

Summer 2018

engage

LIVE WITH PURPOSE



**NEW NAME.
NEW LOOK.
NEW FORMAT.**

INSIDE THIS ISSUE:

- Downsizing & Moving
- Estate Planning for Modern Families
- Gala 2018 Preview
- Caregiver Support
- And more!

north shore senior center

engage

a quarterly magazine by
North Shore Senior Center

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Welcome to our first issue!

Welcome to the first edition of *Engage*, our new quarterly magazine designed to keep you informed on what's happening at North Shore Senior Center. We are pleased to present you with timely, quality information on Center-related topics that will be helpful and of interest to you. We sent out a survey in March to find out what our readers thought about our former quarterly publication, *Talk/Juncture*. Thanks to the nearly 250 responses, we have made some significant upgrades including larger print, shorter stories, and more photos and illustrations. We also received some great story ideas that we will roll out over the next several issues.

Inside, you'll find a mixture of Center news highlighting our programs, services and events, legal and financial articles, human interest features, and regular columns on a range of topics from "Ask an Attorney" and "Tax Talk," to positive aging, and people and programs we think you should know about.

After thoughtful planning and careful execution, we hope you enjoy this first issue of *Engage* and find it to be informative, useful and . . . engaging.

Please let us know if there are any topics you'd like us to consider for future issues. We welcome your feedback.



Carpe diem,
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A MESSAGE FROM OUR EXECUTIVE DIRECTOR

I hope you are enjoying the warmer weather summer brings. As I write this in early April, it is snowing outside, and it is hard to imagine warm weather after a long winter. But, as always, the weather here in Chicago will change.

Just like the change in the weather, we are constantly dealing with change here at the Center. The addition of *Engage*, which you are now reading, is a change from the combined flip format *Talk/Juncture* newsletter. Hopefully, you will enjoy this new magazine format and content that will continue to bring you the latest news on Center programs and services. The magazine is not the only change at the Center—while hopefully transparent to you, we are ever-changing in an effort to continue to better meet the needs of older adults.

One of the biggest changes is the formation of North Shore Senior Options. North Shore Senior Options provides a wide range of services for people in their homes to complement our work in helping them stay in their homes longer. Starting with home safety assessments designed to enhance the function, comfort and safety of a home, to money management services to help organize your finances and pay your bills, to behavioral health services that can be provided in your home to deal with specific issues you may be experiencing, to care management that provides oversight, consultation and coordination of services that keep you safe and independent. In addition, for those who are in need, Senior Options provides guardianship services to protect older adults and watch over their care if no one else can. All of this—which is a natural extension of our work—to more fully meet our mission of fostering the independence and well-being of older adults.



Another area of change is our work with those living with memory loss. We have provided service in this area for many years, but changes to enhance these programs are an ongoing process. Our early memory loss program, Mind Matters, meets two days a week and continues to receive national recognition. This program utilizes the resources of North Shore Senior Center to provide a more comprehensive program than those located in facilities by themselves. Our House of Welcome Adult Day Services Day Program provides a warm and supportive environment that focuses on our mission of enhancing dignity and self-respect of those living with more advanced memory loss, while providing family members the peace of mind to know that their loved one is expertly cared for. Both Mind Matters and the Day Program have been continually enhanced with creative arts therapies of music, dance/movement and art.

Last but not least, our catalog of classes for Lifelong Learning always has something new and enriching to take part in: new classes, new lectures and, of course, the opportunity to meet new people.

So, if you think we are the same as last month or last year, all you have to do is look to the weather to know that we are changing all the time and striving to improve to meet the needs of older adults in our community even better.

Come in and find out what's new!

Jordan Luhr
Executive Director



When Life Requires a Change

As we travel down life's journey, we, as older adults, are often faced with many challenges—one of those may be the realization that we can no longer continue to reside in our current home and, thereby, must contemplate a housing transition. This article presents what's typically involved when downsizing and preparing for a move. The objective is to simplify the necessary tasks that need to be accomplished in order to make the transition as smoothly as possible.



...Simplify the Transition

by Marnie Dawson

Helping Mary with Her Move

Let's look in on our friend Mary, who's getting ready to move from her house, where she's lived for decades, to an apartment in a retirement community. The new space is much smaller than Mary's current home. So Mary has some concerns about her transition, such as:

- How much of her furniture, books and bric-a-brac can she bring to her new home?
- What will she do with all the things that she cannot bring along?
- How will the move happen—who will do the packing, the transporting and the unpacking?

Three Essential First Steps for Downsizing or Moving

1) Make a plan. Moving your household isn't something that you do over and over again until you become efficient and confident. Most of us move only a few times in our lives.

2) Pace yourself. Sometimes we forget that we spent years collecting all the things in our homes, and it's a bit unreasonable to expect to be able to rationally evaluate and allocate those possessions in a matter of days, or even weeks.

3) Get help. Mary might be inclined to limit her search for help to just her inner circle of family and friends, but that omits an entire realm of professionals whose primary service is helping people move. Some of them are even certified for this by the National Association of Senior Move Managers (www.nasmm.org).

The Moving Plan

Timeline

How much time is there between now and the move date? This part of the plan is called the timeline, which is intended to help Mary stay on track (and, hopefully, to help her avoid a lot of frantic last-minute sorting and decision-making).

Floor plan

Next, we'll help Mary create a floor plan, so she knows where each piece of furniture belongs in her new apartment. Mary's going to map out the furniture placement, and she'll make sure it's "to scale" so she can be certain her furniture will fit.

Re-creating, Repurposing and Re-evaluating

Mary can minimize a lot of the stress of moving by taking a creative approach to her possessions. For instance, she can re-create some of the spatial arrangements from her house in her new home. The more she can make the new space resemble the old one, the easier it will be for her to make the transition.

She can also be creative about the items that won't fit, at least not in their current incarnations. Her end tables, for instance, won't go in the smaller living room, but they can work as nightstands.

Like most people, Mary has some items—collections and heirlooms—that she wants to keep. This is a problematic category, because these items are often meaningful in ways that have nothing to do with usefulness or efficient storage. Mary needs to give herself some time and leeway in determining what to do with these things, and should not pick this category as a starting place; it's just too likely to bog her down at the stage when she needs to gather momentum.

Sorting, Organizing and Downsizing

The sorting process is the most time-consuming part of any move. Especially for someone like Mary, who hasn't changed households in years.

The first day of sorting will be hard. Day two will get a little easier. We need perspective: We spend our lives gathering and collecting items; it's not easy to turn right around and start giving things away. The "giving-away muscle" has to be built up and strengthened over time.

(continued on page 6)



When Life Requires a Change...

(continued from page 5)

Donating and Selling

The floor plan dictates what Mary can keep and bring with her. What about the stuff Mary isn't keeping? Well, she can give things away to friends and family. There's selling things, too, which runs the gamut from a garage sale to an estate sale or sending pieces to an auction house. She can make donations. There are charitable organizations that would love to have Mary's household and decorative items, like North Shore Senior Center's Mim's The Shop at the Center or even her used clothing, such as the Winnetka Thrift Shop. (See page 7 for a list of donation avenues for various items.) Mary will realize that all those folders full of decades' worth of checking account registers and tax information shouldn't go into the regular trash, but rather she needs to look into shredding. Finally, if all else fails, there are the junk haulers who will come into Mary's home and, for a fee, take away large and small items.

Hiring a Mover

After Mary is well-established in her sorting and downsizing routine, it'll be time for her to hire a company to take care of the actual moving. Some people might think that a few able-bodied friends and the borrowed use of a son-in-law's pickup truck will be simpler and less expensive than using a professional mover. This is a classic example of being penny-wise but pound-foolish. Mary should hire a professional mover. A good mover will protect her belongings and home, and is insured so any breakage or damage can be covered. Professional movers take the physical strain off of family and friends.

Packing What's Going with You

Mary will need to acquire empty boxes, tape, padding, bubble-wrap and other materials.

