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Senior Living/Small House Community Project See pg. 4
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MONTHLY MENU
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OLDER AMERICANS ACT NUTRITION PROGRAMS

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Our Mission:

Enriching Life For Seniors

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COVID-19

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Wishes Come True

by Monica Zuniga, Alamo Hospice



I hope you don't mind if I take a little time to tell you about one of my favorite things to talk about when I am helping a family through the difficult journey of their loved one going on hospice... It's about our Wish Program. Our non-profit, The Hope Foundation, exists to help make our patient's wishes come true. We sometimes receive donations from families whose loved ones we have cared for, and it goes to this great cause. Each one of our patients has an allotment they are able to spend on a wish.



At Alamo Hospice our nurses and care staff seek to find out what the patient's needs and desires are and then work to grant those wishes. A wish might be as simple as an ice cream treat and might be as complicated as helping a patient visit their home country in South America.

Before the pandemic hit, we were able to assist an Air Force Veteran in playing "the slots" one last time. Due to the patient's declining condition, the team rented a van to transport the patient, his loved ones and his medical equipment to the casino. Despite the complicated transport process, the patient was so excited about his trip that he talked all the way to the casino. Even after returning home he had a new spring in his step!

One of our patients enjoyed reminiscing about hunting and fishing during his visits with our chaplain. He stated that he would love to be able to go catch some bass one more time. The chaplain worked with the rest of his team to book a Saturday trip to a resort. Four of our staff joined the patient and his two daughters. The patient caught several big bass and told our chaplain "This is the best trip I have been on in my whole life."

For more stories, or to find out more about our Wish Program, please contact me at 830-388-9101. Proud to be a part of Alamo Hospice where we are consistently *Doing Whatever It Takes, When It Matters The Most.*





THROUGH THE EYES OF A DRIVER

By Mary Allyce

I hope we've recovered and thawed out from the indignities of February and the Snowcovidpocalypse.

It started out so well. Many of us received our first dose of Covid vaccine. We got through Cowboy Mardi Gras with good weather and plenty of good cheer and took aim at Valentine's Day and then as they used to say in comic books - Pow! Zoom! Bang! Except this wasn't funny. The snow was pretty at first, even beautiful, but wore thin quickly as Texas infrastructure failed under the more dangerous addition of layers of ice.

Speaking as a born and bred Wisconsin-ite, I lived through far colder winters with a lot more snow. But up north we never had to survive temperatures in the teens and single digits without heat or water and broken pipes were few and far between. There was a lot more snow than ice and road crews plowed and sanded and salted and that, too, was largely absent here. It truly was apocalyptic and for many folks the outcome was dire.

Once again, the Silver Sage and its selfless staff under the leadership of Art Crawford, stepped up and made a huge dent in the chaos. Aided by benefactors, local businesses, and their own tireless efforts and ingenuity, they checked on and took care of the most vulnerable in our community.

And now we head into March. Some of us are looking forward to our second vaccine and a hopefully expanded social life, with continued precautions of course. We're prayerfully hopeful we're past the worst of winter temperatures and the dreaded "s" and "i" words. We can look forward to St. Patrick's Day, not the most important or biggest holiday on the calendar, but among the most fun. Who doesn't love wearing the green?

Apparently wearing green on March 17th is rooted in leprechaun legend. It's said they're nasty little buggers who love to pinch people, but if you're wearing green you're invisible to them and they can't

pinch what they can't see. It's true. I found the info on the Internet! Here are more pearls of leprechaun lore. If you want to keep them out of your home, sprinkle grain on the thresholds. They have to stop and count each grain and won't come in. Want to trap them? Bait the trap with a gold earring for their pot o'gold. Girl leprechauns? There aren't any. Legend says leprechauns are the ugly, unwanted children of fairies. So much for the whimsical, benign image of fairies. Fairies, I also learned, get drunk on cream so if leprechauns are cast off fairy kids and you want to get drunk with one on St Patrick's Day, give him a cup 'o cream and pour a Baily's for yourself.

No need to thank me for this valuable information. Do take a moment to thank your Silver Sage staff for unprecedented heroics during unprecedented times. Our brief, but horrid, winter weather would have been more unbearable for many without them.

