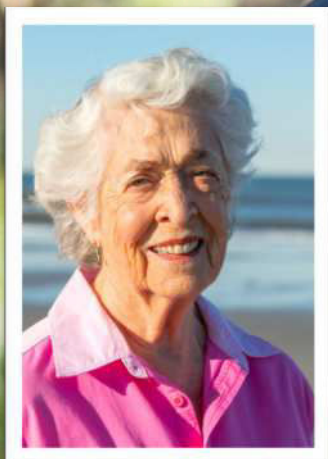


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APRIL - JUNE 2021



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Frequently Asked Questions
Volunteer of the Year Award
Crosswords & Trivia

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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.

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Fernandina Beach Life Center

1901 Island Walk Way, Fernandina Beach, FL 32034
Phone: 904-261-0701 – FAX: 904-261-0704
Facebook: Nassau County Council on Aging
Website: www.nassaucountycoa.org

Fernandina Beach Life Center Staff Contacts:

Adult Day HealthCare – Jean Seagraves, LPN
Advocate Home Healthcare – Debra Jean Landolfi
Case Management – Lisa Martin
Circle of Friends – Frances Bartelt
CHORE Program – Frances Bartelt
Development – Wallace Bennett
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Westside Senior Life Center

37002 Ingham Road, Hilliard, FL 32046-1011
Phone: 904-845-3331 – FAX: 904-845-4491
Facebook: Nassau County Council on Aging
Website: www.nassaucountycoa.org

Westside Senior Life Center Staff Contacts:

Administration/Case Management – Linda Rogers
Case Management – Sue VanZant
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 Scott Nile

ON THE COVER: In a challenging year, Lawrence Forns, Tony Parchinski and Myra Swinson have experienced firsthand the program and service benefits of NCCOA.

Cover Photos by Jimmie Stone Photography

TABLE OF CONTENTS

Message from NCCOA President & CEO	5	Classes, Events and Activities.	13
About Nassau County Council on Aging	6	What's Wellness?	16
Featured Stories		The Care & Feeding of Your BRAIN	17
NCCOA: A Lifeline at a Time of Uncertainty	7	Beneficial Giving Strategies	18
NCCOA Answers Your FAQs	9	Trivia	20
Elsie Harper Volunteer Award	12	Crosswords	22
Volunteers Needed	12	Support Groups/Assistance Programs.	23

A Message from our President & CEO



Dear Friends,

By the time you receive this issue of *Senior Life*, we will be well on our way with reopening plans for NCCOA's Life Centers. We miss our seniors so much, and from what we hear you miss us, too! However, your health and safety is our top priority, and we'll continue to plan our "Welcome Back" festivities and communicate as soon as we are able.

Our 2021 annual meeting had a new look this year, thanks to the pandemic and Zoom. While we "met" virtually, our program was similar as we communicated accomplishments of the past year and shared our vision for the future. Several highlights included the following for 2020:

- Delivered 93,332 meals to seniors, an increase of 286 percent, through our boots-on-the-ground initiative
- Received a \$600,000 appropriation from the State of Florida, and broke ground for the "new" Westside Senior Life Center in Hilliard
- Partnered with local area restaurants to supplement needed meals
- Initiated NassauTRANSIT's demand-response system
- Ramped up our Telephone Reassurance Program, providing a lifeline to close to 700 seniors
- Launched hundreds of virtual classes, programs, presentations and events
- Continued offering home health services through Advocate Home Healthcare, without interruption
- Performed household repair projects for more than 75 seniors
- Boosted our volunteer program, increasing participants, hours and monetary value
- Presented a Virtual Gala, raising substantial funds for Nassau County seniors
- Benefited from an extremely generous community in time, talent and treasure

Throughout last year, we pivoted and delivered programs and services – once only offered in-person and on-site – to Nassau County seniors' homes. A robust program of online classes, discussion groups and updates is still going strong. Most likely, we'll announce a combination of limited on-site opportunities with a continuation of virtual learning, along with our reopening plans. It also seems as if our partnership with the Nassau County Health Department and Baptist Health Nassau will continue as we make progress to help vaccinate all seniors in Nassau County for COVID-19.

Here's to even more progress with the vaccine and to our Life Centers bursting at the seams with friendships, fitness and fun in the very near future!

See you soon...

Janice Ancrum
President & CEO

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About Nassau County Council on Aging



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.

LIFE CENTERS

Both Fernandina Beach and Westside Senior 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 (maximum occupancy 320 persons) at 1901 Island Walk Way for group functions.

Contacts: **Fernandina Beach Life Center, 904-261-0701**
Westside Senior Life Center, 904-845-3331

PROGRAM OPERATIONS

NCCOA's Program Operations 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: **Jean Seagraves, LPN, 904-775-5480 or jseagraves@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, and Veterans Health Administration (VHA).

Contact: **Advocate Home Healthcare, 904-775-5483 or homehealth@nassaucountycoa.org**

PUBLIC TRANSPORTATION – NASSAUTRANSIT

The public transportation system in Nassau County, NassauTRANSIT provides both scheduled public bus and registered paratransit services. Our public bus service has convenient stops across the county between Hilliard and Fernandina Beach, at River City Marketplace and in downtown Jacksonville. The *Island Hopper* bus provides local public transit service around Fernandina Beach from Thursday through Monday. The fare for scheduled public bus service is only \$1 with no charge for transfers. Registered paratransit is available to all qualifying county residents and the fare is only \$2. All NassauTRANSIT bus operators and vehicles are credentialed to FTA and FDOT requirements, and all vehicles are wheelchair accessible.

Contact: **NassauTRANSIT, 904-261-0700/800-298-9122 or www.nassautransit.org**

NCCOA: A Lifeline at a Time of Uncertainty

BY LIZ DUNN

NCCOA Marketing and Communications Director

Last year at this time, life was fairly normal for most of us. Then, the pandemic hit and our world was turned upside down. While all age groups grappled with the “new norm,” seniors felt the reality of COVID-19 especially hard. In addition to nutrition-related challenges, wellness opportunities dried up. Socialization became nonexistent and loneliness set in. Where do you turn when your daily routine becomes totally unconventional?

One year ago, these three seniors knew little about the scope of Nassau County Council on Aging. However, during the past 12 months, they have experienced the work of the agency where “seniors live happy, healthy lives.”

For all three, NCCOA became a lifeline at a time of uncertainty. Here are their stories.



Lawrence Forns (right) and his dog, Oliver, meet NCCOA Volunteer Jim Lee for the first time.