This is a prime example of the important role a professional can play: Does Mary know the right way to wrap and package her good china, her wine glasses, her paintings, her lamps, or any of her other valuable and fragile items? Move managers know the right ways. And, what's more, they're bonded and insured.



Managing the Move

A move has three main components: the physical, the logistical and the emotional.

- **The physical aspect** includes packing things up, moving furniture and boxes, and setting up the new place.
- **The logistical** includes who will be where on move day, when to arrange for the changeover in the phone and Internet services, what happens with pets and, last but not least, will Mary be able to sleep in her own bed the night of the move?
- **The emotional considerations** shouldn't be discounted. When someone is leaving a home of 20, 30 or 40 years, she or he should remember to acknowledge this part of the process and give herself/himself time to say goodbye.

Moving Day

Moving into her new home won't be this simple, but following the plan is the saving grace. Mary can direct the movers in placing the furniture according to the prearranged floor plan. Then, she will be able to unpack and organize the items in her new home—reattaching the lamp shades, putting in light bulbs, as well as connecting the electronics and hanging the pictures.

Unpacking is a part of the process that sometimes gets put off in the planning stage, with the idea that it'll take care of itself. But there's nothing that helps a person settle into his or her new home faster than having the boxes unpacked and everything put away.

Summary

Mary has a lot of work to do in preparing for her move. She needs to plan, pace herself, and find people who can help her. She needs to make a floor plan. And then will come the most time-consuming part of the process: the sorting and distributing of her possessions.

But, if Mary does the right preparation and works with the right professionals, the move itself should go smoothly and according to plan. At the end of the moving day, Mary will sleep in her own bed in her new home, surrounded by her most essential possessions, and she'll be able to look forward and focus on her new life, new friends and new activities, without any unaccomplished tasks or loose ends to distract her or hold her back.

If you'd like to see the presented phases and steps for relocation in the form of a checklist, please visit www.dawsonrelocation.com, the website of Dawson Relocation Services, a company with tons of experience in assisting people with downsizing and moving— almost 440 total moves, and nearly 100 during the last year alone.



Marnie Dawson, CRTS

Dawson Relocation Services
847.922.6143
www.dawsonrelocation.com

Local Donation Avenues For Your Treasures

When decluttering your home or downsizing, consider donating your gently-used items to charity. It's important to consider where to donate specific items as some organizations accept furniture and some do not; some only accept collectibles and home décor, while others focus on clothing and accessories. Before loading up your car and dropping off your donation, call the charity or visit its website to ensure it will accept the items you want to donate.

Here are a few local organizations that accept donations of gently-used items that are in good condition.



APPLIANCES

Salvation Army

Morton Grove and Skokie
800.728.7825

BOOKS

Goodwill

Evanston, Glenview, Northbrook,
Skokie and Wilmette
800.466.3945

Junior League of Evanston-North Shore Thrift House

Evanston
847.328.5778

CLOTHING & ACCESSORIES

Encore & More

Wilmette
847.853.8888

Goodwill

Evanston, Glenview, Northbrook,
Skokie and Wilmette
800.466.3945

Junior League of Evanston-North Shore Thrift House

Evanston
847.328.5778

Salvation Army

Morton Grove and Skokie
800.728.7825

Sharing Room at Our Lady of Perpetual Help

Glenview
847.729.1525

Winnetka Thrift Shop

847.446.7787

COLLECTIBLES & HOME DÉCOR

Encore & More

Wilmette
847.853.8888

Goodwill

Evanston, Glenview, Northbrook,
Skokie and Wilmette
800.466.3945

Junior League of Evanston-North Shore Thrift House

Evanston
847.328.5778

Mim's The Shop at the Center at North Shore Senior Center

Northfield
847.784.6035

Village Treasure House

Northbrook
847.832.1030

Winnetka Thrift Shop

847.446.7787

FURNITURE

Goodwill

Evanston, Glenview, Northbrook,
Skokie and Wilmette
800.466.3945

Salvation Army

Morton Grove and Skokie
800.728.7825

Village Treasure House

Northbrook
847.832.1030

HOUSEHOLD GOODS

Goodwill

Evanston, Glenview, Northbrook,
Skokie and Wilmette
800.466.3945

Junior League of Evanston-North Shore Thrift House

Evanston
847.328.5778

Salvation Army

Morton Grove and Skokie
800.728.7825

Sharing Room at Our Lady of Perpetual Help

Glenview
847.729.1525

MEDICAL DURABLE EQUIPMENT

Goodwill

Evanston, Glenview, Northbrook,
Skokie and Wilmette
800.466.3945

The Lending Closet at North Shore Senior Center

Northfield
847.784.6000

VEHICLES

Goodwill

Evanston, Glenview, Northbrook,
Skokie and Wilmette
800.466.3945



Collecting in Its Extreme Can Interfere with Life

Hoarding Behavior: The Risks and How to Help

by Jan Klingberg

Joanne's adult children were frustrated and angry because her collecting had led to her home being tagged by authorities as unfit to live in. The condition of her house had attracted attention when first responders had a difficult time entering the residence to assist her. Old newspapers and magazines were piled high. Plastic food containers littered kitchen countertops. Unopened bills, freebie brochures and mail-order boxes covered her bed; she slept on a small sofa in the living room.

Joanne rarely went out to a social or community event, and she virtually never had visitors to her home. Choosing to spend money accumulating more treasures for her collection, she also had neglected her property. Cardboard covered two broken windows. Her heating system worked irregularly at best, so Joanne used her stove as a source of heat.

What is hoarding?

Many of us are disorganized, chronically or in certain circumstances. Hoarding behavior, however, is a mental disorder that differs from chronic or situational disorganization in that the possessions become a core part of the person's identity. They hold emotional importance, and the person feels safer being surrounded by the accumulated objects. A person with hoarding behavior often doesn't see the reality of the situation, commented professional organizer Cathy Bock, CPO-CD of Chaos Tamers. "There is a disconnect between perception and reality. For instance, my team found dozens of savings bonds throughout one client's cluttered house. The client claimed he had no money, but he could have used the bonds to pay for much-needed home repairs."

The most recent edition of the Diagnostic and Statistical Manual of Mental Disorders (DSM-5) classifies hoarding behavior as a distinct psychiatric condition.¹ According to DSM-5:

- A person with hoarding behavior has irresistible urges to accumulate an excessive number of items and experiences distress or anxiety when faced with their removal
- The belongings clutter the home so much that it is nearly impossible to use rooms, furniture, or appliances for their intended purpose
- The hoarding behavior interferes with the health and well-being of the individual, e.g., unsafe living situation and inadequate self-care

Who and how?

Experts claim that 2%-5% of Americans—6 million to 19 million individuals—may meet the criteria for being hoarders.² The disorder can be found across all ethnicities and in every economic and educational level. People with hoarding disorder also may have another mental illness, such as major depression, social phobia or generalized anxiety disorder.

Though the causes are not completely understood, scientists do know that hoarding disorder has a neurobiological origin and can run in families.³ The behavior frequently begins in early years, and many individuals have seen the obsessive need to acquire and keep things as a normal way to live.

Often, trauma like divorce or the death of a loved one precipitates hoarding behavior. A 2012 episode of the TV reality series *Hoarding*, featured Michelle, a woman whose obsessive collecting escalated after her beloved sister died. They had lived together for 20 years and enjoyed shopping excursions

to add to their collections. Her “partner in crime,” as she described her sister, was gone. Michelle was lonely, so she shopped and purchased even more and no longer cared about cleaning or organizing.