Happy St. Patrick's Day. Wear the green in anticipation of spring green. It's just ahead!



Seniors: Your Life Insurance Could Be a Source of Income

COVID-19 HAS INCREASED everyone's anxiety, and people of all ages now face questions about their own mortality and end of life. Estate planning lawyers are experiencing a boom in business, and people are creating advance directives. All of this contingency planning is a way to reduce anxiety while planning for the unknown. I have always believed planning in advance for your aging – physically, financially and emotionally – is key to quality aging, no matter what.

One particular area that's often overlooked (maybe because it's confusing) is life insurance. The pandemic has caused many people to re-evaluate their financial resources and life insurance policies. Ever since Benjamin Franklin helped start the first life insurance company in the U.S. in 1759, life insurance has been a key part of our lives and financial planning. Today, the U.S. is the leading life insurance premium-writing country in the world, with more than 290 million life insurance policies. But 500,000 seniors a year will "lapse" their life insurance policies, meaning they stop making the premium payments on them and let them go. They walk away with very little or nothing. I spoke with Lisa Rehburg of Rehburg Life Insurance Settlements to find out why: "The reason this happens is that their policy is no longer wanted, needed or affordable, and they do not know there is another option," she says. "Many clients think they only have three options: pay the premium, lapse the policy or surrender the policy. The good news is, there is another option: a life insurance settlement."

Simply put, a life insurance settlement is the sale of a life insurance policy to a third party (usually an investor group) who gives the client cash for the policy. In turn, the buyer becomes the new owner of the policy, pays the premiums and receives the death benefit when the policy matures. The client benefits from receiving substantially more than the surrender value for the policy, on average three to five times more.

A quick primer: Term insurance provides protection/coverage for a specified period of time. It makes sense when you need coverage for a set time. It offers the greatest amount of coverage for the lowest initial cost. Permanent insurance offers lifelong protection, including a death benefit while accumulating cash value tax-deferred. The initial premiums you pay are much higher, and that's why people typically buy term insurance.

Guess what? Even term policies have value, Rehburg says. You may have purchased a policy 10, 15 or 20 years ago, but the reason why you purchased may no longer be relevant. Examples include:

Your home is now paid off. A spouse has passed away. Retirement. A business or key asset has been sold. The value of your estate has changed. Premiums become too high. Money is needed for long term care expenses. A term policy is about to expire.

Selling a life insurance policy can be a good way to bolster savings, increase retirement income; make home modifications; take that long-awaited vacation; pay for assisted living, memory care or home care; pay down debt; donate to your favorite non-profit organization – anything! The proceeds are unrestricted.

The good news is that there is no qualifying age. Generally, life insurance settlements are best for clients age 65 or older, but that's just a guideline. Each client's situation is unique and personal, and each investor group also has its own unique parameters. Typically, investors prefer clients with policies who have 10 to 15 years of life expectancy or less. Policy amounts of \$100,000 or more are of interest to buyers.

Yet, the vast majority of people, including some professional advisors, don't know about life insurance settlements. Believe it or not, a 1911 U.S. Supreme Court decision, *Grigsby v. Russell*, paved the legal foundation for life insurance settlements, deeming a life insurance policy an asset that you own and can transfer to whomever you wish. (Remember George Bailey trying to give his life insurance policy to Mr. Potter as collateral in "It's a Wonderful Life"?) The life insurance settlement industry is also highly regulated by Departments of Insurance across the country.

The Insurance Studies Institute found 90% of seniors surveyed would have considered a life insurance settlement had they known about them. With the number of seniors projected to continue rising, the opportunities for clients to access life insurance settlements will continue to grow. A "hidden asset" that someone was going to let go, and walk away with nothing, turns into "found money." Life insurance settlements aren't appropriate for everyone. As Rehburg suggests: "We always tell clients to please consult their financial and insurance advisors before considering a life insurance settlement. But if all the alternatives have been considered, and the decision has been made to lapse or surrender a life insurance policy, a life insurance settlement can offer clients significantly greater value."

Anthony Cirillo, Contributor - Anthony Cirillo is a health, aging and caregiving expert and president of The Aging Experience. Article provided by: health.usnews.com



Funny Bone

A Perfect Marriage?

