

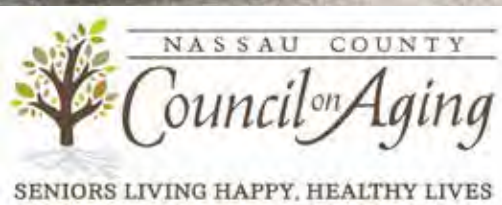
NASSAU COUNTY COUNCIL ON AGING

Senior Life

CELEBRATING HAPPY, HEALTHY LIVES

FOOD INSECURITY? YOU CAN HELP.

OCTOBER - DECEMBER 2025



Inside:

Giving Seniors Hope: Thanksgiving Luncheon
Food Insecurity: Adverse Effects on Health
Financial and Social Factors
140+ Classes for Adults of ALL Ages!

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15480 Max Leggett Parkway, Jacksonville, Florida 32218 • Tel: 904.443.9635 • www.rivercityrehab.healthcare



Janice Ancrum Senior Life Center

1901 Island Walk Way, Fernandina Beach, FL 32034

Phone: 904-261-0701 • FAX: 904-261-0704

Website: www.nassaucountycoa.org

Staff Contacts

Adult Day HealthCare, The Club - Jennifer Gundling

Advocate Home Healthcare - Carla Hadden

Caregiver Services - Jennifer Gundling

Case Management - Donna Granieri

CHORE Program - Frances Bartelt

Development - Brian LaVacca

Electric Assistance/Water Assistance - Case Management

Human Resources, Compliance and Facilities - Don Harley

Just Friends/Westie Besties - Frances Nobles

Marketing and Communications - Jessi Bryan

Memberships, Presentations and Classes,

Room Rentals and *Senior Life* Magazine - Melody Dawkins

Nutrition and Meal Programs - Gina Thompson

Program Operations - Donna Granieri

Volunteer Opportunities - Chris Fournier

Westside Senior Life Center

37002 Ingham Road, Hilliard, FL 32046-1011

Phone: 904-845-3331 • FAX: 904-845-4491

Website: www.nassaucountycoa.org

Staff Contacts

Administration/Case Management - Linda Rogers

Nutrition/Meal Programs - Frances Nobles

Activities - Melissa Snead

Cover design by Jessi Bryan, NCCOA Marketing & Communications



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About Nassau County Council on Aging

SENIOR LIFE CENTERS

Both Senior Life Centers offer those 60 and older assistance, information and support, in addition to many fun and engaging activities for adults of all ages...plus opportunities to socialize, such as with the Just Friends (Eastside) and Westie Besties (Westside) morning programs. 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 & SERVICES

NCCOA is the lead agency for the Florida Department of Elder Affairs state and federally funded grant programs. Programs & Services provides vitally important resources such as Case Management, Nutrition (Meals on Wheels and MOW for Pets), Fall Prevention and CHORE small home repair. 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. Free legal assistance is offered through Nassau County Legal Aid, and SHINE provides free one-on-one insurance information to Medicare beneficiaries and caregivers. *Contact: Donna Granieri, 904-775-5497/dgranieri@nassaucountycoa.org*

THE CLUB/TRAINING & CAREGIVER SERVICES

- The only one of its kind in Northeast Florida, NCCOA's Adult Day HealthCare Program – 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, provides appropriate therapeutic, social and health-enhancing activities for those with chronic illness, Alzheimer's disease or other cognitive deficits. The Club is supervised by a licensed nurse.
 - Caregiver resources include workshops, education and training, and stress-busting forums, as well as a caregiver support group. NCCOA's Memory Café is an offering for those living with Alzheimer's disease and related disorders. Learn how to adjust to life changes, combat stigma and isolation, and develop a safe social peer group.
- Contacts: Jennifer Gundling, 904-775-5488 /jgundling@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

Board of Directors



Karen Hackett | Chair



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Tara Beth Anderson



Dr. Tyrone Blue



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Paul Lynch



Kathy McDonagh, PhD



Brian Rafferty



David Sharpe



James Staton Jr.



Dr. Pedro L. Tamayo IV



Ken Saitow | Past Chair

Home Health Aides may also accompany members to appointments and activities. Fees for these services are paid via private pay, and/or pre-qualified state and federal programs. *Contact: Carla Hadden, 904-675-9835/chadden@nassaucountycoa.org*

VOLUNTEER PROGRAM

If you are interested in helping seniors, there are many opportunities available at both the Fernandina Beach and Westside Senior Life Centers. Seven main volunteer support areas are offered: Administrative, The Club, CHORE, Community Room, Instructors and Presenters, Meals on Wheels Drivers, Friendly Visitors and other opportunities.

Contact: Chris Fournier, 904-775-5490/cfournier@nassaucountycoa.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.

Message from our President & CEO



As a nonprofit organization, Nassau County Council on Aging operates for a collective social benefit – that is, helping our seniors live happy, healthy lives through various programs, services, resources and opportunities. Even though we are not technically a business, we are in the business of relaying community support to Nassau County seniors.

There are many definitions of GIVING. In general, giving is the act of generous sharing of resources. We consider ourselves fortunate that Nassau County's generosity find its way to our doorstep.

Giving has many benefits, both tangible and intangible. This charitable act:

- Fosters a sense of community and belonging
- Enhances mental well-being and happiness for the giver and receiver
- Encourages empathy and compassion, promoting social harmony
- Supports those in need, helping to alleviate poverty and suffering
- Strengthens relationships and builds trust within communities
- Inspires others to give, creating a ripple effect of generosity

According to the Bank of America Study of Philanthropy, the desire to give back to our communities and the world is what gives our lives a sense of purpose. With the right kind of direction, this impulse can form the foundation of a lifelong mission – and be passed along to other family members, potentially becoming an enduring legacy. And it's a journey you can embark on at any stage of life.

