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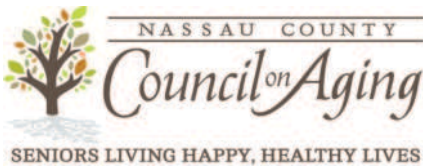
Projected to double
seniors served,
from 1,500 to 3,000



APRIL - JUNE 2022



Inside:
Facts About Falls
Self-Care for Caregivers
Senior Scam Awareness



Janice Ancrum Senior Life Center

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 Phone: 904-261-0701 – FAX: 904-261-0704
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 Website: www.nassaucountycoa.org

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 Advocate Home Healthcare – Lili High
 Case Management – Donna Granieri
 CHORE Program – Frances Bartelt
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 Room Rentals and Senior Life Magazine – Melody Dawkins
 Nutrition and Meal Programs – Gina Cox
 Program Operations – Lili High
 Transportation – Michael Hays
 Volunteer Opportunities – Margo Morlock

Westside Senior Life Center

37002 Ingham Road, Hilliard, FL 32046-1011
 Phone: 904-845-3331 – FAX: 904-845-4491
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 Website: www.nassaucountycoa.org

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 Nutrition/Meal Programs and Activities – Frances Nobles

NassauTRANSIT

Phone: 904-261-0700 – Toll Free: 800-298-9122
 FAX: 904-261-3940
 Facebook: NassauTRANSIT
 Website: www.nassautransit.org
 Contacts: Michael Hays and J.B. Short

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Family caregivers are notorious for putting themselves last. We don't do it intentionally – it just happens. Doctors appointments, medications, daily care of our loved ones, special diets, trips to the ER and more – it's a full-time job.

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If you are taking another look at your existing estate plan, or just starting your planning journey, be sure the items listed in this article—in addition to a will—are included to make things easier for you and your loved ones.

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Seniors owe it to themselves to live their retirement years as they wish. Many decide to volunteer to reconnect with others and enjoy a certain quality of life.

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The truth is that we seniors 60 and over are often the targets of cyber criminals, because we are usually financially secure, may experience memory issues and tend to be more trusting.

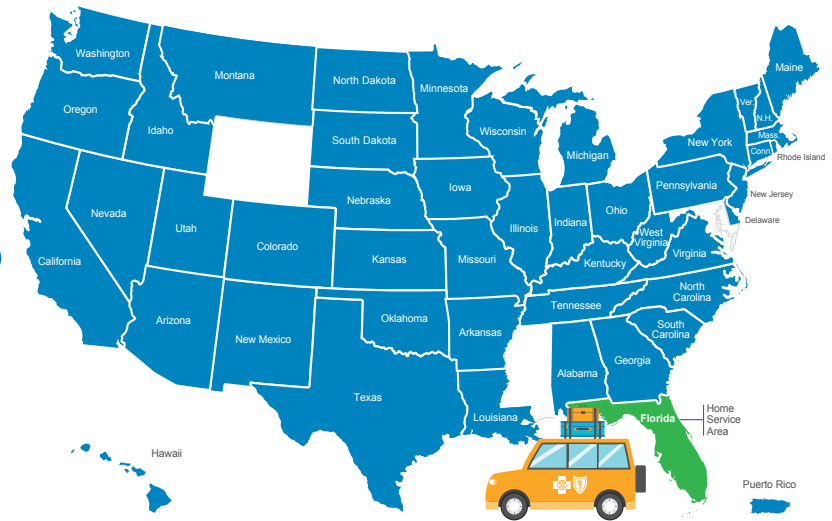
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A professor stood before his class with some items in front of him. When the class began, he wordlessly picked up a very large and empty mayonnaise jar and proceeded to fill it with some golf balls until he could not fill in anymore.









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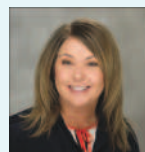
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Message from our President & CEO

This issue of *Senior Life* magazine features our newly renovated Westside Senior Life Center in Hilliard. Years ago, this type of community improvement may have seemed like a pipedream. However, Nassau County isn't just any community and dreams do become reality.

With seniors comprising close to 29% of the Nassau County population, this community investment is critical as we project doubling seniors served from 1,500 to 3,000 on the westside. The new-and-improved facility is a reality through the generosity of many, including the State of Florida and back-to-back appropriations; Senator Aaron Bean, Florida Senate Pro Tempore; Representative Cord Byrd; generous donors, NCCOA Board members and local staff.

As a matter of fact, our Westside Senior Life Center is a beacon as we increase our geographic footprint across Nassau County. For years, our primary resources have been coupled mostly around the county's eastside - namely Amelia Island. However, with the population rapidly expanding into Yulee, Wildlight, Hilliard, Callahan and Bryceville, our resources must expand in parallel with these growth areas. We hosted our 2022 Annual Meeting at the Life Center in Hilliard; this facility is an important stake in the ground...but not the last.

While we may not build new facilities from the ground up, the time is right for partnerships with other community organizations. These include Florida State College at Jacksonville (FSCJ), and the YMCA at Wildlight. Our growing senior population will benefit from NCCOA's programs and services closer to their homes, in their own neighborhoods.

