



# FREE SENIOR DIGEST

Volume 20 • No. 1

A JOURNAL FOR PEOPLE AGE 50 AND BEYOND

January 2024

## Unique Partnership Creates Pilot Senior Fellows Program

By Herb Weiss, contributing writer on aging issues  
*For Senior Digest*

Buoyed by the success of a pilot Senior Fellows Program, Leadership Rhode Island (LRI) and Age-Friendly Rhode Island (AFRI) are hoping to find the funding to offer another session in the summer of 2024.

The initial effort “to lift the voices, knowledge and vision of Rhode Islanders, age 62 and over” prepared 25 Senior Fellows to advocate for improvements that address age-related challenges. The initial eight-week program was tuition-free.

The first crop of Senior Fellows, residents of 13 different cities and towns in Rhode Island, ranged in age from 62 to 83. Nearly half were retired.

The idea to develop a senior advocates program came from Marianne Raimondo, a graduate of LRI’s Core

Program, who made the connection between Leadership Rhode Island and James Burke Connell. Connell is the executive director of Age-Friendly Rhode Island, an initiative at Rhode Island College that represents a coalition of public and private agencies, organizations and individuals committed to healthy aging.

### Empowering Seniors to Become Advocates

Connell proposed the pilot program because, he says, empowering seniors to become advocates, activists and champions of age-friendly thinking and practices “will result in a Rhode Island where older adults thrive and live their best lives.” He was inspired by similar programs in Maine and New Hampshire.

Connell pitched the idea to Michelle Carr, LRI’s executive director, who could easily see the benefits of the proposed joint venture. One such positive: Nearly a fourth of LRI’s 3000 alumni



The 2023 Senior Fellows cohort presents their personal civic commitments at the RI Statehouse during their final session.

are 62 years or older, many of whom are prime candidates for the program. More importantly, Carr adds, LRI and

Age-Friendly RI are both propelled by the belief that citizens of all ages who are actively engaged in their communi-

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## Embracing the Joy:

### Celebrating the Holidays at The Seasons Assisted Living Community



The holiday season at The Seasons East Greenwich Assisted Living is a time of warmth, joy, and community spirit. As the winter chill settles in outside, inside the vibrant atmosphere becomes even more pronounced, with residents (including our furry friends) and staff coming together to celebrate a variety of festivities in a truly special way.

The halls of The Seasons are adorned with festive decorations, creating a magical ambiance that instantly puts everyone in a joyful mood. Our residents

take great pride in having contributed to the holiday decor, whether it’s by crafting handmade ornaments or sharing cherished decorations from their own homes. The collaborative effort created a sense of unity and shared joy that permeated throughout the community all season long.

One of the highlights of our holiday season was the annual tree-lighting ceremony. Outside The Seasons stands a 35-foot evergreen tree where Residents gathered surrounded by friends and the sweet sounds of Providence’s own Very Merry Dickens Carolers. The tree, adorned with shimmering lights, became a symbol of the collective spirit that defines The Seasons East

Greenwich. This event set the tone for the weeks to come and symbolized the start of the holiday festivities while also celebrating the anniversary of our community.

The community at Seasons East Greenwich always takes great care to ensure that every resident no matter their personal beliefs or traditions feels included and valued during the holiday



Embracing the Joy: Celebrating the Holidays at The Seasons Assisted Living Community... continued page 11

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# Strong Advocacy for Older Rhode Islanders Needed

By Cindy Coyne, Executive Director, Senior Agenda Coalition of Rhode Island

The Merriam-Webster dictionary defines advocacy as: the act or process of supporting a cause or proposal. The goal of the Senior Agenda Coalition's advocacy efforts is to promote changes – in policies, attitudes and actions. Advocating to create positive change and improvements in older Rhode Islander's quality of life is important work. Work that I encourage all of you to share in.

The Senior Agenda Coalition of RI has been committed to prioritizing issues important for older people. We work to educate our Governor, our lawmakers and local leaders about the valuable contributions older adults bring to our state and the critical issues that challenge them – issues such as transportation, home and community services, economic insecurity and caregiver supports and policy changes that can impact these issues to make their lives better. Our Coalition is dedicated to building a strong system of supports for older adults to help them live healthy and independently in the community, and to receive quality long term supports when they are needed. Over the years we have had some noted



By  
Cindy Coyne

successes. We advocated to retain free and reduced bus fares for seniors and persons with disabilities, to end wait lists for Meals on Wheels and respite services that give caregivers needed breaks, to help more lower-income persons pay for home and community services and to strengthen information services so persons know what programs and benefits are available to them. However, much more advocacy work remains. This is especially vital as our older population is growing and projected to comprise one out of four persons in our state by 2035.

There is no time like the present to become involved in advocating for change to make life better for you and your peers. Whether you live independently or in a community with shared resources - your voice matters! To begin this process, it is important to know who you are represented by in local, state, and federal governments. If there is an issue that is important to you before the state legislature, don't be afraid to call, email or write your state Representative and Senator. They want to hear what matters to their con-

stituents. (As a former member of the state legislature I know first-hand that legislators listen to their constituents.) To find your local or state representative go to [vote.sos.ri.gov](http://vote.sos.ri.gov) and click on "Find Your Elected Officials".

Next, consider checking out your local access channel or your city or town's website to view monthly meetings or meeting minutes to learn about policy issues in your community. State level issues are especially important so consider perusing the Rhode Island General Assembly's website at [www.rilegislature.gov](http://www.rilegislature.gov). There you will find a wealth of information. You can find out what and when hearings on legislation of interest are taking place and even submit testimony via email. You can link to Capitol TV at [www.rilegislature.gov/captv](http://www.rilegislature.gov/captv) to watch live sessions of the House and Senate and Committee hearings and also view recordings of past press conferences and hearings.

The Rhode Island General Assembly will be back in session this month and the Senior Agenda Coalition will be advocating for policy changes to improve the quality of life for our older adults in Rhode Island. Stay tuned for a list of our legislative priorities for change to be unveiled in the February issue of Senior Digest. You may also learn more

about our priorities for 2024 on our website at [www.senioragendari.org](http://www.senioragendari.org).

**Interested in amplifying your voice as part of a collective larger voice?**

**Consider joining our coalition!**

**Together, we can create more of an impact and influence meaningful change.**

*Cindy is a life-long Rhode Islander who graduated from both University of RI and Roger Williams University. Her extensive public safety career includes serving 20 years with the Rhode Island State Police retiring at the rank of Lieutenant and as a public safety accreditation consultant where she was ultimately appointed as a Commissioner for the international accreditation agency CALEA (Commission on Accreditation for Law Enforcement Agencies). In 2010, Cindy was elected to a 4-year term to the Barrington Town Council and from 2015-2023 she served District 32 (Bristol, Barrington and East Providence) as a RI State Senator where she chaired the Committee on Judiciary. Cindy lives with her husband Jerry in Barrington and they enjoy travelling to see their 4 busy children.*

## Senior Digest

21 Industrial Court  
Seekonk, MA 02771

### Email

[seniordigesteditor@gmail.com](mailto:seniordigesteditor@gmail.com)

### Telephone

508-336-6633

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**Contributors:**  
Alzheimer's Association,  
Steven J. Bagian,  
Paul A. Brule,  
Deborah L. Burton, MS,  
Meg Chevalier,  
Kathleen Heren,  
Portia Little,  
Jim Miller,  
Lisa M. Petsche,  
Senior Agenda Coalition of  
Rhode Island,  
Catherine Taylor,  
Cheryl Tudino,  
Herb Weiss,  
Mocco Wollert

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## AARP Tax Aide Volunteer Opportunity



The AARP Tax-Aide program needs new volunteers for fall training for the next tax year to rebuild our Covid reduced staffs at 29 sites across Rhode Island.

We offer free tax prep services for low to moderate income taxpayers of all ages, both working and retired. Because of the complexity of tax preparation, many taxpayers do not file, or go to paid preparers that they cannot afford.

Our IRS trained counselors prepare and electronically file returns to make sure that our clients avoid fees and that they quickly receive all of their refund. In 2023 our 120 volunteers served over 5,200 grateful clients across Rhode Island.

We are looking for compassionate and friendly people to join our volunteer team. We'll provide the training and mentor support to help you learn new skills, and you'll get a great feeling from helping those in need.

The program is looking for individuals to volunteer in a number of roles to provide help to taxpayers. Our volunteers come from a variety of backgrounds and span from retirees to college students.

Our tax prep training classes start in October, and are complete before Thanksgiving. In addition to **Tax Counselors** we need **Intake Facilitators** to greet clients and **Communication Coordinators** to schedule appointments. These last two jobs do not require tax code expertise.

If meeting great people, learning to prepare tax returns, and outreach to your community sound interesting to you, please contact us for more information at:

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or  
**401-255-9514**



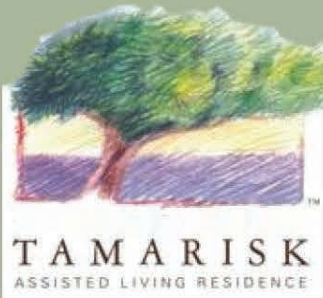


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## Unique Partnership Creates Pilot Senior Fellows Program



The Senior Fellows pilot cohort consisted of 25 Rhode Islanders ranging from 62 - 83 years of age.



Ron Caniglia, a member of the pilot Senior Fellows cohort, presents his personal civic commitment at the Rhode Island Statehouse during the final program session.

ties can make lasting impacts.

Age-Friendly RI raised the funds for the pilot program, and relied on LRI's "talented team" to handle recruiting, participant selection, curriculum planning, and guiding participants in the development of individual community commitments, Connell says.

Gilda Hernandez, a 65-year-old research librarian at Providence College, participated with two goals in mind. As the medical advocate for her 88-year-old parents, Hernandez wanted to become an educated caregiver, one who knows how to navigate state agencies to get appropriate services for them. She also wanted to develop advocacy skills so she can address the societal problem of ageism, especially in the education sector.

The program was "what I expected... and more," says Hernandez, who gave a thumbs up to the "exceptional programming and top-notch presenters."

Most session days were divided into two parts, with half focused on knowledge-building around relevant issues, such as housing, food insecurity, transportation needs, and health care.

The other half focused on skill-build-

ing, such as writing persuasively, public speaking and network building, to enable the Fellows to develop and eventually execute their own Civic Commitments.