Lawrence Forns

One year ago, what Fernandina Beach resident Lawrence knew about Nassau County Council on Aging was from the newspaper. “My impression was that NCCOA was a charitable organization which provided a place for seniors in the community to socialize and experience conversation, games, crafts, etc., in a safe location,” Lawrence said. With our Life Centers closed due to the pandemic, he soon experienced an organization delivering services in the “new normal.”

When it became unsafe for seniors to leave their homes, Lawrence relied on *Meals on Wheels* for weekly nutrition. He received advice and assistance in paying his water/sewer/garbage bill. He became a Medical Guardian Alert member after a fall in his yard. He also began

receiving check-in calls through NCCOA's Telephone Reassurance Program.

“I am 70, live alone and have very little contact with anyone in the community where I have made my home for over 30 years,” Lawrence said. “This is how I ‘met’ NCCOA Volunteer Jim Lee...I had not actually met him in person, but I feel as if I knew him. And he knew me.”

Jim contacted Lawrence each week, providing a kind and friendly voice on the phone. “He asked about my activities and shared his knowledge of many subjects with me,” Lawrence said. “Jim has lived all over the world and I honestly believe he could carry on a conversation about virtually any subject.”

Lawrence also participates in *Tuesday Topics*, led by Bob Bolan, and stays up to date on NCCOA through *Senior Life* magazine, the monthly newsletter and other communications. In December, he received “the most wonderful and thoughtful gifts and cards. I realized I was not alone and that the Council on Aging and our community really cared.”

He looks forward to the reopening of the Fernandina Beach Life Center. “I expect to be in attendance frequently, participate in the programs available and meet all of the fine people that go with the voices of NCCOA.”

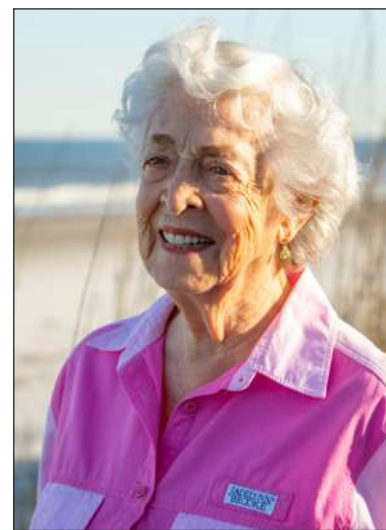
In just a year, Lawrence says he feels less alone and depressed. “I look forward to every Thursday for the meals delivery and then a call from Jim Lee, which provides one of the happiest hours of each week,” he added.

Myra Swinson

One year ago, Myra was familiar with NCCOA and even used some of our services. “This past year, I have learned so much more,” she says.

During the pandemic, Myra relied on *Meals on Wheels* since she lives alone and traveling outside her home was not an option. She also became a regular in Christy Hickey's virtual exercise classes after participating in her strength and balance sessions. As a matter of fact, Myra recently

received a commendation for completing all of the fall



Myra Swinson stays active on local beaches.

Continued on page 8.

prevention classes! Christy, her instructor in all exercise classes, also became her contact through the Telephone Reassurance Program.

Myra loves puzzles. In order to cope with the isolation and time on her hands during the pandemic, NCCOA staff kept her busy at home with jigsaw puzzles – some from the NCCOA Fernandina Beach Life Center Game Room and some from their own collections.

"I can't tell you how much money this saved me and how much pleasure I have putting them together," Myra said. "I live in a condo and share the puzzles with neighbors and other friends."

When Myra was the travel coordinator for First Baptist Church, she arranged local trips on NassauTRANSIT. She also has the Medical Guardian Alert service, courtesy of NCCOA.

She looks forward to sharing her Bridge knowledge once again with fellow seniors as an instructor at the Fernandina Beach Life Center. "In addition to the friendships I have with the staff, several of my Bridge students have become friends," she says. "We've continued playing online, as well as staying busy in other ways."

The Council on Aging offers much to the community. However, Myra shares that "the care and concern of the staff and volunteers is most important. It is a blessing."

Tony Parchinski

One year ago, Tony knew very little about Nassau County Council on Aging. "I lost my wife in July 2019, and



Tony Parchinski is an avid bike rider around the island.

had started looking for things to do," he said. "I joined a Bridge class at the Fernandina Beach Life Center. The class was really great and the instructor was excellent. Because of COVID, I couldn't continue. But I'd still like to pair up with someone and play a couple of times a week...after the Life Center reopens."

Tony found that attending a class in Fernandina Beach helped him become more aware of all NCCOA's activities. He even attended the Sapphire Seas Gala in 2019, and sat with three very interesting couples. One guest even graduated from Penn State, his alma mater. "What a small world...we had lots to talk about," he said. "We also discussed getting together at each other's homes. I'm hoping that after the pandemic we can make some concrete plans."

NCCOA's home-delivered meals also came in handy when he was unable to leave his home. "My wife used to do the cooking," Tony explained. "The food has been a blessing since I didn't have to get creative with my own meals."

During quarantine when his Apple computer was giving him some problems, Marc Williams, a volunteer Apple (iPhone, iPad and Macintosh) instructor, made arrangements to fix it at his home. Marc and his wife Beverly even invited him to their home for Thanksgiving. What could have been a lonely holiday instead turned into a special meal with new friends.

Tony has also become a member and donor as a thank you to the organization which has helped him through the pandemic, especially after losing his wife.

"The Council on Aging is such a giving place and a great place to make friends," he said. "I've made friends with several volunteers and staff members, and I look forward to meeting more people later this year."

"You can be as active as you want," he continued.

"There are plenty of opportunities to get involved. I'm so thankful to have this resource in our own community."

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NCCOA Answers Your Most Frequently Asked Questions!

BY LIZ DUNN

NCCOA Marketing and Communications Director

At Nassau County Council on Aging, we love to hear from you – especially if you have a question about one of our programs or services. Here are 12 of our most frequently asked questions, along with the answers (of course!). For more information, visit www.nassaucountycoa.org.

1. Is Nassau County Council on Aging just for seniors?

That's probably the MOST frequently asked question! Our name would lead you to believe that our audience is comprised of people growing old toward the end of their lives. Well, it couldn't be more different!!! NCCOA is focused on wellness and living the happiest and healthiest life imaginable. Our classes, programs, activities and events are for ADULTS OF ALL AGES. We even have multigenerational classes for adults and children. Don't be fooled by our name...just walk through our Life Center doors and be amazed!

Contact: NCCOA – 904-261-0701

participate in educational programs and take advantage of activities.

Contacts: Gina Cox, Nutrition Manager –

Fernandina Beach Life Center – 904-775-5498

Frances Nobles, Nutrition Manager –

Westside Senior Life Center – 904-675-9838



Volunteer instructor Kathy Ball will return for line dancing classes later this year.