Our track record is solid. NCCOA noted some impressive stats in 2021, as we worked together to get beyond the pandemic. Here are a few highlights:

- Served 4,987 seniors and caregivers
- Supplied 57,000 meals through Meals on Wheels and congregate meal programs
- Provided more than 34,000 hours of home health services through Advocate Home Healthcare
- Made nearly 37,000 trips to transport seniors throughout the area on NassauTRANSIT
- Recorded 9,644 hours on behalf of 277 volunteers, for an in-kind value of more than \$275,000

Here's to Nassau County and the Westside, or as we like to say, "The Best-side!"


Janice Ancrum
President & CEO

Thank You

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Our Mission

Our mission is to enhance the lives of older adults through services and compassionate care designed to improve the health, independence and economic security of all Nassau County seniors and their families.

About Nassau County Council on Aging

LIFE CENTERS

Both Life Centers offer those 60 and older assistance, information and support, in addition to many fun and engaging activities... plus opportunities to socialize – the key to a happy, healthy life. Meeting space is available for rent in both Fernandina Beach and Hilliard locations for group functions.

Contacts: Janice Ancrum Senior Life Center, 904-261-0701
Westside Senior Life Center, 904-845-3331

PROGRAMS AND SERVICES

This department serves seniors by providing vitally important resources such as Case Management, Nutrition, Fall Prevention and Adult Day HealthCare (ADHC). NCCOA also partners with local and state-funded programs to assist with home energy crises (EHEAP) and facilitate City of Fernandina Beach Wastewater, Refuse and/or Storm Water Fee Exemption applications and Town of Hilliard Water Bill Assistance for qualified residents.
Contact: NCCOA, 904-261-0701

ADULT DAY HEALTHCARE • "THE CLUB"

The only one of its kind in Northeast Florida, NCCOA's Adult Day HealthCare Program – also known as "The Club" – provides respite for caregivers and offers their loved ones a safe and secure environment. The program, licensed by the State of Florida, specializes in Alzheimer's disease and other related dementias, and offers families an affordable alternative to the rising costs of long-term care. The Club is supervised by a licensed nurse.
Contact: Lili High, Program Operations
904-844-2739 • lhigh@nassaucountycoa.org

ADVOCATE HOME HEALTHCARE

Advocate Home HealthCare, a division of Nassau County Council on Aging, provides members with non-medical, in-home services related to daily living activities such as personal care, respite, homemaking and companion services. Certified Nursing Assistants (CNAs) and Home Health Aides may also accompany members to appointments and activities. Members receive a minimum of two hours of care to full 24-hour shifts, depending on the need. Fees for these services are paid via private pay or approved Medicaid Long-Term Care (MLTC), pre-qualified state and federal programs.
Contact: Advocate Home Healthcare
904-775-5499 • cbuono@nassaucountycoa.org

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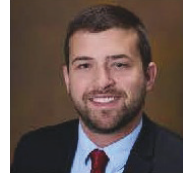
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Janice Ancrum
President & CEO • Ex officio

NASSAUTRANSIT

With the recent announcement of paratransit service expansion, NassauTRANSIT offers a more flexible Monday-Friday schedule for people with limited or no personal transportation options. The enhanced service provides more access to work, recreation, shopping, social engagements and medical appointments, etc. In addition, Saturday paratransit service is available on Amelia Island, and will debut later on the west side of the county, including Callahan and Hilliard. The State of Florida requires registration for paratransit service through NassauTRANSIT. Due to a drop in public transportation ridership, scheduled pick-ups and drop-offs at public bus stops have been discontinued, as well as service through the Island Hopper (with the exception of Nassau Express Select). All NassauTRANSIT bus operators and vehicles are credentialed to federal and state requirements, and all vehicles are wheelchair accessible.
Contact: NassauTRANSIT, 904-261-0700 • 800-298-9122
www.nassautransit.org

Please visit www.nassaucountycoa.com and [Facebook.com/nassaucountycoa/](https://www.facebook.com/nassaucountycoa/) for information and updates on NCCOA's facilities, programs and services.



Fact About

FALLS



Changing
Health Care
for Good.

Common causes of tumbles and ways to prevent future stumbles

By Baptist Health Juice Staff

Each year in the United States, falls result in 3 million emergency room visits and 800,000 serious injuries requiring hospitalization.

Centers for Disease Control and Prevention (CDC)

Each year in the United States, falls result in 3 million emergency room visits and 800,000 serious injuries requiring hospitalization, according to the Centers for Disease Control and Prevention (CDC). Unfortunately, a single fall can have lasting effects. If someone falls once, his or her chance of falling

again doubles. Just one incident can end a person's independence and trigger a rapid decline in overall health.

Bruce Cathcart, MPT, a geriatric physical therapist with the Baptist AgeWell Center for Health, shares some of the most important facts about falls, along with tips to prevent them.

Broken Balance

Falls are caused by a loss of balance. Even though falls affect people of all ages, your risk of a fall steadily increases as you age, and your ability to maintain balance increasingly deteriorates.

Adults over 65 face the greatest risk, with one in four experiencing a fall each year.