### Pitching Personal Civic Commitments at State House

The Fellows took turns describing their Civic Commitments during their final session, held at the State House. The presentations, which included several "poignant and pin-drop moments," were well received by the audience, which included representatives from the state's Office of Equity and Engagement, and from the AARP, House of Hope, Meals on Wheels Rhode Island, and the United Way.

Senior Fellow Ron Caniglia, 77, from Warwick, applauds the advocacy program for emphasizing the importance of "living in place," rather than "aging in place." In fact, his Civic Commitment — to urge the expansion of Medicare benefits to adequately cover hearing, vision and dental care — would enable more older adults "to live life to the fullest."

A retired contractor, Caniglia's arguments for the expansion of these

... continued from page 1



The eight-week Senior Fellows pilot program was a collaboration between Leadership Rhode Island and Age-Friendly Rhode Island.

benefits are passionate and personal. Hearing loss, if not addressed, can contribute to the breakdown of family and everyday social relationships, he says. This could lead to unhealthy isolation.

Teresa DeFlitch, LRI's director of leadership development, says she has high hopes that Rhode Island's first 25 Senior Fellows will have a positive impact on senior citizens throughout the Ocean State. They are expected to begin their advocacy work within six

months of leaving the program.

We hope, she says, that the Fellows have expanded their knowledge, network, and confidence when it comes to making a difference.

It is also hoped, she adds, that each participant feels more connected to a supportive and joyful community, including their fellow Fellows, and the LRI and Age-Friendly networks.

"We are eager to run the program again and incorporate feedback from this year's cohort. Working with Age-Friendly Rhode Island has been wonderful and we are learning a great deal from the cohort members about what's affecting them as older adults in the state. It's been an inspiring and energizing experience," DeFlitch says.

*Herb Weiss, LRI -12, is a Pawtucket-based writer who has covered aging, health care and medical issues for over 43 years. To purchase his books, *Taking Charge: Collected Stories on Aging Boldly* and a sequel, compiling weekly published articles, go to [herbweiss.com](http://herbweiss.com)*



Senior Training Manager Renzo Arteta introduces the 2023 Senior Fellows cohort to CliftonStrengths, helping them to understand how to leverage their unique talents.





"I think the program is outstanding"  
"-Maria A.,  
92

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## VETERANS ★ POST ★

by Freddy Groves

### How's It Going?

### No, I Mean Really. How Are You?

Here we are in the middle of winter with the shorter days, the lower temps and depending where we are, snow and ice on the sidewalk and roads, holiday stresses ...

Some of us aren't doing well. We've been faking it through the holidays, smiling and greeting people, but deep down inside we know: We're not OK. Whether we're in a funk, sad, dispirited, depressed, hopeless, anxious ... call it what you will, but some of us just are not OK.

With the new year we have the opportunity to resolve to change that and have a better 2024. The Department of Veterans Affairs stands ready to help us. All it takes to start is a phone call.

A first step might be calling the Veterans Crisis Line anytime day or night: Just dial 988 and press 1. Or you can text 838255. The voice on the other end is likely to be a veteran's, specially trained. It's free and confidential. These responders can hook you up with the resources you need to get help.

To get a little more info, go online to [VeteransCrisisLine.net](http://VeteransCrisisLine.net). Under the "Resources and Support" dropdown menu, select "Local Resources." There you can search for local veteran's help near you. You can also find local VA resources at [www.va.gov/directory/guide/allstate.asp](http://www.va.gov/directory/guide/allstate.asp).

To get info over the phone, call 800-273-8255 and press 1. If you have hearing loss, the TTY number is 800-799-4889.

If you happen to be active duty and you're overseas, there's still help for you. Go to [VeteransCrisisLine.net](http://VeteransCrisisLine.net) and click on "How We Help," then select "Military Crisis Line." You'll see a list of direct free phone numbers depending where you are: Europe, Korea, Philippines or Afghanistan. Or you can call the original Crisis Line if outside of the U.S.: 800-273-8255 and press 1.

Remember: You can always walk directly into a VA medical center day or night.

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## Strategies for Thriving in 2024

Family caregivers provide practical assistance and enhance the quality of life for frail seniors who might otherwise require placement in a long-term care facility. Typically, they are spouses or adult children, many seniors themselves.

Their role involves physical, psychological, emotional and financial demands. It can be a heavy load.

If you are a caregiver, consider the following strategies for not only surviving, but also thriving, in the year ahead. Even if you're not a caregiver, these self-care tips are worth checking out.

### Reduce your stress

Learn as much as possible about your relative's illness and its management, and educate family and friends to help them understand. Knowing what to expect and how to deal with challenges can go a long way to reduce anxiety and foster a sense of control.

Accept realities you can't change and focus instead on those you can influence.

Pick your battles; don't make a major issue out of every concern.

Use positive self-talk. Emphasize phrases such as "I can," "I will" and "I choose."

Practice relaxation techniques, such as deep breathing.

Do things that bring inner peace, such as meditating, reading something uplifting, journaling or listening to music.

Create a relaxation room or corner in your home - a tranquil spot you can retreat to in order to rejuvenate.

Develop a calming ritual to help you unwind at the end of the day.

Make healthy lifestyle choices: eat nutritious meals, get adequate rest, exercise and see your primary physician regularly.

Seek ways to streamline your life. Set priorities and don't waste time or energy on unimportant things. Simplify necessary tasks. If finances permit, hire a housecleaning service or a personal support worker or companion for your relative, to free up some of your time and energy.

Be flexible about plans and expectations. Take things one day at a time.

### Taking Care



By  
Lisa M. Petsche

Minimize contact with negative people.

Don't keep problems to yourself - seek support from family members, friends or a counselor. Also try out a caregiver support group.

Ask other family members to share the load, and be specific about the kind of assistance you need. Also find out about services in your community that may be of help. The local office on aging is a good resource.

Take advantage of respite services in your community, such as day-care programs and facilities that offer temporary residential care.

### Increase your joy

Stay connected to people who care, through visits, phone calls, e-mail or letters.

Cultivate a healthy sense of humor. Read the comics, watch a TV sitcom now and then, or rent funny movies.

Do something you enjoy every day, perhaps savoring a cup of tea, reading the newspaper or engaging in a hobby (revive a former pastime or try something new). Make it a priority, even if all you can manage is 15 minutes.

Put together a pamper kit of items that give you a lift - for example, a favorite magazine or CD, scented candles, fragrant shower gel or body lotion, and gourmet coffee or tea - and delve into it when you find your spirits drooping.

Bring a bit of nature into your home: get a plant to nurture or buy fresh flowers.

Create little things to look forward to: visiting with a friend, watching a movie, ordering take-out food or getting something new to wear.

Plan a special outing with or without your relative - perhaps to a restaurant or a cultural event.

Focus on the good things in your life, such as supportive relationships, and seek beauty and tranquility through appreciation of art and nature. Learn to live in the moment and enjoy life's simpler pleasures.

*Lisa M. Petsche is a medical social worker and a freelance writer specializing in boomer and senior health matters.*

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# 2024 Change To Rhode Island Estate Taxes

## Legal Corner



By Paul A. Brule

As regular readers know, our focus is to help families with a loved one who is already in a nursing home or just about to enter a nursing home. As we have said many times, it is never too late, even at that time, to save a significant amount of assets from loss for payment of nursing home expenses.

However, in order to effectively help families in such situations, we need to also be able to integrate many other areas of the law, including taxation. One of these taxes is the Rhode Island Estate Tax.

Generally, the tax will not apply when a spouse passes away and all of the assets are passing to the surviving spouse. However, when that spouse passes away and assets are left to the children or other individuals, the tax applies, if the remaining assets are over a certain threshold, after the payment of most bills.

This tax does not impact the vast majority of our clients because the threshold is quite high

and it generally increases on an annual basis. As of the first of 2024, the threshold is \$1,774,583.

For those of you still reading this column, the next questions are generally involving what is the rate or the percentage as regarding such tax. Other people ask is it true that if you are over the limit by even a dollar,

then you pay tax on the entire estate.

Unfortunately, because of the complexity of the law, both of those questions lead to very inaccurate answers. For example, with a \$2 million taxable estate, the amount of such tax is \$16,230. One could calculate that such number represents less than 1% of \$2 million. Of course, someone else could calculate that since the taxes are only being paid on \$255,417 (the difference between the \$2 million and the \$1,774,583 which is free) the tax rate is really a bit over 7%. Finally, once you know the exact dollar amount that has to be paid, it really doesn't matter if

it was calculated from the top dollar going down or from the bottom dollar going up, or even what "the percentage is", right?

The above example is not helpful however for understanding how this tax works at a higher level. So, for instance, if you double the \$2 million, to arrive at \$4 million, the tax is not double of \$16,230. Instead, the tax is \$197,030! Which could either be 4.93% or 8.85% percent, depending upon which of the above calculations you would like to make.


So, what is the point of all of this? To illustrate for you that the Rhode Island Estate Tax only applies to a small percentage of people, but if it applies to you, it is

far more complicated than what it might appear to be. The good news is that for most people affected by the tax, there are easy solutions to minimize or eliminate the tax.

All of which brings us to what I call the moral of the story. Even if you are not at all concerned about estate taxes, the moral of the story here is the same as if you are concerned about loss of assets for payment of nursing home expenses. Don't rely on advice from friends and neighbors. Call a professional.

*Paul A. Brule is an attorney with the firm of Brule, Nault and Hainley P.C., in Cumberland. He can be reached at (401) 334-4545.*


## ARE YOU PAYING NURSING HOME EXPENSES FOR A SPOUSE OR LOVED ONE?



If you answered YES to either of these questions, you need to speak to us **NOW!** It's never too late for us to help you!

Call or E-mail me, Paul A. Brule to schedule your FREE consultation

Are you concerned about the possibility of your spouse or loved one needing a nursing home?



### Brule, Nault & Hainley

Attorneys At Law

1334 MENDON ROAD, CUMBERLAND, RI  
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**The Senior Digest is a one-stop source for information and commentary about a variety of topics that matter to people age 50 and older.**



### Ocean State Senior Dining Meal Sites

24- Hour Advance Reservations Required  
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[www.ebcap.org](http://www.ebcap.org)

Site	Address & Phone	Lunch Served at
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Bristol Senior Center	Benjamin Church Senior Center, 1020 Hope St, Bristol, RI 401-253-8458	11:30
East Providence Senior Center	Robert Rock Senior Center, 610 Waterman Ave., East Providence, RI 401-270-1814	12:00
Middletown Senior Center	650 Green End Ave., Middletown, RI 401-849-8823	12:00
Portsmouth Senior Center	110 Bristol Ferry Rd, Portsmouth, RI 401-683-4106	12:00
Tiverton Senior Center	207 Canonicus Street, Tiverton, RI 401-625-6790	11:30
Warren Senior Center	Kickemuit Village, 20 Libby Ln. Warren, RI 401-245-8140	11:30

Ocean State Senior Dining Program, a program of East Bay Community Action Program, is funded in part by the U.S. Administration on Aging/Administration for Community Living, and state funds through the RI Office of Healthy Aging.



