

Winter/Spring 2020

engage

LIVE WITH PURPOSE



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north shore senior center

engage

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North Shore Senior Center

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The mission of North Shore Senior Center is to foster the independence and well-being of older adults, enhance their dignity and self-respect, and promote their participation in and contribution toward all aspects of community life.

North Shore Senior Center is a 501(c)(3) organization. It is our policy to not discriminate against any person served or person employed or seeking employment based on age, race, color, gender, disability, pregnancy, ethnicity, national origin, genetic information, gender identity, sexual orientation, religious tradition or spiritual practice. If you feel that you have been discriminated against, call the Senior Help Line at 800.252.8966 or 888.206.1327 (TTY).

A MESSAGE FROM OUR EXECUTIVE DIRECTOR:

Tish Rudnicki

“What a wonderful thought it is that some of the best days of our lives haven’t even happened yet.” —Anne Frank

This edition of *Engage* comes to you at the beginning of a brand new decade—an opportunity to reflect on and celebrate the past, as well as anticipate all that’s to come.

I began 2019 with some trepidation as I stepped through the doors of North Shore Senior Center as the new executive director last January—eager to begin, yet equally as anxious about what was in store. As I reflect on the past 12 months, my gratitude is boundless for all of the experiences that I have enjoyed and the challenges, that together with the committed staff, we have overcome. Unequivocally, what has had the most impact on me are the people who I have had the privilege of meeting, getting to know and welcoming into my life. The Center itself (including all of the satellite offices and locations) is just a building; yet bursting from within its walls is the compassion and commitment of our staff, the energy and creativity of the volunteers and members, and the warmth with which all are welcomed. I am grateful to have a part in nurturing all of that.

Looking to the year ahead, there is much to do and exciting changes. We have created a Training and Education Committee with the charter of developing the Center into a hub of learning for the community and professionals (visit www.nssc.org for program announcements). The committee is delighted to host nationally-known dementia educator and consultant Teepa Snow of Positive Approach to Care on April 27. Teepa will hold two presentations that afternoon on how to best provide support to people living with dementia. In May, we will begin a series of evening programming on the second Thursday of the month AND a new afternoon of fun we call “FriYAY!” on the fourth Friday of the month (details in the next edition of the Lifelong Learning catalog). This fall, we are thrilled to host the annual Gala on October 3 at Ravinia—mark your calendars now as it’s sure to be a sold-out, fabulous evening! This is just a snapshot of what’s in store at North Shore Senior Center so stay connected with us through our website and social media, and look for timely news and events in *Engage*, the Lifelong Learning catalog and our monthly e-newsletter.

There are wonderful people to meet and so much to enjoy at the Center. Join us in 2020!

With gratitude,

Tish Rudnicki, MSW
Executive Director



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GET READY FOR

United States[®] Census 2020

How It Works

Every 10 years, the U.S. Constitution requires a headcount of everyone residing in the United States. This includes people of all ages, races, ethnic groups, citizens and noncitizens. It's important to participate in the census because the federal government uses census numbers to allocate more than \$675 billion in federal funds annually for community programs and services, such as education programs, housing and community development, healthcare services for older adults and job training. In fiscal year 2016, Illinois received \$34,331,000,530 through 55 federal spending programs guided by data derived from the 2010 Census.

The census consists of nine questions. Responses to the 2020 Census are safe, secure and protected by federal law. Answers can only be used to produce statistics—they cannot be used against you in any way. By law, all responses to U.S. Census Bureau household and business surveys are kept completely confidential. The Census Bureau will never ask for your Social Security number, bank or credit card account numbers, money or donations, or anything on behalf of a political party.

In March, postcards will be mailed to homes. People can respond by mail, by phone or, for the first time, online at: www.2020census.gov. From May to July, census takers will go door to door to count people who have not yet responded. Census takers are Census Bureau employees and will provide proof that they are official government personnel.

Earn Extra Income while Helping Your Community

The Census Bureau is hiring for a variety of temporary jobs, including census takers, recruiting assistants, office staff and supervisory staff. Pay ranges from \$26.50 to \$29.50 per hour. Veterans who served on active duty in the U.S. Armed Forces and were separated under honorable conditions may be eligible for veterans' preference.

To learn more about job opportunities, visit:
www.2020census.gov/jobs or call 855.562.2020.



Cent'Anni!

Tips to Living
Your Best Life



Blue Zone Living

By Joanne Verney

Cent'Anni is an Italian toast wishing all to live for 100 years. On the East-Central side of Sardinia, an island off of Italy, that wish is a reality.

Sardinia is home to one of the five Blue Zones of the world, along with areas of Ikaria, Greece; Okinawa, Japan; Nicoya, Costa Rica; and Loma Linda, California. A Blue Zone is an area where people live the longest and the healthiest—with low rates of chronic diseases. The name Blue Zone came to be when researcher and author Dan Buettner colored in the five Blue Zones on a world map in blue marker.

“The calculus of aging offers us two options: we can live a shorter life with more years of disability, or we can live the longest possible life with the fewest bad years. As my centenarian friends showed me, the choice is largely up to us,” declared Dan.

Dan and his team of researchers searched for evidence-based commonalities within the five Blue Zones. They found nine they call the Power 9:

1. MOVE NATURALLY

The world's longest-lived people don't pump iron or run marathons. They live in natural environments that encourage them to move naturally and regularly without thinking about it. Think gardening, yard work and basic housekeeping.

2. CLEAR SENSE OF PURPOSE

The Okinawans call it “ikigai” and the Nicoyans label it “plan de vida.” Having a sense of purpose is worth up to seven years of extra life expectancy.

3. DOWN SHIFT

Okinawans take a few moments each day to remember their ancestors, Ikarians take a nap and Sardinians do happy hour.

4. 80% RULE

Stop eating when you're 80% full. The 20% gap between not being hungry and feeling full could be the difference in losing weight or gaining it. People in the Blue Zones eat their smallest meal in the late afternoon or early evening.

5. EAT A PLANT-BASED DIET

Beans are the cornerstone of most centenarian diets, with fruit, vegetables and whole grains rounding out the rest of the diet. Meat is eaten on average five times per month.

6. WINE AT 5

People in all Blue Zones (except Adventists) drink alcohol moderately and regularly;

usually one to two glasses per day with friends and food.

7. BELONG

The majority of centenarians in the Blue Zones belong to a faith-based community.