Risks and Concerns

The person with hoarding behavior faces numerous risks, including financial difficulties and medical problems, noted Barbara Sarasin, CNA, MSW, of CJE SeniorLife. Bills are left unpaid, and money is spent impulsively to add to collections or to pay for storage for the accumulated items. “Medical problems also occur at a higher rate among people with the disorder,” she added. They neglect their health or mismanage medications. And health and medical complications—such as falls or respiratory problems—can arise from unsafe conditions in the home. Other concerns include:

- Hazards to the residence (e.g., structural damage, fire, insects and rodents)
- Threat of eviction or “tagging” of the residence as uninhabitable
- Broken relationships, such as divorce or removal of children
- Delayed discharge from a hospital or rehab center because the home is unsafe or harmful to the patient’s health
- Crowded, unhealthy conditions for hoarded animals, leading to illness and even death of pets

The community-at-large is not immune, either, to the hazards of hoarding. The repeated need for municipal services consumes community resources. Neglected house repairs or littered yards are an eyesore and can reduce nearby property values. In multifamily residential settings, bed bugs can spread from one unit to another, or water from an ignored leak can drip into the dwelling below. Collected combustibles like newspapers, magazines and cardboard provide plentiful fuel for a fire that can displace several families.

What to Do . . . or Not

If you believe your loved one might be a compulsive hoarder, take time to recognize the signs of hoarding behavior. Some of these symptoms include:

- Keeping a large number of items most people consider useless
- No longer using some rooms because they are so cluttered
- Excessive attachment to possessions and distress about parting with them
- Difficulty making day-to-day decisions and staying organized
- Shame or embarrassment
- Limited or no social interactions

“Hoarding behavior can be an intractable problem,” said Terri McHugh, LCSW, clinical supervisor of North Shore Senior Options, “and dealing with it requires patience and understanding.” Keep the person’s well-being in mind, respect his right to make his own decisions, and try to understand how important his belongings are to him.

What looks like piles of junk are precious mementos—indeed, the possessions can be so intertwined with memories that the person fears losing the memories if the objects are gone. It is never a good idea, therefore, to be judgmental or call the person’s belongings “trash” or “junk.” Don’t arrange for a complete cleanout. Unfortunately, the involvement of authorities can come as a result of a crisis, such as Joanne’s, and a cleanout becomes necessary. But unless the situation has reached that level, “a forced cleanout should not be attempted,” said Cathy, “as it can be traumatizing and often results in the person accumulating even more.”

A better approach would be to work collaboratively to create a realistic plan. Ask your loved one where and how to start and reassure her that no changes would be made without her permission. Help find creative solutions to reduce possessions. For example, you could suggest taking a

photo of each precious item and putting together an album of memories that replaces the actual objects. Explore an organizational system that has worked in the past, and even engage a professional organizer for an objective perspective and assistance.

Mental Health Assistance

Recognize, however, that the best interventions are not foolproof, and the behavior usually creeps back in. Encourage evaluation and ongoing treatment by a mental health professional. Medication can be helpful in some cases, and cognitive-behavioral therapy is an accepted technique for treatment of hoarding behavior. Support groups also can be a catalyst for change.

If you are concerned that, despite your careful involvement, a housing or health crisis is imminent for your loved one, you could call Adult Protective Services. Don’t name the person but describe the situation and ask whether it’s reportable. If you do initiate a report, it would trigger a well-being check by a social worker. Some municipalities also have a multi-disciplinary hoarding task force⁴ that can facilitate a thoughtful and coordinated response to a hoarding situation.

Joanne wanted to return home, but that wasn’t possible until she could live safely in the house. Her family contacted North Shore Senior Center in desperation, and social workers in Senior and Family Services guided them through a process that included planning action steps with Joanne and connecting the family with resources to assist with cleanout. The Center also offered resources for ongoing therapy for both Joanne and her children in order to help avoid another crisis and to deal with the multitude of issues surrounding the hoarding behavior. Kathy Honeywell, LCSW, director of the department, commented that it’s important for family members to “appreciate that it took a long time for the loved one to get to this point. So, it’s going to take a while to clean it up. There are no magic wands for an immediate fix.”

¹ *Diagnostic and statistical manual of mental disorders, Fifth Edition* (Arlington, VA. American Psychiatric Publishing, 2013), 247

² “Compulsive Hoarding,” Institute of Living, accessed February 9, 2018, <https://instituteofliving.org/programs-services/anxiety-disorders-center/what-we-treat-at-the-adc/compulsive-hoarding>

³ *Ibid*

⁴ A hoarding task force usually includes mental health professionals, fire department personnel, environmental health experts and other necessary specialists. Local task forces include New Trier Township Hoarding Task Force (Winnetka, Wilmette, Kenilworth, Glencoe, and parts of Glenview and Northfield); and North Suburban Hoarding Task Force (Evanston, Niles, Skokie, Morton Grove and Lincolnwood).

Best Advice:

“Always pass on what you have learned.”

~ Yoda, revered Jedi Master

Good advice has the power to save us from disaster and maintain peace in our relationships. It generally comes more from mistakes than perfection. Older generations have decades of knowledge to share that can, if heeded, help us make better choices as we journey through life.

According to AARP, older adults’ interactions with friends, family and neighbors across generations enrich the lives of everyone involved. Young people who have meaningful relationships with a grandparent or elder say these relationships helped shape their values, goals and life choices. AARP notes that the role older adults play in sharing their wisdom and knowledge with each other and with other generations is significant.

The following are some insights from members of our North Shore Senior Center community (and some well-known others) who shared the wisdom they’ve gained from their life experiences.

If you have any thoughts or tips to share on how you find fulfillment and meaning in your life, despite the challenges associated with growing older, please share your stories with us. We would love to hear from you: engage@nssc.org.



“When you lose a spouse, no matter how you feel, accept the invitations to go out with friends. Because by the time you feel like going out and socializing, your friends will have stopped asking.”

— Jackie Nussbaum,
volunteer

“If you don’t have anything nice to say, don’t say anything at all.”

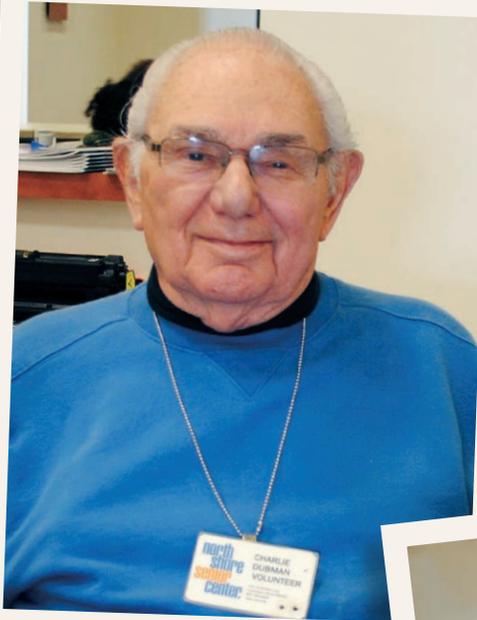
— Lori Goszczyński,
volunteer



“Don’t criticize your spouse to your parents because you will forgive him but your parents won’t.”

— Sandie Shrear, A & A Café Chef

“If you’re going through hell, keep going.”
—Winston Churchill



“The best advice I can give is to not dwell on the past, but think about the future because that’s where we’re all headed.”
—Charlie Dubman, 89, volunteer



“Make sure you have a hobby that keeps you busy and out of a daily rut.”
—Alice Restrepo, artist

“Before you speak, think about how what you say will affect the other person.”
—Carol Reagan, artist



“Don’t cry because it’s over; smile because it happened.”
—Dr. Seuss

“If you always do what interests you, at least one person is pleased.”
—Katharine Hepburn

“Learn from yesterday, live for today, hope for tomorrow. The important thing is not to stop questioning.”
—Ernest Hemingway



“Whatever you do, don’t just sit there. Walk, dance or whatever you enjoy doing to stay physically active. And, stay engaged. Give back. Volunteer. Be useful and help other people.”
—Mimi Hart, 85, volunteer and country line dancer

Estate Planning for Blended and Non-Traditional Families

by Kerry R. Peck and contributing author Lori Probasco

In today's family structure, it is not uncommon for a family to consist of children from multiple marriages, single parents, adopted children, artificially-conceived children, unmarried couples, and same-sex couples. These modern-day families often present unique estate planning challenges that require careful planning to ensure that after the death of a loved one, estates are passed on in accordance with his or her wishes.