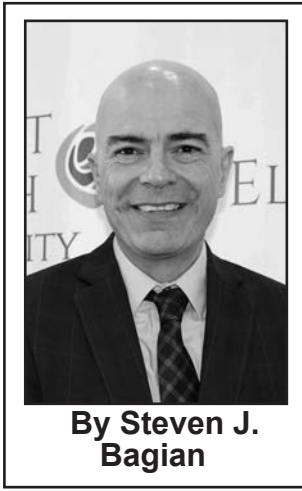



## Resolutions

It is the beginning of a new year and the time many of us think about making resolutions. The definition of the word means a firm decision to do or not to do something. This is quite a rigid approach to take and I believe it is why many of us just either give up or fail to even start on their well-intentioned resolutions. A better approach would be to aspire to implement purposeful changes to affect a better life plan going forward for a better future.

The first quarter of the year, we focus on our finances, namely income, taxes, and investment income. The problem lies in many approach their finances in a vacuum. We contact the accountant, tax preparer service, or buckle down to do our taxes ourselves. Instead, our financial picture must be thought of as part of our life planning. Thus, this is the first step and part of your year long plan to a better future.

The Spring should be the time to perform “clean-up.” This is the time to get your affairs in order. Review all your important documents and assess their relevance and whether they need updating. This is the time



By Steven J. Bagian

to meet with your financial advisor, bank representative, and/or estate attorney to make the necessary changes or execute new documents or accounts. Always keep in mind your life plan for a better future through advanced planning.

Now we are halfway through the year, thoughts should continue to focus on implementing purposeful changes. We have assessed our financial situation and updated our important documents. Now we should think about the long-term and potential Medicaid planning issues, funeral directives, and present and future housing issues. This is the time to talk with your primary care physician and your other doctors about your present health and future health needs. Will you be able to “age in place,” meaning safely stay in your present home. Knowing now will give you the opportunity to implement the necessary changes to stay home. You will know whether you will potentially need home care or other services. Answering these questions will afford you the opportunity to know whether you should pay for a funeral directive in order



to lower your financial assets.

Well now we have approached the last quarter of the year, the holiday season. This is the time of reflection, thankfulness, and joy. I cannot think of a better time to think of others, family, and charity. We have approached the last stage in implementing purposeful changes in our better life plan. We have done our best to review and revise our financial and estate documents, and in some cases either eliminate some documents or implement new ones. We can feel confident we have a better life plan in place and a better understanding of our overall needs for the future. This affords us the opportunity to donate tangible items we no longer need or want, and also, gift monies to family, friends

and charities with confidence it won't place an undo burden on your financial health in the future.

So, let us start the New Year with an open mind and heart to implement purposeful changes to affect a better life plan for a better future, not only for ourselves but for others. Let us seek the assistance of professionals to help us make the best choices for the best quality of life we can have for ourselves and those close to us. A year seems like such a long time, but just think we said that when 2023 was starting last year.

*Steven J. Bagian is the supervising attorney of the Elder Protection Project at Rhode Island Legal Services.*

## URI's new Neuro-Learning Center to boost brain education

# THE UNIVERSITY OF RHODE ISLAND

KINGSTON, R.I. — Dec. 18, 2023 — University of Rhode Island students and faculty members in multiple health disciplines will soon have access to state-of-the-art neuroscientific technology to enhance classroom lessons and research education, thanks to a grant from the Champlin Foundation.

College of Health Sciences Professors Mariusz Furmanek and Alisa Baron, along with collaborators Mark Hartman, Nicole Logan, Ellen McGough and Kunal Mankodiya, will establish a Neuro-Learning Center that includes some of the most cutting-edge equipment available to neuroscientific researchers, allowing for the non-invasive study of relationships between brain activity and behavior, functional brain mapping, and mechanisms of neuroplasticity. The equipment will be available to undergraduate and graduate students as well as faculty in such disciplines as communicative disorders, physical therapy, kinesiology and biomedical engineering.

“We are planning to establish the Neuro-Learning Center, which will allow that interdisciplinary interaction with faculty members from different departments,” Furmanek said. “In the

majority of institutions, these are only used for research. Primarily, we would use them for education. There is, of course, a research component with this equipment, but the primary goal is to educate our students in neuroscience and knowledge about the brain.”

The non-invasive technology includes a Transcranial Magnetic Stimulation system, which uses low-intensity magnetic stimulation to facilitate or inhibit neural activity in areas of the brain; and a functional Near Infrared Spectroscopy system (fNIRS), which is an advanced neuroimaging technique used to measure brain activity by monitoring changes in blood flow in the brain. The TMS is used in conjunction with a NeuroNavigation System to target specific areas of the brain for neurostimulation. Basically, the technology will allow students to look at specific areas of the brain and determine which areas of the brain are active and which should be stimulated.

“It's a cap that's put on the head and it can be configured in any way depending on the part of the brain you want to look at,” Baron said of the fNIRS system. “You put the sources and detectors in the areas you are in-

terested in on the scalp, and when a participant does a particular task, you can analyze the data to see what part of the brain lights up—the part of the brain that has more blood circulating to it. That shows the part of the brain that is the most active in trying to process that information from whatever task you're asking the participant to do. This is a non-invasive system that's used across the lifespan, which is a big benefit since a lot of people think of an MRI when thinking about neuroimaging techniques, having to put people into a scanner that's quite loud and not child friendly.”

The systems are essential to study, diagnose and treat neurological diseases, such as depression, Alzheimer's, Parkinson's, stroke and more. Both systems can be used together by multiple clinicians. For example, the fNIRS system can identify parts of the brain that have died or have decreased function due to a stroke. Physical therapists can then use the TMS system to apply stimulation to those parts of the brain. If needed, a neurosurgeon would use the NeuroNavigation system to improve precision and safety of surgery, then a speech language pathologist could use fNIRS again to examine the post-procedure brain activity and its impact on communication.

“Such a collaborative and interdisciplinary approach will be emphasized when teaching our students to ensure the patient's comprehensive care and recovery,” the professors wrote in their funding proposal. “There have been rapid advancements in the neuroscience field, including the types of equipment used. University courses and the training they provide must simultaneously evolve to ensure stu-

dents are familiar with the techniques and technologies that will be utilized during their careers in patient care and research.”

Having the advanced equipment available to undergraduate students will be unique to URI. Furmanek and Baron are unaware of any other institutions that have the equipment for training undergraduate students and early-career graduate students, despite their widespread use by researchers and clinicians in the field. As important as the research capabilities is the educational component for students seeking careers in multiple health disciplines.

“The huge benefit to these systems is their portability. We can actually take them into the classroom so students can see how to use it, how to put it on someone, how to analyze the data, all in the classroom without having to pull them out of the class into the lab,” Baron said. “A lot of these technologies are only available in laboratory spaces, which creates a lot of inequity for students. We're getting students access to these technologies early so they can understand and get comfortable using them, so that's one more marketable skill when they go on the job market.”

Baron and Furmanek expect to begin acquiring the advanced technology in the spring, and expect to have it available for classroom use by fall 2024. The Neuro-Learning Center and the equipment will be housed between Furmanek's and Baron's labs in Independence Square on the Kingston campus.



## Weight Watchers

I am not obese by any means but over the years my skirts have become tighter and my dress size has gone up by two. Recently I looked at myself in a full-length mirror side-on. Not a good look!

I had tried various methods to slim down. After listening to a television guru prattling on about the power of the mind, telling the audience that we could think ourselves slim, I tried it. Standing in front of my mirror I closed my eyes, and thought slim visualising my ample tummy shrinking to nothing! Somehow my thoughts were distracted because suddenly there were yummy pizzas on my mind. When I opened my eyes, my tummy was still its fat, round self.

I have tried the 2-day fasting diet, the Atkinson diet with all its yummys, like full cream and ripe cheese. I tried the Israeli military diet which consisted of a lot of apples, all without success.

Finally, I decided to attend a WW meeting. I left my car in a remote spot and furtively entered the building through a back door. I was not keen for any acquaintances to see me. Weight Watchers Anonymous I called it in my mind. I would attend anonymously, and emerge free of my



By  
Mocco Wollert

chocolate and wine addiction, sylph-like and beautiful, minus ten kilos.

Inside I joined the queue of men and women, standing in line to be 'weighed-in'. I was given a little book into which my weight would be recorded every week until I reached 'goal weight'. Foolishly, I told them that it was my aim to lose ten kilos. Had I said five kilos it would have been a lot easier to achieve 'goal weight! Wise after the event, as usual.

Now I am committed and faithfully trot off to the meetings once a week. Oh, that dreaded moment when the WW leader says with her Cheshire Cat smile

'Step up on the scales dear, let's see how we went last week.'

I know exactly how we went last week - not good! I had firm intentions to only have one glass of wine at Tuesday night's dinner with friends and to wave the sweets away. Somehow, I forgot all my good intentions and now I stand shivering on those dreadful scales. My sins will be entered into that little book in the form of kilograms or grams, lost or gained.

I had no breakfast and only a small sip of water before leaving for the meeting, so the damage

should not be too bad. After an ominous silence she proclaims in a tragic voice

'Well, you have gained 0.2kg last week.' I immediately fall into a deep pit of despair. I have put on 200 grams! I knew I should have gone to the bathroom before the weighing-in.

When an alcoholic 'falls off the wagon' he or she is strongly encouraged to go to the next meeting for support. After 'falling off the wagon' food-wise, members of WW are also encouraged to go back to a WW meeting to meet their failure head on and to be cajoled and assured that they would do better next time.

'What, do think, caused your relapse, dear? Was there anything special that put the scales up AGAIN this week?' my WW counsellor asks me.

Of course, I know what it was. It is called FOOD and WINE and CHOCOLATE - do

I need to say more! I collect my little book, hang my head and promise meekly to do better next week.

May your days be full of chocolate and wine

Mocco Wollert ©

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## Bridge to Change

I was driving through the East Side of Providence when the emergency alert sounded that the 195 West bridge was closed. The bridge traffic that ensued literally went all the way down past my office in North Kingstown. Meetings were canceled, holiday parties relocated, businesses closed, visits to friends and associates rescheduled.