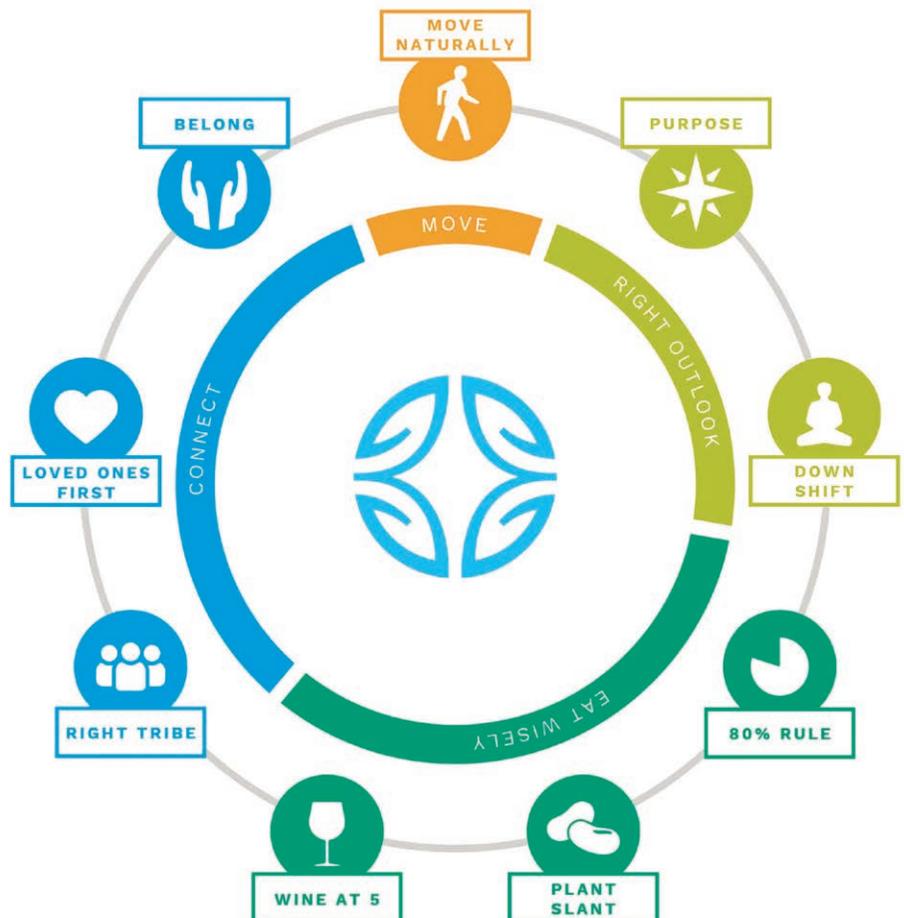
8. FAMILY FIRST

Successful centenarians commit to a life partner, invest in their children with time and love, and keep aging parents close by or in the home.

9. FIND YOUR TRIBE

Social networks can shape health behaviors. The world's longest living people choose social circles that support healthy behaviors.

(continued on page 6)



Blue Zone Living

(continued)

Today we dive in to Sardinia, in particular the Aritzo Blue Zone, a mountainous town in north central Sardinia. For every 100,000 people living in Sardinia, there are 24 centenarians, but in the Blue Zone there are approximate four times as many (four times the rate in the United States). Unique to Sardinia, the ratio of male to female centenarians is 1:1. They credit their longevity to walking, friends, family first, a glass (or two) of local red wine daily, inclusion of elders, and generally a plant-based diet.

In the town of Aritzo is Francesco Papa who is 98 years old. He walks erect and unassisted and shared his life with an acute memory and vivid details. As many Sardinian males, Francesco was a shepherd/farmer who often walked 12 hours a day 1,000 feet up the mountain to his farm and 300 feet down the mountain. He clearly remembers one winter guiding sheep for 72 hours straight from the top of the mountain to “the flats.” He slept in the woods at night and under the open sky during the day. His trekking diet consisted of mainly cheese, bread, foraged fruit and pork fat. Oftentimes the “winter transport” of the sheep took a full week! To this day, his diet still consists mainly of cheese, beans, fruit, vegetables, some meat and, of course, the local red wine—Cannonau.

Francesco has been a widower for nine years, and with teary eyes talked about his beautiful wife, Luisa, who passed away at the age of 90. The first two years after her death were extremely difficult for him, but with the help of his friends and family, the days became easier.

He reminisced that Luisa’s “famous” minestrone soup and her love kept him going through those long winter treks. He talked with great pride of their seven children who all graduated from the university and who still live in Sardinia and some on the mainland of Italy. He remembered he has 11 grandchildren/great-grandchildren, but could not remember all their names.

Up until two years ago Francesco was still able to drive, and just one year ago he walked to the countryside where he gardened. He admitted to slowing down and living a more simple life. He lives alone, but has a woman who checks in on him and cooks him a few meals a week. In Francesco’s mind, her minestrone doesn’t compare to his beloved Luisa’s.

Francesco still enjoys afternoons reading by the fire and walking to the center of town where he spends many hours—often until midnight—telling stories and reminiscing



Francesco Papa in his home in Sardinia with writer Joanne Verney.

with friends. He also has become a “local celebrity” among the young people of town. On his way into town they greet him with “Ciao,” an informal greeting you’d say to a friend, and not the formal “Buongiorno” you might say to an elder.

When asked to reflect on his lifelong lessons, he shared two pieces of advice:

“What work you do isn’t important, that you DO work is important.”

“Don’t overthink things. Don’t crowd your mind. Move to Aritzo, there is plenty of space!”

For more information on the world’s Blue Zones, visit www.bluezones.com. This website shares tests to calculate life expectancy and happiness, articles by experts and thought leaders, recipes, book titles and more.



The Five Blue Zones of the World

THE MIND-BODY CONNECTION

by Janet DeRaleau

There's a complex conversation going on between your body and your mind that may surprise you.

Try recalling an upsetting experience and observe what happens to your body. Your heart may beat faster and your body may sweat. Now think of a happy time. More than likely, your body and mind will relax.

Our thoughts, feelings, beliefs and attitudes can affect how healthy our bodies are. Conversely, what we do with our bodies—what we eat and how much we exercise—can impact our minds either positively or negatively.

This remarkable back-and-forth is worth our attention as is learning ways to keep this mind-body conversation positive and healthy. Focusing on the body in the present moment is a start.

(continued on page 8)



THE MIND-BODY

MINDFULNESS AND BODY AWARENESS

Body awareness is a key element for mind-body approaches such as yoga, tai chi, meditation and mindfulness-based therapies, according to the National Institutes of Health's April 7, 2011 article on the topic. These approaches develop a kind of body consciousness characterized by the term mindfulness and defined by the godfather of modern mindfulness Jon Kabat-Zinn as "paying attention in a particular way: on purpose, in the present and non-judgmentally."

"No right, no wrong," said yoga instructor Ellen Fogarty to her students as they perform deep breath inhalations during class in the North Shore Senior Center gym. "Just notice your body." During a seated ankle rotation, she reminded them to be mindful of what the ankle feels like during the slow deliberate movement. "Your mind has to be here in the moment. It can't be at Trader Joe's," she added with a smile.

A yoga disciple for 25 years, Ellen has been teaching for 10 years—three of them at the Center. Her class, Yoga for the Rest of Us, uses modifications including chairs for those who prefer a seated position or require help with balance, as well as physical adjustments to yoga postures. She calls her class a "yoga buffet," encouraging her students to pick and choose what works for their bodies.

Class member Peggy Totin is just starting her second session. She credits the class with helping to alleviate her back pain. She also finds that the class has changed her way of thinking.

"I was never one who lived in the moment—not ever. This class helps me experience what I'm doing right now. For the past six months, I have stopped to smell the roses, started taking more pictures of nature . . . it brings me peace."
—Peggy

BREATH

Awareness of the breath is key to staying in the moment during class or anywhere else, Ellen said. She quoted Vietnamese Buddhist monk and Zen Master Thich Nhat Hanh: "Breath is the bridge that connects life to consciousness, which unites your body to your thoughts. Whenever your mind becomes scattered, use your breath as a means to take hold of your mind again."