A man and woman had been married for more than 60 years. They had shared everything. They had talked about everything. They had kept no secrets from each other, except that the little old woman had a shoe box in the top of her closet that she had cautioned her husband never to open or ask her about.

For all of these years, he had never thought about the box, but one day, the little old woman got very sick and the doctor said she would not recover.

In trying to sort out their affairs, the little old man took down the shoe box and took it to his wife's bedside.

She agreed that it was time that he should know what was in the box. When he opened it, he found two crocheted dolls and a stack of money totaling \$95,000.

He asked her about the contents. "When we were to be married," she said, "my grandmother told me the secret of a happy marriage was to never argue. She told me that if I ever got angry with you, I should just keep quiet and crochet a doll."

The little old man was so moved; he had to fight back tears. Only two precious dolls were in the box. She had only been angry with him two times in all those years of living and loving. He almost burst with happiness.

"Honey," he said, "that explains the dolls, but what about all of this money? Where did it come from?"

"Oh," she said. "That's the money I made from selling the dolls."

A guy is reading his paper when his wife walks up behind him and smacks him on the back of the head with a frying pan. He asks, "What was that for?" She says, "I found a piece of paper in your pocket with 'Betty Sue' written on it." He says, "Jeez, honey, remember last week when I went to the track? 'Betty Sue' was the name of the horse I went there to bet on." She shrugs and walks away.

Three days later he's reading his paper when she walks up behind him and smacks him on the back of the head again with the frying pan. He asks, "What was that for?" She answers, "Your horse called."



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EASY SHEPHERD'S PIE

Ingredients

- 1 pound ground lamb or beef
- 1 medium onion diced
- 2 cloves garlic minced
- 4 cups mixed vegetables defrosted
- 10 ounces tomato soup or mushroom soup
- 1 teaspoon Worcestershire sauce
- ½ teaspoon salt
- ¼ teaspoon basil
- ⅛ teaspoon black pepper
- 3 cups prepared mashed potatoes
- 1 cup cheddar cheese shredded

Directions:

1. Preheat oven to 400°F.
2. Cook lamb or beef, onion and garlic over medium heat until no pink remains. Drain any fat.
3. Stir in soup, mixed vegetables, Worcestershire sauce, salt, basil and pepper. Spread into the bottom of a 2 qt casserole dish.
4. Spoon mashed potatoes overtop and top with cheese.
5. Baked 25-30 minutes or until bubbly.

COOK CABBAGE LIKE A PRO

Ingredients

- 1 head cabbage, tough leaves removed
- Extra-virgin olive oil
- Kosher salt
- Freshly ground black pepper

Directions:

BLANCHED CABBAGE

In a large pot of boiling water, use tongs to dip cabbage leaves in water for 30 seconds to blanch. Place on a paper towel-lined plate to dry.

BOILED CABBAGE

Cut cabbage into wedges or slice it thin. Bring a large pot of salted water to a boil, then add cabbage. (It's OK to crowd the pot because the cabbage will shrink!) Boil until tender, about 5 minutes for shredded cabbage and 10 minutes for wedges. Drain on a paper-towel lined plate to dry.

ROASTED CABBAGE

Preheat oven to 425°. Cut cabbage into wedges or 1"-thick rounds. On a large rimmed baking sheet, toss with oil and season with salt and pepper. Bake until cabbage is golden and tender, 25 to 30 minutes.

SAUTÉED CABBAGE

Thinly slice cabbage. In a large skillet over medium-high heat, heat about 1 tablespoon oil. Add shredded cabbage and season with salt and pepper. Cook, stirring often, until cabbage is tender, about 10 minutes.



