

inTENTions



TAOS ELDERS & NEIGHBORS TOGETHER

December 2018 Issue # 7



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.

Visit Our Website

www.TaosElders.org

TENT Board of Directors

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

Membership Levels

Individual Member -- \$350/year or \$32/mo.
Full services

Household Members -- \$450/year or \$40/mo.
Full services

Sustaining Member -- \$150/year -- No services,
(Tax deductible, per Household)

Next Public Event

Friday January 18, 2019, 3 P.M.
Taos Public Library,
402 Camino de la Placita, Taos

Hidden Gems: Learn What Taos Public Library Has to Offer You

It's much more than you may already know or can imagine. Find out how the library works to fulfill its mission "to provide and facilitate freedom of access to informational, recreational and educational materials for everyone."

TENT emails "...@TaosElders.org"

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FROM THE PRESIDENT

Words are important. Names are powerful. We've decided that TENT membership at the \$150 per annum level should be called a "Sustaining Membership." This more accurately defines its importance. The message this name carries is that until such a time that one opts to receive services one is nevertheless a real member of our TENT Community. One's membership helps sustain and nourish the organization as it grows.



The TENT community is made up of several kinds of participants: at the \$350 Individual or \$450 Household Membership level are those receiving services; Sustaining Members \$150 per annum; Founding Donors are those who contribute \$5,000 or more; Donors are those giving any amount. TENT welcomes Volunteers who wish to participate in any capacity with or without contributing. To provide services involving personal interaction with Members, Volunteers must go through a background check and an orientation. Others can volunteer to provide services of an administrative nature — telephone, computer, bookkeeping support.

If you've been an "interested party" and have been watching us grow, but haven't yet jumped in and joined — we welcome and need you under our TENT. Join us as a Member, as a Sustaining Member, a Founding Donor, a Donor at any amount, or a Volunteer. No matter how you may choose to join us, please help us pass the word that TENT is here to contribute to our greater Taos community and to be here when Taoseños need us.

-- Warmest regards to all our readers, Jim Schultz

HAVE YOU GOTTEN YOUR FLU SHOT YET?

It's not too late. 2018 marks the 100th anniversary of the Spanish flu, which killed 675,000 Americans, perhaps as many as 50 million people worldwide: one-fifth of the world's population at the time and three times as many people as died in World War I. And lest you think that modern medicine has found a fix for the flu, know that there still is no cure, although it is likely many people succumbed to secondary bacterial infections that we may be able to treat now. But getting a flu shot is the best way to protect yourself and your loved ones.

Even though the flu season starts in November, it typically picks up in Taos after the arrival of seasonal tourists, as well as winter itself--which forces us all inside, coughing and sneezing on each other. The flu vaccine is usually composed of the three strains of flu viruses most likely to cause disease in the current season. Some years, these predictions are better than others. It takes a couple of weeks to develop the antibodies that help decrease influenza's incidence, as well as its severity. A high-dose vaccine is available for those of us over 65 because our immune systems begin to wane with age.

The flu vaccine does not provide 100 percent protection, but it does reduce your risk of getting the flu and its severity. Last year was a high-severity year, with influenza and its complications responsible for about 80,000 deaths and 900,000 hospitalizations. Between 70 to 85 percent of seasonal flu-related deaths occurred in people 65 years and older.

I find the older population is not as opposed to vaccines as the general population, perhaps because many of us remember having measles, mumps, chickenpox, and the deadly or debilitating polio virus. Although we all know "anti-vaxxers," who believe vaccines are dangerous, there's no evidence that vaccines cause autism, and single-dose vials of flu vaccine don't contain mercury. Even if you got a flu shot from a multi-dose vial containing thimerosal (added to prevent germ growth), it would expose you to about the amount of mercury in a three-ounce can of tuna. You owe it to yourself and your grandchildren to get a flu shot!