"Balance is a complex skill that has to be developed over time," Cathcart said. "As we get older, we have to practice it regularly to maintain it. Losing this skill can be very worrisome to some individuals."

Having a fear of falling can make a person more likely to experience one. According to Cathcart, avoiding doing common daily tasks is counterproductive, and leads to reduced mobility and sedentary living. This can weaken your bones and muscles, as well as reduce your ability to maintain balance when you need it most.

Certain medical conditions can also increase your risk of a fall. Some of the most common non-age-related risk factors include:

- Foot pain
- Lower body weakness
- Neurological conditions resulting in difficulty walking or balancing, such as Parkinson's disease and multiple sclerosis
- Obesity
- Use of balance-impairing medicines, such as tranquilizers, sedatives or antidepressants
- Vitamin D deficiency, due to reduced muscle strength

Trip hazards such as broken steps, throw rugs or wet floors can also make a fall more likely.

However, the majority of falls are caused by a combination of factors. The more a person has, the greater his or her chances of falling.

Just One Wrong Step

According to Cathcart, falls are the leading cause of fatal injuries and the most common cause of non-fatal, trauma-related hospital admissions among older adults. One out of five falls causes serious damage such as broken bones or a traumatic brain injury (TBI), according to the CDC.

Older adults are particularly vulnerable to TBIs due to falls, said Rujvi Kamat, PhD, neuropsychologist with Baptist Behavioral Health.

Continued on next page

Facts Cont.

As we age, Dr. Kamat said our brains shrink and our blood vessels become more fragile, making it more likely that an impact to the head will cause bleeding around the brain. This could cause symptoms such as:

- Confusion • Headache • Memory loss
- Nausea • Problems with balance
- Sensitivity to light

"Symptoms may not be present right away, so it is important to get evaluated at the nearest emergency room after a fall or concussion," Dr. Kamat said. "If a brain bleed is detected early, it can be monitored closely and drained, if necessary. Early intervention can reduce the risk of thinking problems, lowered independence and a diminished quality of life."

Other common fall complications include:

- Bone dislocations • Bruising
- Cuts • Internal bleeding

Many falls do not cause serious physical harm, but even relatively minor injuries can have a major effect on mobility and the desire to perform daily activities.

"Fall-related injuries can result in depression, social isolation and feelings of helplessness," Cathcart said. "What may be a one-off event may have a long-lasting impact on a person's willingness to continue to living a 'normal' life without help from others."

Fighting Falls

Fortunately, most falls can be prevented. If you have had a fall or are concerned about falling, you can seek a fall risk assessment from a qualified physical therapist. Your primary care provider can provide guidance on next steps to receive an assessment.

The following simple actions can help you eliminate hidden hazards and lower your risk of falling:

- Add railings to stairs
- Improve dim lighting inside your home
- Install grab bars in the bathroom
- Regularly check eye-wear prescriptions
- Remove loose items you can easily trip over

Regular exercise can also improve balance and make the body strong enough to handle a fall, should one occur. Activities that may help increase both muscle and bone strength, reducing fall risk include:

- Aerobics • Dancing • Hiking • Walking
- Racket sports, such as tennis or pickle-ball

"The best activities are those that challenge your body to maintain balance," Cathcart said. "However, anything you can do to stay fit and active will go a long way in reducing your risk of experiencing a fall."

Adults over 65 face the greatest risk, with one in four experiencing a fall each year.



If you're worried about yourself or a loved one, you can discuss your concerns and potential fall risk factors with your primary care physician for guidance on what to do next. To find the right Baptist Primary Care physician for you, call 904.202.4968. In the event you experience a fall, call 911 or go to the nearest Emergency Center immediately.

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FAMILY CAREGIVERS —

SELF CARE IS NOT OPTIONAL!

By Emily Kunzelmann, NCCOA Project Specialist

Family caregivers are notorious for putting themselves last. We don't do it intentionally – it just happens. Doctors appointments, medications, daily care of our loved ones, special diets, trips to the ER and more – it's a full-time job.

In addition, the regular tasks of life, which our loved ones may previously have handled on their own, fall on our shoulders. Mom's bills, insurance, home maintenance, yard work...now someone must do it all for her, and that someone is us. If we are a caregiver for a spouse, we may find ourselves handling all the responsibilities that used to be shared. The husband who took care of the home, car, yard and finances is no longer able to; the wife who kept the home running smoothly, and took care of the kids and grandkids, is now the one needing care. What gets squeezed out is the family caregiver's healthy nutrition choices, exercise routine, emotional downtime, regular sleep, family relationships, and personal medical and dental care.

A 2021 Study Conducted by Genworth Revealed Disturbing Statistics:

- 51% of employed caregivers say their ability to do their jobs has been negatively affected
- 43% of partnered caregivers say their relationship with their spouse/partner has suffered
- 31% of caregivers say their relationship with their children has deteriorated

Family caregivers often feel that it is "selfish" to take time to care for themselves. But that perspective could not be further from the truth.