3. Do you have to be a member to participate in Life Center programs?

No. There are many free programs available to adults of all ages, including "Just Friends," our senior group that meets each morning at the Fernandina Beach Life Center. In the past, some programming has featured a member discount rate and we have offered members-only opportunities from time to time. We are in the process or reevaluating our membership program which will be announced prior to the end of this year.

Contact: Melody Dawkins, Membership & Community Engagement Director – 904-775-5477

4. What is available at the Fernandina Beach Life Center?

Our largest Life Center, located at 1901 Island Walk Way in Fernandina Beach, offers much more than people expect when they walk through our doors. Here's a snapshot of what you'll experience: Classrooms (large, medium and small), and meeting and event space (with built-in technology); commercial kitchen with serving line (coming soon!); Arts



Miss Sophie (left) and Miss Judy enjoy all the activities at the Fernandina Beach Life Center.



NCCOA Volunteer and Rayonier Associate Kim Sartor (right) delivers Meals on Wheels to NCCOA member Wally LeBlanc and his grand-daughter.

2. Do I have to financially qualify for Meals on Wheels?

If you are a senior (age 60 or older) who cannot prepare or secure your daily meals, you may be eligible to receive nutritious meals at no cost. These meals are served at our Life Centers in Fernandina Beach and Hilliard or delivered to your home. NCCOA case managers assess each individual to make sure we are providing healthy food to each and every senior in need. Meals provided at our congregate meal sites – our Life Centers – allow seniors the opportunity to socialize with their peers,

& Crafts Room, Fitness Room and Game Room; Media Lounge; Computer Lab; Library; Memorial Gardens; and Adult Day HealthCare program for seniors with dementia. NCCOA staff are also located at this facility, along with multiple tenants.

Contact: Melody Dawkins, Membership & Community Engagement Director – 904-775-5477

5. Will I meet anyone there like me?

It is very common for senior newcomers to see people they know at the Life Center. In addition, participating in classes, programs and activities provides a wider circle of friends. And we all know that the key to a happy and healthy life is socialization!

Contact: Melody Dawkins, Membership & Community Engagement Director – 904-775-5477

6. What do you offer on the westside of the county?

Thanks to an appropriation from the State of Florida and private donations, Nassau County's westside



Westside Senior Life Center activities include education, nutrition and socialization.

– Hilliard, Callahan and Bryceville – will soon have a newly renovated facility at 37002 Ingham Rd., in Hilliard. Projected for spring/summer of this year, the Westside Senior Life Center will enable NCCOA to double seniors served from 1,500 to 3,000. The congregate meal site – including community room, kitchen and restrooms – will receive a needed facelift; the building's exterior will see

a resurfaced parking lot with handicap-accessible spaces and a new roof.

Contact: Linda Rogers, Geriatric Case Manager & Office Manager – Westside Senior Life Center – 904-675-9839

7. My Dad is 88 and wants to remain as independent as possible. Do you provide home health services?

Yes, we do. Through Advocate Home Healthcare, seniors aging in place receive non-medical in-home services. These include personal care, homemaking, and caregiver respite services, allowing the caregiver to take a break knowing their loved one



Our Advocate Home Healthcare staff assists Nassau County seniors with "aging in place."

is cared for in the place they call home. Our staff includes Certified Nursing Assistants (CNAs) and Home Health Aides who must pass a Level 2 background check, finger printing and drug screen before they are eligible to work for NCCOA. Services are provided at hourly rates, and are paid through private pay, Medicaid Long Term Care, Veterans Administration, and pre-approved state and federal funding.

Contact: Advocate Home Healthcare – 904-775-5483 or homehealth@nassaucountycoa.org.



ADHC "Club" members participate in therapeutic group activities designed to help seniors with dementia.

8. I am the primary caregiver for my mother who has dementia. Do you have a program to help her stay active and provide me with a little relief?

Yes. Our Adult Day HealthCare program, also known as "The Club," offers a safe, engaging and supportive environment to members with Alzheimer's disease or other forms of dementia through meaningful activity and social interaction. This program also cares for the caregiver, offering a monthly caregiver support group as well as individual counseling.

Contact: Jean Seagraves, LPN, ADHC Manager – 904-775-5480

9. Is it true that a ride on NassauTRANSIT is only \$1 and anyone can ride the bus?

Yes! NassauTRANSIT is THE public transportation system in Nassau County. A one-way ride on a scheduled bus route is \$1 (no charge for transfers); routes include stops between Hilliard and Fernandina Beach, at River City Marketplace and downtown Jacksonville. The *Island Hopper* provides transportation on Amelia



All NassauTRANSIT buses are equipped with lifts and are wheelchair accessible.

Island for \$1. Registered paratransit service is available to all qualifying "transportation disadvantaged" county residents; this includes residents who are recovering from a medical issue, as well as those who lack a driver's license

for any reason. The fare is only \$2 for a one-way ride. However, a senior will never be turned away due to inability to pay. All vehicles are wheelchair accessible, and registered paratransit riders may be picked up from their home. Contact: NassauTRANSIT – 904-261-0700 or 800-298-9122



Jacksonville Speech and Hearing Center contributes time and resources to NCCOA's Hearing Loss Support Group.

10. I am losing my hearing. Do you have any services to help me?

NCCOA sponsors several support groups, one being the Hearing Loss Support Group. Each group meets monthly and has a facilitator. Meetings feature participant sharing, topic updates and guest speakers. Highlights of support group meetings include hearing loss-related news and information, and programs and services on the latest in assistive devices. Other support groups focus on vision loss, caregiver support, veterans, starting over and reconnecting, Parkinson's and mental health.

Contact: Frances Bartelt, Volunteer Coordinator – 904-775-5484

11. I'm having trouble getting up and down my front porch stairs. Can you help me?

Through our CHORE program, NCCOA provides small home repair as well as installation of grab bars and ramps (outside the Fernandina Beach City limits) to help seniors "age in place" in their homes. Upon request, NCCOA's Volunteer Coordinator visits the home to assess the situation. NCCOA will either assign the project to a CHORE volunteer or refer to a local professional. Funding sources



NCCOA's CHORE volunteers assist seniors with ramps (available outside Fernandina Beach City limits).

include ElderSource and USDA Rural Development, as well as private pay.

Contact: Frances Bartelt, Volunteer Coordinator – 904-775-5484

12. Do you offer any financial assistance?

NCCOA operates numerous programs to help seniors in a variety of areas. Here are a few:

- Emergency Home Energy Assistance Program (EHEAP) – assists eligible economically disadvantaged seniors with money for past-due electric bills.
- Wastewater/Sewer/Refuse Exemptions – In collaboration with the City of Fernandina Beach, NCCOA facilitates exemption applications for eligible seniors.
- Free legal assistance programs are scheduled twice monthly in cooperation with Jacksonville Area Legal Aid. Meetings are available 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.
- SHINE (Serving Health Insurance Needs of Elders) provides free, unbiased one-on-one insurance information twice monthly to Medicare beneficiaries and caregivers.
- NCCOA employs a Licensed Mental Health Counselor for eligible Nassau County seniors and caregivers.
- Free durable medical equipment and supplies are available at the Fernandina Beach Life Center.