Or, as Ellen paraphrased, "When in doubt, breathe."

Combining deep breathing and slow deliberate movement is also the basis of the ancient art of tai chi, taught at the Center by Nancy Tobias, who has been leading classes there for 19 years. "Tai chi is often called moving meditation or swimming in the air because of the slow controlled movements," she explained.

Nancy said her class uses authentic tai chi form as a health exercise that each student can perform at his or



CONNECTION

(continued)

her own pace and level. “The longer you do it, the more internalized it becomes,” she noted. “After it is internalized, you can be anywhere and practice. After a while, after the tenseness has passed, it produces energy. For me, it’s in everything—my yard work, my housework. When I move, I’m aware of my body. It quiets the mind.”

New student Inger-Lise Diessel was attracted to class because of tai chi’s reputation for improving balance. Also, based on a recommendation from a healer in her native Denmark, she wanted a form of exercise that would offer healing energy for her whole body, especially her sciatica.

Long-time student Evelyn Lucas was intrigued by the people she saw doing tai chi in the park. She wanted to know more. Now after six years, she sees the benefits. “I’m better on my feet,” she noted. “And every doctor I tell that I’m taking tai chi says, ‘That’s great!’”

The slow controlled movements and deep concentration of tai chi offers a meditative aspect, but meditation is the daily practice that calms her.

“My husband was in hospice for seven months. I was his caregiver at home. I would meditate every night. It’s what pulled me through it.”

—Evelyn

Meditation changed the way Evelyn thinks about things and people, she shared. “I try to be more caring and not so concerned about me. When you meditate, you meditate for others too. You wish them a good and safe life.”

Another long-time student of Nancy’s, Wade Bartlett, shares Evelyn’s commitment to tai chi and meditation. He started taking Nancy’s class when he retired 12 years ago. After a career as a consultant, who traveled a lot, he sought an activity with physical

benefits. He credits tai chi with improving his balance and mobility, and credits the practice with allowing him to try other forms of exercise without pain.

Then about six months ago, he sought a remedy for his anxiety and panic attacks and found relief in meditation.

“The fundamental concept of meditation is that your emotional reactions are not you,” he said. As an example, he explained that just because he has an angry response to something doesn’t mean he has to act on it and be angry. “When I have an instinctual response, I don’t have to respond to it. I can say: ‘Stop it!’ With meditation, you catch yourself sooner.”

His advice to others seeking to better understand the benefits of a mind-body connection is simple: “Take a class and engage in the process. The more you do, the more mindful moments you’ll have during the day.”

Memory Café

for People Living



- Dancing
- Creative Storytelling
- Musical Reminiscence
- Animal Therapy

Brings Fun

with Dementia and Their Care Partners

by Liz Bauman



On the third Friday of the month, North Shore Senior Center's Jacobi Room in Northfield is bustling with activity. It's the new site of the Memory Café, a monthly gathering for people living with dementia and their care partners to socialize and connect with others in a safe, friendly and supportive environment.

North Shore Senior Center's Memory Café is a partnership between House of Welcome Adult Day Services and Senior and Family Services. "Our Memory Café is designed to focus on fun activities and giving people opportunities to socialize," said Cynthia Phon, director of House of Welcome Adult Day Services and North Shore Senior Options. "Everyone attending is in a similar situation, and we're thrilled to be creating a unique community for them."

Each Memory Café provides time for people to talk, relax and enjoy refreshments. There is an organized activity such as a dance party, song writing, TimeSlips creative storytelling, musical reminiscence or animal therapy. Activities are designed so that people of different abilities can enjoy them, and each person chooses how they want to engage. During a dance party last fall, some people stayed seated and clapped to the beat, others slow danced, and some showed off their disco moves. A gentleman using a wheelchair joined a conga line and twirled with the assistance of his care partner.

"The Memory Café gives both of us a few hours of fun, and we meet people who are also experiencing memory loss and all of the challenges that come with it."

—Participant

Funded by AgeOptions, the area agency on aging, and a private donor, there is no cost to attend the Memory Café. Registration is encouraged, but not required. People living with memory loss must attend with a care partner.

Memory Café

Third Friday of the month
1:30 – 3:30 p.m.
Jacobi Room
Arthur C. Nielsen, Jr. Campus
Northfield

Registration is encouraged,
but not required. For more
information, call 847.242.6250
or visit www.nssc.org.

Donors

Make an Impact

Dear Friends,

I would like to take this opportunity to thank ALL of our donors for their exceptional support in 2019. I cannot begin to underscore how much we value you, your families and your friends for their continued generosity. Each gift, no matter the size, has an impact on the work we do.

The word “impact” is critical in understanding how your dollars work. In 2019 we touched the lives of more than 23,000 individuals. Our recent annual report outlines our impact through stories of real clients, volunteers, members and longtime staff members. You can pick up a copy at the Center or view a digital version on our website at www.nssc.org.

Here are just a few examples of your dollars at work:

Adult Protective Services is a program that helps restore the dignity and safety of older adults and adults with disabilities who find themselves victims of abuse, neglect, self-neglect or financial exploitation.

Benefits Counseling assists, encourages, represents and advocates for older people so they can receive benefits to which they are entitled.

Caregiver Support gives family caregivers the support they desperately need by connecting them with resources and services to help care for a family member, including respite services that provide temporary relief from caregiving responsibilities, counseling, support groups and free workshops.

House of Welcome (HOW) Adult Day Services provides specialized programming for people living with Alzheimer’s disease and other dementias. Services include a day program, an early memory loss program, family support and education. HOW is also approved by the VA as a provider of adult day care for veterans who have dementia.

Equally important as the services we offer, North Shore Senior Center provides a “home away from home” for countless older adults seeking knowledge, friendships and enrichment. Through our more than 300 classes, Art Studio, clubs, fitness offerings and volunteer programs, we serve and welcome everyone.

If you haven’t been to the Center for a while or at all, I invite you to come for a visit and see for yourself all of the amazing things that go on here. The nearly 400 people who come through our doors each day create quite a buzz with their pursuit for help and answers, and zest for life and learning. Sometimes it takes seeing something with your own eyes to realize its power and potential.

To all of our donors, I thank you for your past support and hope we can count on you as we move into 2020 and beyond so that we can continue being “the place” that older adults and their families can count on. Throughout the year we have many opportunities to give, including our spring and year-end appeals, our annual Gala that takes place each fall, and #GivingTuesday, a national holiday of giving that occurs a few days after Thanksgiving. This issue of *Engage* contains an envelope that you can send back to show your support. We also accept donations through our secure website, as well as in person. I love putting a face with a name whenever the opportunity arises, so I always welcome you to stop by and say hello.



Most appreciatively,

A handwritten signature in black ink that reads "Jon Labaschin". The signature is written in a cursive, flowing style.