At NCCOA's Caregiver Support Group and popular Stress-Busting Programs for Caregivers, participants learn that appropriate self-care is actually self-less. Many caregivers caught up in getting through each day lose sight of the fact that their loved ones are totally dependent on them

for their well-being. It is a huge challenge, but it is also a privilege and awesome responsibility of family caregivers to be the "lifeline" for their loved one. A stressed caregiver is a lifeline that is less alert, has less patience and is more susceptible to ill health.

Family caregivers often feel that it is "selfish" to take time to care for themselves.

What is the result when something happens to the "lifeline?" Often caregivers do not have a Plan B in place. Or the Plan B is highly undesirable – a relative would need to fly in from another state, take time off from a demanding job or leave small children to fill the gap. Sometimes there just doesn't seem to be a feasible Plan B.

The following NCCOA caregiver resources are available to the local community:

Our **Caregiver Support Group** meets the 2nd and 4th Wednesday of each month from 3:30 pm – 5 pm. This group provides peer support, encouragement and education, along with periodic guest speakers. During each meeting, caregivers can de-stress with peers going through similar experiences. Participants share successful tips for coping. The group provides a safe, non-judgmental place where caregivers can be themselves, recharge their batteries and learn from each other. The group is free, and membership is not required.

Our **Stress-Busting for Caregivers Program** is an evidence-based series developed by the University of Texas Health Science Center and offered in partnership with the WellMed Charitable Foundation. The program provides support for caregivers of persons with all types of illnesses and needs, such as dementia. The 9-session series helps caregivers learn about stress and its effects, practice stress management techniques and develop problem solving skills. Thanks to a generous grant from the Community Foundation for Northeast Florida, this program is free for caregivers.



Contact Emily Kunzelmann at ekunzelmann@nassaucountycoa.org for more information.

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Gardening

Word Search Puzzle



Answers on page 16

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V	L	L	B	X	Q	W	T	S	I	U	D	R	A	K	E	U
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APRIL - JUNE 2022 SENIOR LIFE 11

New Senior Life Center Ready to Open on the Westside!

Built in the 1950s, our newly renovated facility is made possible by funding from the State of Florida, Sen. Aaron Bean, Rep. Cord Byrd, local businesses and residents.

NASSAU TRANSIT

vehicle parking with wash area, plus staff and visitor parking.

NEW ROOF

provides safety from the elements.

STAFF OFFICES

provide privacy for clients and case management, with updated technology.

MEALS ON WHEELS

volunteers have direct access for pick-up of weekly meal deliveries.

GREAT HALL

welcomes seniors for congregate meals, bingo, activities and workshops. Also available for rent.

WALK-IN FREEZER

holds meals ready for *Meals on Wheels* drivers. A second freezer is expected this year.

MORE STORAGE

with multiple areas for supplies and equipment.

MODERN KITCHEN

features new appliances, meal prep area, pantries and a serving line.

PARKING LOT

resurfaced with handicap-accessible spaces for our seniors and visitors.

COVERED PORTICO

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IMPROVED DRAINAGE

connected to Town of Hilliard sewer system.

NEW RESTROOMS

near the Great Hall feature upgraded fixtures, flooring, windows and doors.



SENiors LIVING HAPPY, HEALTHY u v E s

Westside Senior Life Center

37002 Ingham Road, Hilliard, FL

Grand Opening is scheduled for Spring 2022

General Contractor - ShayCore Enterprises, Jacksonville, FL

Architect - John Cotner, Cotner Associates, Inc., Fernandina Beach, FL

Lifelong Learning

How to Enroll: If you are not in our class database, please send your name, address, phone number(s) and date of birth to Melody Dawkins, mdawkins@nassaucountycoa.org. To activate your account which allows you to view, book and cancel your classes, go to www.MyActiveCenter.com. Then...

1. Choose Fernandina Beach Senior Life Center
2. Enter your key tag (if you have not received one enter your 10-digit phone number without hyphens - we will provide you with one on your first visit)
3. Enter phone number and email address
4. Select a password

You are now ready to sign in and see all of our classes.

Please note: When you sign in you will see "Hi (your name)" in the top right corner, select My Activities to view or cancel your classes.

For the latest, visit nassaucountycouncilonaging/event-calendar



Arts, Crafts & Hobbies

Crocheting Circle: All Levels

Patricia Kennedy
Every Tue
10:00am - 11:30am

Casual Knitting: Beginners

Welcome
Marcia Foshee Duffy
Every Thu
1:00pm - 3:00pm

Art with Faith

Faith Elliott
Acrylic Pour: Beach with Ocean Waves

Tue Apr 5th
3:00pm - 4:00pm

Watercolor: Flamingo Painting

Tue Apr 12th
3:00pm - 4:00pm

Acrylic Pour: Balloon Squish

Tue Apr 19th
3:00pm - 4:00pm

Acrylic Painting: Bird of Paradise

Tue Apr 26th
3:00pm - 4:00pm

Watercolor: Basics

Tue May 3rd
3:00pm - 4:00pm

Acrylic Painting: Ocean Wave (Large Curl)

Tue May 10th
3:00pm - 4:00pm

Acrylic Pour: Skylights

Tue May 17th
3:00pm - 4:00pm

Crafting with Sea Shells: Modge Podge

Tue May 24th
3:00pm - 4:00pm

Acrylic Painting: Dog or Cat (Bring pet photos)