Blended Families

One challenge that can present itself in these modern family structures is when there is what is commonly known as a "blended family." These families consist of at least one parent who has children not related to the other spouse or partner, creating stepchildren, stepparents and stepsiblings. These families require extra estate planning for several reasons.



First, there is a much greater risk of accidental disinheritance. Oftentimes, if you have children and then remarry, you will want an estate plan in place that allows your surviving spouse to live off your assets until death, and then passes the assets on to your children. If an estate plan is not drawn up correctly, your children may never see that money. For example, John and Mary are married. John has two sons from a previous marriage, and Mary has two daughters from a previous marriage. John designates Mary as a primary beneficiary of his estate in his will, and names his biological children as contingent beneficiaries of the estate should they survive Mary. Mary specifies in her will that if she dies, her estate is to go to her spouse, with her biological children being contingent beneficiaries if they survive John. John then passes away, and Mary receives all the assets as the primary beneficiary. After Mary dies, John's sons are left with nothing, as Mary owned the estate of John after his death and then passed it all along to her daughters. Despite John's intentions to give a portion of the estate to his sons, they receive nothing. Careful estate planning can avoid this and other scenarios that may lead to your children being accidentally disinherited.

It is also important to note that if you die without a will, your stepchildren will not inherit anything unless they are legally adopted by you. Illinois rules of intestacy (dying without a will) do not include stepchildren under its rules of succession. Therefore, if you wish for your stepchildren to receive a portion of your estate, you need to have a will or trust stating so. Simply stating that your estate is to go to your descendants is also not sufficient, as stepchildren are not descendants under Illinois law.

Families with Adopted Children or Children Conceived Artificially

For couples who have adopted children or conceived using artificial conception, estate planning is vital. Today, it is common that only one parent is biologically related to a couple's child. If a married woman in Illinois, with the consent of her husband, is artificially inseminated under the supervision of a licensed physician using a sperm donor who is not her spouse, the non-carrying spouse will be treated by law as if he or she were the natural parent. If a woman intending to be a mother conceives using an egg donation, the mother's name will be written on the birth certificate of the child, as there is a legal presumption that a woman who gives birth to a child is the child's legal mother. If the mother is married, her spouse's name will also be placed on the birth certificate. Illinois law does not automatically allow for the unwed, non-biologically related partner's name to be placed on the birth certificate, making estate planning crucial in these scenarios.

However, Illinois law regarding other forms of artificial conception, such as embryo donation and surrogacy is less clear, making an estate plan that designates family relationships with clearly defined terms vital from the time the child is conceived. Furthermore, because the legal status of parents may vary state-to-state, if you are a parent using artificial means to conceive, you should execute estate planning documents that ensure your wishes for your estate with regards to your children are made clear and are enforceable by law.

It should be noted that in Illinois an adopted child severs the parent-child relationship between the biological parents and the child, including the right to inherit. The child has inheritance rights through the adoptive parents

only after the adoption is fully finalized. An estate plan is vital to protect adopted children during the adoption process, as well as to lay out wishes regarding the upbringing of the child should you become incapacitated or pass away.

Single Parents

All parents should have an estate plan that focuses on what will happen to their minor children in the case of death, but it is especially important for single parents whose child's other parent is unwilling or unable to take over parenting responsibilities. First, a will is needed to appoint a guardian for your minor children. There are many considerations to make when deciding who would be the best caretaker for your child in case of your untimely death, and an attorney can help guide you through those considerations and draft the appropriate documents. An attorney also can help you draft documents regarding what kind of upbringing you would like your child to receive.

Second, a trust can be created to prevent any minor children or young adult children from receiving a windfall in case of your untimely death. While a 19-year-old may no longer need a guardian over his person, he or she may not be ready to manage a large sum of money. A trust can dictate when certain amounts from the estate are to be allocated to the child or children, and can appoint a trustee who can assist the child in making financial decisions.

Third, a single parent should designate a power of attorney to avoid putting a young adult child in a very difficult position when it comes to your care, should you be incapacitated or pass away. In Illinois, you can appoint a power of attorney who will make healthcare decisions for you should you become incapacitated, as well as a power of attorney for property to make financial decisions for you. Everyone should be sure to include these documents in their estate plan, but it is especially vital for single parents because, without these documents, the burden may fall on your children if they are your next of kin.

Co-Habiting Couples Choosing Not to Marry

Estate planning is also important for cohabitating couples choosing not to marry, especially in Illinois where common law marriages are not recognized. When you are married and you die without a will, your surviving spouse will receive half of your estate if you have children and all of your estate if you do not. However, if you are not married and you pass away, your surviving partner is not considered by the statute to be a family member and, thus, your surviving partner would have no claim on any assets.

Therefore, in order to protect you and your partner, your wishes as to the distribution of your property after death should be formally written in estate planning documents.

Appointing a power of attorney is also important for unmarried couples so that, if you wish, you can ensure that the two of you are able to make financial and medical decisions for each other should one of you become incapacitated. Otherwise, the decision could go to another family member or a state-appointed guardian, and your partner would have no rights regarding your care or your finances.

Same-Sex Couples

In the state of Illinois, same-sex married couples have the same rights as heterosexual married couples when it comes to distribution of assets after death. Just as the case with unmarried heterosexual couples, unmarried same-sex couples do not have any rights to the deceased partner's property, without estate planning documents in place, joint tenancy or beneficiary designation. Estate planning is equally as important for same-sex couples, and the same considerations should be made as mentioned above in regards to planning for an incapacitating illness and providing for your partner and any children in the event of your death.



Given the complexity of estate planning, especially when it comes to today's various types of modern families, it is important to consult an attorney to help guide you through the process and write these documents in a way that ensures your wishes will be met. After the estate planning documents have been drawn up—no matter what your family structure may look like—it is crucial that these documents be updated to reflect any change in marital status, the birth of any children, or any other change that affects your wishes regarding your estate.



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Gala 2018

MAKING AN IMPACT

by Caroline Maddalozzo
and Art Muir

Change is inevitable; we just need to know when to accept it. President John F. Kennedy once said, “Change is the law of life, and those who look only to the past or present are certain to miss the future.” When last year’s 1950’s-themed gala came to a close, North Shore Senior Center’s Development & Marketing team and the Board of Directors began planning ways to make future galas more successful and more appealing to you, our dedicated supporters. We had a long list of ideas and decided 2018 was the year to convert them into a reality.

First, we chose a name and slogan: “Gala 2018: Making an Impact.” As author Gail Sheehy said, “If we don’t change, we don’t grow.” Next was our choice of venue. North Shore Senior Center Board Member and Gala Host Committee Member Art Muir said, “The North Shore Senior Center’s annual Gala is an important and fun event to which I look forward each year. We are excited to announce that this year we will hold the Gala at Skokie Country Club in Glencoe for the first time. We think our attendees are certain to have a marvelous evening that will redound to the long-term benefit of the Center.”

Next, we addressed the silent auction format. We decided it was time to expand and update the auction. Individuals will now be able to bid on auction items online before the Gala and will be notified through emails when someone outbids them. Naturally, those in attendance at the Gala will also be bidding. We will be using a smartphone app so bidders can continue to socialize, but still track bid progression without having to hover at auction tables. Finally, we decided to convert the car raffle into an all-cash raffle, now named the Mega-Cash Raffle. The prize will be 50% of the raffle proceeds with a maximum payout to the winner of \$10,000.

The Gala is the Center’s premier fundraising event and is critically important to our continued financial viability. North Shore Senior Center subsidizes every program and service it offers, and we want to ensure that each one is affordable to all seniors. In fact, 85% of every dollar raised goes directly to support our programs and services.

