



engage

a quarterly magazine by North Shore Senior Center

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A Tribute to One of Our Own

Jonas Flink 1984-2019

It is with overwhelming sadness that we share the news of a colleague who passed away on February 10. Jonas Flink, 34, was the face of North Shore Senior Center in Evanston as our Evanston Senior Services Coordinator. He worked passionately and diligently with more than 80 Evanston residents in need of services. Before moving into this position last summer, Jonas was a case manager in our Niles Senior and Family Services office for three years.



"Jonas was a bright light. He was passionate about helping others—clients and co-workers alike. His new position in Evanston required him to juggle a lot of responsibilities, but he gladly accepted the challenge and was learning his way in terms of balance."

-Kathy Honeywell, Director, Senior & Family Services

Elizabeth Gordon, who originally hired Jonas, said his absence will be felt not only in the Evanston community, but also throughout North Shore Senior Center.

"Jonas was a strong team member from the beginning. He had an infectious smile, a zealous sense of humor, and a strong sense of dedication to his clients. He took his work with older adults very seriously."

- Elizabeth Gordon, Director, North Shore Senior Options

As part of our close-knit staff, Jonas was hard-working and committed to providing his clients with the best care. He also brought light-hearted fun and laughter to all of us with his impressions and goofy personality. Colleagues describe Jonas as having a wonderfully crafted personality, unconditionally positive, playful, empathetic, quick-witted and a good soul, just to name a few.

It was an honor to know and work with Jonas. We will miss him.

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A MESSAGE FROM OUR NEW EXECUTIVE DIRECTOR: Tish Rudnicki

"Always be on the lookout for the presence of wonder." -E.B. White

I often search for quotes to inspire my writing. For this issue of *Engage*, E.B. White's words capture perfectly how I have approached each day of my first few months as executive director at North Shore Senior Center. I have been inspired by all of the wonder around me.

Each morning I am filled with that sense of wonder as I walk through the front doors and am greeted with a cheerful "hello" by one of the many friendly volunteers at the Welcome Desk. The feeling continues in each room that I have the pleasure and privilege of visiting—from the Weavers to the Men's Club and on to the Muscle Movers in the gym—the center bustles with activity, enthusiastic members, and friendly exchanges at every turn. I am overwhelmed by the ever-present treasures in the gift shop, the creativity of the artists in the studio, and the generosity of the Share the Warmth group making blankets for area cancer patients. The affable competitiveness of Friday's Pickle Ball crew inspires me to consider bringing my paddle and joining in! The scope of the daily lectures and classes, the exchange of knowledge and the stimulating discussions that ensue continue to fill me with admiration. All of this is the front of the house—activities and events created specifically with the members and the community in mind.

Behind the scenes are the unsung heroes of North Shore Senior Center: the dedicated, skilled and caring staff of Senior and Family Services, North Shore Senior Options and House of Welcome Adult Day Services; staff who commit their time and talent each day to furthering the Center's mission by working with those who are struggling and in need of support. It is with wonder and respect that I listen to the stories of the caregivers, seniors and families who have been touched by the Center's staff and benefited from their skill and expertise. I've quickly come to realize that North Shore Senior Center is the sum of each of these amazing parts and that is what continues to foster the presence of wonder.

As spring blossoms outside (in itself a wonder after the treachery of this winter) there is much in store at the Center to continue to inspire and excite. The annual Samuel Thaviu Memorial Concert featuring the Metropolis Oboe Quartet will fill the Cohn Auditorium with music on the afternoon of May 5. This concert series is in its 19th year and made possible by the generous support of an endowment from the Thaviu Family. On May 23, we will host the 46th Annual Super Senior Day, a special event where local organizations come together to honor the many esteemed senior volunteers who selflessly serve in their communities. We will celebrate all of our thoughtful, committed volunteers on May 29 with a number of events in their honor.

As we prepare to send this issue of *Engage* to the printer, the North Shore Senior Center family has experienced the sudden loss of Jonas Flink, our senior services coordinator in Evanston. I did not have the privilege of knowing Jonas, but because of all I have learned of his

bright, friendly, and playful nature, I will pay tribute to his memory by choosing to view the world with optimism and continuing to seek out the wonder around me.

There truly is wonder all around us. I hope you'll participate in the upcoming Spring Appeal so that North Shore Senior Center can continue to encourage, inspire and excite. I invite you to join me in sharing in the wonder here; there really is a little bit of it around every corner!





Marri-AGE Finding Love and Staying in Love Later in Life

Gwen & Don: · · ·

Married for 58 Years

Gwen and Don Packard have been fixtures at North Shore Senior Center for years. Gwen takes part in the groups making blankets for hospital patients, attends a variety of classes, and plays bridge at the Center a few days a week. She is also a member of the Fitness Center. Don plays bridge, and is past president of the Men's Club and former chair of the annual picnic, a post he held for six years. Currently, he is chair of the Men's Golf League, co-chair of the Eating Out Club, and a member of the Men's Club program committee.