Tue May 31st
3:00pm - 4:00pm

Watercolor: Lobster

Tue June 7th
3:00pm - 4:00pm

Acrylic Pour: Blues

Tue June 14th
3:00pm - 4:00pm

Watercolor: Palm Trees

Tue June 21
3:00pm - 4:00pm

Acrylic Pour: Greens

Tue June 28th
3:00pm - 4:00pm



Cards & Games

Bridge: For Beginners

Myra Swinson
Every Fri
12:30pm - 2:30pm

Bridge: Open Play

Myra Swinson
Every Fri
3:00pm - 5:00pm

Canasta: Open Play & Instruction

Debbie Price
Every Fri
9:30am - 11:30am

Mahjong: All Levels with a Current Mahjong Card

Theresa Macwithey
Every Fri
12:30pm - 3:30pm



Computers & Technology

Apple iPhone & iPad: Series of 3

Marc Williams
Mon Apr 11th, Tue Apr 12th
& Wed Apr 13th
9:30am - 11:30am

Apple iPhone/iPad or Mac: Q&A

Marc Williams
Tue Apr 19th, May 10th or Jun 21st
9:30am - 11:30am



Finance

Roundtable: Scams, Frauds and Hacks

Geoffrey Clear
Tue Apr 12th, May 10th & Jun 14th
3:30pm - 4:30pm



Fitness & Dance

Flow Yoga / Vinyasa

Janice Messer
Thu Apr 7th, 14th & 21st
Thu May 5th, 12th, 19th & 26th
Thu Jun 9th, 16th, 23rd & 30th
8:30am - 9:30am

Lifelong Learning Cont.

Fitness & Dance Cont.

Core Strengthening

Janice Clarkson
Every Mon
8:30am - 9:30am

Enerchi

Mary Bleck
Every Mon
10:00am - 11:00am

Standing Yoga

Mary Bleck
Every Mon
11:30am - 12:30pm

Happy Tappy: Series of 7 Classes

Maggie Comey
Every Mon Apr 11th - May 23rd
2:00pm - 3:00pm

Pilates with Intro Core

Debi Senger
Every Tue
8:30am - 9:30am

Stability Exercises

Mary Bleck
Every Tue
10:00am - 11:00am

Active Stretch & Balance

Janice Clarkson
Every Wed
8:30am - 9:30am

Weight Training and Toning

Debi Senger
Every Wed
10:00am - 11:00am

Enerchi

Mary Bleck
Every Wed
11:30am - 12:30pm

Line Dancing: Basic

Kathy Ball
Every Wed
1:00pm - 1:45pm

Line Dancing: Intermediate

Kathy Ball
Every Wed
2:00pm - 3:00pm

Just Dance

Heidi Freilich
Every Thu
10:00am - 11:00am

Dancing Queens

Lorraine Gaito
Every Thu
12:00noon - 12:45pm

Belly Dancing

Laura Giordana
Every Fri
11:15am - 12:15pm

Weight Training and Toning

Debi Senger
Every Fri
8:30am - 9:30am

Enerchi

Mary Bleck
Every Fri
10:00am - 11:00am



Gardening

Gardening Tips with Rosie

Rosie Davidson
Planting Vegetables and Herbs
Wed Apr 13th
9:30am - 10:30am

Planting with Succulents

Wed May 11th
9:30am - 10:30am

Sprucing up your June Garden

Wed June 8th
9:30am - 10:30am



History, Culture & Travel

Soul of the Long Gray Line

Michael Kegler
Thu Apr 21st
2:30pm - 4:30pm



Music

Ukulele: Open Play

Every Mon
10:00am - 11:00am

Elvis Music w/Lane Mashburn

1st Mon of Every Month
9:00am - 10:00am

Sing Along w/Bruce Beville

1st Wed of Every Month
9:00am - 10:00am

Music w/Terry Murphy

1st Thu of Every Month
9:00am - 10:00am

Sing Along w/Tom Sullivan

4th Thu of Every Month
9:00am - 10:00am



Photography

Special Photography

Bird Photography
Yvonne Randolph
Tue May 17th
3:00pm - 4:00pm

People Photography

Kellie Boston
Thu May 19th
3:00pm - 4:00pm

Landscape Photography

Buddy Price
May 24th
3:00pm - 4:00pm

Adobe Lightroom Basics (Series of 3)

Buddy Price

Introduction to Lightroom

Mon June 6th
3:00pm - 4:00pm

Lightroom Basic Editing

Wed June 8th
3:00pm - 4:00pm

Lightroom Advanced Editing

Fri June 10th
3:00pm - 4:00pm



Other Opportunities

Understanding Electricity

Thomas Polito, Engineer
Tue May 3rd
2:00pm - 4:00pm



Wellness

Health Checks with Katie

Katherine Connors, RN
The Care Company of Amelia
Every Mon
9:00am - 9:30am

A Lifetime Gift Presentation

Shelly Halverson
Tue Mar 22nd or Tue May 3rd
10:30am - 11:30am

Memory Training: Improving and Maintaining Memory

John Etchart
Tue Apr 5th, May 10th or Jun 14th
1:00pm - 2:00pm

Bystander CPR

Jim Bollenbacher, Critical Care Paramedic
Tue Apr 5th, May 3rd or Jun 7th
1:00pm - 2:30pm