By Deborah L. Burton, MS

them and freely expressed it across media channels. The anger has been directed towards authorities responsible for maintenance, exacerbating the sense of helplessness. Frustration simmers as individuals witness their plans crumbling due to circumstances beyond their control.

Many people expressed displeasure-to say the least! This outrage beats the alternative of people getting hurt if the bridge had failed. The extra time in my car gave me time to think about other ways to handle things not going as planned especially when you are caring for someone.

A catastrophic event, whether it's the bridge closure due to failure or a sudden medical event, can disrupt lives in profound ways. Both situations impose immediate challenges and trigger a cascade of emotional and logistical repercussions that extend far beyond the initial shock.

In the case of the bridge closure, the disruption is palpable. Commuting becomes a nightmare, plans for social gatherings or work commitments crumble, and the future appears uncertain. Similarly, a catastrophic medical event shatters the continuity of life. Routine health becomes a complex puzzle, and the intricacies of daily living are redefined in an instant.

The abrupt halt to future plans and goals is a shared theme in both scenarios. In the case of the bridge closure, individuals may find their meticulously crafted schedules dismantled. Business meetings are missed, schools closed, and the simple act of commuting to work becomes a logistical puzzle. The bridge, once a symbol of connectivity, transforms into a barrier, obstructing the flow of daily life.

Likewise, a catastrophic medical event disrupts our aspirations and goals. Retirement plans, travel dreams, and even basic activities like walking or enjoying hobbies may suddenly seem unattainable. The narrative of the future takes an unexpected turn, and individuals grapple with the stark reality that health issues may redefine the trajectory of their lives.

Anger and frustration are natural emotional responses to such unexpected events. In the context of the bridge closure, commuters felt intense irritation at the inconvenience imposed upon

Similarly, a catastrophic medical event elicits a wave of frustration for any of us. The frustration may stem from the loss of independence, the sudden dependency on others for daily activities, and the limitations imposed by health issues. Anger may manifest towards the unpredictability of life and frustration at the gap between the envisioned future and the current reality.

Psychological distress is a common thread weaving through both scenarios. The uncertainty created by the bridge closure can trigger anxiety and stress. The once reliable route is now a source of worry, leading to sleepless nights and strained mental well-being. The collective psyche of a community can be profoundly affected as a sense of vulnerability permeates daily life.

Similarly, a catastrophic medical event engenders psychological distress in us. Fear of the unknown, coupled with the emotional toll of grappling with health issues, contributes to heightened anxiety. The mental strain of adapting to a new normal, which may involve medical treatments, lifestyle adjustments, and potential lifestyle limitations, can be overwhelming.

Whether it's the bridge closure or a catastrophic medical event, the parallels in the disruption of future plans, anger and frustration, and psychological distress are striking. Both scenarios force individuals to confront the unexpected, challenging them to adapt and redefine their lives. The emotional toll extends far beyond the immediate inconvenience, leaving a lasting imprint on the collective and individual psyche. In these moments of upheaval, resilience becomes a crucial asset as individuals navigate the complex terrain of rebuilding their lives amidst the rubble of unforeseen catastrophes.

*Deborah Burton, MS Executive Director of RI Elder Info a 501c3 nonprofit [rielderinfo.com](http://rielderinfo.com) is very passionate about raising awareness of Elder Abuse and ways to prevent it.*



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The world is more connected now than ever before. Even so, many people can still feel alone and lonely. For seniors, risks of chronic loneliness can include dementia, depression, or heart failure. Neighborhood Health Plan of Rhode Island's (Neighborhood's) INTEGRITY plan has benefits and programs that help older adults like you improve your physical and mental health and help you feel more connected.



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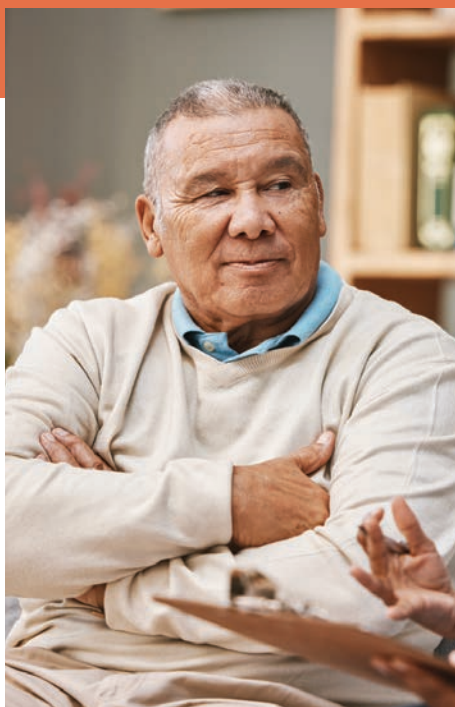
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## Five Things We Learned About Alzheimer's in 2023 -Alzheimer's Association, Rhode Island Chapter

alzheimer's association®

### By Rhode Island Alzheimer's Association

2023 was a landmark year for Alzheimer's disease research, including advancements in treatment, risk factors and diagnosis of Alzheimer's and other dementias. In this new era of Alzheimer's treatments, here are five significant discoveries from this year:

#### There are now three newly approved treatments for Alzheimer's, with a fourth on the way.

In July 2023, the U.S. Food and Drug Administration (FDA) granted traditional approval for Leqembi for treatment of mild cognitive impairment due to Alzheimer's and mild Alzheimer's dementia. This treatment, while not a cure, slows cognitive decline and can give people with early Alzheimer's more time to maintain their independence.

Back in June 2021, the FDA granted accelerated approval to Aduhelm for the same purpose. At the Alzheimer's Association International Conference (AAIC) in July 2023, Eli Lilly reported positive results for a third treatment — donanemab — in that same population. The company expects FDA action by the end of 2023.

In May, the FDA approved brexpiprazole for agitation in people with Alzheimer's disease. This is the first FDA-approved treatment for Alzheimer's-related agitation, which is experienced by about 45% of Alzheimer's patients. According to research published in May 2023, there are more than 140 therapies being tested that target multiple aspects of Alzheimer's.

#### Hearing aids could slow cognitive decline for at-risk older adults.

In the largest clinical trial to investigate whether a hearing loss treatment intervention can reduce risk of cognitive decline, researchers found that older adults with hearing loss, who were at higher risk of cognitive decline, cut their cognitive decline in half by using hearing aids for three years.

The three-year intervention included use of hearing aids, a hearing "toolkit" to assist with self-management, and ongoing instruction and counseling with an audiologist. Though the positive results were in a subgroup of the total study population, they are encouraging and warrant further investigation. The researchers found that the hearing intervention also improved communication abilities, social functioning and loneliness.

#### Blood tests for Alzheimer's are coming soon, and could improve diagnosis and treatment.

Blood tests show promise for improving, and possibly even redefining, how Alzheimer's is diagnosed in the future. Advancements reported for the first time at AAIC 2023 demonstrate the simplicity — perhaps just a simple finger prick! — and value to doctors of blood-based biomarkers for Alzheimer's.

These findings are timely with the recent FDA approvals of Alzheimer's treatments where confirmation of amyloid plaque buildup in the brain and ongoing monitoring are required to receive the treatment.

Blood tests are already being implemented in Alzheimer's drug trials for further proof of their effectiveness. And they are incorporated into proposed new diagnostic and staging criteria for the disease. Blood tests — once verified, and approved by the FDA — would offer a noninvasive and cost-effective option in identifying blood-based markers for the disease.

#### First-ever U.S. county-level Alzheimer's prevalence estimates.

The first-ever county-level estimates of the prevalence of people with Alzheimer's dementia — in all 3,142 United States counties — were reported at AAIC 2023. For counties with a population of 10,000 or more people age 65 or older, researchers estimate the highest Alzheimer's prevalence rates are in:

- Miami-Dade County, FL (16.6%)
- Baltimore City, MD (16.6%)
- Bronx County, NY (16.6%)
- Prince George's County, MD (16.1%)
- Hinds County, MS (15.5%)

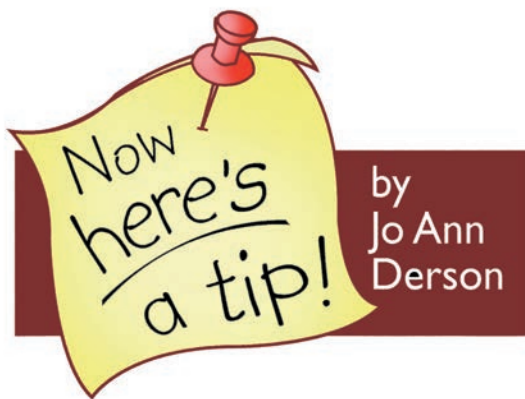
The researchers identified certain characteristics that may explain the higher prevalence in these counties, including older average age and higher percentages of Black and Hispanic residents. According to the Alzheimer's Association, these stats can help public health officials determine the burden on the health care system, and better pinpoint areas of high risk and high need — for example, for culturally-sensitive health support and caregiver training services.

#### Chronic constipation is associated with poor cognitive function.

Approximately 16% of the world's population struggles with constipation. That prevalence is even higher among older adults. This year, researchers reported that less frequent bowel movements were associated with significantly worse cognitive function.

Compared to those with bowel movements once daily, people with bowel movements every three days or more had worse memory and thinking equal to three additional years of cognitive aging. These results stress the importance of clinicians discussing gut health, especially constipation, with their older patients, including how to prevent constipation.

To learn more about Alzheimer's disease research advances, plus available care and support — and to join the cause or make a donation — visit the Alzheimer's Association at [www.alz.org](http://www.alz.org). Together we can end Alzheimer's disease.



\* Zip-top bags are essential when our family packs for holiday visiting. We use gallon-size bags for the kids' outfits -- top, bottoms, underclothes, etc. -- and each bag holds one complete set. There is no suitcase chaos, as the bag comes out, and yesterday's clothing goes in, ready for laundry day when we get home. Happy traveling. -- JoAnn

\* After Christmas sales are a great time to buy not only gift wrap (look for solid colors that you can use all year long), holiday cards and decoration, but also next season's winter wear. Things like scarves and gloves can be great bargains. And even coats can go on sale. Take advantage -- especially if you have kids -- and buy up.