The couple's relationship started in a playful, competitive fashion when they met at a mixer for Navy officers and college women. Gwen, who had just transferred from Miami of Ohio to Northwestern University, heard there was a gentleman at the party who graduated from rival Michigan University. "I went over and introduced myself to Don and ribbed him about his team. We had a fun evening razzing each other about our rival schools, and the rest is history," said Gwen with a smile.

At 79 and 85, respectively, Gwen and Don still have a fun-loving relationship after all of these years. There have been challenges, for sure, but nothing the couple hasn't been able to work through. "We have always been very supportive of each other, and I think that's key for a good marriage," Don said. "Our biggest challenges have involved our health, but we've been able to work through these issues together."

They agree that marriage takes work and attention. One thing they do to make their relationship a priority is a standing Saturday night date, something they've done for years. They take a team approach to chores and responsibilities. "I do the shopping and the cooking, and Don cleans up the dishes. I'm more computer savvy so I take the lead with technology," Gwen shared. They also agree that keeping one's sense of humor is critical in a marriage. "You have to be able to laugh at yourself and some of the curveballs life throws you," said Don. "We are both pretty positive people by nature, so we're lucky in that area."



Above: Gwen and Don on their wedding day, July 9, 1960. On the cover: Gwen and Don today.

"Pride in each other is another positive attribute of our marriage. I'm very proud of Gwen's accomplishments. She played viola in an orchestra for years, and I've always been proud of her for that. She's very supportive of me and my interests and achievements as well." —Don

(continued on page 6)



Janice & Martin: *Married for Seven Years*

Welcome Desk volunteer Janice
Ross and Martin Zabin wed when
she was 78 and he was 85. Both
widowed, Janice and Martin met
through mutual friends at a music
concert and have been married now
for seven years. They joke that the
biggest problem in their marriage
is agreeing on the thermostat. As
it is in many marriages, she runs
hot; he runs cold.

Married later in life one might assume there could be issues with deeply engrained life habits since people tend to get "set in their ways" as they age. Not the case with Janice and Martin. "We are different in that I am a traditionalist and Janice is more of a free spirit. However, we respect and accept each other's differences and make adjustments for each other," Martin explained.

"We are also patient and generous with each other, and we make decisions together."

The affectionate couple enjoys doing most everything together. When they married, they downsized to one car. On Fridays, when Janice volunteers at the Center, Martin drops her off and then meets his son and grandson for breakfast. At the end of her shift, he is there to pick her up. "Having one car brings us together," Martin said.

"It's an absolute wonder and delight being with Marty.

He's the best thing that's ever happened to me." —Janice

What the Expert Says

Karl Pillemer is a sociologist and gerontologist at Cornell University. He conducted the largest in-depth interview study ever done of people in long unions, surveying more than 700 individuals married for a total of 40,000 years. The findings are published in Pillemer's book, 30 Lessons for Loving: Advice from the Wisest Americans on Love, Relationships, and Marriage. The average age of the interviewees was 77, and the average length of marriage in the study was 44 years.

"Rather than focus on a small number of stories, my goal was to take advantage of the wisdom of crowds, collecting the love and relationship advice of a large and varied cross-section of long-married elders in a scientifically reliable and valid way," Pillemer said.

The Top Five Lessons Pillemer Learned:

1. Learn to communicate:

"For a good marriage, the elders overwhelmingly tell us to 'talk, talk, talk,' They believe most marital problems can be solved through open communication, and conversely many whose marriages dissolved blamed lack of communication."

2. Get to know your partner well before marrying: "They strongly advise younger people to wait to marry until they have gotten to know their partner well and have a number of shared experiences. An important part of this advice: Never get married expecting to be able to change your partner."

3. Treat marriage as an unbreakable, lifelong commitment:

"The elders propose a mindset in which it is a profound commitment to be respected, even if things go sour over the short term. Many struggled through dry and unhappy periods and found ways to resolve them, giving them the reward of a fulfilling, intact marriage in later life."

- **4. Learn to work as a team:** "This viewpoint involves seeing problems as collective to the couple, rather than the domain of one partner. Any difficulty, illness, or setback experienced by one member of the couple is the other partner's responsibility."
- **5. Chose a partner who is very similar to you:** "Marriage is difficult at times for everyone, but it's much easier with someone who shares your interests, background and orientation.

A Call for Super Senior Nominations

On May 23, North Shore Senior Center will once again open its doors to dozens of area organizations and their volunteer "super seniors" who will be honored at the 46th Annual Super Senior Day.

If your organization has a senior volunteer 60 years of age or older who is a shining example of how older adults can contribute to the betterment of society, please consider nominating her or him for this special, intergenerational event.