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	1 Chicken Tenders Tater Tots Cole Slaw	2 Smokey Pulled Pork Macaroni and cheese Collard greens Dessert	3 Creamy Tuscan Garlic Chicken Grilled fresh squash Dinner roll Caesar salad	4 Cheesteak with gravy Hominy Normandy vegetables Dessert	5 Chili Dogs Pea Salad Chips and sweet relish	6	
7	8 Country fried steak Mashed potatoes and gravy Corn LH AND MEDINA FOOD BANK	9 Bruschetta Chicken Buttery herbed carrots Broccoli & corn bake Dessert	10 Beef and Vegetable Plate with creamy sauce Chef salad	11 Pineapple ginger chicken with grilled apples and onions Apple Salad	12 Avocado and tuna salad on a bed of spring greens Crackers	13	
14 Daylight Saving Begins	15 Swedish meatballs on a bed of egg noodles Broccoli au gratin Fresh green beans	16 Chicken Florentine Roasted new potatoes with lemon toasted Cauliflower	17 Corned Beef and Cabbage Pasta Salad SAINT PATRICKS DAY	18 Honey Mustard Chicken Wild rice Baked beans Dessert	19 Hamburgers with all the fixins Potato salad	20 Start of Spring (Spring Equinox)	
21 Joyce D. Lamilla, LD Call Meals On Wheels delivery (830) 796-4969 *Menu Subject to change according to availability.	22 Garlic honey glazed pork chop mashed Potatoes with brown Gravy Golden carrots	23 BBQ Chicken Texas corn Stewed tomatoes Dessert	24 Beef Stroganoff Brussel sprouts Vegetable medley Chef salad MANSFIED PARK FOOD BANK	25 Bacon, ham, egg, and cheese omelet Biscuit and jelly Breakfast cake	26 Cranberry walnut Chicken salad on a Bed of spring greens	27 *All meals will meet the 1/3 RDA of Federal Guidelines.	
28  Area Agency on Aging Funded through the Texas Department of Aging and Disability Services Alamo Area Council of Governments	29 Hamburger Steak/gravy twice baked potatoes Ranch style beans	30 Apricot/honey Chicken Green beans Curried barley/raisins Dessert	31 Meatloaf with gravy Oven roasted garlic potatoes Maple baked beans Chef salad	 AACOG Alamo Area Council Of Governments			 PETERSON HEALTH



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News From The Silver Sage

Reopen? Food Distributions. Older Americans Act

By: Art Crawford

March, March, March.

What is so important about March?

March. It has been one year since we began to feel the impact of the COVID-19 pandemic. The Silver Sage closed its doors to the public back then and moved to a new model of delivering nutrition to the most vulnerable throughout Bandera County. At this time a year ago we were delivering less than 3000 meals every month. Currently, we are delivering more than 9000 meals every month and hosting three food distributions with our partner the San Antonio Food Bank.

Every day someone asks me when we will open the center back up. Well, at long last I have an answer. Possibly. Maybe. We will see. Our target date to reopen the center for social distanced and limited seating lunches is **April 5, 2021**. The day after Easter. We are so excited about this possibility and I know many of you are as well.

March. This month The Silver Sage will be hosting three major food distributions throughout the county. Monday March 8th at the Lakehills Civic Center from 9:00 to 11:00. Monday March 8th at the Medina Volunteer Fire Dept. from 1:00 to 3:00. And Wednesday March 24th at Mansfield Park from 10:00 to 12:00. No preregistration is required.

March. March of 1972 Congress enacted the Older Americans Act Nutrition Programs. The Older Americans Act (OAA) Nutrition Programs, part of the Administration on Aging within the Administration for Community Living, provide grants to states to help support nutrition services for older people throughout the country. The OAA Nutrition Programs include the Congregate Nutrition Program and the Home Delivered Nutrition Program. The Older Americans Act Title III grants authorize programs for State and Community Programs on Aging.

The Congregate Nutrition Program, established in 1972, serves healthy meals while also presenting opportunities for social engagement, health and wellness activities and meaningful volunteer roles, all of which contribute to health and well-being. The Home-Delivered Nutrition Program provides healthy meals delivered to the home, and in most cases an informal “safety check” for homebound older individuals. Established in 1978, the home delivered program is often the first in-home service that an older adult receives and serves as a primary access point for other home and community-based services. Volunteers and paid staff who deliver meals to homebound older adults often spend time with the individual, helping to decrease feelings of isolation. Volunteers and paid staff who deliver meals are encouraged to report any health or other issues that they may observe during their visits.

In general, under the OAA, a person must be 60 years of age or older to be eligible for the nutrition programs. While there is no income/means test, services are targeted to older individuals who have the greatest economic or social need, have low income, are a member of a low-income minority group, reside in a rural area, have limited English proficiency or are at risk of institutionalization.