\* Here is a wonderful shopping tip that's especially useful during holiday shopping but is something we do all year round: Spend your first hour or so browsing only. Nothing goes in the shopping cart or your bag, and no pur-

chases. If, after you are ready to buy, you still remember the things you "had to have," go back and make the purchases. -- M.M. in Arizona

\* A great storage container for fancy ornaments is a liquor box, which you can get for free outside of package stores. They have cardboard separators that make it easy to store glass bulbs. -- W.F. in New Mexico

\* I try to buy the same amount of presents for each of my grandchildren. I set a budget for each, and that carries me throughout the year, as I like to shop early for sales. One thing I do, though, is to take into account the value of the item if I get a super great deal. I think it makes it more fair for the rest of them. I haven't had any complaints! -- Grandma, via email

Send your tips to Now Here's a Tip, 628 Virginia Drive, Orlando, FL 32803.

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### Embracing the Joy: Celebrating the Holidays at The Seasons Assisted Living Community ... continued from page 1

season. Each year, special events and activities are organized to cater to a variety of interests and abilities. From festive crafting sessions to holiday movie nights, there is always something exciting happening. The staff went above and beyond to create an environment that fosters a sense of belonging, acknowledging that the holidays can be a particularly sentimental time for many residents.

Holiday-themed meals this season

were a culinary delight at The Seasons. The dining room was transformed, with tables adorned with seasonal centerpieces and residents enjoying a menu filled with traditional favorites. The culinary team created meals that not only satisfied the taste buds but also evoked cherished memories of holidays past. The communal dining experience during this time fosters a sense of camaraderie among the residents, many forge new friendships over shared meals.

In addition to the internal festivities, every holiday season the Seasons actively engages with the broader community. Local choirs, and volunteers are welcomed to share their talents and spread cheer. The facility often collaborates with local charities to organize events that give back to the community, such as the giving tree reinforcing the spirit of generosity and goodwill that defines the holiday season.

As the New Year is upon us and the

holiday season at Seasons East Greenwich draws to a close, the memories created during this time linger in the hearts of residents and staff alike. The community’s commitment to creating a warm and inclusive environment makes the holidays truly special for everyone involved. It’s a time of reflection, gratitude, and the reaffirmation of the bonds that make Seasons East Greenwich not just a residence but a home filled with love and cheer.





# Arts & Entertainment

## HOLLYWOOD

by Tony Rizzo

**HOLLYWOOD** — **Pedro Pascal** is arguably one of the busiest actors in Hollywood today. The 48-year-old “overnight sensation” (which only took 30 years) scored with the Max series “The Last of Us,” which begins shooting their second season early next year. Awaiting release for Pascal is “Gladiator 2” with **Denzel Washington**, which is scheduled for Nov. 22, 2024. He has also signed on to play Reed Richards, aka Mr. Fantastic, in Marvel’s upcoming reboot of “Fantastic Four.” The 2005 “Fantastic Four” and its 2007 sequel “Rise of the Silver Surfer” barely broke even, yet plans are afoot for another try at it with Pascal at the helm.

Then there’s his horror film “Weapons,” described by the Hollywood Reporter as an “interrelated, multistory horror epic that tonally is in the vein of ‘Magnolia.’” On top of that, he has **Ethan Coen’s** “Drive-Away Dolls,” which Coen wrote, produced and directed. It co-stars **Margaret Qualley**, daughter of **Andie MacDowell**.

Also upcoming for Pascal is “Freaky Tales” with **Ben Mendelsohn** and Netflix’s “The Uninvited,” which follows a stranger who crashes a party and sparks a comedy of errors and a reordering of life. In addition, he’s set to star in “My Dentist’s Murder Trial,” an HBO true-crime series about a dentist charged with poisoning his close friend. Small wonder why he bowed out of the fourth season of “The Mandalorian.”

\*\*\*

**Jimmy Kimmel**, who hosted the Academy Awards in 2017, 2018 and 2023, has signed on to host his fourth Oscars, which will premiere on Sunday, March 10, 2024.

\*\*\*

**Christopher Nolan**, director of the \$951-million-grossing film “Oppenheimer,” revealed that he decided to make the film after being gifted with a copy of the Pulitzer-Prize-winning book “American Prometheus: The Triumph and Tragedy of **J. Robert Oppenheimer**.” The gesture came from his “Tenet” star **Robert Pattinson** during the wrap party of their 2020 film.

\*\*\*



Depositphotos

Actor **Jacob Elordi** (“Priscilla” and “Saltburn”)

Oscar-winning documentary director **Jessica Yu**, 57, is making a feature-length documentary exploring the origins of the 71-year-old Mad magazine. “What, me worry?”

\*\*\*

In addition to “Priscilla” and the recently released “Saltburn,” with **Rosamund Pike** and **Carey Mulligan**, **Jacob Elordi** is currently shooting **Paul Schrader’s** “Oh, Canada” and will soon be shooting season three of “Euphoria.” But when asked to read for Superman, he said, “No, thank you! That’s too dark for me.” He wouldn’t even entertain becoming the next Superman. (The role went to **David Corenwet**.)

Elordi admitted, “I don’t see myself having any interest in that. I like to make what I would watch, and I get very restless watching those movies. And then I’m supposed to finish it with: ‘Never say never!’”

When asked about his highly rated Netflix trilogy, “The Kissing Booth,” he explains, “I didn’t want to make those movies. Those movies are ridiculous. They’re not universal. They’re an escape.” All I can say is call me ridiculous because I loved all three films!

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## top 10 movies

1. **The Hunger Games: The Ballad of Songbirds & Snakes** (PG-13) Rachel Zegler, Tom Blyth
2. **Napoleon** (R) Joaquin Phoenix, Vanessa Kirby
3. **Wish** (PG) Ariana DeBose, Chris Pine
4. **Trolls Band Together** (PG) Anna Kendrick, Justin Timberlake
5. **Thanksgiving** (R) Patrick Dempsey, Ty Olsson
6. **The Marvels** (PG-13) Brie Larson, Teyonah Parris
7. **The Holdovers** (R) Paul Giamatti, Da’Vine Joy Randolph
8. **Taylor Swift: The Eras Tour** (PG-13) Taylor Swift, Amanda Balen
9. **Saltburn** (R) Barry Keoghan, Jacob Elordi
10. **Five Nights at Freddy’s** (PG-13) Josh Hutcherson, Piper Rubio

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## Americanisms



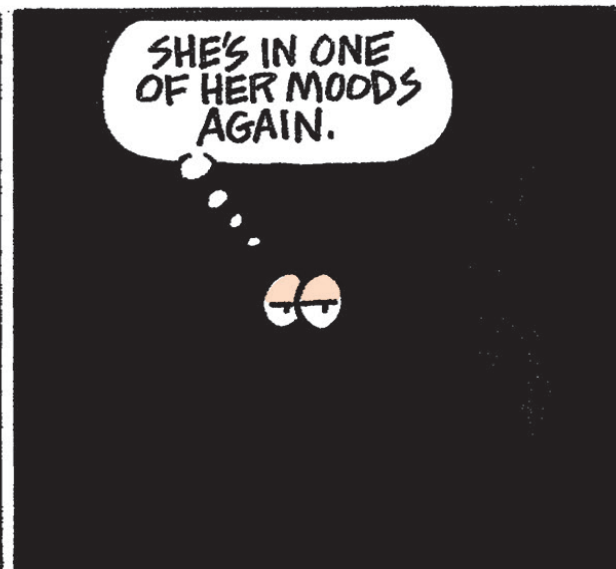
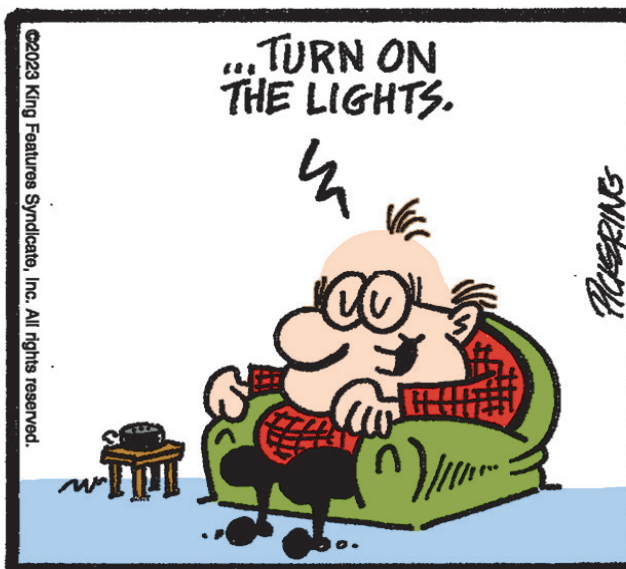
“I firmly believe you should never spend your time being the former anything.”

— *Condoleezza Rice*

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## The Spats

by Jeff Pickering



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PICKERING



# Amusements



**ACROSS**

- 1 "Kapow!"
- 4 British ref. work
- 7 Holler
- 12 Director Spike
- 13 Chemical suffix
- 14 Fall sign
- 15 Nest egg acronym
- 16 Large, luxurious car
- 18 Brooch
- 19 Range
- 20 Collections
- 22 — tear (ragging)
- 23 First lady of scat
- 27 Earth Day mo.
- 29 Transparent
- 31 Dolphins' home
- 34 Traces of smoke
- 35 Agile
- 37 Obtained
- 38 Bygone Peruvian
- 39 Flamenco cheer
- 41 Vacillate
- 45 Quick trip
- 47 Shoe width
- 48 Pungent cheese
- 52 Aachen article

1	2	3		4	5	6		7	8	9	10	11
12				13				14				
15				16			17					
18				19								
20			21		22				23	24	25	26
			27	28			29	30				
31	32	33						34				
35					36		37					
38					39	40			41	42	43	44
				45				46		47		
48	49	50	51							52		
53						54				55		
56						57				58		

- 53 Sports figures?
- 54 Zsa Zsa's sister
- 55 Speck treat
- 56 Dunkable
- 57 River blocker
- 58 Actor Brynner
- DOWN**
- 1 Radar dots
- 2 High nest
- 3 Signified
- 4 Fixes a squeak
- 5 Newspaper chief
- 6 Fiend
- 7 Pivot
- 8 That guy's
- 9 Kimono sash
- 10 Samovar
- 11 — kwon do
- 17 Ellipse
- 21 Ballroom dance
- 23 Radiates
- 24 Vinyl records
- 25 Back talk
- 26 Billboards
- 28 Picnic dessert
- 30 — Jima
- 31 Roman 1051
- 32 "There's no — team!"
- 33 "Better Call Saul" network
- 36 Bellow
- 37 Swiss metropolis
- 40 Sledded in the Winter Olympics
- 42 Like a neglected garden
- 43 Vowel group
- 44 Streisand title role
- 45 Equitable
- 46 Streetcar
- 48 Leary's drug
- 49 Jurist Lance
- 50 Fortify
- 51 A/C meas.