Your honoree and two guests will enjoy lunch served by seventh graders from Saints Faith, Hope and Charity Catholic School in Winnetka, followed by an awards ceremony and live entertainment.

Vivian Mitchel, who's coordinated the event for 17 years, remembers when her mother was nominated for her volunteer work at Oakton Community College in 1982. "Like many volunteers, my mother went about her work in a very humble way. She had never been singled out before, so it was a very touching experience for her." Vivian added that a volunteer may be nominated for the award only one time, truly making it a once-in-a-lifetime honor.



Last year volunteers were honored from the Chicago Botanic Garden, the Cancer Wellness Center, Historic Wagner Farm, the League of Women Voters, and many other organizations including libraries, churches, synagogues, and senior centers from around the community.

Nominations are due April 20, and nomination forms are available to download on North Shore Senior Center's website: www.nssc.org, under the "Special Events" tab, or through Vivian Mitchel: vmitchel@nssc.org or 847.784.6092.

Spring Appeal: Empowering You, Your Family & the Community



Helen Smith with Older Adults Benefits Specialist Michelle Grochocinski

What would you do if you found out your health insurance was being cancelled while your spouse was fighting for his life in the Intensive Care Unit at the hospital? When this happened to Helen Smith, she called North Shore Senior Center, and Older Adults Benefits Specialist Michelle Grochocinski sprang into action. Within weeks, after navigating the maze of Medicaid red tape, Michelle had Helen's benefits reinstated. Helen was able to spend her husband's last days by his side, knowing that Michelle had things under control.

This year's spring appeal illustrates how North Shore Senior Center is here—and has been for 63 years—empowering older adults, their families and the community. Our resourceful professionals work hard

on behalf of our clients, ensuring they have the tools and knowledge they need to live safely and independently. Last year, we served nearly 23,000 individuals through our Senior and Family Services, North Shore Senior Options and House of Welcome Adult Day Services.

Look for our spring appeal in your mailbox soon, and kindly consider making a donation that will help us continue to be a resource for other seniors like Helen.

To learn more, please contact Jon Labaschin, director of Development, at 847.784.6020 or jlabaschin@nssc.org. You may also make a donation online at our secure website: www.nssc.org.



A Note from the Editor:

At the constant urging of his golf partner and long-time North Shore Senior Center volunteer Bill Geary, tech-savvy Jim Ahtes joined the Center in 2010 volunteering in the Computer Center, where he taught classes and helped quests with computer problems. He volunteered for the Life Stories program (highlighted in the Winter 2019 issue of Engage), interviewing and recording seniors so their autobiographies could be preserved for their families on compact discs. Joining the Center's golf league was Jim's next step, followed by his participation in the Tuesday Men's Club's program with updates on what was happening in the computer world. Earlier this year, Jim became president of the Men's Club and, in that role, also serves on the Center's Board of Directors.

Jim Ahtes... On The Men's Club

"Come grow old with me; the best is yet to be . . . the last of life for which the first is made." —Robert Browning

On January 15, I had the honor, as the newly-elected Men's Club president, to preside over its first meeting of the year. Entering its 62nd year, the Men's Club was officially organized in 1957 and has been an integral part of North Shore Senior Center from the start. Fifty-three members have had this presidential honor in an organization that has done a world of good for its community, as North Shore Senior Center itself has done.

The Men's Club, now 200-plus members strong, is organized within the Center's Lifelong Learning department. With its Tuesday speakers and performers, the learning is expanded. Lifelong Learning's Director Mary Staackmann and her staff help ensure the needs of the club are met and that the Cohn Auditorium is always ready for the speakers, performers and the guests.

In addition to outstanding speakers, the Men's Club members are involved in many Center activities such as card playing, golf, eating out, Jazz Club, Lunch & Laughter and, with the Center, a free once-a-month pizza luncheon for all attendees. Finally, each summer the Men's Club, with the help of the Center staff, stages an extraordinary annual picnic at Northfield's Clarkson Park on Willow Road. This event draws a few hundred folks who come out for yard games, grilling, fellowship and loads of fun. This year's event will be organized by Picnic Chair Marc Michaelson and assisted by former Picnic Chair Don Packard.

Tuesday Meetings

The most visible and rewarding year-long contribution of the Men's Club is the free and open Tuesday meetings where, following a half-hour of Men's Club reports, the club

presents a special program of guest speakers or musical performances. It is important to note that both men and women are welcomed to these programs. Key to this successful venture is the Men's Club Planning Committee, a monthly meeting of 12 members under the 14-year leadership of Jay Goldman. Working six to eight months in advance, they identify and pursue potential speakers and performers whose work informs and enlightens the community.

