

inTENTions



OUR VISION:

A community of elders and neighbors supporting one another.

OUR MISSION:

To connect members to resources needed to maintain comfortable, dignified, vibrant lives in their homes and community by providing appropriate services, activities, and programs that will further this purpose.

Our New Website

As you can see, this newsletter is part of our new web site design. Poke around and let us know what you would like to see here. www.TaosElders.org

TENT Board of Directors

Jim Schultz - Board President
Jim Ludden - Director, Treasurer
Bette Myerson - Director, Secretary
Caryle Zorumski - Director
Marianne Furedi - Director, Volunteer Coordinator

Membership Levels

Individual Member -- \$350/year -- Full services

Household Members (2 or 3 persons) --
\$450/year -- Full services

Supporting Neighbor -- \$150/year -- No
services, (Tax deductible, per Household)

Next Public Event

Friday November 2, 3 P.M.
Kit Carson Electric Board Room,
118 Cruz Alta Road, Taos

“Please Help Me - I'm Falling” by Gary Shapiro
Learn how to lower the risk of falling and how to minimize injuries if you do fall.

According to the National Council on Aging (NCOA), "falls are the leading cause of injury-related emergency department visits for older adults, the major cause of hip fractures, and also responsible for more than half of fatal head injuries."

Social time with refreshments & musical entertainment will follow the presentation.

TENT emails

Info@TaosElders.org, President@TaosElders.org,
Secretary@TaosElders.org, Treasurer@TaosElders.org,
Publicist@TaosElders.org, Volunteers@TaosElders.org,
Members@TaosElders.org, Events@TaosElders.org,
news@TaosElders.org, photos@TaosElders.org

Please Vote on Nov. 6th!

Click here to find a sample ballot for your location

https://ballotpedia.org/Sample_Ballot_Lookup

LETTER FROM OUR PRESIDENT

Dear Members, Volunteers, and Friends,

By the time you read this, we will be open for business. Our progress to date, our opening, is only possible due to you, the members who have signed on, and to our volunteers who have signed up. Thank you for your contributions of time and money. Your board has worked hard to set up the structure, but it is your warm and willing response that now makes it possible to begin to realize the dream of TENT.



We have news that two grants will be awarded to TENT from important foundations; details to follow as this news becomes official, which will bring us to a total of five start-up grants this year. These grants are necessary to support us financially -- but of equal importance is the validation and the acknowledgment of TENT.

In addition to the board, a growing number of folks whom I call staff, be they members or volunteers, are really making TENT function: Deb Branom, Publicity; Joe Mezza, Membership Coordinator; Linda and Terry Thompson, Newsletter; Catrin Myer and Ronda Wyche, Events Coordination; Reggie Mosser, Tech Backup; Ron Furedi, Advertising/Graphics; and Diane Padoven, Bookkeeper.

We need your skills -- what is easy for you is hard for me -- so find where you fit and dig in.

-- Warmest regards, Jim Schultz

"JUST TELL ME WHAT YOU WANT"

TENT's helping mission notwithstanding, we're probably all familiar with the story of the well-intended, good Samaritan Boy Scout who goes out of his way to "help" an elderly stranger cross a busy street. The tale's kicker is, of course, the fact that the recipient of the Scout's envisioned generosity had no desire to cross the street in the first place. The anecdote basically portrays an instance of good intentions run amok.

Having practiced clinical psychology, a "helping profession," for some 45 years, I can easily attest to the continuing complexity of what might in principal seem a simple transaction between willing participants. On the one hand, we have people needing help. On the other, there are the would-be helpers. It would appear a dovetailing of mutual interests, a veritable perfect match. So, what's the problem?

For openers, even in intimate relationships, accurate communication of needs and wants can be a complicated proposition. This is artfully portrayed in the 1980 Hollywood movie, *Just Tell Me What You Want*. Here, we witness a protracted comedic negotiation between lovers. The Ali McGraw and Alan King characters come close to blows in establishing what each wishes to receive from the other and what each is willing to provide in return. Difficult among intimates, is it any wonder that accurately registering a friend or stranger's need for help and openness to specifying and receiving that help is often fraught with risk and error?

