are not real, pretending to be a family member in trouble, and telephone calls claiming your online account has a large purchase and you must purchase a gift card to resolve the issue. However, what about the type of fraud when someone steals your identity? Leaks to sensitive data like the Equifax, Blue Cross Blue Shield and Yahoo email breaches can give thieves the information they need to open credit cards in your name and borrow money. Even worse, these loans could affect your ability to borrow money and put you in a situation to have to prove your own identity. Approximately 145.5 million American people had highly sensitive information compromised in the Equifax breach alone. Computer hackers make a career of gaining access to sensitive information and selling your data to criminals who use it against you. So what can you do to protect yourself from identity theft and fraud?

What you can do:

Credit Monitoring: There are several resources for monitoring activity on your credit report. Some charge annual fees and some are free. Many credit card companies are now

offering free credit monitoring. If there is an inquiry on your credit account or a new credit card or loan established in your name you will receive a notification.

Check your credit report: Each of the major credit bureaus provide a free credit report annually. Set up a schedule to check your credit report at one agency every few months. www.annualcreditreport.com

Credit Freeze: Credit monitoring and checking your credit report will detect unauthorized activity but will not prevent it. One of the most drastic measures you can take to protect yourself from fraud and identity theft is to freeze your credit. This will help prevent fraud since creditors will not have access to your credit information. If you do want to apply for a store credit card or new car loan, you will need to contact the credit agency to “unfreeze” your credit file temporarily.

Other ways to protect yourself:

You do not need to be a computer guru to add security to your online presence. Electronic devices and online accounts contain a significant amount of personal information that when combined can lead to identity theft. Here are a few simple steps you can take to protect yourself.

- Add secret questions to digital account access.
- Make sure your antivirus, malware and firewall software is up to date.
- Create passwords that are more complicated and change them periodically.
- Enable two-step (two factor) authentication: This is one of my favorite methods and is so easy to put in place. This adds an extra layer of security to your account in the event someone steals your password. You sign into your account and receive a text with a security code to verify your identity. Ironically, during the process of drafting this article I received a two-step notification from Amazon with an OTP code, which I did not request followed by a message indicating Amazon blocked an attempt to gain access to my billing information. I immediately changed my password. Fortunately, for me I had this two-step authentication set up because there is a great deal of personal information housed in an Amazon account.
- Be careful what you send in unencrypted emails. Never send documents with your social security number or other sensitive information in an unsecure email.
- Consolidate accounts. Close unused accounts but be sure you understand how this could affect your credit score. Longevity on credit cards adds to your credit rating; closing an older credit card account could lower your credit score.
- Add alerts to bank accounts and credit cards to notify you via text or email if a transaction over a set dollar amount reaches your account.
- Look for signs of fraud on emails. Never open emails, attachments or click on links from invalidated sources.
- Screen your calls. Do not be a victim of telephone scams. There are too many to describe in this article.

Almost 1% of our population were victims of fraud in 2021. None of us wants to be associated with that elite group. Be vigilant.

Was your personal information compromised during the Equifax breach? Find out by visiting www.equifaxsecurity2017.com

Sources:

U.S. Population 1950-2022 Macro Trends retrieved on 4/22/2022 from <https://www.macrotrends.net/countries/USA/united-states/population>

Federal Trade Commission website: <https://www.ftc.gov>

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