Men's Club member Ron Mantegna and his colleagues videotape these programs, which are then are televised on cable throughout the community with assistance from Glenview



Television (GVTV). Through the years, Ron and his colleagues have built a DVD library of more than 200 programs. So, if a speaker or performer fails to show at the regular Tuesday program, the committee has a collection of archived DVDs at the ready to substitute for the missing speaker.

The Men's Club is also concerned with the rising rate of internet and computer fraud harming seniors. To help alleviate the concern, each meeting allows time for a briefing on these pitfalls and cures. Volunteer Fred Schulz comes over from the Computer Open Lab and briefs the membership on the latest challenges.

Golf Club

"Golf is a good walk spoiled." — Mark Twain

Not so! The Men's Club organizes and supervises a superb and rewarding golf league. Long-time member Don Packard is the Golf Committee chairman. It begins with the annual March breakfast where players learn about tee times, groups, the handicap system, and arrangements with the Winnetka and Skokie Weber golf courses. These courses are nine holes of par-three golf. It's a proven way to sharpen one's short game. With two rounds a week on Monday and Thursday mornings, the season starts in April and continues through September. In October, golfers gather for a luncheon and distribution of the season's prizes. So, it's not only a darn good and healthy walk, but it offers camaraderie, a chance to improve your game and outdoor fun.

Eating Out, Laughter & Jazz

Don also runs the Center's Eating Out Club, open to all Center members. Each month a different North Shore eatery is selected, assuring a broad range of food cultures. A reservation through the Lifelong Learning department is necessary and dinner fees are paid on-site.

Longtime member Jay Goldman hosts both the Lunch & Laughter group and the Jazz Forum. Lunch & Laughter is a Thursday event given to reviewing great TV/radio or recorded programs. It's a relaxed bring-your-own-lunch meeting guaranteed to provide loads of laughter which, by the way, is a lot cheaper than therapy.

The Jazz Forum meets on Tuesday afternoons and is unique in that the participants take turns planning the program. These events range from listening to jazz greats' CDs, enjoying videos of jazz performances and, once in a while, hosting a guest performer or lecturer.

Back to the Browning quote . . . the best really is yet to be but, to make it happen, we have to reach out, join up, and continue our pursuit of learning.

My experiences and involvement with North Shore Senior Center, its staff and its members have enriched my life. I welcome others to come to a Tuesday morning Men's Club meeting and see what it's all about. And please seek me out and introduce yourself so I can personally welcome you.

—Jim Ahtes, President of The Men's Club



You Are More than Just Your Name

by Jon Labaschin

"A symphony fundraiser, a philanthropist, and a maestro are in a helicopter flying high above a wild-horse sanctuary outside of Mexico City. The symphony fundraiser makes the pitch.

She confidently brings up the new music hall and the opportunity for a "lucrative synergy between our two brands." The philanthropist's expression doesn't change.

Coolly, he thinks out loud that the proposition is a practical one; one that will make his marketing team happy.

The maestro senses an opening. He asks permission to use the sound system, and then turns on a recording of "Musetta's Waltz" from La Boheme. Turning to the philanthropist, whose eyes have closed in auditory bliss and whose head is gently swaying with the aria, he says: "Now...you don't buy bloody naming rights for cross-promotional crap; you do it to let the music live and survive."

His hardened façade cracked, the philanthropist puts his arm around the maestro like they're old friends and, nodding, says "I like it ... I say we make this beautiful music together."

(Philanthropy Magazine, Spring 2017.)

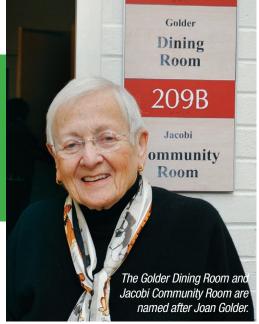
That scenario is quite romantic and the hope is that the end of a presentation always has this happy ending. The reality is that naming opportunities are often more mysterious than an airborne conversation that ends with everyone humming Puccini.

The nexus of this example and a naming opportunity at North Shore Senior Center is that, like La Boheme and the Mexico City Symphony, we bring life to our constituents. Not in the literal sense, but in the sense that people's lives are energized and, in many ways, given purpose.

There are many reasons why you should consider a naming opportunity. Some people who have lent their names to North Shore Senior Center considered this to be their legacy. Having their names associated with North Shore Senior Center illustrates that they have made a difference in shaping the future of our organization. As DreamWorks creator and producer David Geffen once said, "Naming is essentially a form of biography and expression of self."

In addition to demonstrating one's philanthropy and leaving a legacy through a naming opportunity, the donor's name has a cyclical effect.

Recognizing your name on a building or room or outdoor garden, in effect, tells prospective donors that perhaps I should as well. Melinda Gates said, "I do think there is a crowd mentality . . . it becomes the right thing to do. And





The Nordenberg-Wolfson Memorial Garden at the House of Welcome Adult Day Services.

so more will give, because others are doing it."