Have a Wonderful and Happy March.



Older Americans Act Nutrition Programs

INTRODUCTION

Adequate nutrition is critical to health, physical ability, and quality of life; and it is an important component of home and community-based services for older people.

NUTRITION PROGRAMS

The Older Americans Act (OAA) Nutrition Programs, part of the Administration on Aging within the Administration for Community Living, provide grants to states to help support nutrition services for older people throughout the country. The OAA Nutrition Programs include the Congregate Nutrition Program and the Home-Delivered Nutrition Program. The Older Americans Act Title III grants authorize programs for State and Community Programs on Aging; and the Title VI Grants authorize programs for American Indians, Alaskan Natives and Native Hawaiians. The purposes of these programs are to 1) reduce hunger and food insecurity, 2) promote socialization, 3) promote health and well-being, and 4) delay adverse health conditions. The intent is to make community-based nutrition services available to older adults who may be at risk of losing their independence and their ability to remain in the community.

The programs provide health-promoting meals in a variety of group settings, such as senior centers, and faith-based settings, as well as in the homes of frail, isolated homebound older adults. Meals provide at least one-third of the recommended Dietary Reference Intakes established by the Food and Nutrition Board of the Institute of Medicine of the National Academy of Sciences, and adhere to the current Dietary Guidelines for Americans, issued by

the Secretaries of the Departments of Health and Human Services and Agriculture.


The OAA Nutrition Programs also provide a range of related services through the aging network's over 3,500 home-delivered meal providers and over 4,100 congregate meal providers.¹ These related nutritional services include, but are not limited to, nutrition screening, assessment, education and counseling.

In addition, the Programs provide an important link to other supportive in-home and community-based services such as homemaker and home-health aide services, transportation, physical activity programs, chronic disease self-management programs, home repair and modification, and falls prevention programs.

The Congregate Nutrition Program, established in 1972, serves healthy meals while also presenting opportunities for social engagement, health and wellness activities and meaningful volunteer roles, all of which contribute to health and well-being.

The Home-Delivered Nutrition Program provides healthy meals delivered to the home, and in most cases an informal "safety check" for homebound older individuals. Established in 1978, the home-delivered program is often the first in-home service that an older adult receives and serves as a primary access point for other home and community-based services. Volunteers and paid staff who deliver meals to homebound older adults often spend time with the individual, helping to decrease feelings of

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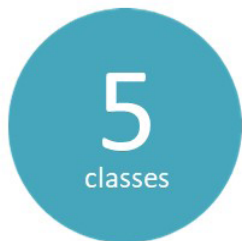
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WEEK 3: Improving Blood Glucose Control with Physical Activity

WEEK 4: Improving Blood Glucose Control with Medication

WEEK 5: Having Your Cake (or Snack) & Eating It, Too!

To Register:

https://agrilife.az1.qualtrics.com/jfe/form/SV_eW3gHOltPBM66uW

Contact: Jessica Faubion
Bandera County, CEA-FCH
830-796-7755
Jessica.faubion@ag.tamu.edu



THESE PROGRAMS ARE OFFERED FREE DUE TO SUPPORT OF GRANT FUNDING.

The members of Texas A&M AgriLife will provide equal opportunities in programs and activities, education, and employment to all persons regardless of race, color, sex, religion, national origin, age, disability, genetic information, veteran status, sexual orientation or gender identity and will strive to achieve full and equal employment opportunity throughout Texas A&M AgriLife.

Do Well, Be Well with Diabetes Webinar

Texas A&M AgriLife Extension

**Each Wednesday in March 2021,
12 PM - 1PM**

**WEEK 1: How Food Affects
Your Blood Glucose**

**WEEK 2: Are You Eating the
Right # of Carbohydrates?**

**WEEK 3: Improving Blood
Glucose Control with Physical
Activity**

**WEEK 4: Improving Blood
Glucose Control with
Medication**

**WEEK 5: Having Your Cake (or
Snack) & Eating It, Too!**

**Registration
Link & QR Code**



https://agrilife.az1.qualtrics.com/jfe/form/SV_eW3gHOltPBM66uW

FOOD BANK INFO:

Thanks to grants from Bandera County, Foundations, USDA, and the Texas Department of Agriculture, the new year will bring lots of changes to our partnership with The San Antonio Food Bank. In addition our onsite Food Pantry, The Silver Sage will now be hosting three food distributions each month from now through June 2021. The distributions will be held on the fourth Tuesday each month in Lakehills and Medina, as well as the fourth Wednesday each month at Mansfield Park in Bandera.