This issue of *Senior Life* magazine provides a valuable follow-up to our July-September issue. As Nassau County's population grows, so does food insecurity for our seniors. The USDA defines food insecurity as a household's inability to provide enough food for each person to live an active, healthy lifestyle. People are deemed "food insecure" when they lack regular access to enough safe and nutritious food for normal growth and development.

As a leading nonprofit in Nassau County, we have made the decision to postpone our annual gala in 2026 until the following year. We are currently witnessing heightened food insecurity due to local long-term closures of both Publix and Winn-Dixie in Fernandina Beach, resulting in additional food deserts in our area. With a targeted focus on enhanced program delivery to combat this issue, all resources will be directed toward food insecurity and affordability, as well as transportation challenges.

Some of our immediate actions include broadening our Meals on Wheels delivery throughout Nassau County; stocking a food pantry (dry goods, nonperishables) to create easier access for nutritional staples; providing grocery store gift cards to seniors lacking resources; and making available transportation vouchers for senior trips to grocery stores. In addition, we will once again host a Thanksgiving luncheon for our most vulnerable seniors, also functioning as a nutrition fundraiser ("Giving Seniors Hope"). If you are interested in a sponsorship, please contact me at jancrum@nassaucountycoa.org.

Nassau County is a microcosm of a growing food insecurity challenge in Northeast Florida, the Southeast and our nation as a whole. Read about it in this issue, consider its evolving reach and give generously to help end the adverse effect on our local seniors.

With gratitude,

Janice Ancrum
President & CEO

Sources: Bank of America
Study of Philanthropy,
Merriam-Webster
Dictionary, USDA

Thank You

To Our
Funding Partners



1235 South 10th Street
Fernandina Beach, FL 32034
904.261.3696
fbnewsleader.com

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.




Amelia Plantation Chapel

An Interdenominational Community Church

Sunday Worship Services
9 am & 11:15 am

36 Bowman Road
Amelia Island, FL 32034
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Food Insecurity:

Adverse Effects on Health, Financial and Social Factors



According to a recent report from Meals on Wheels, approximately 9 million seniors, or 15.5% of the senior population, face food insecurity. This means they lacked consistent access to enough food for an active, healthy life. The rate of food insecurity among seniors has steadily increased since the start of the COVID-19 pandemic, highlighting how one crisis can exacerbate already-existing vulnerabilities.

Health complications

Food insecurity in seniors can lead to serious health complications. Older adults facing hunger are at a higher risk of developing chronic conditions such as depression, asthma and diabetes. They are 53% more likely to suffer from a heart attack, 52% more likely to develop asthma and 40% more likely to experience congestive heart failure.

Several barriers contribute to high rates of food insecurity among seniors, including:

- Physical and mobility challenges: Many seniors have physical conditions that limit their ability to obtain and prepare food
- Financial instability: Fixed incomes that do not

What is food insecurity?

A household's inability to provide enough food for each person to live an active, healthy lifestyle.

- USDA

keep pace with the rising cost of living can make it difficult for seniors to afford adequate food

- Social isolation: Seniors who are isolated from family or community resources are at a higher risk of experiencing food insecurity
- Lack of transportation: Many seniors live in food deserts and lack the transportation necessary to access nutritious and fresh foods that are often unavailable within walking distance.

Food deserts are areas in the U.S. with limited access to affordable and nutritious foods. Neighborhood conditions affect physical access to food. For example, low-income neighborhood

Food Insecurity continued on the following page

Nassau County Food Insecurity

Seniors in Nassau County make up 32% of the population, more than 31,000 people.

Food insecurity is 12% of the senior population, about 1 in 10.

- Florida Dept. of Elder Affairs

residents may have limited access to full-service grocery stores. Convenience stores and small independent markets are more common in food deserts. These local stores often have higher prices, lower quality and less variety. The struggles for household food insecurity increases when the funds to purchase food are limited or not available; this is very prevalent with seniors on a fixed income, as well as those with lower incomes.

Two of Fernandina Beach's three major supermarkets temporarily closed around the same time: Publix (Island Walk, Sadler Road) closed April 26 for demolition and complete rebuild; and Winn-Dixie (Amelia Plaza) closed in late July to convert into an ALDI. With these closures, residents lost convenient, nearby access to a wide selection of affordable, fresh groceries. Harris Teeter, the one remaining store, has been appreciably more crowded, and travel time has greatly increased (other grocery stores are off-island), especially for people with low income and mobility challenges. These changes also result in skipped meals, worse diet quality and higher food budgets.

Even though new/expanded farmers markets and pop-up vendors have opened to help bridge access gaps, the absence of neighborhood grocery stores has contributed to Nassau County's already-prominent food insecurity issues.



Food Insecurity continued on the following page

FOOD INSECURITY

How can you help?

Supporting food security among seniors is crucial and can be approached in various ways:

- Volunteer: Whether at our Senior Life Centers in Fernandina Beach and Hilliard, there are always opportunities to assist with distribution and meal programs.
- Advocate: Support policies that protect and enhance federal nutrition programs such as the Supplemental Nutrition Assistance Program

Nutrition Stats

- 1 in 7 adults have trouble getting enough food.
- 17M households experience food insecurity at some point during the year.
- 5.5M seniors experience food insecurity at some point during the year.

—Holly Spinks, COO, Nutrition for Longevity

(SNAP) and senior-specific initiatives.

- Donate: NCCOA and other charities give back to our community, providing critical resources to local seniors and their families.

Sources – Feeding Northeast Florida, U.S. Census Bureau My Sidewalk Study, WJXT First Coast News, fbnewsleader.com, Jax Daily Record PMC, Nassau County Chamber of Commerce



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Lifelong Learning



All classes are held at the Janice Ancrum Senior Life Center, 1901 Island Walk Way, Fernandina Beach, unless noted otherwise
To enroll, visit www.nassaucountycouncilonaging.org/product/memberships/ • Questions? Contact NCCOA at 904-261-0701.