You don't have to be a David Geffen or a Melinda Gates to lend your name to North Shore Senior Center. We have many opportunities for naming rooms and outdoor spaces at our headquarters in Northfield and at our House of Welcome Adult Day Services. I invite you to contact me to discuss how you can further your legacy and support North Shore Senior Center for years to come.

Remember, you are more than just your name—your name can impact your legacy and, at the same time, help shape the future of North Shore Senior Center.

To learn more about naming opportunities at North Shore Senior Center, contact Jon Labaschin at jlabaschin@nssc.org or 847.784.6020.



I've recently inherited an IRA from my late mother. When should I begin taking required minimum distributions (RMDs)? And how do I calculate how much to take?

If you've inherited an individual retirement account (IRA) from a non-spouse, the IRS generally requires you to begin taking RMDs in the year after the death of the deceased owner. For instance, if the original owner died in 2018, then the first RMD should be taken by the beneficiary by December 31, 2019. Inherited assets are typically transferred into a newly established "inherited IRA" in the beneficiary's name, which is then used for calculating the first year RMD. Distributions from an inherited IRA account cannot be rolled over, but must be transferred. To calculate your first RMD, take the account balance at December 31 of the year of death and divide it by the IRS single life expectancy factor of the beneficiary. For each year after, subtract one year from the initial life expectancy factor. Note that there are different rules for inherited IRAs from spouses.

Why have my Social Security payments decreased this year?

The most common reason for a decrease in an individual's Social Security payment is an increase in the Medicare premiums, which are deducted from their monthly payment. Oftentimes, individuals enrolled in Medicare do not realize that their monthly premiums are determined based on their personal income level. As a result, when your taxable income increases, so will your Medicare premiums. An increase in income can cause an unexpected increase in your share of the premiums. For instance, large capital gains, cashing in an annuity, or sale of a rental property or second home will increase your income and, in turn, impact your Medicare premium. The good news is that this sort of decrease is temporary. Premiums are determined every year based on an individual's income tax return from two years earlier. For example, 2019 Medicare premiums are based on your 2017 income.

I have a bank account in another country. Why does that matter for my U.S. income tax return filings?

Each U.S. citizen who has a financial interest in or signature authority over foreign financial accounts must file a foreign bank account report (FBAR) on Form 114 if the aggregate value of the accounts exceeds \$10,000 at any time during the calendar year. Failing to file an FBAR can result in harsh civil and criminal penalties. A non-willful violation can result in a civil penalty of up to \$12,459 per violation. Besides filing an FBAR, a U.S. taxpayer must also report foreign interest income as taxable income on Form 1040, Schedule B because U.S. taxpayers pay U.S. income tax on all worldwide income.

Note: The responses provided in the "Tax Talk" column are neither financial nor legal advice, and nor do they imply or create an accountant-client relationship. MichaelSilver has not been retained to represent any of the above individuals for purposes of this magazine.



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The Challenges of Solo Aging

Who Can Look after You and Your Affairs When You Can't

by Janet DeRaleau

PLAN AHEAD. DO YOUR HOMEWORK. PAY ATTENTION.

While those age-old warnings are important for everyone, they are imperative for solo agers—seniors without spouses, children or any identifiable person to help them when the challenges of aging set in.

Typically, spouses or children assist with life-altering decisions like selling the family home, moving to residential care or finding an in-home caregiver. When conditions like cancer, diabetes, heart problems or falls happen, it's usually family members who provide additional help in overseeing care, monitoring medications and arranging doctor visits. And when they can no longer speak for themselves, seniors usually rely on relatives to make sure their end-of-life directives are followed.

The challenge for solo agers, sometimes called elder orphans, is that there is no family to provide support. The rate of childlessness among Baby Boomers is about 20 percent, which is double that of previous generations, according to the Pew Research Center. Pew also states that divorce rates for adults 50 and older has doubled in the last 25 years.

While this news may be daunting, the fact is that there are alternatives to relying on family. Other arrangements can be made, but experts agree that facing reality and making a plan while you are still healthy is essential.

"Solo agers need to know their options for assuring the support they could need in their future," said Elizabeth (Liz) Gordon, Ph.D., director of North Shore Senior Options. A subsidiary of North Shore Senior Center, Senior Options focuses on helping older adults maintain a maximum quality of life as they age.

RAISING THE QUESTIONS

Who's on your team? Assemble a team you can call on when needs arise. Key members include medical and legal decision-makers. Advance directives are for medical decision-making and include power of attorney for healthcare and the living will. These documents allow solo agers to identify decision-makers who can communicate their healthcare wishes when they are temporarily or permanently unable to make decisions for themselves. Preparing a document called "power of attorney for property" will authorize a person or legal entity to make decisions about

finances and property. If you need to hire professionals to fill these important roles, you can look to older adult resources such as North Shore Senior Options (more below).