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Solution on page 18

- 1. MOVIES: Which Disney animated movie features the song "Whistle While You Work"?
- 2. GEOGRAPHY: Which two oceans are on Russia's shores?
- 3. PSYCHOLOGY: What is the fear represented in the condition called euphobia?
- 4. TELEVISION: What is "The Simpsons" home address?
- 5. GAMES: How many dimples are on a golf ball?
- 6. ASTRONOMY: Earth's place in the solar system is how many planets from the Sun?
- 7. LANGUAGE: What is the only country in South America whose official language is Dutch?
- 8. FOOD & DRINK: What is a sweetbread?
- 9. LITERATURE: In which century was "The Canterbury Tales" written?
- 10. SCIENCE: Who is considered the father of modern astronomy?

Solutions on page 18



By Lucie Winborne

- \* Water itself does not conduct electricity well, but the impurities found in water do.
- \* Humans can live unprotected in space for about 30 seconds if they don't hold their breath.
- \* Two actors have died while playing Judas Iscariot in live productions of the biblical story by accidentally hanging themselves for real during his death scene.
- \* Ever find yourself getting a little sleepy during a virtual meeting? Contrary to popular belief, researchers have determined that the cause isn't information overload, but mental underload and boredom. (Frankly, we're not too surprised!)
- \* A 1999 study found that a single square kilometer (247 acres) of the Amazon rainforest can contain about 90,790 tons of living plants.
- \* As editors around the globe already know, hearing grammatical errors can cause physical stress.
- \* Following a nationwide legal battle (and graceful concession from Gregory's Restaurant and Bar in New Jersey), Taco Bell successfully ensured that the term "Taco Tuesday" can be used freely throughout all 50 states.
- \* If Earth's history was condensed into a 24-hour span, life would have appeared at 4 a.m., land plants at 10:24 p.m., dinosaur extinction at 11:41 p.m., and human history would have begun at 11:58:43 p.m.

## HOROSCOPES FOR JANUARY 2024

**ARIES (March 21 to April 19)**

Although taking advice isn't always easy for the headstrong Sheep, you might want to consider what someone you respect will have to say about an upcoming decision.

**LEO (July 23 to August 22)**

In spite of those glittering holiday distractions that you love so well, be sure to keep your feline senses set on high to alert you to anything that might require fast action.

**SAGITTARIUS (November 22 to December 21)**

A vexing relationship seems destined to deteriorate no matter what each side tries to do. A third party's advice just might prove to be helpful.

**TAURUS (April 20 to May 20)**

A new offer is tempting, but don't be bullied into a quick decision. Rely on your keen Bovine business sense to alert you to anything that might be questionable.

**VIRGO (August 23 to September 22)**

Making an effort to restore fraying relationships proves to be more successful than you dared hope. The New Year also brings new friends into your life.

**CAPRICORN (December 22 to January 19)**

Reach out and ease any tensions caused by home or workplace pressures before they threaten the relationship-building progress that you've made.

**GEMINI (May 21 to June 20)**

Your "Gemini Twin" nature rallies to help you deal with a hectic schedule, both in your personal and professional lives. One caution: Watch your diet.

**LIBRA (September 23 to October 22)**

Private and professional matters compete for your attention. Be honest in your assessment of which should get more of it -- and for how long.

**AQUARIUS (January 20 to February 18)**

You often go out of your way to show kindness to others, so don't be surprised if other people want to do something nice for you this month.

**CANCER (June 21 to July 22)**

Avoid rushing to make up for lost time on a stalled workplace operation. It's best to set up a schedule and pace yourself. Welcome the help of your colleagues.

**SCORPIO (October 23 to November 21)**

A seemingly endless list of must-do tasks is best handled by tackling them one by one. Don't forget to take energy-restoring timeouts between each job.

**PISCES (February 19 to March 20)**

People in your life respect your Piscean wisdom, so don't hesitate to speak up about a matter that you feel isn't being handled quite the way it should.

**BORN THIS MONTH: Your personal warmth helps you make friendships, and your sense of fair play helps you keep them.**

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## Fun By The Numbers

Like puzzles? Then you'll love Sudoku. This mind-bending puzzle will have you hooked from the moment you square off, so sharpen your pencil and put your Sudoku savvy to the test!

		1	7			2		
5				8	6		3	
	6				9			7
		5	4					9
	7			2			1	3
8					5	4		
1		3	6			7		
		2			4			6
	4			3			2	

Here's How It Works:  
Sudoku puzzles are formatted as a 9x9 grid, broken down into nine 3x3 boxes. To solve a Sudoku, the numbers 1 through 9 must fill each row, column and box. Each number can appear only once in each row, column and box. You can figure out the order in which the numbers will appear by using the numeric clues already provided in the boxes. The more numbers you name, the easier it gets to solve the puzzle!

Solutions on page 18



# Need a holiday gift idea?



Stop by any branch location to purchase your **VISA® gift cards** today!



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In Your Community

## Get With the Program!

Keep those New Year's health & fitness resolutions! Make plans to join us online every month for free RI Healthy Cooking, Everybody Dance!, Tai Chi/Qi Gong and Laughter Yoga sessions. Check out in-person AARP Speakers Bureau events in your community, Movies for Grownups and more.

**There's plenty to discover. Find our lineup at [aarp.org/RIEvents](http://aarp.org/RIEvents).**

[f /aarpri](https://www.facebook.com/aarpri) [@aarpri](https://www.instagram.com/aarpri)



## To Your Good Health Headline

**DEAR DR. ROACH:**

*Last year, my thyroxine (T4) level was abnormally high (12.2 mcg/dL). I ignored it, as it was slightly over the normal range of 4.5-12 mcg/dL. Six months later, it increased to 12.4 mcg/dL. Should I be concerned? My thyroid-stimulating hormone (TSH) level was normal both times. -- J.M.*



Next, do you have any other tests that might help support or reject the possibility of thyroid disease? In your case, it's

the TSH level. A high TSH level means that your body needs more thyroid hormone, whereas excess production of thyroid hormone from the gland usually leads to a low TSH level. Your TSH level is normal, which is strong evidence that the slightly high T4 level might be typical for you, especially if you don't have any symptoms.

**ANSWER:** Although many people with abnormal blood results are perfectly healthy, the more abnormal a test result is, the more likely it represents something wrong. In your case, you are correct that the readings are just outside of the normal range. But because it is persistent, it's worthwhile to get additional information.

Most importantly, were you having symptoms that made your doctor concerned about whether you might have a thyroid issue? Many people with high levels of thyroxine have excess energy, sweating, weight loss, tremors, anxiety and heat intolerance.

Dr. Roach regrets that he is unable to answer individual questions, but will incorporate them in the column whenever possible. Readers may email questions to [ToYourGoodHealth@med.cornell.edu](mailto:ToYourGoodHealth@med.cornell.edu).

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## LOOKING FOR VOLUNTEER DRIVERS

Meals on Wheels of RI is looking for persons who are ages 55+ to help us bring nutritious meals and safety-assuring wellness check to those we serve across the state each weekday.

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**Call (401) 351-6700  
Visit [www.rimeals.org](http://www.rimeals.org)**



# Commentary

## What You Need to Know About Social Security Scams

We at AARP want to make sure you have all the information you need to protect yourself and your family from scams. This month, I want to tell you about a favorite of identity thieves: Social Security scams.

A common scam involves someone posing as a representative of the Social Security Administration (SSA) contacting you about a supposed problem with your Social Security number — for example, that your number has been linked to criminal activity and suspended. They ask you to confirm your number so they can reactivate it or claim they can issue you a new one for a fee.

Or an impostor may contact you to “activate” your cost-of-living adjustment (COLA), claiming you must pay a fee or verify your name, date of birth and Social Security number to receive an increase in benefits.

**These are lies:** The SSA does not suspend Social Security numbers, and COLAs are applied automatically to your benefit payment.

Once scammers have your identifying information, they can ask the SSA to change the address, phone number and direct deposit information on your record, thus diverting your Social Security payments.

### How do scammers contact people?

Robocalls are the most common way scammers reach out, often threatening to seize your bank account due to illicit activity supposedly tied to your Social Security number or offering to help transfer



By  
Catherine Taylor

your money for safe-keeping. Impostors also reach out via phishing emails, texts, social media messages and paper mail.

To feign legitimacy, some use the real names of Social Security officials, recite “badge numbers,” or stamp mailings with phony SSA letterhead. They may even send you counterfeit versions of credentials to “prove” they’re on genuine Social Security business.

A large-scale, multifaceted effort by the government to spread the word about these scammers — and stop them — includes warnings about tell-tale signs of a Social Security scam. If someone contacts you claiming to be from Social Security, you can be sure it’s a scam if they:

- Threaten to suspend your Social Security number.
- Warn of arrest or other legal action.
- Demand secrecy.
- Pressure you to take immediate action, such as making a payment or providing personal information, to avoid consequences.
- Ask for payment by gift card, prepaid debit card, cryptocurrency or by mailing cash.
- Threaten to seize your bank account.
- Offer to move your money to a “protected” account.
- Promise to increase your Social Security benefit if you provide personal information.
- Direct message you on social media.

The real Social Security Administration will never do any of these things.

What should you do if you spot a scam? If you are targeted by a Social Security scam, report it to the SSA’s Office of Inspector General ([www.oig.ssa.gov/report/](http://www.oig.ssa.gov/report/)) and the Federal Trade Commission ([www.reportfraud.ftc.gov/#/](http://www.reportfraud.ftc.gov/#/)).

### Join us at the State House

We have two exciting AARP events coming up I hope you can attend. As the 2024 General Assembly session begins, our advocacy volunteers be busy on Smith Hill, representing Rhode Islanders 50+ on key issues such as housing, financial security, and caregiving. If you have considered becoming an AARP advocacy volunteer, I urge you to take advantage of these events to learn more about our work.

### ADU Design at the State House - January 25, 3 p.m.

AARP Rhode Island teamed up with some of the brightest minds in architecture and design to explore ways to build a better Accessory Dwelling Unit (ADU.) Rhode Island School of Design student

teams participated in a November ADU design charrette, the results of which will be exhibited at the Rhode Island State House. Join us to see the designs and hear from the students about how they worked to create these options for people to age in their communities.