Special Events

Fall into Autumn Artisan Market
Front Porch Beads Market & Vendors
Frances Peters
Sun – Oct 26 • 10am – 3 pm

Veterans Day Salute Exhibit
American Military Historical Society
of Florida, Inc.
Wed – Thu – Nov 12 & 13
10 am – 4 pm

Book Club - Reading Between the Lines - Free
Lucy Martin, Kathy DeAngelis & Traci Canada

Paris Under Cover by Matthew Goodman
Wed – Oct 1 • 5:30 – 7:00 pm

The Perfect Marriage by Jeneva Rosa
Wed – Nov 5 • 5:30 – 7:00 pm

The Let Them Theory by Mel Robbins
Wed – Dec 3 • 5:30 – 7:00 pm

AARP Smart Driver Course
\$25 (\$20 for AARP Members)
Book Directly with AARP Holly Walker
904-610-4733, hw@walkerwalker-consulting.com
Sat – Oct 18 • 9 am – 4 pm

Ringin in the Holidays – Free
Pam Bell
Fri – Dec 5 • 9 – 10 am



Classes Held at FSCJ

Photography
Jensen Bell

Unleash the Power of Smartphone Photography
Thu – Sep 18 • 9 – 10 am

The Art of Portrait Photography
Thu – Sep 25 • 9 - 10 am

Furry Focus: Mastering Pet Photography
Thu – Oct 2 • 9 - 10 am

Financial Topics
Bianca Rist, Conviva Care Centers

Future Proof Your Finances: Planning, Protecting & Growing at Any Age
Thu – Sep 18 • 10 - 11 am

Mastering the Retirement Transition: Income, Lifestyle & Longevity Planning
Thu – Sep 25 • 10 - 11 am

Smart Legacy Planning Basics: Protecting Your Family, Finances & Future
Thu – Sep 18, 25 & Oct 2
10 - 11 am

Financial Topics
Ted Doss, Vystar Credit Union

How to Save Money on Groceries
Thu – Oct 9 • 11 am – 12 pm

Emergency Funds Boot Camp
Thu – Oct 16 • 11 am – 12 pm

How to Spot Scams
Tur – Oct 23 • 11 am – 12 pm

Android Phones: Learn the Basics (Series of 6)
Jason Stewart, Conviva Care

Centers
Thu – Sep 18, 25 & Oct 2, 9, 16, 23
11 am – 12 pm

Organizing Your Phone (Series of 3)
April Blue Moseley
Thu – Oct 9, 16 & 23 • 10 - 11 am



Brain Boosters

Touch Points to Improve Brain Health - Mood and Digestion
Brenda Kayne, Yoga Alliance Master Instructor
Fri – Sep 26 • 10 – 11 am

Touch Points to Improve Brain Health – Relieve
Brenda Kayne, Yoga Alliance Master Instructor
Fri – Oct 3 • 10 – 11 am

Eat Smarter For a Sharper Mind!
Tammy Barnard, UF, IFAS Extension
Fri – Oct 10 • 10 – 11 am

Stress Relief for Seniors
Tammy Barnard UF, IFAS Extension
Fri – Oct 17 • 10 – 11 am

Battling the Aging Brain
Francis DeCandis, MD, Conviva Care Centers
Wed – Nov 5 • 1 – 2 pm



Cards & Games

Fun & Games with Haley! – Free
Haley Saget, Conviva Care Centers
Thu – Oct 18 • 10 – 11 am

Pennies
Sue King
Every Mon • 1 – 4 pm

Lifelong Learning

Rummikub

Janet Chatfield
Every Mon • 3 – 4:45 pm

Rummikub - Free

Nancy Chandler
Every Tue • 9 – 10 am

Trivia - Free

Nelson Insurance
3rd Tue • 9 – 10 am

Mahjong - Tuesdays

Sherri O'Hara
Every 2nd, 3rd, 4th & 5th Tue • 1 – 4 pm

Bridge - Tuesdays

Rhona Walsh
Every Tue • 1 – 4 pm

Party Bridge

Lois Stewart
Every Wed • 9:30 am – 12:30 pm

Canasta Hand Knee & Foot

Sue King
Every Wed • 1 – 4 pm

Cribbage - All Levels

Shirley Green
Every Wed • 1 – 3:30 pm

Jeopardy - Free

Lethesia Haley, Fernandina Beach
Rehabilitation & Nursing Home
4th Fri • 9 – 10 am

Canasta – Hand, Knee, Foot & Toe – Open Play & Instruction

Debbie Price
Every Fri • 9:30 am – 12:00 pm

Mahjong – All Levels with a Current Mahjong Card

Theresa Macwithey
Every Fri • 12:30 – 3:30 pm

Bridge Open Play – All Levels

Every Fri • 12:30 – 4:00 pm

Bridge – Fridays

Carolyn James-Rudd
Every Fri • 1 – 4 pm

Men's Bridge

Don Mason
Every Fri • 1 – 4 pm



Computers & Technology

iPhone Basics

Becky Clark
Thu • Oct 1, 8 15, 22 • 11 – 12 pm

Apple iPhone/iPad

Marc Williams
Mon – Tue – Wed – Oct 6, 7, 8
9:30 – 11:30 am

Apple Macintosh

Marc Williams
Mon – Tue – Wed – Nov 10, 11, 12
9:30 – 11:30 am

Apple iPhone/iPad

Marc Williams
Mon – Tue – Wed – Dec 8, 9, 10
9:30 – 11:30 am

Intro to Canva Online Design

April Blue-Moseley
Fri - Oct 3, 10, 11, 17, Nov 7 •
10:30 am – 11:30 am

Tech 101: Learn to Use Your Personal Device

Ebony Thacker, Simple Tap
Thu – Oct 16, 23 & 30 • 1 – 2 pm

Latest Trends in AI – More Practical and Fun Examples

Jeff Cheeney
Thu – Nov 13 • 9:00 – 10:30 am



Financial

Fraud Awareness – Be Alert to Financial Fraud

Jodi Anderson Collins, Edward Jones, & FB Police Dept.
Tue – Oct 21 • 9:30 – 10:30 am