Where will you live? The options are many depending on financial resources and preferences but they need to be realistic. While some people opt to stay at home and bring in hired help, others may move to senior communities that include assisted living. Some prefer locations near public transportation. Others want pharmacies and grocery stores within walking distance.

Do you have friends? Experts agree that maintaining social connections is important as we age. Although you might not be able to depend on friends for serious healthcare issues, you can be there for each other to run errands, provide meals after an illness, or just check in with each other on a daily basis. Making new friends is a life-long endeavor. Taking a class at a park district or a senior center, volunteering at the local hospital, or joining a faith community will open the door to new friendships.

HOW NORTH SHORE SENIOR OPTIONS CAN HELP

When it comes to planning, a good first step is the Senior Options **no-cost consultation** to help solo agers understand the options available to them. The consultations are confidential, can be done in the home, and can help older adults develop a plan and implement it.

Research shows that many solo agers put off planning because they don't know what to do or have no relatives or friends to ask to fill the important legal and medical roles.

In terms of caregivers for seniors, the ratio of potential family caregivers for every person age 80 and older was 7 to 1 in 2010. By 2030,

that number will likely fall to 4 to 1, according to a 2015 AARP report.





"Our care managers can function to fill those roles typically provided by family members and friends," Liz said.

Senior Options specializes in the areas of:

- Guardianship for a person or an estate acting as advocate, surrogate decision-maker and coordinator of services
- Counseling for depression, anxiety, caregiver distress or loss
- Money management to assist with paying bills, overseeing mail, organizing paperwork, filing taxes, managing financial accounts and identifying potential fraudulent situations
- Home safety assessments to identify safety problems in the home and improve function
- Senior care management to provide personalized assessments, care plans and ongoing support

In areas outside their expertise, Senior Options can make referrals to legal, medical and financial experts.

"There can be peace of mind knowing you have laid plans for your future," added Eddie Meyer, LCSW, Senior Options program specialist and counselor. "When you work with us, you are working in a trusting, professional relationship."

HOW NORTH SHORE SENIOR CENTER CAN HELP

The Center offers a catalog full of opportunities to meet new people and establish social networks. Granted, it may not be as easy as

it was when you were a kid, but here are a few suggestions from AARP's online article, "Never Too Old to Find New Friends."

- Join a club. The Center offers an Eating Out Club, a Jazz Forum, crafts clubs, a Photography Club and many more.
- Join a gym. For a nominal fee, get fit and make new friends at the Fitness Center where certified trainers specialize in working with older adults, and classes aren't geared toward 20 year olds.
- Volunteer. The Center has a variety of volunteer opportunities guaranteed to use your skills or teach you new ones. Call our Volunteer Office at 847.784.6052 to learn about current volunteer opportunities.
- Take a class. The Lifelong Learning catalog is chock full of learning experiences to enrich your life. Unlike school days, there are no exams and learning is fun.

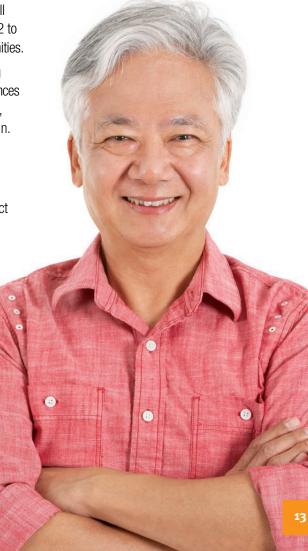
FINDING OTHER SOLO AGERS

The technology savvy can visit the Elder Orphans Facebook page to connect with others aging alone. Those looking to join the online group must complete a three-question screening and be vetted by a site administrator named Carol Marak, who started the page three years ago. A solo ager herself, Carol has grown the site to include 8,000 members.

"I just wanted to know who else is out there like me," she said in a July 19, 2018 article in *Money* magazine.

For more information on how North Shore Senior Options can help, visit www.northshoresenioroptions.org, email info@northshoresenioroptions.org, or call 847.242.6270.

To learn more about North Shore Senior Center's clubs and activities, visit the Center or our website: www.nssc.org.



Alzheimer's and the Law:



Don't Let Dementia Steal Everything

by Kerry Peck, Managing Partner of Peck Ritchey, LLC

The Diagnosis

Martha was 72 years old when she was diagnosed with Alzheimer's disease. A successful bakery owner, Martha had a nice life with her husband and children, and was an integral part of her neighborhood. She was an active volunteer for the community shelter and enjoyed sharing her baking expertise with the neighborhood children, who often came over for a lesson and some homemade treats. Despite her mother receiving the same diagnosis 30 years earlier, Martha's world was shattered when the neurologist delivered the test results. Martha was thrown into a whirlwind of doctors appointments and new medications. Martha and her family were uncertain whether to keep her diagnosis a secret or tell her friends. It seemed to Martha that before she had even begun to battle the disease, her life was already becoming less of her own. Martha picked up the phone and called an old friend who was a practicing elder law attorney. Within the week, she and her family were sitting in the attorney's office to discuss Martha's options.