For example:

- **\$200 is spent each month** on art supplies for creative art therapies for our memory loss programs at House of Welcome Adult Day Services
- **\$550 is spent per 10 social workers** to acquire privacy screens for computer monitors to meet HIPAA standards in our Senior & Family Services Department
- **\$600 is spent per month** for Lifelong Learning’s daytrip transportation
- **\$1,100 is spent every three months** to cover the nonprofit bulk-mail postage rate for one edition of our quarterly magazine, which is mailed to nearly 6,000 households
- **\$5,000 is spent weekly** to cover the cost of Lifelong Learning’s teaching fees

North Shore Senior Center has been serving seniors since 1956 and has diligently built a reputation for the highest quality care, competence and professionalism. We possess the experience, vision and resources to support seniors not only today, but also tomorrow. We are the “go-to” resource for clergy, police and community members in north suburban Chicago communities who know of seniors needing help or who need education themselves to address the needs of older community members. Our reach even extends internationally as we provide individual case management services to an increasing number of local seniors with families living abroad. We never turn anyone away.

True to our mission, North Shore Senior Center is committed to the programs that serve seniors, and we continue to rely on fundraising to meet those needs. We invite you to “Make an Impact” with us by supporting Gala 2018. Your generosity will influence the quality of care for thousands of older adults in our communities who need our help, but have limited financial resources and support systems.

2018

PLAY!



“There is something here for every retired person . . . you’d be hard pressed not to find something interesting.” — Don P.

Games, Clubs and Sports at the Center

by Jan Klingberg

Duplicate bridge aficionados take their positions at card tables for three hours of friendly competition each week at North Shore Senior Center. The 40 to 50 bridge buffs have a delightful time playing their hands, switching opponents, and comparing their scores. Though concentration reigns, laughter often bubbles up through the soft murmur of conversation.

Card and board games, as well as sports or clubs that are organized around a specific interest, are a great way to get together with other seniors and PLAY! When participants engage in any of the options offered in the PLAY category of Lifelong Learning, they can enjoy a leisure activity with people at the same life stage and who have similar experiences and challenges. Gwen and Don Packard are regulars at the duplicate bridge sessions, for instance, and agree that there are many opportunities for socialization. “There’s a lot of good camaraderie,” said Don. “And we enjoy that as well as the game itself.”

GAMES

“Card game instruction has been offered at the Center as long as the

Center has been around,” laughed Mary Staackmann, director of Lifelong Learning. “But interest in a specific game ebbs and flows along with changing interests.” For example, interest in mah-jongg was revived a few years ago after an instructional class was introduced, and now players regularly hone their skills informally.

Beginner and more advanced classes are available for mah-jongg, canasta and bridge. And game time is made available for these and other games, such as poker and Scrabble. Drop-in game times are chunks of unstructured time when the Center provides the set-up, and members simply come and do their thing.

“These informal sessions became popular in recent years, because people just wanted to get together to play, build skills and enjoy being with each other.”

—Mary Staackmann

Game times are mostly recreational and social, though that doesn’t prohibit the friendly competition of duplicate bridge!



CLUBS AND SOCIAL GROUPS

If you’re interested in getting together with others around a specific interest, hobby or skill, you will find many such opportunities at the Center. Space is provided by the Center, but the details are handled by club members themselves. There are clubs for dining, jazz, photography and fishing. Members of the Center can participate in clubs for no additional fee, though participants do have to pay for their own expenses in the activities of groups like the Eating Out Group, which meets in area restaurants once a month.

Perhaps the best known of the clubs is the Tuesday morning Men’s Club, which has operated continuously for nearly 60 years. Initially promoted as a way to get men more involved in the Center, the club meets weekly both for their business meeting as well as their stimulating programs that are free and open to the community, both men and women. The knowledgeable, skilled speakers have discussed such topics as gardening, photography, architecture, politics, science, archeology and history.

(continued on page 18)





PLAY! Games, Clubs and Sports at the Center

(continued from page 17)

The Photography Club meets twice a month to exchange ideas and critique club members' work. "Participants are not professionals, just people interested in taking pictures," commented Bill Howard, who has been involved with the club for a few years. "Some of the members are fairly new at photography and others have been taking photos for a long time and are quite skilled."

Other clubs also may pique your interest. Jazz devotees, for example, have a weekly opportunity to listen to music and discuss it at Jazz Forum. Members take turns planning the programs, which can include watching a video of a performance or enjoying a live lecture or demonstration. Gone Fishin' members do just that—go fishing! Folks that gather on Thursdays for Laff-In are interested in the role of humor in society and in their lives in particular.

RECREATIONAL SPORTS

You can continue your lifelong involvement with familiar sports by golfing, bowling or playing tennis with other members. Golf operates as a club and is a bit more competitive than other sports or clubs. The Golf Club has its own tournament, with a final presentation of awards in the fall. Maybe your bowling game or tennis skills are a bit rusty; don't let that stop you because with a little practice, you'll get back into the groove. Or give pickleball a try!

Activities in the PLAY category are only one way to take advantage of the Center and to bond with others who share the same interests. Don said, "There is something here for every retired person, even if it's only going to a class. You'd be hard pressed not to find something interesting."

Gwen concurred and added that it's also "a community where people are friendly and care about each other."

Find out more about what interests you! The fall catalog comes out in mid-July for classes running September through December. You can also view our complete class offerings online at: www.nssc.org



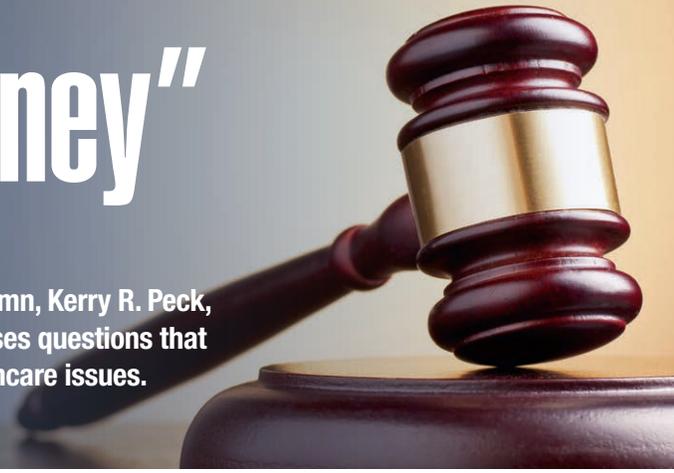
2018 Men's Club Executive Committee, back row from left: Don Packard, picnic chair; Bill Ross, treasurer; Dale Lindermeier, assistant treasurer; Lou Solomon, membership chair; and Jack Neymark, sergeant-at-arms. Front row from left: Bob Spriggs, assistant secretary; Dick Muller, secretary; Rob Sowersby, president & senior counselor; and Jay Goldman, program chair.



“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 a variety of physical and mental healthcare issues.



Q. Since mom died three months ago, my dad has become somewhat uncommunicative, sullen and distant from the rest of the family. At first, I perceived his behavior as a form of unspoken grieving. Yet, as the weeks have progressed, I’m concerned whether he’s been eating regularly. The dusty disarray of the bathroom, bedroom and study and his disheveled appearance also make me question whether he’s taking care of himself at all. He seems to be neglecting some very basic needs. What can I do to help? Do I need to take any legal action?

—Veronica L., Wilmette

A. Initially, you should investigate as to whether your father has any estate planning documents in place, specifically, powers of attorney. If not, you may want to speak with an attorney regarding having Dad sign one, if he is competent to do so. If you have any doubt as to your father’s competency, have Dad evaluated by his doctor to test for cognitive impairment, depression and his abilities. This evaluation also will help determine his ability to do estate planning. If Dad is unable to do his estate planning, consider petitioning for guardianship to assist him in managing his personal and financial affairs.

Q. My middle-aged son has been suffering from lupus the past several years, but now he finds it more challenging to maintain his concentration for daily work and family activities. How would he go about qualifying for Social Security disability benefits or Supplemental Security Income? —Keith B., Northbrook

A. There are attorneys and agencies that specialize in assisting in qualifying an individual for SSI and SSDI. Please contact the Chicago Bar Association at 312.554.2001 or consult the National Academy of Elder Law Attorneys website at www.naela.org for a referral.