How to Avoid Title Scams

Jessica Coop, Blue Ocean Title
Wed – Oct 22 • 10 – 11 am



Fitness & Dance

Pelvic Floor & Core – Mat Required

Janice Clarkson
Every Mon • 8:30 – 9:30 am

Chair Yoga

Tina LaVacca
Every Mon • 9:00 – 9:45 am

Exercise with Tissa – Free

Tissa Lewis
2nd & 4th Mon • 9 – 10 am

Enerchi

Mary Bleck
Every Mon • 10 – 11 am

Beginning Ballet

Laura Giordano
Every Mon • 10:30 – 11:15 am

Standing Yoga

Mary Bleck
Every Mon • 11:30 am – 12:30 pm

Tap Dancing

Maggie Comey & Laura Giordano
Every Mon • 12:45 – 1:45 pm

Tap FUNDamentals!

Gwen White
Every Mon • 1:00 – 2:30 pm

Standing Core

Catherine Paradise
Every Tue • 8:15 – 9:15 am

Resistance Training - Advanced

Debi Senger
Every Tue • 8:30 – 9:30 am

Floor Yoga Stretch - Mat Required

Catherine Paradise
Every Tue • 9:30 – 10:30 am

Stability Exercises

Mary Bleck
Every Tue • 10 – 11 am

Standing Pilates

Merle Sauer
Every Tue • 10:45 – 11:45 am

Chair Aerobics

Merle Sauer
Every Tue • 12 – 1 pm

Belly Dancing

Laura Giordano
Every Tue • 11:15 am – 12:15 pm

Fitness continued on the following page

Zumba Gold

Stacey "Sparkle" Vinson
Every Tue • 1 – 2 pm

Line Dancing – Basic

Kathy Ball
Every Tue • 1:00 – 1:45 pm

Line Dancing – Intermediate

Kathy Ball
Every Tue • 2 – 3 pm

Tighten & Tone – After Hours

Merle Sauer
Every Tue • 5:30 – 6:30 pm

Stretch & Balance - Advanced

Janice Clarkson
Every Wed • 8:30 – 9:30 am

Never Too Late Boxing - Free

Joe Granieri, Urban Revolution
Martial Art
Every 2nd & 4th Wed • 9 – 10 am

Tighten and Tone - Mat Required

Merle Sauer
Every Wed • 9 – 10 am

Weight Training and Toning

Janice Clarkson
Every Wed • 9:45 – 10:45 am

Aerobic Exercise - Mat Required

Merle Sauer
Every Wed • 10 – 11 am

Pilates - Mat Required

Merle Sauer
Every Wed • 11 am – 12 pm

Enerchi

Mary Bleck
Every Wed • 11:30 am – 12:30 pm

Line Dancing - Basic

Kathy Ball
Every Wed • 1:00 – 1:45 pm

Line Dancing - Intermediate

Kathy Ball
Every Wed • 2 – 3 pm

Sit & Be Fit!