Jon Labaschin
Director of Development
847.784.6020
jlabaschin@nssc.org

\$12,000

will pay for redecorating the House of Welcome OR one month of the cost to operate the Fitness Center

\$2,500

covers the cost of translation services for Senior and Family Services for one month

\$10,000

will purchase new laptops for 5 care coordinators in Senior and Family Services

\$45,000

will help replace worn chairs in the 161 dining room, all classrooms and at the House of Welcome

\$1,500

will provide funds to purchase recognition awards for senior volunteers serving nonprofits throughout the community

\$5,000

will fund 25 Lifelong Learning speaker sessions

How Your Dollars Can Help

\$500

will pay for one week at House of Welcome for a participant in need

\$1,000

will fund the cost of background checks for 20 volunteers

\$14,000

will cover the cost of adding push plates to all restroom doors to improve accessibility



In the past 50 years, U.S. taxpayers have witnessed a remarkable transformation in the way information is digitally processed and stored. It has impacted virtually every sector of our economy, including financial and income tax reporting. As accountants, it has allowed us to improve our capacity to manage, calculate, and report large amounts of data in a significantly less amount of time. The “digital age” has also introduced significant opportunities for identity theft, fraud and scams. Who’s most at risk? According to the Federal Trade Commission, the elderly demographic is one of the top targets for identity thieves and scam artists.

At MichaelSilver, we have seen an increase in fraudulent notices and fake letters received by clients during the past several years. They can come in all shapes and sizes and may mention legitimate or totally bogus government agencies, for example “Tax Enforcement Agency,” “Taxpayer Advocacy Panel,” or “Federal Tax Authority.” Taxpayers should keep a watchful eye on these types of criminal schemes.

According to the IRS, taxpayers should not give out sensitive information over the phone unless they are positive they know the caller is legitimate. When in doubt, hang up. The IRS and its authorized private collection agencies will NEVER:

- call to demand immediate payment using a specific payment method such as a prepaid debit card, iTunes gift card or wire transfer
- demand that you pay taxes without the opportunity to question or appeal the amount they say you owe
- threaten to bring in local police or other law-enforcement to have you arrested for not paying
- request personal or financial information through email, text messages or social media channels

Threats like these are common tactics scam artists use to trick victims into buying into their schemes.

As recently as October 2019, the IRS released a statement about a new tax-related scam where scammers claim to be able to suspend or cancel the victim’s social security number (SSN). This is yet another attempt by con artists to frighten people into returning ‘robocall’ voicemails. If taxpayers receive a call threatening to suspend their SSN for an unpaid tax bill, they should just hang up.

Taxpayers should also be alert for criminals and scammers attempting to take advantage of taxpayers who want to help victims of hurricanes or other natural disasters. Impersonators use false charities and bogus websites to get money or private information from well-intentioned taxpayers. To help taxpayers donate to legitimate charities, the IRS website has a search feature, Tax Exempt Organization Search, that helps users find or verify qualified charities. Donations to these charities may be tax-deductible.

Please contact your tax professional if you believe you may be a victim of taxpayer identity theft.

Taxpayers, Be on the Lookout for Tax Scams

By Laurie Kaplan, CPA, Partner, MichaelSilver



“Ask an Attorney”

Prepared by Kerry R. Peck, Esq.

In the this edition of the “Ask an Attorney” column, Kerry R. Peck, managing partner of Peck Ritchey, LLC, addresses questions that focus on wills, custodial claims and personal property.



Q. I am planning on having a will prepared on my behalf, but I am not sure if I understand the terminology. What is the difference between a living will and a typical will? I want to protect my assets, but I also want to be able to change my mind about who gets what.

—Angie, Northbrook

A. This is a common question for estate planning attorneys. Although the phrases are similar, a living will is a completely separate document from a testamentary will. The purpose of the living will is to advise the people closest to you of your wishes toward end-of-life care. On the other hand, a “typical will” or testamentary will, is a document that states how you would like your assets divided and distributed following your death.

It appears you are looking to execute a testamentary will that would control the distribution of your assets on your passing. A testamentary will is always revocable by creating a more recent version, expressly revoking the prior version, or physically destroying the original will. You can create a new testamentary will at any time before your passing, as long as you have the capacity to do so.

Q. I am currently my mother’s sole caregiver, and I know that when she passes away my brother might object to compensation I try to take from our mother’s estate. My mother is severely disabled and needs constant care. Am I entitled to a set amount from the estate, and is there any way to ensure my brother cannot take that away from me? —Caroline, Des Plaines

A. In Illinois, you can file what is called a “custodial claim” if you provided care for a person with a disability, allowing you to file a claim against the estate. In order to pursue this type of claim, you will need to show that you lived with your mother for

at least three years and personally provided care for her. In determining the cost, the court will consider your lost employment, lifestyle opportunities and emotional distress. The court can lower your compensation if you benefited from the arrangement, such as free housing. You can file a claim against the estate for expenses you paid out of pocket for your mother, however, the timing to file claims is governed by statutes of limitations.

Q. I recently adopted a dog from a local animal shelter. Can you include your pets in your will? The last thing I want is my dog to go back to the shelter, and I would sleep easier knowing someone was going to care for my dog if worse comes to worst. —Benjamin, Niles

A. These worries are typical for any animal lover. The answer is yes, you can include a pet in your will or trust. In either a will or trust, you can identify a sum of money that will be distributed for the benefit of your pet, as well as whom you would like to take care of your pet. In Illinois you can create a pet trust, in which you can designate a trustee to care for your pet and set aside funds for their use. A pet trust is governed by its own statute and outlines how assets set aside for the pet can be used during the pet’s life and scenarios as to what happens to funds if a pet is no longer living. Either of the above options would ensure that your dog is taken care of by the people you choose.

Note: The responses provided in the “Ask an Attorney” column are not legal advice and do not create an attorney-client relationship. Peck Ritchey, LLC has not been retained to represent any of the above individuals for purposes of this magazine.

For more information on the services offered by Peck Ritchey, LLC, visit www.peckbloom.com or call 847.509.1099.

“YOU CAN ONLY BE YOUNG ONCE. BUT YOU CAN ALWAYS BE IMMATURE.” —DAVE BARRY

Last fall, best-selling author, newspaper columnist and professional humorist Dave Barry headlined the Center’s annual Joan Golder Distinguished Senior Lecture Series. He had the crowd in stitches during his hour-long stand-up routine about his life in the golden years.

The 72-year-old shared lessons he’s learned from his dog, Lucy, on how to age gracefully and happily. From making new friends to letting go of grievances, and paying attention to the people you love, Dave described his journey with classic Dave Barry sarcasm and humor.

“I thought, ‘What is it that my dog does that I should do to be happy?’ So I started drinking from the toilet,” he deadpanned.

“There are things we can do as we age. Dogs do these things; we don’t. Dogs have

because they give you excellent drugs. The bad part is the preparation. You have to take a nuclear laxative that makes you expel food you haven’t eaten yet. And the prostate exam . . . they need to find a new way to get to the prostate gland.”

A family man, Dave shared how precious time is with his grandchildren. “I love spending time with my grandchildren. They always want to play. On the floor. The floor is like Europe—you don’t go there casually. How are you going to get there? How are you going to get back? What if you have to go to the bathroom while you’re there?”

Dave credits his warped sense of humor to his mother, who he called “edgy for a 1950s housewife.” “I grew up in a home where we were allowed to make a joke at literally anything, even death. The highest praise in my family was to get a laugh.”