### 2024 Legislative Reception - February 8, 3 p.m.

Our annual meet-and-greet with state lawmakers is an opportunity to speak with your senator and representative in an informal setting in the State House’s beautiful State Room. Discuss issues important to Rhode Islanders 50-plus and let your voice be heard.

Refreshments will be served at both events. Registration is required at [aarp.org/RIEvents](http://aarp.org/RIEvents).

Finally, I would like to extend best wishes to you and your family as we welcome in 2024.

Here’s hoping for a prosperous New Year.

*Catherine Taylor is AARP Rhode Island State Director.*



### January Events

- January 10, 1 p.m. - Everybody Dance!
- January 18, 4 p.m. - RI Healthy Cooking Demo
- January 23, 4 p.m. - Tai Chi/Qi Gong
- January 24, 6 p.m. - Laughter Yoga
- January 25, 3 p.m. - ADU Designs at the State House\*
- Save the Date - February 8, 3 p.m. - 2024 Legislative Reception\*

*\*In-person event*

Learn more and register at [aarp.org/RIEvents](http://aarp.org/RIEvents)

## Embracing Resident Empowerment:

### Elevating Assisted Living Beyond Aesthetics and Dining

In the world of assisted living facilities, a paradigm shift is underway—one that transcends the allure of manicured gardens and gourmet meals. Welcome to the era where resident empowerment takes center stage, signaling a significant shift in our approach to managing senior living communities.

Traditionally, the markers of a quality assisted living facility were often equated with opulent interiors, exquisite culinary experiences, and picturesque landscapes. Today, the true measure of excellence lies in fostering a culture that champions resident empowerment. This doesn’t necessitate abandoning aesthetics or culinary delights; instead, it augments these offerings with opportunities for residents to actively shape their experiences and have a real and powerful voice as stakeholders in their community.



By  
Kathleen Heren

Resident empowerment embodies a fundamental belief in honoring autonomy, dignity, and choice for the individuals residing in these facilities, recognizing residents not just as recipients of services but as active participants in decision-making processes concerning their lives.

Creating structures where residents have a real say in community decisions and can actively contribute their skills and experiences engenders a sense of purpose and belonging, fostering a vibrant community where residents thrive. Studies consistently show that when individuals feel empowered and engaged, their overall well-being improves significantly. Mental health receives a boost, social connections flourish, and a sense of fulfillment permeates daily life.

Moreover, this shift is not solely for the benefit of residents; it’s a win-win for the facility itself. Empowered res-

idents become ambassadors, fostering a positive reputation and elevating the facility as a progressive beacon in the realm of senior care. By prioritizing autonomy, choice, and dignity, we sculpt environments where residents *and their communities* thrive.

**When shopping for a facility, there are several indicators that can help identify whether resident empowerment is at the core of their ethos:**

First, observe the level of resident involvement in decision-making processes. A facility that empowers its residents will actively seek their input in every department, from activities and menu planning, to housekeeping, policies, and community initiatives. Look for signs of resident-led committees or regular forums where their opinions are not just heard but genuinely considered and implemented. Ask to see notes from resident council meetings, and evidence of changes made as a result of resident concerns and requests. Look for diverse and meaningful activities that cater to various interests and abilities. Programs should not only aim to entertain but also empower residents

to learn, grow, and contribute to the community in ways that are meaningful to them.

Additionally, talk to current residents and their families—and not just ones chosen as spokespeople by administrators! Their experiences provide valuable insights into how empowered residents truly feel. Ask about opportunities for personalization and choice within their routines, activities, care, and environment.

By considering these aspects when evaluating a facility, prospective residents and their families can discern whether a facility truly prioritizes resident empowerment or merely pays it lip service. Ultimately, choosing a facility that fosters empowerment ensures a vibrant and fulfilling living experience for its residents.

*Kathleen Heren, Rhode Island State Long Term Care Ombudsman, Office of the RI State Long Term Care Ombudsman Program, Alliance for Better Long Term Care Inc., 422 Post Road Suite 204, Warwick, RI 02888, 401-785-3340*



## IRS issues standard mileage rates for 2024; mileage rate increases to 67 cents a mile, up 1.5 cents from 2023



By Meg Chevalier

The Internal Revenue Service issued the 2024 optional standard mileage rates used to calculate the deductible costs of operating an automobile for business, charitable, medical, or moving purposes.

Beginning on Jan. 1, 2024, the standard mileage rates for the use of a car (also vans, pickups or panel trucks) will be:

- 67 cents per mile driven for business use, up 1.5 cents from 2023.
- 21 cents per mile driven for medical or moving purposes for qualified active-duty members of the Armed Forces, a decrease of 1 cent from 2023.
- 14 cents per mile driven in service of charitable organizations; the rate is set by statute and remains unchanged from 2023.

These rates apply to electric and hybrid-electric automobiles as well as gasoline and diesel-powered vehicles.

The standard mileage rate for business use is based on an annual study of the fixed and variable costs of operating an automobile. The rate for medical and moving purposes is based on the variable costs.

It is important to note that under the Tax Cuts and Jobs Act, taxpayers cannot claim a miscellaneous itemized deduction for unreimbursed employee travel expenses. Taxpayers also cannot claim a deduction for moving expenses, unless they are members of the Armed Forces on active duty moving under orders to a permanent change of station. For more details see Moving Expenses for Members of the Armed Forces.

Taxpayers always have the option of calculating the actual costs of using their vehicle rather than using the standard mileage rates.

Taxpayers can use the standard mileage rate but generally must opt to use it in the first year the car is available for business use. Then, in later years, they can choose either the standard mileage rate or actual expenses. Leased vehicles must use the standard mileage rate method for the entire lease period (including renewals) if the standard mileage rate is chosen.

For additional information please visit [www.irs.gov](http://www.irs.gov).

*Meg Chevalier is a senior tax specialist in the Providence office of the Internal Revenue Service.*

*To contact or ask her a question, e-mail [miguelina.y.chevalier@irs.gov](mailto:miguelina.y.chevalier@irs.gov)*



by Matilda Charles

### Expired Items in the House

Remember that bottle of antibacterial hand soap you tucked into the back of the cabinet when the Covid pandemic first started? People were in a panic and shelves were running low on so many things ... including that hand soap.

Perhaps you grabbed two -- one to use and one to keep for a spare, just in case. Meanwhile, as you needed another one, you bought it and kept that spare in the cabinet.

If that bottle is still there, it's likely expired.

Antibacterial hand soap is one of those things with an expiration, or at least a lot code that will indicate when it was manufactured.

Quite a few things seems to have a shelf life of 2-3 years before expiration, which means that if you bought them at the beginning of the pandemic, they're likely expired. The reason they go bad is that one or more of the ingredients doesn't hold up over time.

We're used to looking for expiration dates on food, but hand soap ... who knew?

The list of household products that can ex-

pire is long. Hand sanitizers, shampoo, hand lotion, toothpaste, mouthwash, hydrogen peroxide, bleach, bug spray, deodorant, bar soap, dish detergent, and so many more.

There are a few places online where you can put in the brands of the items you want to check as well as the lot codes. The codes are tricky (you'll likely need a magnifying glass). One example I have on hand is NL03333L60; another is 05252JU36. Don't use the bar code. You'll need to hunt on the container for the actual manufacturer, not just the product name. The lot number might be etched on the bottom or sides of the container. Holding it up to a lamp helps you spot the number.

Confusing? Yes, it is.

Two places to check for expiration of hundreds of items are [checkexp.com](http://checkexp.com) and [checkcosmetic.net](http://checkcosmetic.net). If in doubt, call the manufacturer.

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## 505 Home Repair Program for Seniors

The USDA Rural Development is a federal agency that not only helps farmers, but also helps residents by offering low interest rate loans & possibly grants to seniors who may qualify and are in need of home repairs. Applicants must own their own home, must be located in a Rural Area, and must be considered low-income to be eligible. Please reach out to your local office to determine you if qualify for this program.

RI -USDA/RD  
401-826-0842 Ext 1 OR  
MA- USDA/RD 508-295-5151 Ext 4

KURT M. HAYES P.C.  
ATTORNEY AT LAW

21 INDUSTRIAL COURT  
SEEKONK, MA 02771

PH: 508.226.3900 CELL: 508.838.1497  
FAX: 508.342.7001 EMAIL: KURT@KURTHAYESLAW.COM

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### Equal Housing Opportunity

The following subsidized apartments are currently accepting applications for 1 & 2 bedroom apartments.

Applicants must be at least 62 years of age, disabled, or handicapped and must meet eligibility requirements for the Section 8 Housing Assistance Program of the Department of Housing and Urban Development.

Applications may be obtained by contacting the individual sites as listed, or by visiting our website at [Ferlandcorp.com](http://Ferlandcorp.com)

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**CRANBERRY POND**  
957 Post Road  
Warwick, RI 02888  
(401) 781-8018

**MARVIN GARDENS II**  
1688 Westminster Street  
Providence, RI 02909  
(401) 808-8008

**CHATEAU ANNE**  
84 Fales Street  
Central Falls, RI 02863  
(401) 728-1578

**MAPLE GARDENS II**  
25 McGuire Road  
No. Providence, RI 02904  
(401) 231-7273

**RAND PLACE**  
250 Rand Street  
Central Falls, RI 02863  
(401) 724-2815

**PARKWAY TOWERS**  
10 Office Parkway  
East Providence, RI 02914  
(401) 434-5151

**COATS MANOR**  
457 Lonsdale Avenue  
Pawtucket, RI 02860  
(401) 728-1870

**RUMFORD TOWERS N & S**  
95 & 105 Newman Avenue  
Rumford, RI 02916  
(401) 434-5961/(401) 431-0661

**GENEVA PLAZA**  
150 Dartmouth Street  
Pawtucket, RI 02860  
(401) 727-1615

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*We do not offer every plan available in your area. Any information we provide is limited to those plans we do offer in your area. Please contact Medicare.gov or 1-800-MEDICARE to get information on all of your options.*



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at Providence

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## Do you know that Orchard View Manor Accepts VA Patients?

Do you know of a veteran in need of Short-Term Rehabilitation, Hospice Care, Respite Care or Long-Term Care? Orchard View Manor is the only facility in East Providence that has a contract with the Veterans Administration. Depending upon the percentage of service connectivity, veterans may be eligible for care at Orchard View Manor. To determine eligibility veterans should contact their assigned social worker at the VA. If you are interested in a private tour of our facility, please contact the Admissions Department at 401.438.2250. We offer tours seven days a week.