Catherine Paradise
Every Thu • 8:15 – 9:15 am

Mat & Core - Advanced - Mat Required

Debi Senger
Every Thu • 8:30 – 9:30 am

Qigong Healing - The Art of Inhaling Life

John Cipriani
Every Thu • 9:30 – 10:30 am

Introduction to Qigong - The Art of Inhaling Life

John Cipriani
Every Thu • 10:30 – 11:30 am

Hula Hooping: All Levels Welcome

Heidi Freilich & Laura Giordano
Every Thu • 9:45 – 10:15 am

Just Dance

Laura Giordano & Heidi Freilich
Every Thu • 10:30 – 11:30 am

Dancing Queens

Lorraine Gaito
Every Thu • 12:00 – 12:45 pm

Zumba Gold

Stacey "Sparkle" Vinson
Every Thu • 1:30 – 2:30 pm

Full Body Stretch – After Hours

Merle Sauer
Every Thu • 5:30 – 6:30 pm

Zumba Gold: Weight Training & Toning

Stacey "Sparkle" Vinson
Every Fri • 8:30 – 9:30 am

Chair Yoga

Tina LaVacca
Every Fri • 9:00 – 9:45 am

Aerobic Exercise

Merle Sauer
Every Fri • 10 – 11 am

Zumba Step Up

Stacey "Sparkle" Vinson
Every Fri • 9:45 – 10:45 am

Pilates – Mat Required

Merle Sauer
Every Fri • 11 – 12 pm

Total Body Workout

Stacey "Sparkle" Vinson
Every Fri • 11:30 am – 12:30 pm

Lifelong Learning



History, Culture & Travel

Armchair Travel – Free

Nancy Cerra, Realtor, Keller
Williams Realty
1st Tue • 9 – 10 am



Policy & Government

Critical Issues

**Journalism: From Venice's
Avvisi to AI & Deep Fakes**

Robert Weintraub
Tue – Sep 16 • 3:00 – 4:30 pm

**AI Today and Tomorrow:
Understanding the Impact**

Paul Pierson
Tue – Sep 23 • 3:00 – 4:30 pm

**The Future of European
Security and NATO**

Tom Smith
Tue – Sep 30 • 3:00 – 4:30 pm

**The Bully in the Neighborhood:
Response of Asian Countries
to China**

Mark Ericson
Tue – Oct 7 • 3:00 – 4:30 pm

**Current Geopolitics and
Nuclear Weapon Resurgence**

Richard Scribner
Tue – Oct 14 • 3:00 – 4:30 pm

**Foreign Aid: Impact and
Influence**

Greg Doyle
Tue – Oct 21 • 3:00 – 4:30 pm

**Plastic Pollution: With (and in)
Us Forever – How bad Is It?**

Brian Dieffenbach
Tue – Oct 28 • 3:00 – 4:30 pm

**Examining the "Hydrogen
Economy"**

Thomas Polito
Tue – Nov 4 • 3:00 – 4:30 pm

**High Cost of U.S. Health Care:
What Can Be Done About It?**

Robert Weintraub
Tue – Nov 11 • 3:00 – 4:30 pm

*Policy & Government
continued on the following page*

Lifelong Learning

U.S. Policy Change Impacting Global Health Efforts: It's Legacy

Jackie Dorst

Tue – Nov 18 • 3:00 – 4:30 pm

Migration/Immigration Causes, Impacts & Benefits

Robert Weintraub

Tue – Dec 2 • 3:00 – 4:30 pm

Elephant in the Room: What Can We Do Now to Alleviate Climate Change?

Richard Scribner

Tue – Dec 9 • 3:00 – 4:30 pm



Hobbies - Arts, Crafts & Gardening

All About Fishing (Series of 8)

Harley Ess & Friends

Mon – Oct 6 – Nov 24 • 2 – 3 pm

Paper Doll Magic!

Loralie Harris, LoralieDesigns.com

Thu & Fri, - Oct 10 & 11

9:00 – 10:30 am

Crocheting Circle - All Levels - Free

Brenda Brubeck

Every Tue • 10:00 – 11:30 am

Casual Knitting & Conversation - Free

Every Thu • 1 – 3 pm

Shell Creations

Cheryl Allen

Every 1st & 3rd Thu • 2:30 – 4:30 pm

Art Therapy

Leeanne Saylors,

Saylors Accounting & Tax

Every Fri • 2:00 – 4:30 pm



Language/Literature

Spanish Level 1 – Basic Spanish

Maria Hernandez

Every Thu • 10 – 11 am

Spanish Level 2 – Beginning Conversation

Maria Hernandez

Every Thu • 11 am – 12 pm

Spanish Level 3: Intermediate Conversational Spanish

Dale Spencer

Every Mon • 1:30 – 3:00 pm

Beginning French

Naima Hashem

Every Tue • 1 – 2 pm

Sign Language

Lynn Freeman

Every Thu • 10 – 11 am



Music

Guitar Slow Jam w/Bass - All Levels

Joyce Whorton, Musician

Every Mon • 2:30 – 3:30 pm

Elvis Music with Lane - Free

Lane Mashburn, Amelia Auto Mart

1st & 3rd Mon • 9 – 10 am

Ukulele - Open Play

Julie & Jim Black

Every Mon • 10 – 11 am

Guitar Adventures with Joyce - Free

Joyce Whorton

2nd & 4th Tue • 10 – 11 am

Celebrating with Music with Sandi - Free

Sandi Haynes

Tue - Sep 30 • 10 – 11 am

String Ensemble – All Levels

Judith Ward

Every Tue • 3:00 – 4:45 pm

Sing Along with Bruce - Free

Bruce Beville

1st - 3rd & 5th Wed • 9 – 10 am

Tunes with the 2J's - Free

Julie & Jim Black

2nd & 4th Thu • 10 – 11 am

Music with Bill

Bill Gallerizzo

Every 1st Thu • 9 – 10 am



Other Opportunities

Lunch & Learn

Peace of Mind: Your Life – Your Legacy

Elizabeth Brandenburg, Dignity Memorial

Wed – Oct 15 • 12 – 1 pm

Transitions in Life

Lighten the Load:

Decluttering Supports a Healthier Body & Mind

Heather Pasko, Caring Transitions

Mon – Oct 6 • 1 – 2 pm

The Joy of Less: Creating a Safer, Simpler Space

Heather Pasko, Caring Transitions

Mon – Nov 3 • 1 – 2 pm

More Space, More Peace: The Emotional Wellness of Letting Go

Heather Pasko, Caring Transitions

Mon – Dec 1 • 1 – 2 pm

Real Estate Matters

How Do You Set the Price?

Douglas F. Mackle, Realtor

Tue – Oct 14 • 11 – 12 pm

Honesty Isn't the Best Policy, It's the Only Policy?

Douglas F. Mackle, Realtor

Tue – Oct 21 • 11 – 12 pm

You Just Can't Please Them All

Douglas F. Mackle, Realtor

Tue – Oct 28 • 11 – 12 pm



Wellness

Honoring Choices, Volunteer, Community Hospice & Palliative Care

Cindy Newman

Tue – Oct 21 • 2 – 4 pm

Tapping Meditation - Tapping Cafe

Jean Kerry, PhD

Every Thu • 1 – 2 pm

Classes marked Free are usually held during our "Just Friends" program (free for seniors, 60 or older residing in Nassau County). Guests are welcome.