Contact: NCCOA Case Management – 904-261-0701



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Bob Bolan – 2020 Elsie Harper Volunteer Award

BY LIZ DUNN

NCCOA Marketing and Communications Director

For the past decade, Bob Bolan has been instrumental in the guidance and growth of NCCOA. He has served in a wide variety of volunteer roles, including pro bono consultant to our Board of Directors, bringing his extensive career experience to the table, especially in the areas of governance and strategic planning. With the advent of the pandemic, Bob created several extremely successful virtual opportunities for our community, including *Tuesday Topics* which features national/world events and issues, and *Senior Life News* which provides motivational and educational messages for our “new normal.” For all of these reasons and more, Bob is the 2020 recipient of the Elsie Harper Volunteer Award. As a matter of fact, Bob, along with his wife Robin, are certainly a dynamic duo as they are both longtime members and volunteers of our organization.

The Elsie Harper Volunteer Award is the highest recognition a volunteer can achieve at Nassau County Council on Aging. It is named for Elsie Harper who, along with George Crady, helped found our organization in the mid-70s. Through her lifetime, Elsie became an advocate for the elderly, offering countless hours of service to seniors in our community.

Congratulations, Bob Bolan!



Bob Bolan (second from left) receives the 2020 Elsie Harper Volunteer Award. NCCOA staff members delivered the award, balloons, flowers and treats to Bob and his wife, Robin (third from right) at their home.

Volunteers Needed

“Alone we can do so little; together we can do so much.” – Helen Keller

As we ramp up for our Life Centers reopening in Fernandina Beach and Hilliard, we are adding more volunteers to our roster. We have many opportunities available, but it's the best fit when we match each volunteer to an assignment they enjoy. Here are the most needed areas...do any match your interests and talents?

- Administrative – Front desk support and office tasks
- Adult Day HealthCare – Support for seniors with dementia
- CHORE – Small home repair
- Community Room – Help with activities
- Instructors and presenters for a wide variety of offerings
- Telephone Reassurance – Checking in by phone

As you know, the benefits of volunteering are countless and you are sure to meet new people and make a difference in our community. If you are interested in becoming a volunteer, contact Margo Morlock, Volunteer Manager, at 904-775-5490 or mmorlock@nassaucountycoa.org.

NCCOA staff and volunteers must meet all background screening requirements mandated by the State of Florida.

Classes, Events and Activities

As our Life Centers reopen, check out our upcoming classes, activities and events for “Adults of ALL Ages” at our website: www.nassaucountycoa.org or Facebook page: Nassau County Council on Aging.



Through a new partnership with Nassau County Council on Aging (NCCOA) and Community Hospice & Palliative Care (CHPC), your creativity may soon be on display! Creative HeARTs is a comprehensive initiative designed to enhance the lives of CHPC patients, families, volunteers and staff – as well as local seniors. Through the program, seniors create themed art exhibits that travel to local senior living facilities in our area, the first being Fernandina Beach Rehab and Nursing Center (formerly Quality Health).

Please join us and help make a difference in our community. Here are the pARTiculars...

All projects require a canvas (with the exception of May's Photos of Amelia). Participants may pick up a free canvas at NCCOA's Fernandina Beach Life Center, 1901 Island Walk Way. (Reminder: Our facility remains closed to the general public; however, you may enter the lobby and ask the receptionist for a canvas.)

Completed canvases may be dropped off at the Fernandina Beach Life Center any time on or before the due date.

A virtual art display of the entries will be scheduled for each project. We would love to have you join us to see the finished art creations!

Creative HeARTs – In Bloom

Canvas Distribution: April 5, Mon

Project Due: April 21, Wed

Exhibit Display: April 23, Fri – 12:00 pm

Creative HeARTs – Photos of Amelia

No Canvas Distribution – photos to be submitted via email

Project Due: May 19, Fri – photo submission via email to mdawkins@nassaucountycoa.org

Exhibit Display: May 21, Fri – 12:00 pm

Creative HeARTs – Summer Solstice

Canvas Distribution: June 7, Mon

Project Due: June 23, Wed

Exhibit Display: June 25, Fri – 12:00 pm

Creative HeARTs – Patriotism

Canvas Distribution: July 5, Mon

Project Due: July 21, Wed

Exhibit Display: July 23, Fri – 12:00 pm



Portraits of Loyalty Painting Party – August 14,

Sat – 9:00 am – 1:00 pm - \$25

Participants will be painting a portrait of their pet to keep for themselves.

Crafts with Christy Hickey –

Facebook Group: Majic Mixx



Mod Podge Bowl - April 13, Tue – 2:00 pm

Succulent Planter Sphere Garden -

May 11, Tue – 2:00 pm

How to Marbleize Paper - June 8, Tue – 2:00 pm

Painting with Christy Hickey –

Facebook Group: Majic Mixx



Acrylic Fluid Art – Floating Flowers -

April 15, Thur – 2:00 pm

Learn swiping and blowing techniques to create the illusion of floating flowers.

Acrylic Dirty Pour – May 20, Thur – 2:00 pm

Learn the secret recipe to enable you to create one-of-a-kind abstract art.

Acrylic Fluid Art – Dancing Feathers -

June 17, Thur – 2:00 pm

So simple, yet so pretty! Follow along and create this beauty in an hour.

Ask-A-Lawyer Free Legal Advice Clinic

April 10, Sat – 9:00 am – 12:00 pm

Presented via Zoom or telephone call-in – Jacksonville Area Legal Aid & Jacksonville Bar Association
Pre-registration required: <http://bit.ly/3tui9sy>

Ask-A-Lawyer events bring legal assistance into neighborhoods free of charge. Through these clinics, attorneys conduct individual 20-minute consultations. The attorneys provide guidance regarding family law matters, employment, landlord/tenant, wills and estates, criminal law, bankruptcy and foreclosures, to name a few areas.