Q. Sadly, my wife has just been diagnosed with early memory loss. What legal steps should I take to assist her just in case something should happen to me? —Evan A., Winnetka

A. First, ensure that your powers of attorney are up to date and that someone other than your wife is nominated as your agent. Similarly, confirm that your will is up to date and that someone other than your wife is the executor or successor executor. We would also recommend that you advise all and any agents or executors that you are making these changes.

Q. We have a teenage grandson with autism. We would like to help his parents ensure that he can live securely in the future. Can we set up any sort of trust to achieve this goal? Also, is there anything specific his parents need to do to safeguard his future? —Margaret and Clive C., Glencoe

A. Yes, you can. You can set up a trust through a variety of methods. For example, you can set up a trust with both of you as the trustees and your grandson as the beneficiary. Alternatively, you can set up a trust with you and his parents as trustees with him as a beneficiary. Further, you also can set up a trust with you and a corporate trustee to provide built-in financial management.

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.

Medicare Made Easy: Dental, Vision & Hearing Insurance while on Medicare

by Diane Bounds, Senior Health Insurance Program (SHIP) Counselor

MEDIGAP POLICIES AND EXTRA BENEFITS

Effective January 1, 2018, Humana began offering Medigap plans in Illinois that include extra benefits such as dental and vision. They are marketing under the name “Humana Healthy Living Medicare Supplements” to differentiate them from their other supplement plans that do not include these benefits. Currently, these are the only Medigap policies available in Illinois that offer such coverage.

If you are enrolled in Medicare Part A & B, you don't have coverage for routine dental, vision or hearing exams. Most likely, your Medigap policy doesn't cover these either. It pays for things like deductibles and co-insurance for Medicare-covered costs and services. So, with few exceptions, if Medicare doesn't pay for it, Medigap doesn't either.

If you are on Medicare and want dental, vision or hearing insurance, your best options are to either purchase a stand-alone policy or enroll in Medicare Part C. Medicare Part C, also known as Medicare Advantage or Medicare Health Plans, refers to plans offered by insurance companies and authorized by Medicare to provide Part A (hospital coverage), B (medical coverage) and D (drug coverage) benefits. Part C plans must provide the same coverage as Parts A, B & D, but they may also provide extra benefits not provided by Original Medicare.

These extra benefits may be why more and more seniors are opting for Medicare Part C. These plans may be growing in popularity for other reasons too. They have annual out-of-pocket maximums which limit your healthcare costs and provide the ease of receiving all your healthcare insurance from one carrier. Under Original Medicare, you may be dealing with three or more entities: Medicare for Parts A & B, a private insurer for Part D, a private insurer for Medigap coverage, and possibly another insurer if you want vision, dental or hearing coverage. This can be very cumbersome and confusing. If you enroll in a Part C plan, everything is included in that one plan by one insurer.

Before jumping into Part C, you want to compare plans carefully. The networks, deductibles, co-pays and co-insurance amounts vary greatly between them. Since plans can change from year to year, you

should do this annually during open enrollment which runs from October 15 to December 7. The Plan Finder tool found on www.medicare.gov allows you to compare Part C plans available in your geographic area. It also provides contact information and links to plan websites if you need additional information.

DENTAL, VISION & HEARING BENEFITS FOUND IN MEDICARE ADVANTAGE PLANS

The most common extra benefits are for dental, hearing and vision services. The types of costs that might be covered are:

- **Dental Routine**—Oral exams and cleanings, bitewing x-rays, amalgam and composite fillings and periodontal exams
- **Dental Comprehensive**—Tooth extractions, full and partial dentures and crowns
- **Hearing**—Exams, evaluation and fitting for a hearing aid and the cost of hearing aids
- **Vision Benefits**—Routine eye exams, lenses, frames and contacts

When comparing Medicare Advantage plans, be sure you understand the types of networks they have and their inherent restrictions (see chart on page 22). HMOs require referrals or authorizations from your primary care physician and tightly manage their provider networks. The benefits paid by PPOs are higher when you use in-network providers so be sure your providers are in the plan's network before enrolling. When comparing costs, be aware that some insurers provide extra benefits through an optional plan that has an additional monthly premium.

(continued on page 22)

VISIT PLAN FINDER AT: www.medicare.gov

Plan Finder is an excellent tool for comparing Medicare plans and costs, but it doesn't cover extra benefits in detail. When looking at a particular plan, the Health & Drug tab provides general information but only the plan summary available from the insurance carrier provides specific cost and coverage details.





A REFRESHER: THE DIFFERENCE BETWEEN AN HMO AND A PPO

Part C plans can have several types of networks but the two most prevalent are Health Maintenance Organizations (HMOs) and Preferred Provider Organizations (PPOs). HMOs are typically less expensive since they tightly control their network of providers and, therefore, costs, but this also limits your choices of providers.

- **HMO**—You select a primary care physician (PCP) who guides your care. You are generally required to get a referral or an authorization from your PCP in order to see a specialist or to receive certain services. If you see a provider out-of-network, you will bear 100% of the expense.
- **Health Maintenance Organization-Point of Service or HMO-POS**—You select a PCP but you can elect to see a different doctor or specialist out-of-network or without a referral. The out-of-network services will be covered but at a lower rate.
- **PPO**—You may select to see the providers of your choice but, if they are in the PPO network, you will bear a much smaller percentage of the cost of services.

Medicare Made Easy (continued from page 20)

The chart below provides a comparison of coverage for certain services under Medicare Parts A & B, a Part C HMO plan and a Part C PPO plan. The information for the HMO and PPO is just an example, each plan sets its own benefit levels. Deductibles, co-pays, benefit maximums, etc., will vary between plans.

If you prefer to remain in Original Medicare, you can enroll in an individual dental, vision or hearing insurance policy. There isn't one unbiased source to compare individual plans so be wary of unscrupulous websites and salespeople when doing your research. Comparing Part C plans is always challenging but doing so is well worth your time.

If you have questions about this information or would like assistance comparing plans, please call our Senior and Family Services Department at 847.784.6040 to make an appointment with one of our Senior Health Insurance Program (SHIP) Counselors.



| DENTAL, VISION, HEARING BENEFITS UNDER MEDICARE | | | | | |
|-------------------------------------------------|-----------------------------|--------------------------------------------------------------------|-----------------|------------------------------------------------------------|----------------|
| | Original Medicare | Medicare Part C Plans | | | |
| | | Parts A & B | Example HMO | Example PPO | |
| | | | In-Network Only | In-Network | Out-of-Network |
| dental | Oral Exam | Covers only dental care required during an inpatient hospital stay | \$0 | \$0 | \$0 |
| | Cleanings | | \$0 | \$0 | \$0 |
| | X-Rays | | \$0 | \$0 | \$0 |
| | Fillings | | \$0 | Not Covered | Not Covered |
| | Extractions | | 50% | Not Covered | Not Covered |
| | Crowns | | 70% | Not Covered | Not Covered |
| | Deductible | | \$50 | \$0 | \$0 |
| | Annual Max | | \$2,000 | \$250 | \$250 |
| vision | Medicare Covered Services* | 20% | \$30 | \$0 Glaucoma & Diabetic Exams; \$50 Other Diagnostic Exams | 30% |
| | Routine Exam | Not Covered | \$0 | \$0 | 30% |
| | Contacts & Glasses | | Up to \$300 | Not Covered | Not Covered |
| hearing | Medicare Covered Services** | 20% | \$30 | \$50 | 30% |
| | Routine Exam | Not Covered | \$0 | \$0 | 30% |
| | Hearing Aids | Not Covered | Up to \$1,000 | Not Covered | Not Covered |

Chart lists co-pays and co-insurance amounts unless noted otherwise.