Advanced Legal Planning

A heartbreaking diagnosis of Alzheimer's disease requires prompt action. Patients are unprepared to deal with the diagnosis, let alone the financial and legal consequences the entire family needs to face. Unfortunately, the only certainty about Alzheimer's disease is that it is a progressive disease that affects each patient differently, and there is no time to waste to plan for the family's future. Advanced legal planning will protect the Alzheimer's patient's right to participate in the decision-making process.

When executing legal documents, the issue is "legal capacity." Legal capacity is the level of mental capacity needed to sign official documents. The patient needs to know what the document means, what he or she is signing, and the implications that will result from the document. It is essential that the patient puts his or her legal affairs in order before becoming cognitively impaired. If diagnosed with stage one or early-onset Alzheimer's disease, the patient will generally retain the legal capacity to execute powers of attorney, a will and/or a revocable living trust.

All of us desire independence and the preservation of dignity. An Alzheimer's patient must act quickly to put in writing a health and financial plan while competent to do so. Delay in taking the steps to protect the future could prevent the patient's meaningful input as the cognitive impairments get worse.

The American Bar Association recently published *Don't Let Dementia Steal Everything*, a consumer-focused book which I co-authored with Rick Law of Law ElderLaw. This book is a follow-up to our previous book *Alzheimer's and the Law*, and is designed to be used by the reader as a reference guide to finding quality legal advice to overcome some very common legal obstacles raised by a diagnosis of Alzheimer's disease.



Excerpts from a Book Review

by David Godfrey of the American Bar Association

This book explores how the progressive nature of dementia brings with it increased risks and care needs. It describes how to find an attorney who is dementia competent. It covers the basics of planning for incapacity and core planning documents such as advance healthcare directives and powers of attorney. Chapters are devoted to understanding both Medicare and Medicaid, as well as veterans' benefits. The book also examines the issues of guardianship, elder abuse and financial exploitation. and issues of in-home care and paid caregivers.

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Memory Café

Providing Fun for People with Dementia and Their Caregivers





(Above) Memory Café guests enjoy interactive entertainment and an Elvis impersonator.

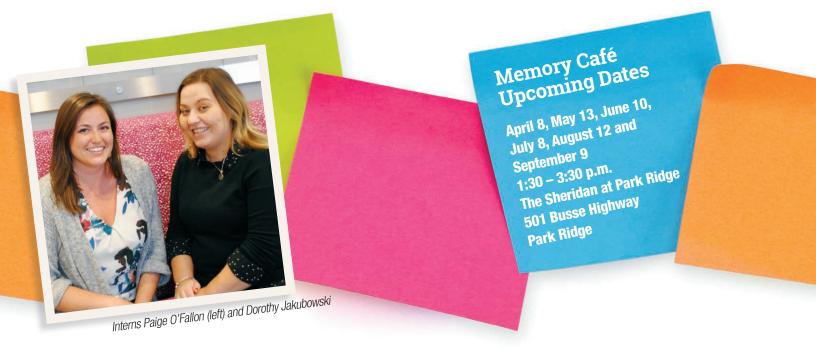
Smiles and laughter filled the room as the entertainer engaged the audience with playful banter, juggling, plate-spinning and other interactive activities. At one point, balloon animals were tossed into the crowd to the delight of the audience. One would never guess that this gathering was designed for people with early memory loss and their caregivers. Introducing the Memory Café.

A Memory Café is a safe and comfortable place where caregivers and their loved ones with dementia can spend time together outside of the home socializing, listening to music, enjoying entertainment, and participating in various activities like games and art therapy. They were first organized in the Netherlands in 1997 and began showing up in the United States in 2008. The cafés are part of a larger movement to destigmatize dementia, giving people living with the disease purpose and a sense of belonging in the larger community.

North Shore Senior Center's Memory Café was initiated by Senior and Family Services interns Dorothy Jakubowski and Paige O'Fallon and serves as their "legacy project." As part of the Kott Gerontology Scholars Program—which is administered by the Kott Gerontology Institute—interns of the program conclude their internships with a legacy project they create for their organization that lives on after their internships are over. (North Shore Senior Center has had 37 interns come through the program and currently has eight Kott scholars on staff.) Funded by AgeOptions and hosted by North Shore Senior Center and the Center of Concern, the Memory Café is held on the second Monday of the month from 1:30 to 3:30 p.m. at The Sheridan in Park Ridge. It is free and open to the public, and people with dementia and their caregivers must attend together.