Apple Tech Talk

This new class is offered by Marc Williams, volunteer Instructor. This class gives the participants an opportunity to ask any questions about their iPhone, iPad or Macintosh. Every Tue, 9:00 – 10:00 am via Zoom:

<https://bit.ly/2HXH5pp>

Tuesday Topics

Tuesday Topics is continuing! April sessions will continue via email; May and June sessions will take place at the Fernandina Beach Life Center at 2:00 pm as well as email. As with previous sessions, each one seeks to answer three primary questions: What is in the best interest of the people directly involved? What is in the best interest of the United States? What are the policy options reasonably available for U.S. action? Sessions are facilitated by Bob Bolan, NCCOA member, donor and volunteer. To receive session materials and make suggestions, please contact Bob at bolanbob@aol.com.

China's Global Plans - April 6, Tue – 2:00 pm

Russia's Global Plans - April 13, Tue – 2:00 pm

Control of the Oceans and Seas -

April 20, Tue – 2:00 pm

Control of Space and the Cyberworld -

April 27 - Tue – 2:00 pm

Great Decisions 2021 Session 1: Global Supply Chains and National Security - May 4, Tue – 2:00 pm
Great Decisions 2021 Session 2:

Persian Gulf Security - May 11, Tue – 2:00 pm

Great Decisions 2021 Session 3: Brexit and the EU - May 18, Tue – 2:00 pm

Great Decisions 2021 Session 4: The Melting Arctic - May 25, Tue – 2:00 pm

Great Decisions 2021 Session 5: China in Africa -

June 1, Tue – 2:00 pm

Great Decisions 2021 Session 6: The Two Koreas -

June 8, Tue – 2:00 pm

Great Decisions 2021 Session 7: Role of the WHO -

June 15, Tue – 2:00 pm

Great Decisions 2021 Session 8:

End of Globalization - June 22, Tue – 2:00 pm

What is the Future for the Global and U.S. Economy -

June 29, Tue – 2:00 pm

Exercise with Christy Hickey –

Facebook Group: Lite Weights

Christy Hickey is a certified instructor for Silver Sneakers & Renew Active and offers a class every morning Monday - Friday. You do not have to be a Silver Sneakers or Renew Active member to participate. All classes are via Facebook Groups: Lite Weights.

Enerchi - Every Mon – 10:00 – 11:00 am

Fall Prevention & Stability -

Every Tue – 10:00 – 11:00 am

Strength & Balance - Every Wed – 10:00 – 11:00 am

Just Dance! - Every Thur – 10:00 – 11:00 am

Enerchi - Every Fri – 10:00 – 11:00 am

Photography with Jimmie Stone

Jimmie Stone, local photographer and graduate of the New York Institute of Photography, returns to offer a multi-session course (you may attend all or single classes). Certificates of Completion will be awarded to those who successfully complete the entire course.

NCCOA Digital Photography Course: An Introduction

June 29, Tue – 3:00 pm

For the beginner to enthusiast photographer who wants to learn the basics on how to operate their digital SLR camera, as well as exposure, lighting, composition and much more!

Lesson 1: The Basics of Your Digital SLR Camera

July 13, Tue – 3:00 pm

Learn about the interchangeable lens system of your Digital Single Lens Reflex (DSLR) camera.

Lesson 2: Camera Lenses; Which One and Why

July 15, Thur – 3:00 pm

Learn about the types of lenses used in photography such as wide angles to telephotos with a detailed discussion of how to use each one.

Lesson 3: The Essentials of Exposure

July 20, Tue – 3:00 pm

Learn the components of achieving a correct exposure as well as the tools used to evaluate your photograph and make appropriate adjustments.

Lesson 4: Metering for an Exposure

July 22, Thur – 3:00 pm

Discussion on how to measure the light using in-camera meters. Every modern DSLR has several ways to meter the photograph; it is important to be able to choose the correct metering system for a perfect exposure in difficult lighting and environments.

Lesson 5: Perfecting Your Exposure

July 27, Tue – 3:00 pm

In this final segment on exposure, we will learn about exposure compensation and bracketing, allowing you to make fine adjustments and retain more of the detail in your images.

Lesson 6: Focusing Like a Pro

July 29, Thur – 3:00 pm

Learn the secrets of selective focusing to emphasize your subject and get more “keeper” shots instead of blurred images.

Lesson 7: How to Adjust Your ISO Setting

August 3, Tue – 3:00 pm

It is critical to learn how and when to adjust your ISO for every type of photography from landscapes and portraits to astrophotography. We will also discuss how to manage challenges with extremely high ISO images and how to limit or correct for them.

Lesson 8: Aperture Priority Mode; Mastering Depth of Field

August 5, Thur – 3:00 pm

This is one of the most creative modes used by photographers whether they are shooting landscapes or intimate portraits. Understanding how to control the aperture creates stunning effects to isolate your subject with a shallow depth of field; you may also create photography that is sharp from front to back.

Lesson 9: Shutter Priority Mode; Control the Action

August 10, Tue – 3:00 pm

Controlling our shutter speed can freeze the motion of hummingbird wings or create the smooth, silky effect of a lazy river. Learn how to use the appropriate shutter speed for your lens, how the image stabilization function works and how to use fast to very slow shutter speeds for your envisioned capture.

Lesson 10: Manual Program Mode; Unleash Your Creativity

August 12, Thur – 3:00 pm

Shooting in manual separates you from shutter bugs and less-skilled photographers, and allows you to have complete control of your camera. Select your aperture, shutter speed, and ISO to achieve a professional quality image.

Lesson 11: Lighting in Photography

August 17, Tue – 3:00 pm

Explore how to light your subject, also known as “light stalking.” This topic covers natural, available and artificial light. A flash unit is recommended for your camera such as a brand or universal speed light. Learn how to adjust, bounce the flash and use some of the accessories such as the catch light.

Lesson 12: Elements of Composition

August 19, Thur – 3:00 pm

Your photography should have a subject that is emphasized and simplified. Photographic elements for composition include the rule of thirds, shape, form, contrast, color, lines, patterns and much more.

Lesson 13: Tripods, Remote Triggers and Filters

August 24, Tue – 3:00 pm

Learn how to purchase and use a tripod, essential for certain types of photography, landscape, portraits or static shots. Using a remote release from a simple wired shutter release to wireless systems will also be discussed.

Lesson 14: Shooting Landscapes

August 26, Thur – 3:00 pm

Landscape photography is popular among many enthusiasts and professional photographers. Learn detailed settings for landscape photography and how to employ elements of composition and the rule of thirds.

Lesson 15: Wildlife Photography

August 31, Tue – 3:00 pm

Capturing animals in the wild requires persistence, patience and preparation. This lesson will help you set your camera correctly to get sharp, well-exposed wildlife photographs.

Coming Soon to the Fernandina Beach Life Center

Line Dancing

Beginning Line Dancing

Beyond the Basics Line Dancing

Our experienced dance instructor Kathy Ball will be returning to teach line dancing. She is now offering two different classes based on your experience. Beginning Line Dancing is designed for new students who need practice with fundamental moves; Beyond the Basics Line Dancing is more appropriate for students who have line dancing experience and want to keep up with the newest dances.