In a 2001 column, “North Dakota Wants its Place in the Sun,” he poked fun at the city of Grand Forks and its Minnesota neighbor East Grand Forks, for referring to themselves as the “Grand Cities.” In response, the Grand Forks mayor named a sewage pumping station after him and invited him to the dedication. He proudly attended. He also created a roar with opera fans in his column titled “Killing ‘em Softly . . . with Opera,” when he commented on a zoo animal that died when it was startled by the sounds of an outdoor opera company. Dave wondered if opera could be fatal to human beings. In addition to a lot of hate mail, he received an invitation from an opera company in Eugene, Oregon, to play a corpse in “Gianni Schicchi,” which he accepted.

Through the years, Dave got invited to many strange events, and whenever possible, he would attend. In 1991 he was invited to walk with the Lawn Rangers precision power lawn

AN HOUR WITH

friends, while we tend to not make new friends. We even avoid the friends we already have. This is especially true for men. Another thing dogs do is have fun. We forget to have fun. We’re too old, too dignified,” he said. “I did start having fun again. I got back into a rock band with a bunch of my author friends. We are terrible and mess up songs all the time, but we have a stupid, fun time together.”

Dave also touched upon some of the other lessons in his book, “Lessons from Lucy,” such as letting go of anger, not judging people by their looks and not obsessing over our own, and “don’t lie unless you have a really good reason, which you probably don’t.”

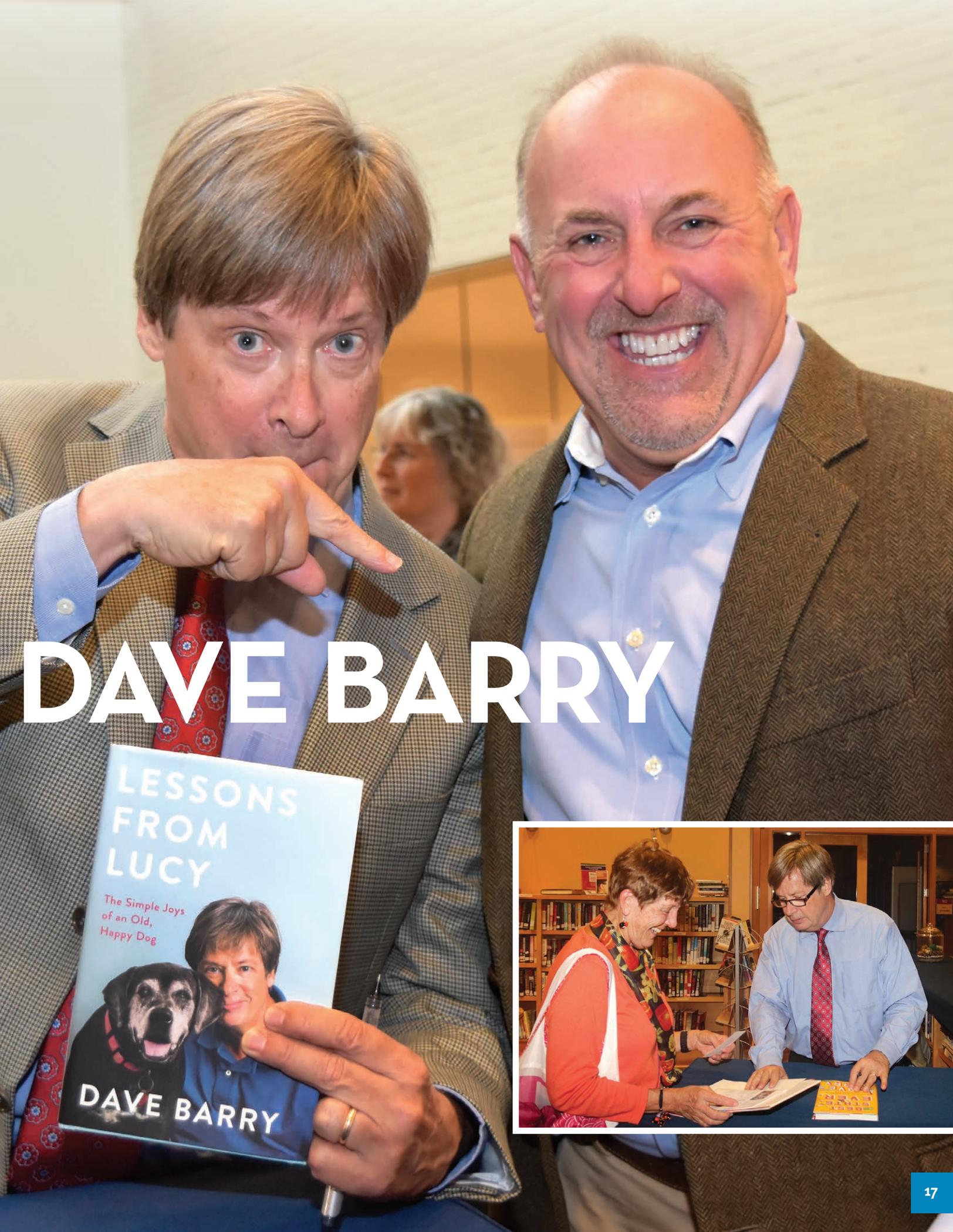
He discussed the medical side of getting older, specifically the colonoscopy and the prostate exam. “I do the colonoscopy

Dave has gotten a lot of laughs through the years—and a lot of criticism, mostly from his syndicated newspaper column that he wrote for 22 years. Some readers suggested he be fired for some of his more offensive columns, such as “Stating Your Case for the Stupidest State,” where he ranked the states by intelligence and claimed Indiana residents proudly call themselves Hoosiers but none of them seem to know what a Hoosier is, writing, “The word ‘Hoosier’ could be a Native American word meaning ‘has sex with caribou.’” Readers wrote in with angry comments and different answers as to what a Hoosier is which prompted him to write another column on Indiana, titled “Hoosier Your Daddy? Take a Lecture from Indiana.” Side note: the term “Hoosier” still remains a matter of debate within the state of Indiana.

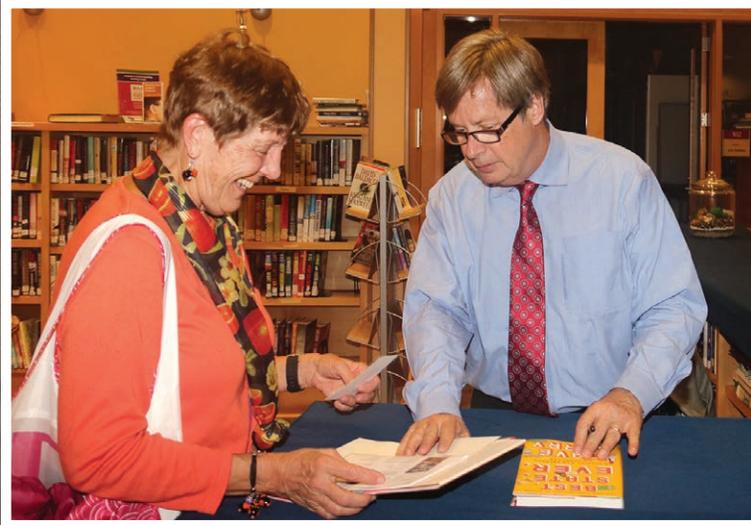
mower drill team in the annual Broom Corn Festival parade in Arcola, Illinois. He wrote, “I knew that I was part of something special, something important, something that someday, I hope, can be controlled by medication.” To this day, he joins them whenever his schedule permits.