Nutrition Word Search

FMNB JAHNZRS IMYWVFQNGBVBDLHOVJS
 OAHFXAHC PAUZUSBBYXGPQIEMP NLJJJA
 OBMXUIZ JYPWXWIOGE PFADTVDMSSZUDV
 XSKBRAGZMVVIQCHHLXNPHAE E JGOUKJ
 SXSUOVJ LHRQINRRHBUTPIMRXYOGQXA
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 YVDH MWUOMLKISZRVBBOLUUZMWIBAQN
 RZHG CYN YJC VFNRMUPQFSOWPROTEIND
 WWLRHHK CALORIESWOFVXSUERVLFHDJ

Carbohydrate	Antioxidants	Sugar	Beverage
Cholesterol	Dinner Snack	Electrolytes	Lunch
Probiotics	Vegetables	Metabolism	Fruit
Minerals	Magnesium	Hydration	Fats
Vitamins	Glucose	Calories	Zinc
Enzyme	Fiber	Breakfast	Diet
Protein			

SOLUTION ON PAGE 23

How Medicare and Medicaid Assist with Food Insecurity

Exploring the Roles of Federal Healthcare Programs in Addressing Hunger

Introduction

Food insecurity—the lack of consistent access to enough food for an active, healthy life—remains a persistent challenge for millions across the United States. Vulnerable populations, including older adults, individuals with disabilities and low-income families, are disproportionately affected. While Medicare and Medicaid are fundamentally healthcare programs, each plays a unique and increasingly important role in addressing food insecurity through direct and indirect means.

Understanding Food Insecurity in the U.S.

Food insecurity is defined by the U.S. Department of Agriculture as a household-level economic and social condition of limited or uncertain access to adequate food. In 2023, more than 44 million Americans experienced food insecurity at some point during the year. The health consequences of hunger are profound, ranging from poor nutrition and developmental delays in children to exacerbated chronic illnesses in adults and increased healthcare costs.

The Role of Medicare in Addressing Food Insecurity

Medicare is a federal health insurance program primarily for people age 65 and older, as well as those under 65 with certain disabilities. While Medicare does not directly

provide food assistance, it increasingly recognizes food insecurity as a key determinant of health and responds in several innovative ways.

Medicare Advantage Plans and Supplemental Benefits

Medicare Advantage (MA), also known as Part C, allows private insurers to offer additional benefits beyond what traditional Medicare covers. In recent years, federal policy has expanded the definition of "supplemental benefits" to include services that address social determinants of health, such as food and nutrition.

Meal Delivery Programs: Many MA plans offer home-delivered, medically tailored meals for enrollees recently discharged from hospitals or managing chronic conditions such as diabetes or heart disease. These programs help improve recovery, adherence to medical regimens, and overall health.

Nutrition Counseling: Some MA plans include access to registered dietitians who can help beneficiaries create meal plans suited to their medical needs and economic circumstances.

Grocery Assistance: Select plans are piloting grocery benefit cards



or vouchers, enabling members to purchase healthy food at local stores and farmers markets.

Florida DSNP Medicare Advantage Plans

In Florida, Dual Special Needs Plans (DSNP) offered by major providers such as UnitedHealthcare, Humana and Devoted Health integrate medical coverage with additional non-medical supports, including food assistance. These plans serve individuals eligible for both Medicare and Medicaid, addressing food insecurity as part of their holistic approach to health, and include UnitedHealthcare, Humana and Devoted Health.

Screening and Referrals

Medicare now encourages providers to routinely screen older adults for food insecurity during clinical visits. When a need is identified, healthcare staff can refer patients to federal nutrition programs (such as SNAP), community food pantries or local Meals on Wheels programs.

Integration with community organizations such as NCCOA and Barnabas collaborate with community-based organizations that specialize in food access. For example, NCCOA provides trained counselors to navigate food assistance applications with SNAP; Barnabas offers food pantry assistance in Fernandina Beach and Callahan, working with church initiatives and strategic partners to serve residents of all ages.

The Role of Medicaid in Addressing Food Insecurity

Medicaid, the joint federal and state health insurance program for low-income individuals and families, is central to the fight against food insecurity. Because Medicaid serves the most economically vulnerable Americans, its policies and waivers can be designed to address their specific social needs.

Waivers and State Innovation

States administer Medicaid and can apply for waivers to test new approaches to care and coverage. Many states use Section 1115 waivers to fund pilot projects and programs that address food insecurity as a health-related social need.

Screening and Referral Programs: Medicaid managed care organizations often screen for food insecurity and partner with local agencies to provide food resources to members.

Collaborative Models and Community Linkages

Medicaid supports integrated care models that address both healthcare and social needs. Accountable Care Organizations (ACOs) and Health Homes may include food access as part of their wraparound services. These models use care coordinators to help enrollees access SNAP (Supplemental Nutrition Assistance Program), WIC (Women, Infants, and Children), food banks and community gardens.

Nutrition as Prevention

Medicaid programs increasingly recognize the preventive power of nutrition. Medicaid invests in food

access for high-risk groups to lower hospital and emergency room costs.

Federal Nutrition Programs: Linkages with Medicare and Medicaid

While Medicare and Medicaid themselves do not directly provide food, they serve as gateways to federal nutrition programs.

Supplemental Nutrition Assistance Program (SNAP)

Many Medicaid recipients are automatically eligible for SNAP, which provides monthly benefits to purchase groceries. Healthcare providers and care coordinators assist patients in enrolling and navigating the application process.

Meals on Wheels

Provided by NCCOA in Fernandina Beach and Hilliard, Meals on Wheels deliver nutritious meals to older adults living independently, supporting both Medicare and dual Medicare-Medicaid beneficiaries. NCCOA also provides nutritious meals to seniors in need, including those who are homebound due to isolation, disability or illness. This program provides more than just meals; it also provides nutrition education through visits from volunteers who also conduct wellness checks.

Challenges and Limitations

Despite progress, significant barriers remain:

Limited Scope: Food-related benefits are not universally available to all Medicare or Medicaid enrollees. However, Medicare Advantage Plans fill in the gaps with healthy food benefits, depending on Medicaid level and qualification based on assets and income.

Funding and Sustainability: Pilot programs often depend on grants or temporary waivers, making long-term viability uncertain.

Awareness and Access: Some beneficiaries are unaware of available food resources or struggle with

the application process.

Coordination: Effective collaboration between healthcare providers and food assistance organizations is still evolving.