***Medicare Covered Vision Exams:** Medicare doesn't cover routine eye exams, glasses or contacts. In certain cases, it does cover preventative and diagnostic eye exams for diabetic retinopathy, glaucoma and macular degeneration. Following cataract surgery that implants an intraocular lens, Medicare helps pay for corrective lenses.

****Medicare Covered Hearing Exams:** Medicare Part B covers diagnostic hearing and balance exams if your doctor or other health care provider orders them. Part C plans are required to cover these exams since they are part of Original Medicare and are not considered extra benefits. Medicare doesn't cover hearing exams, hearing aids, or exams for fitting hearing aids. If these services are covered by Part C, they are extra benefits.

“Tax

Talk”

Prepared by
Laurie Kaplan, CPA, and
Judy Mason, CPA, CVA

In This Edition: Property Taxes, Reverse Mortgages, Tax Returns and Taxes

I recently turned 65 and live in the home my late husband and I purchased 40-plus years ago. Now that I’m paying for the property taxes on my own, I’m looking for ways to reduce them. What are some options? What is the Senior Citizens Homestead Exemption and what does it do?

—Angelica N., Winnetka

There are exemptions available for homeowners. Contact your county assessor’s office and see which exemptions are already being applied to your tax bill and what steps you should take to apply for the exemptions that are not. Below is a summary of exemptions available to seniors:

Senior Homestead Exemption—Your real estate tax bill is a function of the assessed valuation on your residence multiplied by the tax rate determined by your local government. This exemption reduces the assessed value on your residence, resulting in a lower tax bill.

Senior Freeze Exemption—If your gross household income is less than a certain limit (\$55,000 for 2015), you are eligible for the senior freeze exemption. This does not freeze the amount of your real estate taxes, but freezes the assessed value of your residence, protecting you from tax increases caused by an increase in the property value.

Senior Citizen Tax Deferral Program—If you qualify for this program, you are eligible to defer a maximum of \$5,000 per year. This is a state loan with a 6% simple interest rate payable upon your death or the sale of your residence.

Which is wiser—entering into a reverse mortgage on my home or applying for the Senior Citizens Real Estate Tax Deferral Program? —Murray W., Skokie

There are pros and cons to both options. The wiser choice will depend on the facts and circumstances of the individual homeowner. A reverse mortgage may offer more flexibility as to the amount that can be accessed, but comes with a higher cost, including the standard loan closing costs and a set aside for mortgage insurance. The Senior Citizen Real Estate Tax Deferral Program is simpler and less costly to apply for, but has an annual limit of \$5,000 per year. Consult with your accountant or a reverse mortgage counselor as to your best option.

.....
If my only source of income is through Social Security, should I file an annual federal tax return and State of Illinois tax return? —Medina L., Niles

If you only have social security income, then you are not required to file a federal or state income tax return. However, you might need to file in a year in which you also have other types of income.

.....
I’ll be retiring in three months. Will I need to pay FICA tax on my retirement income? —James K., Northfield

No. FICA taxes are only payable on earned income such as wages. Retirement income will be reported to you on a 1099-R form, not a W-2 form and will be subject to income tax but, not employment tax.



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Three Simple Yet Unique Gift Types by Jon Labaschin

There are many ways of making a donation to North Shore Senior Center. Three simple yet unique ways by which an individual or a couple can help us are described below. Your support will help us raise needed funds to ensure that our programs, services and activities continue to impact the communities the Center serves.

1

Matching Gifts: How can I increase my gift to North Shore Senior Center?

A *matching gift* is a charitable donation by a corporation that matches an employee's donation to an eligible nonprofit organization, most often dollar for dollar. Thousands of companies across the United States (and some international companies) offer matching gift programs to their employees as part of a corporate giving philanthropy. This means millions of individuals are eligible to participate in a matching gift program, and some companies even double, triple or quadruple donations!

The main concept of matching gift programs is simple. A \$100 donation to North Shore Senior Center can be eligible to be matched by a corporate employer, literally doubling the donation for a total of \$200. All an individual has to do is fill out the matching gift forms (which usually can be obtained from the respective company's Human Resources department or an online portal), and then submit them to the appropriate corporate personnel or Internet site. The employer will validate that the donation was submitted to an eligible nonprofit and will send a check of the same value (or higher, depending on the parameters of the program) to North Shore Senior Center.

2

The Importance of a Recurring Gift

A *recurring gift* is a simple yet important part of raising funds for North Shore Senior Center. It commits a donor to make regular gifts on a monthly or quarterly basis. The difference between a recurring gift and a pledge is that a recurring gift has no predetermined end date. A donor can, at any time, call and request to end his or her commitment. Recurring gifts are an integral part of the survival of a not-for-profit organization. It guarantees a steady stream of revenue and, because of that steady stream, North Shore Senior Center is able to determine with greater accuracy what monies are available for specific projects. As a recurring donor, you can designate your gift for a specific project or you can have it go into North Shore Senior Center's general operating fund. When signing up for a recurring gift, the donor gives North Shore Senior Center permission to charge his or her credit card every month or fiscal quarter.

Setting up a recurring gift is convenient and easy to do. Simply visit our webpage at www.nssc.org and go to the "Support Us" tab. Scroll down to "Donate Now," and you will be able to start your recurring gift.

3

What is a "pledge" and how does it differ from a "recurring gift?"

A *pledge* is a promise to pay a specified amount over a set period of time. For example, a donor might pledge \$100,000 to be paid over four years, paying \$25,000 per year or perhaps spread the gift over 12 months. Pledges can be *conditional*, meaning payment comes due only when a condition is met, or *unconditional* where there are no strings attached. The donor can decide to end the arrangement at any time or pay indefinitely. Making a pledge to North Shore Senior is making a pact with the Center. The pact is that you clearly value the work that we do in serving thousands of seniors throughout the Chicagoland area and we, in turn, rely on your generous pledge to fulfill our mission.

If you have questions about matching gifts, recurring gifts or pledges, please contact Jon Labaschin, associate director of major gifts, at jlabaschin@nssc.org or 847.784.6020.



donate



Heather Resnick On: Caregiver Support

Heather Resnick, MA, caregiver specialist, has worked at North Shore Senior Center for more than 11 years. Her average case load holds steady at about 60 clients at a given time. As a caregiver specialist, she provides support for people who serve as caregivers for family members. In addition to visiting people in their homes to assess their needs, Heather facilitates group support through the Center's weekly Parkinson's Caregiver Support Group, general caregiver workshops and no-cost, one-on-one supportive counseling. She also approves respite services for all of the case managers at North Shore Senior Center's Northfield location. "Respite care is so important for family members caring for a loved one. One of my main goals is to keep people feeling supported so they don't burn out," she said.

We sat down with Heather to learn more about caregiver services . . .

Your job must come with some challenges. Can you share some of your most challenging situations?

An ongoing challenge is getting people to accept that they need help and that they don't need to do it all alone. There is a level of guilt for many people to admit they need help caring for a loved one. One of my jobs is to help family caregivers understand that it's not a sign of weakness to accept help. On the contrary, it takes strength and courage to admit you need help.

Family caregivers also experience a lot of guilt when they need to make the decision to move a loved one into a nursing home or when a family member dies. I counsel them on how to handle their grief and provide them with resources to help them find their way after losing someone who they've taken care of for a long time.

What's the most gratifying aspect of your work?

Caregivers are generous, compassionate people, and they all have unique stories. I love my one-on-one time with them and knowing I'm making a positive change in their lives. They are most appreciative. A client once told me that the respite she receives literally changed her life. Knowing that means a lot to me.

What has been one of your most rewarding experiences?

I had a client whose husband had dementia. She was resistant to respite and didn't trust that he would get the same level of care she provided.

Then, she had a medical issue, so I arranged for emergency respite and helped get him into a nursing home while she was recovering. She soon recognized he was being taken care of and he was doing well. After that, she realized she couldn't have cared for him alone forever. Respite gave her a peace of mind and, after that, she used respite services on a regular basis.