When asked about retirement, Dave said he doesn’t see a time when he’s not working at all. Sure, he’s slowed down from the demanding pace of a weekly column, but he still writes a year in review for the Washington Post and the Miami Herald, and he continues to author books and write a regular blog where he shares his thoughts on the absurdities of daily life.

To read Dave’s blog, see a collection of past columns, or just have a few laughs, visit davebarry.com.



DAVE BARRY



Eavesdropping (not advised)

Leads to Finding a New Purpose

BY AL BLITZ

A conversation overheard at a restaurant many years ago has stayed with me and helped improve the quality of my life as I entered my 60s.

"I'm no good to anyone, I don't have a purpose in my life," pleaded a father, who appeared to be in his mid-70s, to his daughter, sitting across the table. She quickly replied, "Dad, we love you," to which her father said, "That's very nice, but it doesn't get me through the day."

I couldn't help but listen to the painfully honest exchange. It sounded like a plea for help from a father to his daughter: "How can I find some purpose in my life and connect with people?"

Did the father lose his spouse? Is he missing relatives and friends who have passed? Did he recently change his living situation? Is he facing a personal health challenge? Is he simply feeling lost in retirement? Or are his days spent in too much isolation?

Some or all of the above circumstances likely brought the father to his current plight. If only he knew that he is not alone.

MY TURN: WHAT'S MY PURPOSE?

The Monday morning after the 2014 Thanksgiving weekend I had a scheduled conference call with my largest client for the past 20 years. The call's purpose was to discuss renewal of my contract, but the discussion ended with a very loud crash: my contract would not be renewed. The client's closing statement: "We are moving in a new direction, thanks for your excellent work and service throughout the years."

Suddenly, I had a 20-hour gap in my weekly work schedule. I moved forward with business and picked up a few new projects, but lacked the same zeal of my earlier years.

A self-assessment was in order for this then 60-year-old. For some reason, I recalled that dad sitting across from his daughter at the restaurant table. I needed to find my purpose.

ENGAGEMENT THROUGH VOLUNTEERISM

I quickly identified that I needed to reignite my passion for writing, engaging with people, and sharing my insights and experience. With those goals at the forefront, where would I find volunteer opportunities?

Setting up an account on www.volunteermatch.org led me to The Harbour, a homeless shelter serving young women in the north and northwest suburbs, where I serve as a volunteer media writer.

My brother led me to SCORE (Senior Core of Retired Executives), the nation's largest network of volunteer, expert business mentors. I now manage our chapter's educational and marketing program, as well as apply my small-business experience as a mentor at three area libraries.

Once again, and most recently, [volunteermatch.org](http://www.volunteermatch.org) connected me to North Shore Senior Center in my new role as a contributing writer and helping to spread the

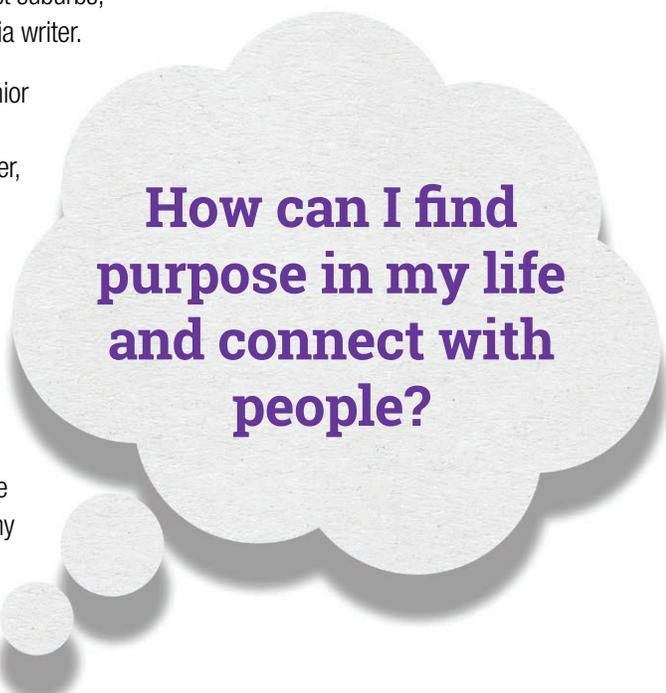
word about the Center's amazing services and programs to the community at large.

EAVESDROPPING HAS ITS BENEFITS

I would be remiss not to apologize for my eavesdropping, but in truth it helped change my life. I often tell friends to plan for their retirement, not just to ensure their financial well-being, but to find ways to maintain their purpose in any manner that appeals to them.

There is an array of opportunities for engagement and connection . . . just look around and grab a sample. If you don't like one program, try another. You will most likely find one you like and meet some terrific people.

Here's a great place to start: www.nssc.org/lifelong-learning. I'm going to try one (or two) myself.



How can I find purpose in my life and connect with people?



Need Help Navigating Your Phone, Tablet or Computer?

Stop by the Katariski Room in the Northfield office on Fridays from 10 a.m. to 12 p.m. for free assistance! Volunteer wizards can teach you the basics, answer specific questions, and help you become more comfortable using your device.

Quarterly Donor Honor Roll

Gifts of \$10,000 or more from July 1 to November 30, 2019

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- Martin and Mary L. Boyer Foundation
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Covenant Living Communities & Services is a ministry of the Evangelical Covenant Church. For information, visit CovLiving.org.

covenant  living
of NORTHBROOK

stay warm & act

Isolation is often described as the complete separation from others. Frequently in the winter months, with the lack of sunshine and cold weather, people tend to stay home and, as a result, may feel lonely and isolated from others.

According to a 2018 University of Michigan-AARP study, “1 in 3 adults ages 50-80 say they lack companionship or feel socially isolated. Research shows that chronic loneliness can impact older adults’ memory, physical well-being, mental health and life expectancy.”

This winter, take advantage of all that North Shore Senior Center’s Lifelong Learning has to offer to help combat that sense of isolation. Enjoy the many opportunities to stay connected with others as you engage your mind, enhance your well-being, and enrich your spirit through a wide variety of presentations, classes, activities and events.

Socialize

This winter, enjoy a luncheon followed by an exceptional performance by Cabaret singer Claudia Hommel on Valentine’s Day. Singing sensation and entertainer Wayne Messmer will entertain you on April 24.

Another way to regularly socialize at North Shore Senior Center is to join a club or social group. Clubs frequently meet to enjoy a presentation, dine out together, discuss jazz, collaborate on photography work, eat lunch and watch comedies. If games are what excite you, try joining Mah Jong, Canasta, Bridge, Scrabble or other games.

One such club is Sports Talk where a dozen or so sports enthusiasts discuss the latest in sports happenings with retired sports writer Ed Stone. Sports Talk meets Wednesday mornings at 9:30 a.m.

“It is an outlet for guys who have no fear speaking out because they are friends and sports-nuts,” remarked Sports Talk member and retired travel writer and public relations professional Marc Michaelson.

Every Tuesday morning, the Men’s Club hosts a free one-hour program featuring musical performances and guest speakers, which are open to the community. Musicians from Northwestern University’s Bienen School of Music take the stage regularly and play a popular array of songs, and will return on February 18.