Looking Forward: Opportunities for Expansion

Experts advocate for greater integration of food access into the fabric of healthcare, including:

Universal Screening: Ensuring every beneficiary is screened for food insecurity at regular intervals.

Expanded Food Benefits: Encouraging federal and state policymakers to authorize broader food assistance through Medicare and Medicaid.

Technology and Data Sharing: Using electronic health records to flag at-risk individuals and connect them with local resources.

Community Partnerships: Deepening collaboration with food banks, pantries and meal delivery services.

Conclusion

Medicare and Medicaid increasingly recognize the vital connection between food insecurity and health. Through innovative benefits, community linkages and pilot projects, these programs help millions of Americans access the nutrition they need to thrive. While challenges remain, continued policy evolution and collaborative effort with Medicare Advantage Dual Medicare and Medicaid Special Needs Healthy Food Cards promise a stronger, more integrated response to food insecurity in the years ahead.

For more information, contact NCCOA Case Management at 904-261-0701.

Source - Kathleen E DeAngelis, HIA, Benefits Specialist, Compass Group Insurance

Nourished by Gratitude, Compassion, Altruism and Philanthropy



A Multifaceted and Local Approach to Combatting Food Insecurity in Nassau County

By Brian LaVacca, NCCOA Chief Administrative Officer

There is a growing need among the senior population within our community.

There it is...12 simple yet direct words. No eloquent articulation of our language...no metaphorical or poetic nuance...no vivid descriptions or methodically crafted verbiage...no clever twist or tie-in. Just a basic and direct 12-word statement.

As basic and direct as that 12-word statement is, the growing need among the senior population is just as basic. This growing need...is nourishment. Basic...essential...nourishment.

Fortunately in Nassau County, our community's response is often just as direct – “What can I do to help?” This is often the question that is asked by many of the generous and compassionate community members, donors and philanthropists who call Nassau County home. The local community is very generous in the offering of support and the giving of its resources. It is generous in the sharing of time, skill, knowledge, ability and financial support. It is this support and these resources that help Nassau County Council on Aging provide seniors with ongoing access to essential nourishment.

As we approach the season of Thanksgiving, we pause to appreciate, with deep gratitude, the richness and abundance in our lives. It is often through this sense of gratitude, partnered with compassion, which contributes toward nurturing an altruistic mindset. It is this mindset that can then transform into a powerful

force of action. The simple question “What can I do to help?” is a perfect example of this.

You can help by giving to our seniors through Nassau County Council on Aging:

The Gift of Your Financial Support - may take the form of making a monetary donation to help support and advance existing community efforts to combat malnutrition and food insecurity among the senior population.

The Gift of Your Sustained Support - may take the form of Planned Giving, Tax Advantaged Giving of Appreciated Securities, Real Estate, Other Assets or Required Minimum Distributions.

The Gift of Your Time - may be given in the form of volunteerism, giving of one's time to deliver a meal to a senior or go grocery shopping for a senior.

The Gifts of Your Skill, Knowledge and Ability - may be given in the form of cooking a nutritious meal for an elderly neighbor or member of your church, or leveraging resources to ensure the ongoing support of initiatives that provide ongoing nutritional support to seniors.

We ask that you consider giving in some form, to ensure that all seniors within impacted areas of Nassau County receive the help and resources they need in order to receive proper nutrition.

Nassau County Council on Aging continues to use a multifaceted approach toward combatting food insecurity and malnutrition among seniors by reducing barriers to specific social determinants of health.

This includes seniors who experience food insecurity due to any of the following reasons: lack of access to nutritious foods, including the lack of access to grocery stores, lack of access to healthy foods due to lack of transportation and food affordability. We work to ensure that seniors have access to healthy, nutritious foods without forgoing other necessities such as medications, shelter or utilities.

NCCOA is especially humbled and grateful to all of those individuals and organizations within our community who aspire to put people first, ensuring that all seniors receive access to proper nutrition, and who invest the effort and resources necessary to ensure that all seniors' basic needs are met. For over 50 years, NCCOA has been a voice and advocate for seniors and vulnerable older adults, and we remain grateful to all our community partners and members whose vision and values align to serve some of the most vulnerable among us.

For more information on giving to NCCOA, please contact President & CEO Janice Ancrum at jancrum@nassaucountycoa.org.



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One Step at a Time

Exercise helps with recovery and prevention of falls.



One in four adults over age 65 experiences a fall each year, resulting in about 3 million visits to the emergency room. Many of the falls result in a hospitalization, primarily due to head injuries or hip fractures, according to the Centers for Disease Control and Prevention.

Even more concerning, some studies point to 30% of people dying within a year of a hip fracture if they're over age 65.

But there are ways to decrease those odds by trying to prevent the falls in the first place, ensuring your body is strong enough to handle a fall and seeking medical assistance as soon as possible.

"Getting patients in more quickly, within 48 hours after injury, has been shown to increase the lifespan," said Brett Frykberg, MD, orthopedic surgeon with Orthopedic Specialists of Jacksonville, who has seen survival rates improve in recent years.

New surgical techniques that decrease operational time and blood loss, combined with starting physical therapy as soon as possible after surgery, has also enhanced recovery.

"Advancements have not only helped the patient during surgery but have helped reduce complications after surgery as the patient recovers," Dr. Frykberg said.

Weaker bones increase fall risk

Older adults and people with renal disease and osteoporosis, a bone disease which causes a loss in the amount of bone tissue in your bones, have a higher risk of breaking a hip because of weaker bones. Falls can also be contributed to vision or cognitive impairment.

"The older we are, the more likely we are to have osteoporosis and weak bones," Dr. Frykberg said. "Older persons who have surgery are also at higher risk of pneumonia, for example, because of stress on

the heart and lungs, which complicates recovery."