That said, my own obvious movement disorder regularly evokes offers of assistance from friends and strangers alike. Though I typically convey my gratitude for the kindness and generosity imbedded in these unsolicited offers of help, I usually prefer to soldier on without outside aid. Not being "helped" often best meets my needs. Would-be helpers are probably most appreciated and successful when specifically guided by the intended recipients. Inquiring as to needs, rather than acting on one's assumptions, is likely the better strategy.

-- Robert J. Silver

KNOW YOUR NEIGHBORS

Taos Community Foundation has built its success around one great concept: **COMMUNITY**. For the last 20 years, TCF has been the go-to place for nonprofit organizations seeking financial support, organizational resources, and guidance on best-practice measures.



Photo: Lisa O'Brien, Executive Director; Traci Chavez McAdams, Director of Philanthropic Services; Helen Forte, Director of Community Outreach; Thomas Buckley, Chief Finance Officer; Louis Jeantete, Program Associate

Less known, perhaps, is TCF's function as a community "bank" in that individuals, businesses, and nonprofit organizations can establish charitable accounts to support the causes that they care about. "Community foundations are complex entities," said Lisa O'Brien, Executive Director. "We have the ability to accept complex gifts such as stock, real property, and IRA distributions, all for the benefit of community projects." With over \$10 million in assets under management, the foundation provides financial and investment expertise. They also work with individuals to establish legacy gifts in accordance with estate planning steps.

With its bright new office behind Nusenda Credit Union, TCF has opened its doors to drop-in visitors to chat, to meet the staff, and to learn how partnering with the foundation can create a simple and effective way to maximize one's charitable gifts in the community. The foundation also welcomes community groups to use the conference room as a meeting space. In fact, our TENT volunteer training sessions are being held there weekly. O'Brien ended with, "We are thrilled to support TENT as a new organization in our midst. Their work is important to the strength of our community."

To TCF, TENT says **THANK YOU** and **HAPPY 20th BIRTHDAY!**

-- Rhonda Wyche

TENT Wish List

We are looking for volunteers to lead the following areas: Community Relations coordinator, Grant Application writer, Fund Solicitor, Webmaster, Social Media administrator.

If you will help, write to us at: [**TaosElders@Gmail.com**](mailto:TaosElders@Gmail.com)



CURTAIN TIME!

And here we are, Fellow Volunteers — it's almost "curtain time" — October is upon us and we are getting ready to "debut." Of course, it's no "debut" — we've been meeting, learning, talking, preparing, and — dare I say — having fun doing it. We are well equipped and we are becoming an effective community as we begin providing needed and supportive services to TENT members.

As you all well know — I, for one, have been enjoying my time with you — getting to know you, learning from you, appreciating the wide variety of talents you bring to (the) TENT, and so very much liking our process and progress. As in all of life, there is always something more we can learn — let's do so together. We will continue with our former schedule of bi-weekly meetings on Thursdays at noon (lunchtime so we brown-bag it), which are repeated on Wednesdays of the following week at 3:30 P.M.*

While serving, we need to be supported and nourished. With your help and participation, we'll continue discovering, learning, sharing. As we proposed in our Orientation Meetings, we will have our own experts, as well as guest experts and mentors who will enrich our experience and our service. The field we are serving in is growing and expanding. There is more and more knowledge available for us to draw upon. Let's share ideas for issues to address, subjects to discuss, and ways we can continue growing and strengthening our corps.

Last, but not at all least — I want you to fully realize how important, valuable, and appreciated you are; you are the very foundation TENT stands on. Your participation is the lifeblood of our community. Thank you!