(continued on page 22)



ive this winter

by Liz Bauman



stay warm & active *(continued)*

A few upcoming speakers include:

Patty O'Machel, a disability awareness advocate on the topic *Educating Outside the Lines* on March 3

Bob Dauber and Neil Samors, authors of *Entertaining Chicago: Remembering the Places, the Performers, the Stories Throughout the 20th Century* on March 24

Geologist Charlie Shabica will discuss the history of the Great Lakes on April 28

Are you looking to explore some of Chicago's sights and sounds? Enjoy a day trip with others to the historic Palmer House on March 12 or a performance of *An American in Paris* on March 25. You can tour two of Chicago's best known cultural museums, the Du Sable Museum and the National Museum of Mexican Art on April 3, and also tour Hyde Park with architectural historian Tim Williams on April 17.

Exercise

"Exercise and application produce order in our affairs, health of body, cheerfulness of mind, and these make us precious to our friends," proclaimed third president Thomas Jefferson.

As Jefferson said, exercise keeps our body and mind healthy. It's important to take care of ourselves, not just when the weather is warm and you can go outside. Discover the various classes North Shore Senior Center has to get you moving and help you honor your New Year's resolution.

Lifelong Learning offers a number of exercise options and health education presentations. Exercise with a group in classes such as Ballet, Stretch and Breath for a Better Health, Sit and



Get Fit, Steady Balance, Better Balance and Muscle Movers: Total Fitness.

The Fitness Center features new small-group training open to everyone. This winter, small group classes include Healthy Hands, Balance and Flexibility, Fit and Functioning and Simple Strength. Fitness Center members receive a discount on these classes.

North Shore Senior Center members also get a reduced rate when they join the Fitness Center, which has a variety of exercise machines, orientation and personalized exercise program, and fitness assessments.

Learn

Engage your mind with Lifelong Learning's many educational presentations. It offers something for everyone in its large selection of education classes on current issues, history, arts, film, literature, music, culture and other humanities topics.

Each term, Lifelong Learning introduces a number of new instructors, as well as bringing back many of its members' favorites. This winter, new instructors include:

Author and educator Joseph Harrington discusses *Myth, Memory and the Meaning of Reconstruction* on February 17

Ben Hollis of "Wild Chicago" brings you fascinating stories in *When Chicago Was Wilde* on March 6

Educator Alyse Burman presents *Soaring with the Birds* on April 6

Film Historian John LeGear shares stories from the silver screen in *Movie, Music and Romance* on April 17

Theology educator Jerrol Leitner presents *Diversity in Early Christianity* on April 1 and 8

For those who have a particular interest, check out Lifelong Learning's Art and Crafts, Computers and Technology, Language or Money Matters courses.

There's no need to stay home all winter when you can join in all of the opportunities North Shore Senior Center has to offer. Stop by the Center and pick up our latest catalog to see all of the winter offerings to keep you engaged and active.

Medicare Made Easy: What's happening to Medicare Supplement Plans C and F?

by Michelle Grochocinski, Older Adults Benefits Specialist



What are Medicare Supplement Plans (aka MedSupp, Medigap)?

Medigap plans pay the out-of-pocket costs of Medicare Parts A and B, which cover hospital and medical expenses. All Medigap plans are accepted by providers who accept Original Medicare. Beneficiaries with Medicare Advantage plans (HMO and PPO style plans) cannot buy Medigap plans.

Changes to Medigap in 2020

Plans C, F, and FHD (high deductible) will no longer be available to beneficiaries who are newly eligible for Medicare in 2020. In other words, anyone turning 65 or who is eligible for Medicare due to disability or end stage renal disease after January 1, 2020 will not be able to buy Plans C, F, or FHD. Beneficiaries eligible for Medicare before January 1, 2020, regardless of whether or not they were enrolled, may still purchase these plans. Beneficiaries who already have plans C, F, and FHD will not lose these plans.

Plans D and G are identical to C and F except they do not cover the Part B deductible (\$185 in 2019).

In 2020, a Plan GHD (high deductible) is newly available. High-deductible plans have a lower premium and only cover expenses after the deductible (\$2,300 in 2019) is met.

Medigap plans do not cover benefits that are not covered by Original Medicare, with the exception of “innovative benefits.” Medigap companies can now offer extra benefits or riders for dental, vision and hearing coverage. In 2020, the only Illinois company to do so is Physicians Life Insurance Company, which offers a discount for multiple family members enrolling with the company, as well as

a “Deductible Discount Rider” option that allows a beneficiary to enroll in FHD or GHD for two to three years with a lower premium and then switch to F or G.

How to Compare Plans

Medigap plans are standardized. Costs vary between companies even though the provided coverage is the same between like plans.

When choosing a plan, beneficiaries must consider the premium price and the desired level of coverage. Medigap premium costs increase as the beneficiary ages and vary by zip code. Generally, the more comprehensive the coverage, the more expensive the plan.

Plan descriptions can be found in the “Medicare & You” book and on www.medicare.gov. Medicare Supplement Premium Comparison Guides can be found on the Illinois Department of Aging website’s SHIP page; hard copies are available at North Shore Senior Center.

How to Enroll or Change Plans

To be eligible to buy a Medigap plan, the beneficiary must have both Medicare Parts A and B and not be enrolled in a Medicare Advantage plan.

Call or go to the website of the company selling the plan to enroll in a Medigap. Applicants can call and receive pre-approval and estimated premium rates before dropping their current Medigap plan. It is illegal to have two Medigap plans at the same time (except for a month overlap when switching).

(continued on page 24)

Medicare Supplement Plans (continued)

For the first 30 days after receiving a Medigap, beneficiaries can cancel the policy and receive a full premium refund. To cancel, notify the company directly. Certified mail is recommended.

Beneficiaries enrolled in a Medicare SELECT policy have the right to switch to a standard Medigap plan in the first six months. SELECT plans only cover specific providers and hospitals.

Restrictions on Switching Plans

For the first six months after getting Medicare Part B, beneficiaries have “guaranteed issue rights” during which Medigap companies cannot discriminate; they must accept applicants and charge the same premium as for healthy individuals. Guaranteed issue rights also extend to certain situations, such as losing employer coverage.

Medigap plans can be changed at any time. However, companies can discriminate by reviewing an applicant’s

health status and refusing to sell a plan, charging higher premiums, and/or not cover charges related to pre-existing conditions for up to six months (medical underwriting).

Suspending Medigap

Beneficiaries under 65 who have coverage through an employer plan can suspend their Medigap plan. Beneficiaries who obtain Medicaid (secondary insurance through the state for those with low income and assets) can suspend their Medigap plan for up to 24 months. During suspension, beneficiaries do not need to pay the plan premium and can reactivate the plan at any time.

If you have questions or need assistance with Medicare, please call Senior and Family Services at 847.784.6040 to make a SHIP appointment.