— Judith Lockwood

PUBLIC TRANSPORTATION IN THE TAOS AREA

Local Rides

In recent years, you have probably noticed the blue buses moving around town. North Central Regional Transit District (NCRTD) provides free bus service on weekdays around Taos and to many outlying communities such as Questa, Penasco, Taos Ski Valley (in winter), and Tres Piedras (on Wednesdays). The Blue Bus (www.ncrtd.org) also provides service to Española, with connections to Santa Fe, Los Alamos, and points south. It is possible to ride to Santa Fe, catch the Rail Runner train and commute to Albuquerque and the Albuquerque Sunport, or as far south as Belen. These buses are all wheelchair-accessible with a lift, and they carry a bicycle rack on the front.

The Taos Express (another NCRTD service) is available only on weekends; it operates between Taos and Santa Fe, offering an additional option for reaching Santa Fe from Taos. It costs \$5.00 each way and stops at the Santa Fe Rail yard, going and coming. The NCRTD Blue Bus does not run on Saturdays, Sundays, or holidays.



You can get more information on both the Blue Bus and the Taos Express by calling 866-206-0754. Or call NCRTD's main office in Española: 505-629-4725.

*The Blue Bus stop in front of Smiths.
Photo Terry Thompson*

The NCRTD also provides a handivan door-to-door service for those with a doctor's certification of a need for transport, including a medical reason for being unable to use the bus that moves around Taos. In addition, a new service (call 866-206-0754, preferably a week ahead of time) picks up people at their door for \$1.00 and carries them within town limits to their destination. Passengers can also set a time for the driver to return to transport them home for a \$1.00 fee.

For those with the proper phone app, Lyft and Uber operate in Taos and can be reached at 575-224-5799. Faust's Transportation offers local taxi service starting at \$10.00: 575-758-3410.

Rides to Airports

For rides to Santa Fe Airport or the Albuquerque Sunport (averaging at least \$60 each way), there are on-line listings for three limo/shuttle companies. The Taos Ski Valley provides a shuttle and has a locals' discount. See <https://www.skitaos.com/discover-taos/getting-here> or call 800-776-1111. Two newer airport shuttles are <https://www.Mountainviewshuttle.com> (575-770-8759); and <https://www.taosrides.com/> (575-613-3256). Another company that provided airport shuttles for many years, Twin Hearts, is no longer in business.

As you can see, it is possible to get around Taos without a car and even possible to leave town by bus or limousine. This winter, small aircraft will begin landing at the Taos Regional Airport, providing an additional option for skiers from Texas to reach the slopes, and yet another way of getting in and out of the Taos Valley. Taos Air will fly between Dallas or Austin and Taos for a round-trip fee of \$399, beginning December 20.

– Judith Bronner & Susann McCarthy

FOR THE LOVE OF READING: Opportunity to Volunteer in Literacy in our Community

Taos Milagro Rotary Club started a pilot literacy program in April 2017 in the Taos Pueblo Day School, with volunteers reading to 16 children in kindergarten through third (K-3) grade. "For the Love of Reading" aims to provide one-on-one reading sessions for 30 minutes per week to K-3 students whose teachers have identified as reading below their grade level. At the end of the 2017-18 school year, we were reading to 48 children weekly in Taos Pueblo Day School and Ranchos Elementary School, and now we are reading to 62 students weekly in both schools. Every three weeks, we give all the children in participating classes a book of their choosing, helping each child develop their home library. This program benefits the children in reading ability and helps them develop a love of reading. The one-on-one relationship is a great benefit to the kiddos, and our volunteers really love it too. We are writing grants, asking for donations, etc., to be able to read to more children in the future.

We are looking for additional volunteers who love reading, have a caring attitude toward children, want to help literacy issues in our community, and have a vested interest in the future of our children. Each volunteer reads with two students for a total of one hour of volunteer time once a week. Because we don't expect volunteers to be able to read every week, we have substitutes available.

Little Free Library

Also to encourage reading in Taos, the Taos Milagro Rotary Club has 15 Little Free Library sites placed around Taos County, including low-income housing projects and trailer courts, high-visibility areas, near medical clinics, and in isolated areas. We wanted the books to be easily available 24/7 to all, but especially to kids who may not have an easy access to the public library, with no return date or fines.