Orchard View Manor is located at 135 Tripps Lane, East Providence, Rhode Island and is Managed by Athena Health Care Systems. For more information please visit our website at [athenanh.com/orchardviewmanor](http://athenanh.com/orchardviewmanor).



# ORCHARD VIEW MANOR



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**Answers:**

1. "Snow White and the Seven Dwarfs."
2. Arctic and Pacific.
3. Fear of good news.
4. 742 Evergreen Terrace.
5. Generally between 300-500.
6. Third.
7. Suriname.
8. Internal organs of a young animal.
9. Late 14th century.
10. Copernicus.

**SUDOKU SOLUTION**

4	9	1	7	5	3	2	6	8
5	2	7	1	8	6	9	3	4
3	6	8	2	4	9	1	5	7
2	3	5	4	7	1	6	8	9
6	7	4	9	2	8	5	1	3
8	1	9	3	6	5	4	7	2
1	8	3	6	9	2	7	4	5
7	5	2	8	1	4	3	9	6
9	4	6	5	3	7	8	2	1

**CROSSWORD PUZZLE SOLUTION**

B	A	M		O	E	D		S	H	O	U	T		
L	E	E		I	D	E		L	I	B	R	A		
I	R	A		L	I	M	O	U	S	I	N	E		
P	I	N		S	T	O	V	E						
S	E	T	S		O	N	A		E	L	L	A		
			A	P	R			L	I	M	P	I	D	
M	I	A	M	I				W	I	S	P	S		
L	I	M	B	E	R			G	O	T				
I	N	C	A			O	L	E		S	W	A	Y	
					J	A	U	N	T			E	E	E
L	I	M	B	U	R	G	E	R			E	I	N	
S	T	A	T	S			E	V	A			D	O	T
D	O	N	U	T			D	A	M			Y	U	L

**Letter from a friend**

It was honesty  
 that made your letter live:  
 annoyance, pleasure, bad days  
 all jumped from the pages;  
 you raised questions  
 and answered them at the same time.

I see you clearly in my mind:  
 thinking, pen in hand,  
 the aroma of a roast  
 wafting from your oven.  
 I once shared it all  
 when I lived around the corner.

Strange, how your letter  
 was my mirror, telling things  
 I wanted to say but never dared.  
 I too felt your hates and loves,  
 cried your invisible tears,  
 hiding my own fears and sorrows.

Mocco Wollert © 30 / 998 Samford Rd. Brisbane 4054 Australia +61 416055466  
[mocco.wollert@bigpond.com](mailto:mocco.wollert@bigpond.com)



**Advocate, Educate, & Empower!**

The RI Long-Term Care Ombudsman Program invites you to our new monthly Zoom meetings for families and other care-partners of residents in long-term care facilities in RI.

**These meetings provide:**

- A chance to meet your LTCOP advocates and learn about the resources we offer
- Opportunities to connect with other care partners of LTC residents across the state
- A safe space to share challenges, get support, learn effective advocacy strategies, and work together to achieve the best possible quality of life for our loved ones in long-term care facilities

Meetings are free and open to anyone who has a family member or friend in a Rhode Island long term care facility, but not to employees, administrators, and owners of facilities.

**When:** The 2nd Tuesday of every month, 7-8 pm, beginning October 10

**Where:** Go to [bit.ly/riitcopzoomreg](https://bit.ly/riitcopzoomreg) or scan this QR code to register and then receive the Zoom link



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The RI State Long Term Care Ombudsman Program is supported by federal funding, state grants through the Office of Healthy Aging, and philanthropic giving through private donations, under the umbrella of the Alliance for Better Long Term Care.



## Take cooking easy after the holidays

So you outdid yourself with the holiday food prep, and now it's time to relax. Get some takeout food. Use the slow cooker. Enjoy some hot winter soup that's delicious and hearty and filling. An artichoke and mushroom soup goes together quickly using canned soup stock and canned artichokes.

Practical is the name of the game, with a homey black bean and rice salad as a good lunch or dinner choice. You can add as much or as little spice to suit your taste buds. It sits in the fridge until serving time. And your slow cooker can be your best kitchen appliance friend as you toss together ingredients in the bowl and let it stew away for hours. Spinach goes together nicely with cheeses and nutmeg for a side dish or main course. Your house will smell incredibly good as the dish cooks.

### Artichoke and Mushroom Soup

1 small onion, chopped  
 ¾ cup mushrooms, thinly sliced  
 3 tablespoons butter  
 2 tablespoons flour  
 1 ½ cups chicken stock  
 2 ½ cups half and half  
 14-ounce can artichoke hearts, drained and sliced  
 Salt and pepper to taste

Saute onion and mushrooms in butter for 3 to 5 minutes. Stir in flour and cook slowly, stirring, for 2 minutes. Slowly add stock and half and half. Stir with whisk over low heat to thicken. Stir in artichokes and seasonings to taste. Serves 4 to 6.

*Portia Little is the author of theme gift cookbooks, including Bread Pudding Bliss; The Easy Vegetarian; New England Seashore Recipes & Rhyme; Lusty Limericks & Luscious Desserts; Finger Lakes Food, Fact & Fancy; and Recipes, Roses & Rhyme; and Cooking with Coffee. Visit her website, www.portialittle.com*

### Budget Kitchen



By Portia Little

### Slow Cooker Creamed Spinach

1 cup low-fat milk  
 ½ cup cream cheese  
 ¼ cup shredded mozzarella cheese  
 ¼ cup shredded Parmesan cheese  
 2 tablespoons butter  
 ½ teaspoon ground nutmeg  
 2 6-ounce bags baby spinach

Place milk, cream cheese, shredded cheeses, butter, and nutmeg into stoneware of slow cooker. Cover and cook on low for 3 to 4 hours, stirring a few times to keep the cheeses from clumping. When everything is hot and melted, add baby spinach, pushing it down to make it fit. Cover again and cook on high for 30 minutes. Stir. The spinach will wilt and incorporate into the sauce. Serves 4.

(Recipe from Make it Fast, Cook it Slow, by Stephanie O'Dea. Hyperion Books.)

### Vegetable Quiche

2 tablespoons butter  
 1 small onion, chopped  
 1 green pepper, chopped  
 1 small zucchini, sliced  
 1 cup mushrooms, sliced  
 2 tablespoons flour  
 1 small tomato, diced  
 3 eggs  
 ½ cup milk  
 1 ½ teaspoons seasoned salt  
 2 pie crusts (9-inch), unbaked  
 1 cup shredded Cheddar cheese

Preheat oven to 375 degrees F. Melt butter in frying pan; add onion, pepper, zucchini, and mushrooms. Saute until veggies wilt, 5 to 7 minutes. Stir in flour and tomato and set aside. Beat together eggs, milk, and seasoned salt.

Place first crust into pie plate. Sprinkle with ½ cup cheese. Place second crust on top of cheese. Top with vegetable mixture, then cover with egg mixture. Sprinkle with remaining cheese. Bake for 40 to 45 minutes or until knife inserted into center comes out clean. Let stand for about 10 minutes before serving. Serves 6 to 8.

(Recipe from Delicious Developments, Friends of Strong Memorial Hospital, Rochester, NY)

## Essential Topics You Need to Discuss with Your Aging Parents



By Jim Miller

*Dear Savvy Senior,*  
*My siblings and I don't know much about our elderly parent's financial situation or their wishes if and when something happens to them. They are both in their mid-eighties. What's the best way to handle this and what all should we know?*  
*Apprehensive Daughter*

Dear Apprehensive,

Many adult children don't know much about their elderly parent's financial situation or end-of-life plans, but they need to. Getting up to speed on their finances, insurance policies, long-term care plans and other information is important because some day you might have to help them handle their financial affairs or care, or execute their estate plan after they die. Without this information, your job becomes much more difficult. Here are some tips that can help.

Have the Conversation

If you're uncomfortable talking to your parents about this, use this column as a prompt or see [TheConversationProject.org](http://TheConversationProject.org), which offers free guides that can help you kick-start these discussions.

It's also a good idea to get all your siblings involved too. This can help you head off any possible hard feelings, plus, with others involved, your parents will know everyone is concerned.

When you talk with your parents, you'll need to collect some information, find out where they keep key documents and how they want certain things handled when they die or if they become incapacitated. Here's a checklist of areas to focus on.

### PERSONAL INFORMATION

**Contacts:** Make a list of names and phone numbers of your parent's doctors, lawyer, accountant, broker, tax preparer, insurance agent, etc.

**Medical information:** Make a copy of their medical history and a list of medications they take.

**Personal documents:** Find out where they keep their Social Security card, marriage license, military discharge papers, etc.

**Secured places:** Make a list of places they keep under lock and key such as safe deposit boxes, safe combination, security alarms, etc.

**Digital assets:** Make a list of their digital assets – everything from social media accounts to online banking. It should include usernames and passwords.

**Pets:** If they have a pet, what are their instructions for the animal's care?

**End of life:** What are their wishes for organ or body donation, and their funeral instructions? If they've made pre-arrangements with a funeral home, get a copy of the agreement.

### LEGAL DOCUMENTS

**Will:** Do they have an updated will or trust, and where is it located?

**Power of attorney:** Do they have a power of attorney document that names someone to handle their financial matters if they become incapacitated?

**Advance directives:** Do they have a living will and a medical power of attorney that spells out their wishes regarding their end-of-life medical treatment? If they don't have these documents prepared, now's the time to make them.

### FINANCIAL RECORDS

**Financial accounts:** Make a list of their bank accounts, brokerage and mutual fund accounts, and any other financial assets they have.

**Debts and liabilities:** Make a list of any loans, leases or debts they have – mortgages owed, car loans, student loans, medical bills, credit card debts. Also, make a list of all credit and charge cards, including the card numbers and contact information.

**Company benefits:** Make a list of any retirement plans, pensions or benefits from their former employers including the contact information of the benefits administrator.

**Insurance:** Make a list of the insurance policies they have (life, long-term care, home, auto, Medicare, etc.) including the policy numbers, agents and phone numbers.

**Property:** Make a list of the real estate, vehicles or other properties they own, rent or lease and where they keep the deeds, titles and loan or lease agreements.

**Taxes:** Find out where they keep copies of past year's tax returns.

You're probably not going to get all this figured out in one gathering, so it's important to keep the conversation going to ensure your parent's wishes will be accurately executed.

Send your senior questions to: Savvy Senior, P.O. Box 5443, Norman, OK 73070, or visit [SavvySenior.org](http://SavvySenior.org). Jim Miller is a contributor to the NBC Today show and author of "The Savvy Senior" book.

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