But steps can be taken to improve chances of recovery and improve falling in the first place, including:

- Stay active and healthy
- Don't sit for long periods of time
- Maintain a normal blood pressure
- Take calcium and vitamin D on a daily basis if you are over the age of 40 to help prevent osteoporosis

"Vitamin supplements are extremely important," Dr. Frykberg said. "Low-impact exercises like walking or riding a stationary bike increase the heart rate and are both good for heart health as well as bone and joint strength. Staying active, in general, has been shown to prolong life."

More women impacted than men

Dr. Frykberg said hip fractures happen more commonly in women because of the higher incidence of osteoporosis.

Statistics show one in two women and up to one in four men over the age of 50 will break a bone due to osteoporosis, according to the National Osteoporosis Foundation. By 2020, one in two Americans over 50 are expected to have or be at risk of developing osteoporosis of the hip.

The good news is there are many new treatment options when dealing with a fractured hip.

Though not always used with hip fractures, robotic surgery can provide more precise placement of implants. Newer techniques such as approaches that spare more muscle combined with rehab soon after surgery have patients walking more quickly.

Depending on where the fracture is, surgery may or may not be needed. If surgery is needed, physical therapy generally starts the same day or the next day if the surgery was at night. Some fractures can be fixed with screws or partial hip replacement.

Opening this winter, Baptist Orthopedics offers easy access, with same and next-day appointments and a convenient afternoon walk-in clinic. Baptist Orthopedics will provide personalized care to restore function, alleviate pain or mobility issues and enhance your quality of life. Treatment options range from conservative management with physical therapy, bracing, injections and medication to advanced surgical interventions when necessary. Call 904.516.1950 or visit BaptistJax.com/Ortho to learn more.



Caregiver Support Groups

**Janice Ancrum Senior Life Center
1901 Island Walk Way
Fernandina Beach, FL 32034**

All support groups are hosted by Nassau County Council on Aging, and are open to the community. Meetings include guest speakers and group discussion.
There is no charge to attend our support groups.



Grieving with Hope Support Group

2nd and 4th Monday of each month, 5:30 pm—7:00 pm

Share stories and find support from those who have also lost a family member or close friend.



Successful Caregiver

3rd Monday of each month, 3:30 pm—5:30 pm

Do you want to become a more educated caregiver? This support group is facilitated by a registered nurse and public health professional. Come ask questions relating to transportation, nutrition, medical equipment, “awkward” topics and more.



Caregiver Stressbuster Forum

2nd and 4th Wednesday of each month, 1:30 pm—3:00 pm

Practice stress-reduction techniques, find support from other caregivers, reduce anxiety and improve quality of life. A respite activity for loved ones is available by reservation for a nominal fee for Club members during the meeting.



Caregiver Support Group

2nd and 4th Wednesday of each month, 3:30 pm—5:00 pm

Reduce stress and improve quality of life through conversation with fellow caregivers. A free respite activity for loved ones is available by reservation during the meeting.



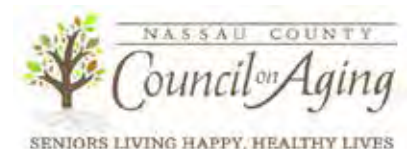
Memory Café

2nd and 4th Tuesday of each month, 2:00 pm—3:00 pm

Find support, connection, health & well-being for those experiencing clinical memory loss in a welcoming and safe environment.

For more information, please contact

Jennifer Gundling, 904-775-5488, jgundling@nassaucountycoa.org





Support Groups

Janice Ancrum Senior Life Center
1901 Island Walk Way
Fernandina Beach, FL 32034

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Yoga for the Grieving Heart

2nd and 4th Monday of each month, 4:15 pm—5:15 pm

Instructor: Tina LaVacca. Grief Yoga® is accompanied by Restorative Yoga to aide in the release of physical pain and emotional struggle experienced through grief and loss.

Sponsored by Rev. Jim Tippins, Changing Tides Bereavement Resources.

Contact: Melody Dawkins, 904-775-5477, mdawkins@nassaucounty.org



Hearing Loss Support Group

1st Tuesday of each month, 12 noon—1:30 pm

Discuss latest technologies and member experiences to assist with hearing loss in daily living.

Contact: Frances Bartelt, 904-775-5484, fbartelt@nassaucountycoa.org



Seeing Voices: Hearing Signing Social Club

1st Wednesday of each month, 5:15 pm—7:00 pm

A deaf and hearing social group for signers.

Contact: Lynn Freeman, 724-552-6082, lynnfreeman@yahoo.com



Low Vision Support Group

4th Wednesday of each month, 11:00 am—12:30 pm

Discuss latest adaptive devices and member experiences to assist with vision loss in daily living.

Contact: Frances Bartelt, 904-775-5484, fbartelt@nassaucountycoa.org



Parkinson's Support Group: You Are Not Alone

3rd Thursday of each month, 10:00 am—11:00 am (beginning Sept. 18)

Open to individuals with Parkinson's and their care partners to share experiences, learn coping strategies and find encouragement. Facilitated by Tina LaVacca.

Contact: Melody Dawkins, 904-775-5477, mdawkins@nassaucountycoa.org



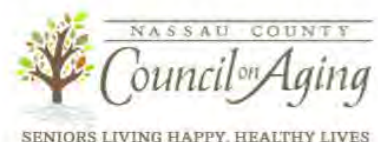
National Alliance on Mental Illness (NAMI)

Every Friday, 11:00 am—12:30 pm

Share experiences with individuals, family members and friends impacted by mental illness.

Contact: NAMI Nassau, 904-277-1886

For more information, contact us at 904-261-0701 or visit
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Nutrition Word Search

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DMXUIZJYFWXWIOBTFFADTDMSSZUDV
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904.202.4AGE (4243).



Opening Fall 2025

AgeWell Center for Health – Nassau

1545 South 14th Street

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