Fresh Conversations

Barbara Baptista
Florida Department of Health-Nassau
Fat Can Be Heart Healthy
Lesson

Wed Apr 20th
9:00am - 10:00am
Review with Bingo Fit
Thu Apr 28th
9:00am - 10:00am

The Weight of Processed Foods Lesson

Wed May 18th
9:00am - 10:00am

Review with Bingo Fit

Thu May 26th
9:00am - 10:00am

Good Decisions when Grocery Shopping Lesson

Wed Jun 15th
9:00am - 10:00am

Review with Bingo Fit

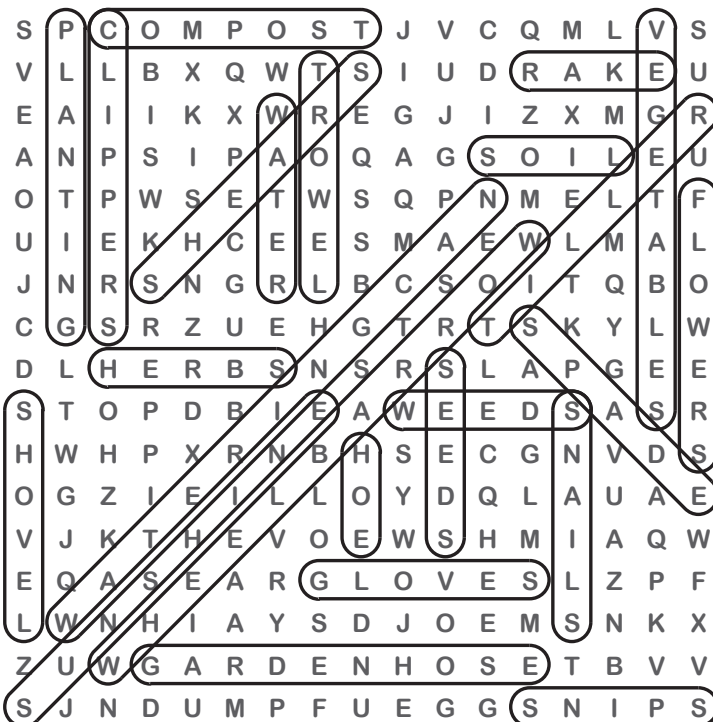
Thu Jun 23rd
9:00am - 10:00am

Honoring Choices: Final Wishes Lunch & Learn (Lunch Provided)

Cindy Newman, Volunteer
Community Hospice & Palliative Care
Fri Apr 1st, May 6th or Jun 3rd
11:00am - 1:00pm

Schedule Subject to Change

Solution for Gardening Word Search




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Your Estate Plan Might Be Missing Something

Source: The Stelter Company

Note: In our January – March 2022 issue of *Senior Life* magazine, we shared an article on Barbara Gingher, Nassau County Council on Aging Board Past Chair, and how her mother's influence led to a life of service and encouraged her to include our agency in her estate plans. Here is some helpful guidance which may assist you in your own estate planning process. Please contact Nassau County Council on Aging at 904-775-5481 or development@nassaucountycoa.org to learn more about including NCCOA in your future plans.

If you are taking another look at your existing estate plan, or just starting your planning journey, be sure the following items—in addition to a will—are included to make things easier for you and your loved ones. Be sure you have:

1. A high-level overview that lays out the basics of your finances and plan.
 - Where to find your will and other documents, and who the key people are—your powers of attorney agents, executors or personal representatives
 - Financial assets (where accounts are held and who owns them)
 - Insurance coverage (property/casualty, health, life)

- Property and vehicle information
 - Regular household bills that you pay
2. A detailed description of your finances (account numbers, contacts at financial institutions, etc.).
 3. A personal property memorandum that is often referenced by your will and states how you want property distributed and/or sold. This allows you to assign sentimental or valuable assets to specific people without having to change your will if you change your mind.
 4. A plan for your pets to ensure that your furry friends are taken care of. A legally binding pet trust can be created, or you can make provisions in your will for how you want your pets cared for in your absence.
 5. Your digital estate plan, which includes online account details.
 6. Advance directives, powers of attorney and other end-of-life planning tools to communicate your basic wishes. Add personal messages and detailed plans for your funeral, memorial and other specifics.
 7. An ethical will, which is your opportunity to hand down your values in a document or video. Think of it as a personal record of your life—how you have lived it and how you want to inspire others.

Visit nassaucountycouncilonaging.planmygift.org for additional information on planning a gift to help seniors in Nassau County.

Information contained herein was accurate at the time of publication. This information is not intended as legal or tax advice. For such advice, please consult an attorney or tax advisor.

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- Katherine Connors
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To Volunteer or Not to Volunteer, That is the Question...