Putting more books in the community and especially in children's homes is another way to encourage and promote reading. But keeping all 15 libraries stocked with appropriate books for all ages has become more difficult recently, because our source--the nonprofit "Three Rivers Literacy Program" in Farmington, NM, where we obtained free children's books in the past--lost their grant in October 2018. Donated books for all ages are very welcome, but especially children's books.

If you are interested in volunteering or have books to donate, please contact me at delendres@gmail.com.

Little Free Library Locations

Youth and Family Center, Gusdorf Housing at Cobre St & Gusdorf Rd., Family Practice & Associates, Mariposa Housing at play ground/office, Rim road – by water tower, Llano Quemado Headstart, Taos Pueblo- by Governors' office, Questa Health Center, Taos Cow in Arroyo Seco, Straight Arrow Road / Rabbit Valley, Midtown Market - Arroyo Hondo, Vigil's Trailer Court behind Walmart. Talpa Community Center - Playground area, SOMOS – Priority children's books, Field Institute of Taos.

NON-ROTARY – LFL IN TAOS COUNTY

Blueberry Hill and intersection of Mesa Vista, Eagle Nest, Near Martinez Hacienda on Don Roberto Lane, DeVargas St., Ananci School



– Del Endres

THE LAST NON-DRIVER IN THE WESTERN WORLD

We all have our hang-ups. Mine are four: eggs, lima beans, flying—and driving.

I wasn't particularly thrilled about learning to drive, but I accepted it as one of those things there was no getting out of—like going to school. And I was 16 and eligible for a learner's permit, so that was that—like being crammed into a garter belt and nylons, and continuing years of orthodontics so I'd be bee-you-tiful. (It didn't work.)

It's a truism that the worst person to teach one to drive is a family member. Maybe my mother wouldn't have been so bad, but you guessed it: my father. He had his virtues, but patience was not one of them. His idea of teaching was to explain something once, and if you didn't get it—too bad. I never did understand shifting gears—a diagram would have helped, but I didn't know that at the time. The rest of it consisted of Daddy screaming at me at the top of his lungs as I tried to maneuver the family car—a four-door Hudson the size of a tank.

Yes, the inevitable happened. Though I had only a learner's permit, I was talked into taking the wheel by a tired driver on a trip from Los Angeles to San Francisco. I rolled the car over on a curve. We were uninjured, but of course the car had to be repaired, and I had to cash in the savings bonds I'd accumulated from childhood. That did it.

How have I managed? For many years, I lived in cities where, even if public transportation was sketchy, it did exist. When I was Arts Editor of the *Taos News*, I lived right in town and could walk everywhere.

Now, I use the wonderful program of our Taos Senior Center. I phone 24 hours in advance (which helps me "organize things"); a car picks me up, deposits me tenderly at library or grocery, picks me up, takes me back to my door—and the driver helps me with packages of library books and/or groceries. What's not to like??!

It's not necessary to rehash yet again the deleterious effect that 3,000 pounds of metal and plastic (carrying, usually, one body) has on the planet. While the car is touted as *freedom* (especially for adolescents) how many days, weeks, months, does one have to work—if fortunate enough to have a job—to own and maintain a car?

That mythical institution, "the average family," spends 16 percent of its income on owning and maintaining each car. And the car spends most of its time parked.

This writer is old enough to remember when the public transit system was deliberately destroyed after World War II, making the private car necessary. The interstate highway system of the 1950s (which was primarily for potential military use) and the massive selling job of advertising played into this.

No, I've never owned a car and never will. Yes, about once a year I can't get to some event because I don't: small price to pay.

—Joanne Forman

TENT Wish List

We are looking for volunteers to lead the following areas:

Grant Application writer, Fund Solicitor, Webmaster, Social Media administrator, and Bookkeeper.

If you will help, write to us at: taoselders@gmail.com

HEALTH INSURANCE

Does a day go by when health insurance isn't in the news? If it isn't the Affordable Care Act (ACA), it's Medicare or employer-provided health insurance. Then there's dental insurance, vision coverage, and Medicare Part D drug coverage. Don't panic. It often seems harder than it has to be, so take a deep breath and prepare to simplify.