A few new rule apply to these distributions: Each family may pick up food for themselves and one other family if we have the second family listed and you are their proxy. In practical terms this means you can't just drive up and say you want to pick up for you and your neighbor and 3 others. You will only be allowed to pick up for yourself and one other. Please do not ask me to bend this rule and jeopardize the entire program for all those in the county that need it.



There will be no staff or coordinated deliveries. If you need this food distribution you must pick it up yourself or have someone that can bring your information (proxy) and pick it up for you.

We will be filling out new forms this year. Mostly demographic information like date of birth, male or female, veteran status, and ethnicity. Why do we need this information? This how we get grants to continue to provide this service to the residents of Bandera County. We need to tell our funders who we are serving. Some foundations only give grants to help veterans, so we need to prove we are helping veterans. Some foundations only give grants to help children. So we need to show how many children are receiving this food. Some funders only fund programs for senior citizens. So we need to show how many senior citizens we are serving. Without this current data, it is impossible receive adequate funding. Without the funding we could not continue the distributions.

These distributions are an immense amount of work for The Silver Sage and SAFB staff as well so many wonderful volunteers. All we ask in return is that you be patient, kind, and courteous to our volunteers. They don't have to be there. Just a smile and a thank you makes it all worthwhile for them.

- Art Crawford - CEO

If you were at any of the distributions in January and February and filled out a form, you **WILL NOT** need to fill it out again, unless we didn't get all the required info.

The Silver Sage staff and amazing volunteers all look forward to seeing you and serving you at these events.

These distributions are an immense amount of work for The Silver Sage and SAFB staff as well so many wonderful volunteers. All we ask in return is that you be patient, kind, and courteous to our volunteers. They do not have to be there. Just a smile and a thank you makes it all worthwhile for them.

***Please be considerate and wear your mask while you are interacting with our staff and volunteers.**

If you wish to contact The Silver Sage, we are located at 803 Buck Creek Drive in Bandera, Texas. Our phone number is (830) 796-4969. Or should you wish to donate to help with expenses for these distributions you will find a Donate Now button on our website at www.silversage.org.

--Art Crawford



SILVER SAGE & SAN ANTONIO FOOD BANK DISTRIBUTION



**WED. MARCH 24TH 10AM-12PM
MANSFIELD PARK, BANDERA, TX**

If you are unable to make it to our food distributions in your area, please fill out this form and give it to whomever is going to be picking up food for you.



PANTRY INTAKE

Date: _____

Birth Date: _____ Gender: Female Male Veteran Active Duty

First Name: _____ MI _____ Last Name: _____
 Phone: () _____
 Home Address: _____
 City: _____ State: _____ Zip Code: _____ County: _____

Primary Ethnic Race:
 White Non-Hispanic White Hispanic Black or African American American Indian or Alaska Native
 Asian Native Hawaiian or Other Pacific Islander Other

COVID-19 _____

Average Monthly Income: _____

Are you receiving:
 ___ Supplemental Nutrition Assistance Program (SNAP)
 ___ Temporary Assistance for Needy Families (TANF)
 ___ Supplemental Security Income (SSI)
 ___ National School Lunch Program (NSLP)
 ___ Medicaid/Medicare

NUMBER IN HOUSEHOLD _____

NAME	DOB	M/F	VETERAN



&



SILVER SAGE & SAN ANTONIO FOOD BANK DISTRIBUTION



MONDAY, MARCH 8TH

LAKEHILLS

CIVIC CENTER 9AM-11AM

11225 PR 37, Lakehills, TX 78063

MEDINA

FIRE STATION 1PM-3PM

TX State Hwy 16 N.@ New Comer Lane

PLEASE CALL THE SILVER SAGE FOR ANY QUESTIONS @ (830) 796-4969