Benefits of Volunteering

By Margo Morlock, NCCOA Volunteer Manager & Kim Matthews, NCCOA Volunteer

I have certain memories as a child visiting my grandmother and thinking, this woman has lived a long life. Looking back and remembering the aging of her skin and hands helped me understand the demands of family and work she endured throughout her life and how her retirement was so well-deserved. She earned this time for herself. And, what she decided to do was volunteer. It allowed her to feel helpful, needed and treasured. To her it was a valuable time of life as she gave to others in her community.

Seniors owe it to themselves to live their retirement years as they wish. Many decide to volunteer to reconnect with others and enjoy a certain quality of life. Nassau County Council on Aging (NCCOA) provides many opportunities to participate, reach out and help people. There are so many ways to volunteer; we'll find the best fit for you...something you feel comfortable doing that also provides self-satisfaction. Indoors, outdoors...small group, large group...teaching, supporting...admin, creative - we have it all!

Of the many wonderful volunteers we have at NCCOA, at least 90% are seniors. Each person contributes in his or her own way to give back to the community. We are so appreciative of those who make NCCOA their 'volunteer home.'

Kim Matthews, a native of California, retired to Amelia Island with her husband. She wanted to meet new people and remain active. NCCOA turned out to be a good fit. Volunteering was something she always wanted to do but never had the time until now. Here's Kim's story...

My friend and I walked into Nassau County Council on Aging (NCCOA) to inquire about various activities offered. We were met by two smiling faces who answered all of our questions and then some. After 15 minutes I signed up to be a volunteer. That was almost 3 years ago.

NCCOA is constantly evolving and adding new activities and programs. With that comes a variety of opportunities for volunteering. I have enjoyed meeting and greeting folks at the front desk which has been a great way to meet and make new friends. Leading a dance class for a few weeks was so much fun!

Exchanging life stories over coffee in "Just Friends" has enriched my life. Joining in with a group of gardeners to freshen up landscapes in the spring has helped me with my own garden at home. The list goes on and on. If you've ever thought about volunteering, NCCOA is a great place to start. It's where I've found my volunteer home.

To volunteer, contact Volunteer Manager Margo Morlock, mmorlock@nassaucountycoa.org





Scams, Frauds & Hacks: Are you in the know?

By Geoff Clear, NCCOA Board Immediate Past Chair

The email read:

"I know that this message will come as a surprise. I would like to enter a business relationship with you. My name is Steve Scamster. Recently my father was made the prime minister of Ugubu Republic and in this position he received \$10 million in "donations." He passed away last year and these funds are now designated for my use. However, I wish to transfer them to the U.S. for "safekeeping," and I need a U.S.-based partner to receive the funds. I will

share 10% of the funds (\$1 million) with you in exchange for your assistance in this matter. If you would like to participate in this project, please provide me with your bank account information and I will make the \$1 million transfer immediately."

Most of you will recognize this as a very popular scam that has been around for many years. It is known as an "advance fee scam" and it is one of the most common types of confidence tricks around. If you respond, you won't get the \$1 million promised; instead your bank account will take a big hit.

The truth is that we seniors 60 and over are often the targets of cyber criminals, because we are usually financially secure, may experience memory issues and tend to be more trusting. According to AARP, scams like this "that started on Facebook, Instagram and other social media sites doubled year-over-year in 2021, leading to \$770 million in consumer losses." The Federal Trade Commission reports that more than 95,000 consumer complaints were made last year, twice the number made in 2020, and the dollars lost were an 18-fold increase from 2017.

Starting in April and continuing monthly throughout the year (second Tuesday), NCCOA Advisory Council members from safety, technology and finance areas will lead a roundtable to help you learn more about scams, frauds and hacks. Specifically, you will learn how to detect this type of activity, how to prevent it from impacting you and what to do if you are victimized. We will begin hosting the roundtable at the Janice Ancrum Senior Life Center, 1901 Island Walk Way in Fernandina Beach; sessions will be available at the Westside Senior Life Center in Hilliard in the near future.

Plan to join us for a productive monthly discussion on scams, frauds and hacks; and what you can do to avoid them. If you are currently in our database, visit My Active Center myactivecenter.com and book your spot. Questions? Contact our receptionist at 904-261-0701.



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Take Care of the “GOLF BALLS” in Your Life

By Barbara Bruce, MS, Aging
Well Facilitator

This is a story with a message that I have appreciated and used for many years. I revisit it when I am feeling overwhelmed. I love metaphor – it speaks to me in terms that make me see things in a new light. I invite you to read this message carefully and consider how it speaks to you.

A professor stood before his class with some items in front of him. When the class began, he wordlessly picked up a very large and empty mayonnaise jar and proceeded to fill it with some golf balls until he could not fill in anymore. He asked the students whether the jar was full or not. All the students unanimously agreed that it was full. The professor then picked up some small pebbles and poured them into the jar. He shook the jar lightly for the pebbles to settle. The pebbles rolled into the open areas between the golf balls. When he thought he could no longer add more pebbles he asked his students whether the jar was full or not. All the students agreed it was full. The professor next picked up a box of sand and poured it into the jar. The sand settled between the spaces left around the pebbles. He then asked the students again if the jar was full. They agreed it was. “Do you think I can fill this jar anymore?” asked the professor. “No,” answered all of the students. He then took his coffee mug and poured the coffee into the jar. The sand soaked in the coffee and any spaces left were filled with the coffee. The students laughed.