First of all, if you're still working and your employer provides health insurance, lucky you. Your coverage is probably better and your premium (the amount you pay to have the insurance) lower than if you bought the same coverage individually. Don't bother to shop around, even if you have to pay a portion of the premium, and especially if you have a family and your employer pays for part of their premium, too.

You might be able to choose a deductible (the amount you pay each year before the company starts paying your claims), so figure out each premium option (monthly \times 12) and add its related out-of-pocket expenses (annual deductible and/or co-pays—the amount you'll pay to the doc each time you visit) for a typical year of your life. Here are some made-up numbers.

Example A: for a \$1,000 deductible with a \$20 co-pay per visit and typically (for you) three visits/year, your out-of-pocket annual expense would be \$1,060 + your annual premium. Let's say the monthly premium is \$500 (times 12 = \$6,000/year). Estimated annual out-of-pocket = \$7,060.

Example B: for a \$2,500 deductible with a \$20 co-pay for three visits, out-of-pocket would be \$2,560 + your annual premium. Say the monthly premium is \$300 (times 12 = \$3,600/year). Estimated annual out-of-pocket = \$6,160.

You get to choose whichever plan feels the most comfortable for you. Your policy may have a little different structure and specifics, but this is the general idea for how to choose from your options.

If you're not working and not yet on Medicare, you can buy health insurance independently or through the ACA. If you choose the independent route, select an insurance agent or broker recommended by people you trust and/or who has good online reviews. As usual, beware of reviews that sound too "perfect." Read the bad reviews and consider whether they sound reasonable, how long ago they were written, and whether the problems were solved. Consider whether you want a policy that covers "everything" (there's no such thing) or is bare-bones-basic and covers only catastrophic expenses. You get what you pay for, and only you can decide what's right for you. You can use the examples above for selecting your deductible option.

If you choose the ACA direction, go to the website that helps you choose your plan:

<http://www.healthcare.gov>, and make sure you do it by the deadline, which is different every year, but normally in December! You may also find a "navigator" at Walgreen's or Walmart or someplace else—a person whose job it is to help you sort through the options.

If you're 65+, happy Medicare! You might find that Medicare coverage is better and less expensive than your previous coverage. (The government limits how much it reimburses doctors and hospitals for your care, thereby reducing your premium.) You probably already know this, but it's so important: Medicare Part A is the basic coverage that everybody gets at age 65, and the monthly premium is automatically deducted from your monthly Social Security payment. (If you're not collecting Social Security yet, you'll have to pay the Medicare premium yourself.) Part A basically covers hospital bills.

Medicare Part B is available from private carriers and basically covers doctor bills and is also known as a Medicare Supplement—or Med Supp or Medigap—policy. If you have a Med Supp (highly recommended!),

you select and pay for it individually. It comes in varieties called Plan A, Plan B, Plan C, etc., structured by the government, so that all Plan A's offered by different companies have exactly the same coverage. The same is true of Plan B's, Plan C's, etc. The only difference between companies is the premium. I can't think of any good reason to choose any except the least expensive one. You can use <http://www.medicare.gov> or your agent to compare plans, companies, and premiums and to choose the right Med Supp plan and company/policy for you. Tip: many people think Plan G is the best Med Supp coverage for the most reasonable premium. Ask your agent. If you already have a Med Supp and want to make a change to it for the following year, be aware of the deadline, normally in December.

Medicare Part D is the coverage for your prescriptions, also available from private carriers. You can use <http://www.medicare.gov> or your agent to choose the best policy for you. You'll need to know what prescriptions (drugs, dosages, and frequencies) you take, so you can compare how much the policies pay for your prescriptions and the corresponding premiums. Part D policies are not structured like Part B (Med Supp) policies, so there are more variations among companies and policies, dang it. And be aware of the December deadline for making changes for the following year!

Instead of Medicare Parts A, B, and D, you may choose to get Medicare Part C—a Medicare Advantage Plan. Part C combines Parts A, B, and D and requires that you receive treatment from the doctors and hospitals in a specific Health Maintenance Organization (HMO). Often the premiums are more reasonable than the Medicare Parts A/B/D combo, and if you like the doctors/hospitals in the HMO, have at it! If you want more freedom in selecting your doctors, or if you travel a lot and the HMO is in a limited geographic area—and if you don't mind paying more for your insurance—go back to the previous paragraphs. Don't forget there's a December deadline for making changes!