Dancing Queens

Lorraine Gaito, experienced dance instructor, will teach a cardio dance class featuring Latin, Current Pop and Classic Oldies. The class is designed to keep you moving while you enjoy the music and have fun. Please wear comfortable clothes, sneakers or dance shoes, and bring a bottle of water to class.



What's Wellness?

8 Types of Wellness that Show the True Picture of Health

BY WESLEY ROBERTS
Baptist Health Jacksonville

Normal blood pressure, an average BMI and a solid workout routine? It's all part of wellness but it doesn't capture the full picture.

While physical health comes to mind for most and mental health comes to mind for some, knowing to be wholly well can help you improve your personal well-being in a well-rounded way.

8 Dimensions of Wellness:

1. Social: It's healthy to maintain good relationships, care for others and let others care for you. Social wellness includes giving back to your community and developing a support system. Try prioritizing your schedule to make time for social activities you enjoy with friends or searching for local volunteering opportunities.

2. Emotional: Life gets tough. Being equipped to deal with varying emotions of yourself and others is a significant part of emotional wellness. If you're looking for support from a licensed professional, the team at Baptist Behavioral Health can help.

3. Intellectual: Let your creativity shine! Intellectual wellness encourages us to engage in creative and mentally stimulating activities. Learn a new language, pick up a hobby, read a new book or write a story – the options are endless!

4. Spiritual: Identifying your "why" can expand your sense of purpose and is a very personal part of your wellness journey. It's rooted in your personal values, beliefs and purpose.

5. Financial: Financial wellness varies from person-to-person but it's all about managing your resources, making informed spending decisions and setting realistic goals. Start here



by getting an idea of your monthly spending expenses and formalizing a budget.

6. Physical: Find a primary care doctor to help you focus on caring for your body to stay healthy now and in the future. Call 904-202.4YOU to find the right doctor for you. Find movement you enjoy!

7. Vocational: One-third of your life is spent at work – that's more than 90,000 hours. This can be extremely taxing if you're in a position that doesn't align with your personal values. Vocational wellness is centered

on participating in work that provides personal satisfaction. To feel well in this area, develop a career path that provides meaning to you.

8. It's Personal: The eighth dimension of wellness is a "free space" for you to add other areas to your wellness plan that are personal to you.

Identifying changes you would like to make can be hard. Don't know where to start? Start with one area you would like to improve and add just one thing you can implement in your life that will help you reach your goal.



Changing
Health Care
for Good.

Wesley Roberts,
Writer and Media Relations,
Baptist Health Jacksonville



The Care and Feeding of your BRAIN...

BY BARBARA BRUCE, MS

"I remember like it was yesterday. Of course, I don't really remember yesterday all that well."

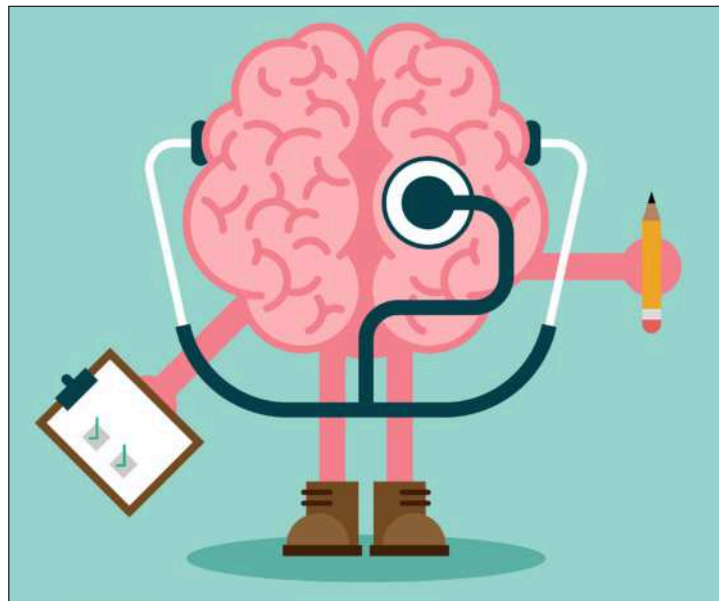
Dory in Finding Dory

If you find yourself agreeing with the above quote, you might be interested in upcoming classes at Fernandina Beach Life Center on basic information to keep your brain engaged, enlightened and well-nourished.

The pandemic has created a very trying time for all of us. Keeping our brains from turning to Jell-o® is a critical piece of our world right now. Nassau County Council on Aging will be offering classes to help stimulate and engage your brain in informational, interesting and fun ways.

Courses include:

- **13 Habits of Highly Effective Brains** – visit the basics of caring for your brain to keep it fit and functioning for as long as possible
- **Like Dark Chocolate, A Little Stress is Good** – explore tools and techniques to deal with stress, as well as tried and true ways to handle it each day
- **Where Did I Park My Car???** – learn simple (but not necessarily easy) tips to keep your brain active and your memory sharp
- **Seeing the Glass Half Full** – help your brain function



better by looking at the world with a positive attitude.

For more information on these classes, contact Melody Dawkins, Membership & Community Engagement Director, at mdawkins@nassaucountycoa.org.

Barbara Bruce, MS,
Aging Well Facilitator



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Beneficial Giving Strategies With the Greatest Appeal in 2021

We all agree that 2020 was and always will be considered an unusual year. At Nassau County Council on Aging, we recognize that 2021 will be different as well, both locally and nationally. Last year, our donors continued to support us greatly at a time when funding was especially critical for our seniors' ability to live happy and healthy lives.

As we look through the eyes of our donors, we try and provide giving strategies which may be helpful to them as well. Below is an article which focuses on ways to give in 2021, and why these strategies may be beneficial.

Five Gifts with the Greatest Appeal in 2021 & Why

Source: Nathan Stelter, The Stelter Company

Wondering where asset-based philanthropy is headed in 2021?

We'd all surely love a clear, concrete path. While that probably won't happen (sorry, everyone), we can look ahead to what types of gifts will be most appealing to donors this year.

Here they are, the 5 gifts that will have the greatest appeal to donors in 2021—plus a thought to ponder. We've based this gift list on, among other influences, the effects of the pandemic, taking into account the economy, stock market and donors' mindsets, and what's coming out of Washington, D.C., as President Biden and Congress plan to come together to pass tax reform.

1. QUALIFIED CHARITABLE DISTRIBUTIONS

It may be their big year.

First, a note about the name. Some like to refer to it as an "IRA charitable rollover," while others prefer to call it a qualified charitable distribution or QCD. Remember: A qualified charitable distribution = an IRA charitable rollover.