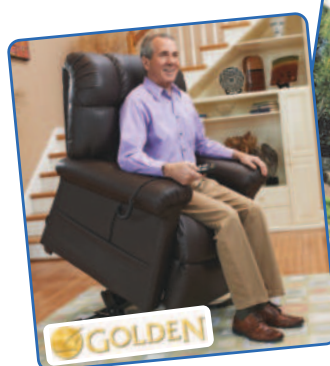
When the laughter subsided, the professor said, “I want you to recognize that this jar represents your life [metaphorically speaking.] The golf balls represent the most important things in your life – your family, health, friends and favorite passions. If you are left with only those, your life would still be full. The pebbles are the other things that matter such as job, home, etc. The sand is everything else -- the small stuff. If you put the sand into the jar first there will be no room for the pebbles or the golf balls. The same goes for life.” If you spend all your time and energy on the small stuff, you will never have room for the things that are important to you. Pay attention to those things that are critical to your happiness. Spend time with family and friends, as well as time caring for yourself, physically and mentally.

Take care of the “golf balls” in your life – other things can be adjusted, allowing time to relax and enjoy what is important to you. Set your priorities, and give time to the important things in life because the rest is just sand. One of the students raised her hand and inquired what the coffee represented. The professor smiled and said, “I’m glad you asked. The coffee just shows you that no matter how full your life may seem, there’s always room for a cup of coffee with friends.” Anonymous

A yellow golf ball sits on my desk as a daily reminder to set my priorities. It may seem selfish, but you cannot care for others if you have not taken care of yourself. As flight attendants say, “In case of emergency, PUT YOUR MASK ON FIRST, and then help others around you.”



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Support Groups

- **Hearing Loss Support Group**

1st Tuesday each month
12:00-1:30 p.m.
Contact: Frances Bartelt
904-775-5484 or
fbartelt@nassaucountycoa.org
Group discussions focus on hearing loss, how hearing loss impacts everyday living, your brain and your ability to keep socially engaged and live a fulfilling life.

- **Parkinson's Support Group**

3rd Tuesday of each month
4:00-5:00p.m.
Contact: Tiffini McGill
Tifmcgill25@yahoo.com
Share information on living well with Parkinson's disease, symptom management and support for family members.

- **Caregiver Support Group**

2nd and 4th Wednesday of each month
3:30-5:00 p.m.
Contact: Emily Kunzelmann
904-775-5472 or
ekunzelmann@nassaucountycoa.org
Offers support and education for caregivers. It is not suited for loved ones to attend; however, all caregivers are welcome. Guest speakers are often featured.

- **Veterans Helping Veterans Support Group**

2nd Thursday of each month
1:30-2:30 p.m.
Contact: Joe Murphy
mudguard.1@gmail.com
The mission of this support group is to provide socialization, compassionate support, education and assistance to retired, active-duty or honorably discharged veterans and their families. Bob Sullivan, Nassau County Veterans' Service Officer, and other guest speakers may attend.

- **Low Vision Support Group**

4th Wednesday of each month,
11:00 a.m.-12:30 p.m.
Contact: Frances Bartelt,
904-775-5484 or
fbartelt@nassaucountycoa.org
Provides information on adaptive devices and encourages members with vision challenges to share experiences through group discussions and guest speaker presentations.

- **National Alliance on Mental Illness (NAMI) Support Group**

Every Friday
11:00 a.m.-12:30 p.m.
Contact: NAMI Nassau
904-277-1886
Support group for individuals, family members and friends impacted by mental illness.

All support groups are sponsored by Nassau County Council on Aging, and held at the Janice Ancrum Senior Life Center, 1901 Island Walk Way. As always, there is no charge to attend support group meetings.

Assistance Programs

- **Assistance Through Government-Subsidized Programs**

NCCOA is the lead agency for the Florida Department of Elder Affairs' state and federally funded grant programs. Potential clients are screened and prioritized according to their needs.

- **CHORE (Small Home Repair Program)**

Volunteers help with small home repairs and other assistance (such as ramps), providing the safety and security to help seniors remain in their homes.

- **Emergency Home Energy Assistance Program (EHEAP)**

Assists senior citizens 60 years of age and over in paying their past-due electric bill once during the heating or cooling seasons. Eligibility includes: senior living in the household in Nassau County; a past-due electric bill; and income determination.

- **Fall Prevention**

Provides free, non-medical in-home assessments and recommends community resources to help prevent falls for Nassau County seniors.

- **Free Legal Assistance**

For Nassau County residents, Jacksonville Area Legal Aid is available at no cost by appointment to assist with topics such as health care proxy, power of attorney, family law, consumer and housing issues, as well as other matters.

- **Home Health Services**

Provides non-medical in-home services to homebound seniors that help them live independently in their home or the home of a loved one.

- **Meals on Wheels & Meals on Wheels for Pets**

Available for homebound seniors.

- **SHINE (Serving Health Insurance Needs of Elders) Program**

Provides free, unbiased one-on-one insurance information to Medicare beneficiaries and caregivers.

Please contact NCCOA at 904-261-0701 for information on these programs.





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