-- Marianne Furedi, Volunteer Coordinator

Volunteer News:

- There will be a group of new TENT Volunteers joining us and beginning orientation in mid-October.
- Volunteer Rhonda Wyche is reaching out to the faith communities of Taos and exploring ways TENT can collaborate to meet the needs of elderly congregants.
- Volunteers Catherine Meyer and Rhonda Wyche have agreed to be our Events and Meetings Dynamic Duo! Their enthusiasm and expertise will afford us public programs to educate, entertain, and promote the health and wellbeing of the entire Taos community, as well as programs geared specifically for TENT members and volunteers.

*TENT VOLUNTEER MEETINGS

Thursdays at 12:00 noon, Wednesdays at 3:30

OCTOBER

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23	24	25	26	27	28	29
30	31					

Highlighted yellow meeting is in Conference Room of 515 Gusdorf Road.

Highlighted green meeting is in Taos Community Foundation Conference Room at 115 La Posta Road.

WHO CUTS YOUR TOENAILS?

"Be nice to your children, they'll be choosing your nursing home" is an adage for the aging population. And perhaps as importantly, "Be nice to your children, they may be cutting your toenails." I have a couple of things I worry about when it comes to aging. One of them is cutting my toenails. It seems like it's getting harder all the time. There are many reasons it becomes more difficult to cut our toenails as we age. Decreased circulation and fungal infections can encourage thick and sometimes irregular nails. And then maybe your eyesight is deteriorating. Those toes are not close enough to see with your reading glasses and too far to see without them. You can't get the right angle with the clippers, and you end up with painful, bleeding toes! Because circulatory problems and diseases such as diabetes may cause decreased sensation, you may not realize anything is wrong. When nails crack or the skin is broken, bacteria can enter. Sometimes people are not aware they've gotten an infection until it's too late. What can you do?

First of all, soak your feet in some warm soapy water for about 10 minutes. Soaking softens the nails and makes them easier to work on. Using moisturizer on your feet also helps keep the nails softer and less brittle. Use good equipment: long handled scissors or heavy duty clippers. You can also use an emery board to file down those really thick nails. People often ask me how to treat fungal nails. I have found that over-the-counter ointments and powders do not reliably treat fungal infections. Oral anti-fungals have some serious risks and need to be taken for a long time. I have heard of all kinds of home remedies, from apple cider vinegar with Listerine to Vicks VapoRub, but I have not seen any of them work!



If you suffer from diabetes or have neuropathies that decrease the sensation in your feet, you may need to seek professional help. Some health care providers will cut your nails. Podiatrists can also provide special help for troublesome nails. I have seen patients who choose to have an entire nail removed when it is too bothersome. This, of course, may incur a co-pay. Pedicures are available starting as low as \$24 here in Taos. But buyer beware: I have seen injured toes from pedicures.

My solution is to encourage my granddaughters to develop their skills as pedicurists.

-- Judy Lockwood, FNP

Tech Tips - PASSWORD MANAGEMENT

Many people keep their passwords on pieces of paper. Or they use the same password for many of their web sites. I did the latter until my AOL mail was compromised. I feared that the person who stole my AOL password could use it on my bank account — which was, of course, very possible.

Using a single password, of course, is a bad practice. But how can our aging minds remember all those passwords? I have almost 100 passwords, and can only remember one or two.

There is a good solution, and that is to use a password management program. There are several that are recommended. Most are less than \$30 per year, and I have used a free version for years. (The only feature I lack is the ability to use it on my iPhone, and I don't need access to my accounts from my cell phone.)

How to choose one? I rely on reliable reviewers of software such as PCmac.com, CNet.com, TomsGuide.com, and TheWireCutter.com. If a program is well rated on all or most of these, I feel comfortable using and recommending it. Personally, I like LastPass, which I can use on all my devices; it is integrated into all my browsers, and I can access my passwords from anywhere (even the Taos library or Mexico).

Any program that you choose from those shown on the sites above is better than keeping track of your passwords on a piece of paper. One accidental loss of that paper and not only are you locked out of your Internet accounts, but someone else can immediately drain your bank account.