Tell us about the caregiver workshops you facilitate.

I, along with my counterpart in the Niles Senior and Family Services office, Ben Ellenson, run a series of workshops designed specifically for caregivers. Some past workshop topics have included teaching caregivers effective communication techniques, coping with grief and loss, and learning the importance of self-care for the caregiver. We've got

some upcoming workshops scheduled for this summer and fall that I hope people will attend. They can be of great help to those caring for others.

Heather lives in Arlington Heights with her husband of 31 years, and they have two adult children.

To learn more about the Center's programs for caregivers, visit our website at www.nssc.org and click on the Caregiver Resource Center tab under Senior & Family Services.

Workshops

FOR FAMILY CAREGIVERS

Join us for our interactive workshops that are designed to provide family caregivers with the tools they need to improve communication in caregiving relationships. These workshops are free and walk-ins are welcome.

Workshops are held at North Shore Senior Center, 7900A N. Milwaukee Ave., Suite 2-20B in Niles.

"Relationships in Caregiving"

Monday, July 2

2:00 to 3:30 p.m.

"Maneuvering the Social Service Maze"

Monday, August 6

2:00 to 3:30 p.m.

For more information or to RSVP, contact Heather at hresnick@nssc.org or 847.784.6041, or her co-facilitator Ben Ellenson at bellenson@nssc.org or 847.424.5661.



Super Senior Day: A Day to Celebrate Our Volunteers



Executive Director Jordan Luhr and Program Manager Vivian Mitchel (right) celebrated Super Senior Janet Granath for her 17 years of volunteerism at North Shore Senior Center.

More than 30 volunteers were honored at the 45th Annual Super Senior Day at North Shore Senior Center. Organized by Vivian Mitchel, Super Senior Day celebrates volunteers ages 60 and older who are shining examples of how older adults can contribute to the betterment of society. Volunteers enjoyed a

reception with Buddy Schreiber at the piano, followed by lunch served by students of Saints Faith, Hope & Charity Catholic School, and live entertainment by Sweet Reminder. After that, volunteers were introduced and recognized by Vivian, Chairman of the Board of Directors Stuart Smith, and Executive Director Jordan Luhr.

North Shore Senior Center's Super Senior Janet Granath (pictured above in the middle) has been a volunteer at the Center since 2001, first as a friendly visitor and, for the past eight years, as an escorted transportation driver.

Field Trip to Navy Pier's Birthday Celebration



One hundred folks joined us for Navy Pier's Fifth Third Bank Centennial Celebration. As part of the celebration, Navy Pier awarded 101 Ferris wheel tickets to 101 Chicagoland nonprofits, one of them being North Shore Senior Center. Participants walked the pier, enjoyed the gardens and indulged with a lunch by the lake!

Pictured clockwise from front: Corinne Krebs, Adrian Rattner, Steve & Eileen Baime, Lois Polakoff, Dorothy Gelman and Barbara Warshawsky.



Offering an individualized approach, helping seniors stay safely in their own homes

Founded in 1994, Home Instead is a global network of more than 1,100 independently owned and operated home care franchises, each focused at the local level, helping seniors in the community maintain their independence.

Local owners Jackie and Michael Melinger opened their North Shore Home Instead office in 2001. Located in Skokie, Home Instead provides in-home care and companionship to seniors in Chicago and the North Shore. Services include companionship, housekeeping, meal preparation, medication reminding and assistance, personal care, help with errands and appointments, and Alzheimer's and dementia care.

All Home Instead Senior Care clients receive one-on-one care from screened, trained, bonded and insured, professional caregivers. All CAREGivers are company-employed, matched to the needs of the client, supervised by the company's nurse supervisor, and follow a customized plan-of-care compiled by Home Instead with the client and his or her family. The company has numerous safeguards in place to ensure the accountability and responsiveness of its CAREGivers.

During the past 25 years, Home Instead has successfully pursued its mission of changing the face of aging on a national level, working to bring about a change in the way people view aging. Today, people are much more



likely to see aging in place as a viable, realistic, manageable option, versus a dated mindset of a nursing home being the only path. Home Instead Senior Care is leading the way in advocacy, championing the need for increased funding and assistance to care for our community's elderly members through initiatives like HilarityForCharity.org, BeASantaToASenior.com, the Home Instead Senior Care Foundation, and give65.org.

Home Instead has created numerous resources for seniors and their families, to help plan for the aging process, and guide them with advice and tools in their aging journey, including:

www.caregiverstress.com

A comprehensive resource to help you care for yourself while caring for a loved one.

www.helpforalzheimersfamilies.com

Guidance, support and community for those caring for someone with Alzheimer's or related dementia.

www.4070talk.com

If you are 70, and your children are at or over the age of 40, there are important conversations you need to have. The 40/70 Rule is Home Instead's resource to help families plan for the future, including finances, housing, advanced directives and more.

www.protectseniorsonline.com

Best practices and resources to avoid becoming the target of a scam.

At the local level, the Melingers and their management team are involved in numerous causes and initiatives aligned with the greater mission of Home Instead Senior Care, such as Little Brothers Friends of the Elderly, the Home Care Association of America, the Alzheimer's Association, North Shore Senior Center's House of Welcome Adult Day Services, and municipal and state public health advisory committees.

Home Instead Senior Care has been a supporter of North Shore Senior Center since 2001, sponsoring many programs and providing education and resources. For more information about Home Instead's in-home caregiver services, please visit: www.HomeInsteadChicago.com or call 847.673.1250.

Quarterly Donor Honor Roll

Of gifts of \$10,000 or more from January 1 to March 31, 2018

- Hannah & Frank Grossman Charitable Trust
- Kenilworth United Fund
- Carol Maxon
- New Trier Township
- Estate of Seymour Nordenberg
- Estate of Orrin R. Williams

Upcoming Events

Gala 2018 MAKING AN IMPACT

Saturday, September 22

5:30 p.m.

Skokie Country Club—Glencoe

Visit www.nssc.org for details and to purchase event and raffle tickets.

22ND ANNUAL GOLDER LECTURE SERIES

Tuesday, October 16

7:00 – 8:30 p.m.

Guest Speaker:

Carol Marin, political

editor at NBC5 News in

Chicago and a regular interviewer for public broadcasting on WTTW's Chicago Tonight.

In addition, in 2016, Carol was named a director of the DePaul University Center for Journalism Integrity & Excellence. Carol's television news career includes a stint as a correspondent for CBS News working for the news magazines 60 Minutes II and 60 Minutes and, before that, as a prime time anchor for both WMAQ-TV and WBBM-TV.



Call or visit us today!

Arthur C. Nielsen, Jr. Campus

161 Northfield Rd.
Northfield, IL 60093
847.784.6000

Niles Senior & Family Services Office

7900A Milwaukee Ave.
Ste. 2-20B
Niles, IL 60714
847.864.3721

House of Welcome Adult Day Services

1779 Winnetka Rd.
Northfield, IL 60093
847.242.6250

Satellite 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



Financial Wellness Lunch & Learn

Wednesday, July 25, 2018
11:30 a.m. – 1:30 p.m.

Arthur C. Nielsen, Jr. Campus—Golder Dining Room
161 Northfield Road, Northfield, IL 60093
\$12/Member; \$17/Non-Member



“Estate Planning for Modern-Day Families”

**Speaker: Kerry R. Peck, Esq., Managing Partner,
Peck Ritchey, LLC**

Modern Family—it's not just a TV show! Today, it's commonplace for a family to include children from multiple marriages, single parents, adopted children, cohabitating couples who choose not to marry, and same-sex couples. Join us to discover how estate planning can give you and your unique family peace of mind.

This event is open to North Shore Senior Center members, volunteers, and staff as well as the general public. Lunch will be served. Space is limited to 60 participants.

RSVP is required by July 16, 2018. Contact 847.784.6030.

Hosted by North Shore Senior Center. Sponsored by Peck Ritchey, LLC.