2020 Medicare Supplement Plans

		A	B	C	D	F	FHD	G	GHD	K	L	M	N
Estimated Premium Range for 65-year-old in Cook County		\$71-\$276	\$93-\$314	\$122-\$357	\$106-\$217	\$111-\$294	\$31-\$91	\$107-\$218	\$36-\$106	\$53-\$109	\$79-\$154	\$109-\$176	\$87-\$176
Part A	Deductible (\$1,408)		•	•	•	•	•	•	•	50%	75%	50%	•
	Coinsurance (\$352/day for days 60-90 as inpatient)	•	•	•	•	•	•	•	•	•	•	•	•
	Copays for Skilled Nursing Facilities (\$176/day for days 21-100 days)			•	•	•	•	•	•	50%	75%	•	•
Part B	Deductible (\$198)			•		•	•						
	Coinsurance (20%)	•	•	•	•	•	•	•	•	50%	75%	•	Copays: \$20 Office \$50 ER
	Excess (15% charged by providers who don't accept assignment)					•	•	•	•				
Other	Foreign Travel (\$250 deductible then 80% covered for emergencies)			•	•	•	•	•	•			•	•
	High Deductible (before Supplement coverage begins)						\$2,340		\$2,340				
	Out-of-Pocket Maximum									\$5,880	\$2,940		

Honor Your Super Senior Volunteer!

On May 28, North Shore Senior Center will open its doors to dozens of area organizations and their volunteer "super seniors" who will be honored at the 47th Annual Super Senior Day.

Organizations are invited to nominate a volunteer who is 60 years of age and older and exceeds expectations in his or her volunteer work.

Your honoree and two guests will enjoy lunch served by students of Saints Faith, Hope and Charity Catholic School in Winnetka, followed by an awards ceremony where each nominee will be honored.

Vivian Mitchel, who's coordinated the event for 18 years, remembers when her mother was nominated for her volunteer work at Oakton Community College in 1982. "Like many volunteers, my mother went about her work in a very humble way. She had never been singled out before, so it was a very touching experience for her." Vivian added that a volunteer may be nominated for the award only one time, making it truly a once-in-a-lifetime honor.

Last year volunteers were honored from the Chicago Botanic Garden, the Cancer Wellness Center, Historic Wagner Farm, the League of Women Voters, and many other organizations including libraries, churches, synagogues, and senior centers from around the community.

Nominations are due April 27 and nomination forms are available to download on North Shore Senior Center's website at www.nssc.org, under the Events & Education tab, or through Vivian Mitchel at vmitchel@nssc.org or 847.784.6092.



We value our volunteers!

**Save the date and celebrate
Volunteer Appreciation Day with us**

**Wednesday, April 22
10 a.m. - 12 p.m.**

Enjoy brunch, camaraderie and a special surprise.

Registration is required. Registration details will be shared at a later date. This event is open only to active North Shore Senior Center volunteers.

**If you're interested in becoming a volunteer with
North Shore Senior Center, contact Char Padovani
at 847.242.6257 or cpadovani@nssc.org.**



NUGGETS FROM THE GOLDEN YEARS

by Beverly Oberfeld Friend

“OF TIME AND TIDES”



My granddaughter's significant other has an unusual tattoo inscribed on his forearm, not an anchor, tiger, heart, or name—not even “Mom.” It reads, “*So we beat on, boats against the current, borne back ceaselessly into the past.*”

Recognize it?

I didn't, but my late husband, Jim, would have identified it immediately as the final sentence from one of his favorite books, F. Scott Fitzgerald's “The Great Gatsby.”

My first thought on meeting Andy and reading the line was, “Oh, how Jim would have loved to meet you.” However, Jim died at 55 and has been gone for 30 years. These two would have enjoyed so much in common: both lovers of words and teachers of literature.

When I met Andy, he was starting graduate school. Now, two years

later, he has just begun to teach high school English. Both Jim and I were English professors. What conversations might have arisen? What ideas might we have shared—books read, lines interpreted, life lessons mulled over and internalized? If I believed in fate, I might presume that Jim had sent Andy into our lives. Certainly, I cannot look at him or hear him talk about the challenges he is meeting in this first year of teaching without thinking of and hearing my late husband. It is bittersweet. My eyes tear up as I write these words.

It is not simply that these two shared a passion for the same book, the same career, and two women from the same family. It is the meaning behind this particular shared sentence. Certainly, Fitzgerald was right. We are like passengers on boats, helplessly struggling against life's currents to get ahead and often beaten back. Our lives are cyclical. Both Fitzgerald's quotation and the theme of the book I wrote this essay for, “Lost and Found: Embracing the Whole of Life,” reflect the same philosophy.

When Jim died, I thought I lost him. My sense of loss was so great that I wrote a poem titled “Searching”:

*When Jim was alive
I never could find anything.
He was so neat.
Everything was put away
In just its proper place
I never could find anything.
And now . . .
I can't find Jim.*

Now, I find Jim every day in the embracing of life. I find him in my children, grandchildren and great-grandchild. I find him in their faces, in their words, in their passions. They are his legacy to me. I hear him in one daughter's musical compositions and see him in my other daughter's dedication to her work. I watch my children reflect their father's empathy and compassion. I see him vividly in one grandson's striking physical resemblance and dedication to detail and in a granddaughter's love of cooking. I hear his voice in restaurants when I read menus and know what he would order. I experience his many enthusiasms every day and try to internalize his approach to life. He always said, “*Don't mourn my death, celebrate my life*”—words we inscribed on his tombstone.

Loved ones will be physically lost. The heart—first breaking and then healing—provides a renewed embrace of life. The present echoes the past if we listen for it. Being borne back into this past provides a golden opportunity to pause, remember, relive and move forward.

Not only have I found Jim, but I've unexpectedly come to realize that, with Andy's arrival, now Jim has found me, too.



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Niles Senior & Family Services Office

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Ste. 2-20B
Niles, IL 60714
847.864.3721

House of Welcome Adult Day Services

1779 Winnetka Rd.
Northfield, IL 60093
847.242.6250

OTHER LOCATIONS

Evanston Social Services Office

Evanston Civic Center
2100 Ridge Ave.
Evanston, IL 60201
847.866.5938

Glenview Village Hall

2500 E. Lake Ave.
Glenview, IL 60026
847.904.4366



JOIN US FOR THE 20TH ANNUAL

Samuel Thaviu Memorial Concert

An Event Given by the Thaviu Family as a Gift to the Community



Featuring Violinist
Rachel Barton Pine

Sunday, May 3 at 1 p.m.

**North Shore Senior Center
Robert H. Cohn Auditorium, Northfield**

The concert will be followed by a short reception.

Rachel Barton Pine returns to North Shore Senior Center for the second time on Sunday, May 3. Celebrated as a leading interpreter of great classic and contemporary works, Rachel's performances combine her innate gift for emotional communication and her scholarly fascination with historical research. She plays with passion and conviction, thrilling audiences worldwide with her dazzling technique, lustrous tone and infectious joy in music-making.

The Thaviu family endows this annual concert so that people in the surrounding communities have an opportunity to enjoy the music that the family's beloved husband and father, Samuel Thaviu, loved so dearly.

Program

- Chevalier de Saint-Georges: Sonata No. 2 in A major
- Ludwig Van Beethoven: Sonata No. 9 in A major, Op. 47, "Kreutzer"
- ~ Intermission ~
- Brahms: Violin Sonata No. 2 in A major, Op. 100
- William Grant Still: Suite for Violin and Piano

Call 847.784.6030 for tickets. Tickets go on sale:

- **Monday, April 6 for members/\$12**
- **Monday, April 13 for non-members/\$17**