There's no way I've included everything there is to know about health insurance, but don't run and hide and assume you "don't get it." Go back to that deep breathing and use this information to narrow down the options to the appropriate ones for your situation. Rely on a good agent and the available websites. And review your coverage in the fall every year so you can make the best choices for the next year—by the December deadline!

-- Nancy Ewing, retired State Farm agent

TENT Mechanics

The five Taos Elders volunteers who will provide minor home repairs met to resolve some questions that we had. The first question was really for the Members: what type of repairs do you expect? Since we collectively have a wide range of experience, the basic response is, "Just ask." If we think we can do it, and someone is available, we will give it a go. There are some limits: if it is likely to take more than a couple of hours, it may be too much for us. If it is too dangerous (e.g., climbing on the roof), we may turn down the work.

Do we charge the member for unusual tools? Among the five of us, we have access to a wide range of tools. But if the job requires a tool that we are never likely to use again (such as a bit to drill through tile), we will ask the member to pay for that tool, along with supplies specific to the job, such as grab bars.



Will we replace the battery in a smoke detector? Yes, if we can reach it. Be forewarned, however, that a smoke detector lasts only ten years, so we may have to replace the entire smoke detector, not just the battery.

Will we relight the pilot flame in a water heater, stove, or furnace? Probably. However, the gas company will do this at no charge, and if the pilot blows out more than once, there may be some larger problem that must be addressed. In many cases, your repair may require more than one trip. The first trip will involve assessing the work, measuring for materials, and identifying special tools or skills. We will discuss the cost of purchased material at that time.

So, if you have a minor home repair, ask us if we can help. We will come look at the problem, judge whether we can do the work, estimate the cost, and possibly arrange for a time to make it happen.

— Jim Ludden

OUR WORK HAS STARTED: TENT IS UP AND RUNNING!

And we are realizing that we are indeed “all one” under this “TENT” we’ve been setting up. Whether we’re behind the wheel or in the passenger seat, we’re truly together in the creation of a community supporting and strengthening us all. Each and every one of us has something to offer. I’ve been told that the key to finding fulfillment is discovering the gift you have to offer and then finding a place to use it. Our TENT community provides us with the perfect opportunity to use that special gift each of us has to give.

What better proof could there be of this truth than the November 2nd Public Program so expertly put together by TENT Event Coordinators Rhonda Wyche and Catherine Meyer? Responding to previously expressed interest in the topic of preventing falls, TENT Volunteer Gary Shapiro, a practitioner and teacher of Tai Chi with 40 years of experience as a physical therapist, offered us the gift of his knowledge and professional expertise. He talked about the causes of increased susceptibility to falls as we age and demonstrated ways of mitigating that danger. Our next newsletter will carry an article summarizing key points of Gary’s presentation so that those who weren’t able to attend the meeting can benefit. Thank you, Gary! And thank you, Rhonda and Catherine, for creating the delightful atmosphere that surrounded Gary’s presentation with your added touches of décor, whimsy, and even a contest with prizes. Your gifts enhanced and enriched an already valuable experience.

Teamwork and collaboration have proven to be boons to the services TENT offers. It’s more fun and easier to accomplish tasks with “a little help from our friends.” The TENT “handypersons” (or “Fix-it-ers”) have gotten together to pool resources, know-how, and efforts to better fulfill incoming requests. Another group of Volunteers is collaborating with Stray Hearts in providing a requested service. And to further develop collaborative TENT efforts within the larger Taos community, Paula Claycomb has volunteered to take on the role of Outreach Coordinator. Thank you, Paula! We are grateful that you are bringing your expertise and experience to help TENT grow.

The work of Taos Elders and Neighbors Together exemplifies the mutuality of the experience of giving — that the act of giving is as much a gift to the one doing the giving as for the one receiving. Thank you all for the gift of your participation!

— Marianne Furedi, Volunteer Coordinator

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Feel free to send us suggestions regarding the newsletter.

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