I can arrange personal help sessions with you. Just ask me or email TaosElders@Gmail.com.

– Jim Ludden, Technical Support

HOMEOWNERS INSURANCE – EVEN IF YOU DON'T OWN A HOME

You buy a home, and your mortgage company requires you to buy homeowner's insurance. Why do they care? Because they have a financial interest in your home and want to make sure you get it repaired if it's damaged by any of the myriad things covered by the insurance, e.g., fire, theft, damage from burst frozen pipes, etc. Even after you pay off your mortgage (congratulations!) you still want to be able to repair or rebuild your home if the worst happens, don't you? So keep your insurance!

Why should you buy homeowner's insurance if you don't own – you rent? Or if you own a condo that's insured by your HOA's policy? Because your homeowner's policy also covers your personal property – your furniture, clothing, everything that's in your cabinets and drawers that you can't even think of at the moment. If your home or apartment burned down or you were robbed, you'd probably hate to buy everything again. Your policy will also cover the personal property you take on a trip or keep in a storage facility. No, your landlord does not carry coverage for your personal property. Never - because it's yours.

How much coverage to get? Your insurance agent will help you figure out the cost to rebuild your home, and that's the minimum coverage you should have on it. A homeowner's policy will also provide personal property coverage based on the coverage for the home, but you shouldn't assume it's enough, so check it. You can increase it, if you need to. The policy also provides coverage for detached buildings, e.g., a garage. Again, check it for adequacy and make any necessary increases.

How much coverage do you need for personal property? Probably a lot more than you think before you've put a calculator to it. Think of all those items mentioned in the second paragraph and write down current costs to replace them at stores where you normally shop. Remember to open all your closets, cabinets, and drawers. Don't forget the food in your kitchen! Add 'em up and add a little bit more. Not one person I ever talked to when I was an agent wasn't surprised at the total, including me, and how little it costs for coverage.

Your homeowner's policy also has medical payments coverage in case somebody slips and falls on the ice you didn't shovel or cuts her finger helping you make dinner. If the neighbor child climbs your tree when you're not home, falls out and is hurt, and his parents sue you, you have liability coverage.

In the last newsletter, we discussed the fact that your auto policy has liability coverage, too. Now think about what would happen in the event of a terrible lawsuit against you from an at-fault car or home accident. It could use up all of your liability insurance coverage and your assets! I know, you don't think it will happen to you – only to other people. Back to reality – a personal liability umbrella policy (picture it over your auto and homeowner's policies) gives you additional protection, so you can continue to live and pay your bills.

Back to your homeowner's policy -- be sure your agent goes over the theft limits on various types of attractive/stealable personal property, e.g., jewelry. If you own more, you might be able to increase these limits, or you might need to buy a personal articles policy for your valuables.

There are other miscellaneous coverages on your homeowner's policy – built-in and optional – that you should discuss with your agent.

Here's an addendum to the auto insurance article in the previous newsletter. I left this out so as not to overwhelm, but it's very important. You should have uninsured/underinsured motorist coverage on your policy because many, many drivers out there are driving with minimum liability coverage or no insurance at all. If they're at fault for crashing into you, your coverage will pick up where theirs leaves off to pay for any injury treatment for you and your passengers, including rehab, as well as for any damage to your big, new SUV for which they don't have enough coverage. This coverage isn't required by law, but your agent will probably include it in your policy, and you should be glad.

-- Nancy Ewing, retired State Farm Agent

CAN'T GET TO SLEEP?