Why the appeal in 2021?

Last year, the CARES Act waived required minimum distributions (RMDs) for retirement plan accounts. (RMDs are amounts you're required to withdraw from certain tax-advantaged accounts when you reach age 72.) The RMD waiver in 2020 under the CARES Act meant that more people, specifically seniors 72 and older, could keep more money in their IRAs. This year, not only is the RMD back but the stock market is at or near all-time highs. Additionally, this is a time-sensitive gift; the RMD transfer has to be completed by Dec. 31 of every year.

2. DONOR ADVISED FUNDS

The fastest-growing philanthropy tool

Also known as DAFs, donor advised funds account for



more than \$121 billion in total charitable assets. They're growing in popularity—fast. Schwab Charitable, for example, reported more than \$3.3 billion in outgoing grants during fiscal year 2020, or a 24% increase in grant volume.

Why the appeal in 2021?

DAFs are growing in popularity because:

- They're easy to establish
- Donors can use a wide variety of assets to fund the DAF
- All gifts to a DAF qualify for an income tax deduction
- DAFs allow donors to receive the immediate advantage with flexibility to recommend grants at any time

3. WILLS & BENEFICIARY DESIGNATIONS

Still the most popular gifts – Why the appeal in 2021?

Not only do they remain easy and flexible, but proposed tax changes could reduce the estate tax exemption to \$3.5 million per person or reinstate the \$5 million exemption in effect prior to enactment of the Tax Cuts and

Jobs Act. (The current estate tax exemption is \$11.7 million per person.) A lower estate tax exemption may shift donors' focus from income tax planning to estate tax planning – meaning more interest in gifts in a will or trust and beneficiary designations.

4. GIFTS OF STOCK & OTHER APPRECIATED ASSETS

Wealth for good

Americans created more than \$5.1 trillion in wealth in the stock markets in the last 11 months of 2020. With the market ending 2020 at record highs, many donors find they have more than they expected in appreciated assets, possibly with hefty tax implications. At the same time, spending on “luxuries,” such as travel, entertainment and dining, was down.

Why the appeal in 2021?

Making a gift of stock or other appreciated asset can save donors capital gains taxes. Donors who itemize also can receive a charitable deduction for the fair market value of the stock.

5. REAL ESTATE

A smart gift when expertly managed – Why the appeal in 2021?

Real estate generally comprises more of our individual personal wealth (at 43%) than do stocks

(23%), bonds (20%) or cash (14%)* – yet it's only 2% of charitable giving.

A low charitable midterm federal rate (CMFR) or IRS discount rate creates opportunities. The IRS discount rate for February is 0.6%, a near-historic low. The lower the CMFR, the higher the income tax deduction for some split interest gifts. Add that to a record-breaking year in 2020 for the housing market. Retained life estates may be a sound option for some donors this year.

In addition, a higher capital gains tax and top income tax rate, as proposed by President Biden as part of his tax reform, will likely lead to increased interest in gift vehicles that eliminate or minimize taxes like outright gifts of appreciated property, bargain sales or life-income gifts. The resulting increase in taxes can be minimized or avoided through a charitable gift in the form of real estate.

**The Secret Power Behind Real Estate Donations, Dennis Haber, Esq. & Chase Magnuson, CCIM, 2014.*

Wallace Bennett, NCCOA
Development Director



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Name The Song!

Can You Guess All of These 60's Songs Based on the First Line?

1. **Set me free why don't cha babe**
 - o You Keep Me Hanging On
 - o Wild Thing
 - o It's Now or Never
2. **Sugar, ah honey honey**
 - o Honky Tonk Woman
 - o Are You Lonesome Tonight
 - o Sugar, Sugar
3. **Come on baby**
 - o I Can't Stop Loving You
 - o Oh Pretty Woman
 - o The Twist
4. **I thought love was only true in fairy tales**
 - o My Girl
 - o Suspicious Minds
 - o I'm a Believer
5. **Tonight you're mine, completely**
 - o Paint It Black
 - o Will You Still Love Me Tomorrow?
 - o Hey Jude
6. **I've got this feeling down deep in my soul that I just can't lose**
 - o Come Together
 - o Stuck on You
 - o The Sound of Silence
7. **Well, shake it up, baby, now**
 - o My Girl
 - o Like a Rolling Stone
 - o Twist and Shout
8. **You know that it would be untrue**
 - o Baby Love
 - o I Want You Back
 - o Light My Fire
9. **Try to see it my way**
 - o I'm Sorry
 - o We Can Work It Out
 - o Bad Moon Rising
10. **You Keep saying you got something for me**
 - o Stuck On You
 - o These Boots Are Made for Walking
 - o All You Need Is Love
11. **Girl, you really got me goin'**
 - o Runaway
 - o You Really Got Me
 - o You Can't Hurry Love
12. **How many roads must a man walk down**
 - o Build Me Up Buttercup
 - o Blowin' In The Wind
 - o Big Girls Don't Cry
13. **You say yes, I say no**
 - o All You Need Is Love
 - o Hello, Goodbye
 - o Reach Out I'll Be There
14. **I think I'm gonna be sad**
 - o A Whiter Shade of Pale
 - o Ticket to Ride
 - o The Sound of Silence
15. **Wise men say only fools rush in**
 - o Come Together
 - o Paint It Black
 - o Can't Help Falling in Love
16. **I've got sunshine on a cloudy day**
 - o Can't Buy Me Love
 - o My Girl
 - o Here Comes the Sun
17. **Oh, my love, my darling**
 - o Stand By Me
 - o Unchained Melody
 - o Light My Fire
18. **We're caught in a trap**
 - o Penny Lane
 - o Suspicious Minds
 - o Born To Be Wild
19. **All the leaves are brown**
 - o Blowin' In The Wind
 - o California Dreamin'
 - o Surfin' USA
20. **Hey, where did we go? Days when the rains came**
 - o My Girl
 - o Brown Eyed Girl
 - o White Rabbit

Answers on page 21

All advertisers in *Senior Life* help defray the cost of printing and distributing this publication each quarter. Nassau County Council on Aging expresses our appreciation to the *News-Leader* and the advertisers for their generous financial support.

*Thank
You*



Healing Begins Here



Answers to Name the Song!