IMPACTFUL, COST-CONSCIOUS SLEEP STRATEGIES FOR SENIORS

People often experience changes in sleep patterns as they grow older. These changes can be affected by many factors, from a depletion of the sleep hormone melatonin (<https://academic.oup.com/jcem/article/85/6/2135/2850828>), which causes a decrease in deep sleep, to chronic joint pain, a common malady among older adults. Medications, poor sleep habits, lack of exercise, and persistent feelings of stress and anxiety can also contribute to inadequate sleep. It's a potentially serious situation: A lack of restorative REM (rapid eye movement) sleep (<http://time.com/4970767/rem-sleep-dreams-health/>) can cause a number of serious mental and physical health conditions, such as depression, disorientation, frustration, and cognitive impairment during the day. Sleep habits and styles vary widely, but there are several strategies that can make a difference in your ability to get the sleep you need to function normally and stay healthy.

Exercise

Lack of exercise is often the result of a sedentary lifestyle and social isolation, an all-too-common situation among many seniors. Finding ways to get at least 30 minutes of exercise a day activates hormones in the brain that make you feel better mentally. Regular physical activity helps make you feel tired as bedtime approaches. Try doing aerobic exercises, walking, swimming or joining others in golf or tennis on a regular basis. If a health club membership or round of golf is out of your budget, you can work out at home for next to nothing. Buy a few fitness essentials from Walmart (don't forget to look for special offers and coupons first), like resistance bands and a yoga mat, and fire up YouTube, which offers thousands of free online workouts. Once you get into the exercise "groove," you might be surprised how much better you sleep at night.

Enhance your sleep space

You may have a beautiful and comfortable bedroom, but if it isn't conducive to healthful sleep, you're fighting a losing battle every night. Your brain remains active at night and can be affected by seemingly insignificant factors, such as a low-wattage lamp or the glow from a backlit device (<https://www.cnet.com/how-to/stop-your-gadgets-from-keeping-you-awake-at-night/>). Shut it all off and strive for a room that's completely dark and quiet (don't try falling asleep with Jimmy Fallon on in the background), keep the temperature at 72

degrees or lower, and hide bedroom clocks from view. Your goal should be a completely dark environment that's free of all visual and aural distractions.

If you live in a place with lots of external noise, such as barking dogs and revving car engines, try using budget-friendly options like a floor fan or white noise app (https://www.huffpost.com/entry/best-sleep-apps_n_3691693), which help mask unwanted sounds. Fans and white noise machines are frequently featured on Amazon's daily deals. Pay close attention to your physical comfort by wearing comfortable pajamas and sleeping on bed clothing made of cotton, linen or a soft, synthetic rayon blend.

Be sure to make a careful assessment of your mattress, an often-overlooked factor for people with insomnia and other sleep disorders. If you've had your mattress for five years or more, it's probably time to consider getting a new one that's more supportive and conducive to your particular sleep style (i.e., on your side, on your back, etc.). If your mattress isn't the culprit, your pillow could be to blame -- which is actually good news, since pillows cost a lot less than a mattress. Look for one that is comfortable and aligns your spine, which will prevent you from waking up with aches and pains. Overstock.com has a great selection and always has coupons and extra discounts, and taking a few minutes to search for a promo code online will keep you well under your bedroom-upgrade budget.

Adjust your sleep schedule

Sleep experts often recommend maintaining a regular sleep schedule to get your body accustomed to a regular sleep rhythm. Your body might also respond better to an adjusted sleep schedule that has you staying up later rather than going to bed at the usual time and lying awake. Be sure to stick with whatever adjustment works best for you.

No stimulants

Limit caffeine during the day and avoid alcohol or nicotine, especially in the evening. Introducing stimulants into your system can make it very difficult to get to sleep at night and can contribute to an unwanted pattern of sleep deprivation. As a bonus, limiting or eliminating these substances will save you money. Be sure to consult your doctor if you're experiencing substance abuse-related problems or if insomnia persists.



Sleep is absolutely essential for good health, and it's especially important as you grow older. Regular, restful sleep bolsters the immune system and helps you stay mentally sharp and stave off cognitive decline. Getting the sleep you need can be easy and inexpensive once you've identified your particular sleep problem.

– Karen Weeks

inTENTions

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Feel free to send us suggestions regarding the newsletter.

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