1. You Keep Me Hanging On
 2. Sugar, Sugar
 3. The Twist
 4. I'm a Believer
 5. Will You Still Love Me Tomorrow?
 6. Stuck on You
 7. Twist and Shout
 8. Light My Fire
 9. We Can Work It Out
 10. These Boots Are Made for Walking
 11. You Really Got Me
 12. Blowin' In The Wind
 13. Hello, Goodbye
 14. Ticket to Ride
 15. Can't Help Falling in Love
 16. My Girl
 17. Unchained Melody
 18. Suspicious Minds
 19. California Dreamin'
 20. Brown Eyed Girl
- (Credit: Women.com)



Marketing Jingles

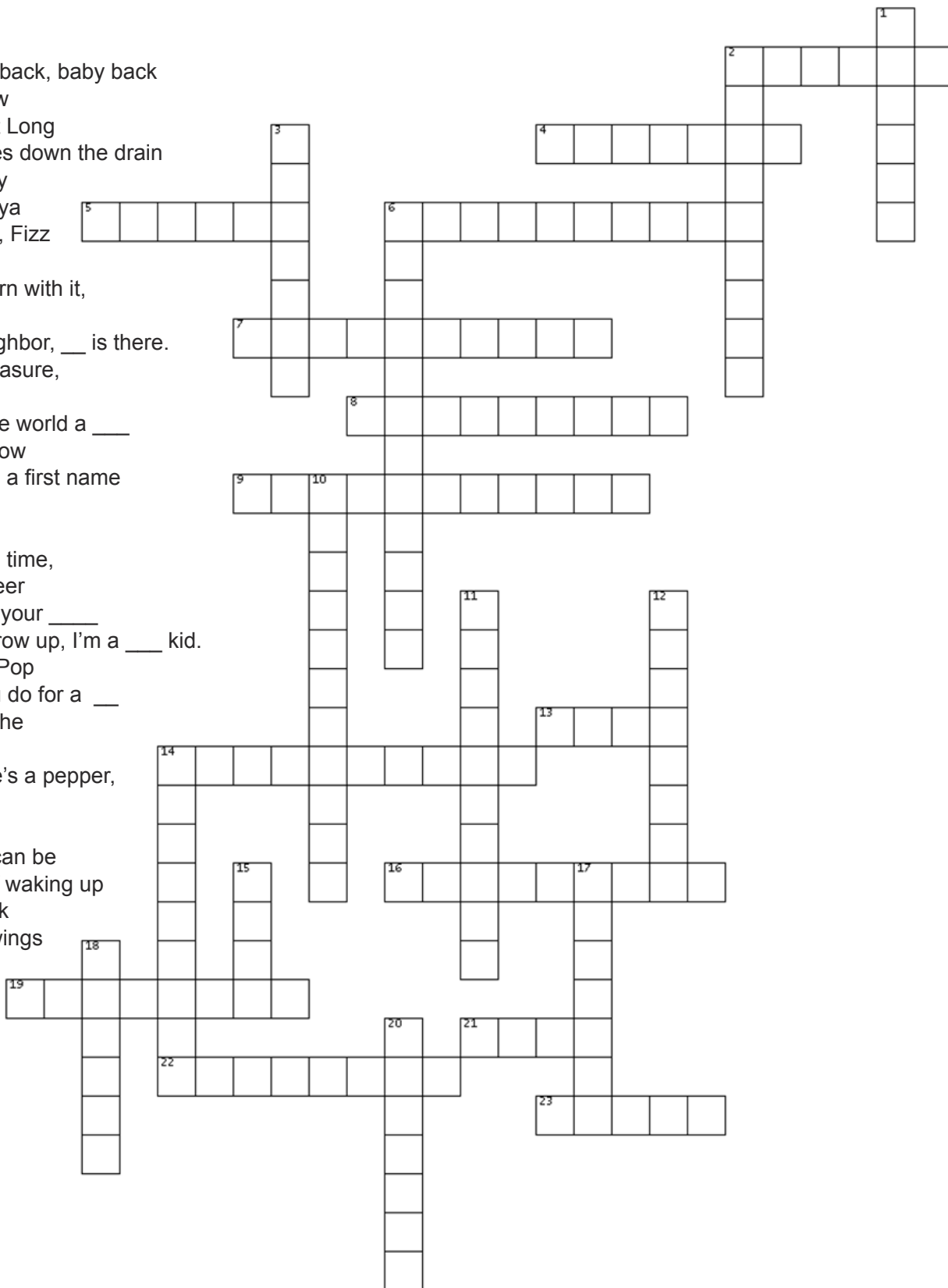
ACROSS

2. I want my baby back, baby back
4. I'm a big kid now
5. Five Dollar Foot Long
6. Away go troubles down the drain
7. Have it your way
8. A little dab'll do ya
9. Plop, Plop, Fizz, Fizz
13. Just Do It
14. Maybe she's born with it,
maybe it's ____
16. Like a good neighbor, ____ is there.
19. Double your pleasure,
double your fun
21. I'd like to buy the world a ____
22. Taste the Rainbow
23. My bologna has a first name

DOWN

1. If you've got the time,
we've got the beer
2. See the USA in your ____
3. I don't wanna grow up, I'm a ____ kid.
6. Snap! Crackle! Pop
10. What would you do for a ____
11. In the valley of the
jolly-ho-ho-ho!
12. I'm a pepper, he's a pepper,
she's a pepper.
14. I'm Lovin It
15. Be all that you can be
17. The best part of waking up
18. Give Me A Break
20. ____ gives you wings

**Solution is
on page 23.**



Support Groups

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

▲ Starting Over and Reconnecting Support Group

Group discussions focus on how to reconnect during transitions of life whether it be for divorce, death, depression, job loss, retirement, parenting as a grandparent, etc.

▲ Hearing Loss Support Group

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.

▲ Low Vision Support Group

Provides information on adaptive devices and encourages members with vision challenges to share experiences through group discussions and guest speaker presentations.

▲ Parkinson's Support Group

Discussions for people living with Parkinson's disease, including caregivers, spouses and their loved ones.

▲ Veterans Support Group

This discussion provides an opportunity for veterans to be heard and receive information. Group-led topics are featured as well as guest speakers to assist with benefits and other requested topics.

▲ Caregivers Support Group

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.

▲ NAMI Support Group

Support group for individuals, family members and friends impacted by mental illness. Offered by the National Alliance on Mental Illness. NAMI Nassau can be reached at 904-277-1886.

Assistance Programs

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

are available for homebound seniors.

▲ SHINE (Serving Health Information Needs of Elders) Program

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

PUZZLE SOLUTION

2. Chevrolet
3. Toys R Us
6. Rice Krispies
10. Klondike Bar
11. Green Giant
12. Dr Pepper
14. McDonalds
15. Army
17. Folgers
18. Kit Kat
20. Red Bull

21. Coke
22. Skittles
23. Oscar
1. Miller

8. Brycecream
9. Alka Seltzer
13. Nike
14. Maybelline
16. State Farm
19. Wrigleys

2. Chilis
4. Huggies
5. Subway
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