"The establishment of the Memory Café is a great learning opportunity for our interns on many levels," said Kathy Honeywell, director of Senior and Family Services. "They collaborate with other professionals in training specific to memory loss and, at the same time, learn critical time management skills because they also continue working with clients in other Senior and Family Services programs. In the end, they learn the very important skill of letting go when they graduate."

Park Ridge residents Marcia and Bill attended a recent Memory Café. "We love music and entertainment, so this is a dream come true for us," Marcia said. Her



husband, Bill, was diagnosed with Alzheimer's disease in 2016. As his disease progresses, the extroverted, well-traveled couple is finding it more challenging to continue doing the things they've enjoyed during their 53-year marriage.

"There is a pall of sadness over my spirit for Bill and his memory loss. He can no longer do all of the things he used to do, and I am overwhelmed by the responsibilities that are now solely mine," said Marcia, who learned of the Memory Café at her Center of Concern support group. "The Memory Café gives both of us a few hours of fun, and we meet people who are also experiencing memory loss and all of the challenges that come with it."

Dorothy, who will receive a master's in social work from University of Illinois at Chicago in May, said, "Caregivers carry a lot of stress and can become isolated and experience burn out. We are thrilled to offer this opportunity for them to change up their routine a bit and provide a safe place for them and their loved ones to have fun for a few hours. It's a non-judgmental environment that allows them to say and do whatever they want without worrying about what others think. It's also an opportunity for families to share resources."

The interns are in charge of the programming, scheduling activities and selecting entertainment. The first 30 minutes offers time for participants to get settled, chat with others, and take part in puzzles and memory games. The next hour involves an organized activity that is designed to be stimulating and fun. Examples include balloon artists, jugglers, animal therapy, and TimeSlips, which is an evidence-based creative storytelling method specifically for people with memory loss. The final half hour is spent winding down and getting feedback from the participants on their experience.

Paige, who graduates from Loyola University in April with a master's in social work, commented that the Memory Café has been the most rewarding and fun part of her internship with North Shore Senior Center. "What we've created with the Memory Café is in line with what I want to do long-term. Older adults who have dementia are a

vulnerable population, and I find it extraordinarily rewarding to work with them," she said.

According to Barb Brandt, program manager of House of Welcome (HOW) Adult Day Services' early memory loss program Mind Matters, people living with dementia need socialization and friendships just like the rest of us. "Their caregivers need that too, as well as a break from caregiving. Memory cafes are a wonderful community resource for these families."

Unlike the Memory Café, Mind Matters is an evidence-based program that focuses on supporting the unique social, educational and emotional needs of people living with early memory loss and provides support for their family care partners. Mind Matters provides participants the opportunity to socialize, learn about memory loss, discuss concerns, build on strengths, and participate in activities that support cognitive abilities. Creative arts therapies including music, art and dance/movement are incorporated into each day.

"We exercise all parts of the brain," explained Barb. She said their daily schedule includes cognitive exercise such as brain fitness activities and support group discussions on topics such as memory loss challenges, stress management, and day-to-day coping strategies. Participants also engage in physical exercise every day in the forms of walking, dance/movement therapy, tai chi and yoga.

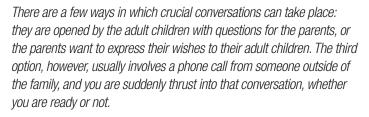
Mind Matters meets twice a week and holds a monthly support group for family members of people who attend the program. Here family members can share the challenges and changes their loved ones are experiencing. They also can discuss the challenges they are facing, as caregivers, and share strategies on how to better manage those situations.

To learn more about the Memory Café, call 847.784.6040. For more information on Mind Matters, call 847.242.6250 or visit www.nssc.org and click the "House of Welcome" tab.

Crucial Conversations

Planning Ahead Before a Crisis

by Teri Dreher (Introduction by Brian Lebens)



Growing up in our large family, I was always the 'elected' one of my four siblings to initiate conversations with our mom. As life progressed, the discussions have changed and become more complex. Conversations now have consequences, and dire issues need to be discussed, whether we want to or not.

Recently, my mom took a fall and broke her hip. The doctors were concerned about her thought process and had some questions. It was clear that the issues impacting my mom went deeper than her broken hip. The five siblings convened via a conference call, and we faced the reality that our mom was not just becoming forgetful; she was suffering from symptoms of early Alzheimer's disease and could no longer live alone. Returning home was not an option.

By the time our conference call had ended—ready or not—I was elected again.

Conversations around death and dying are never easy, especially when speaking to family members. Riddled with uncertainty, fear, and competing ideas of what's best, families are tasked with difficult planning. Still, planning is necessary. As medical advances and treatment options progress, these conversations must include topics around long-term care and decision-making.

A recent client who was considered to be extremely healthy suffered a massive intracranial bleed. He had no history of high blood pressure, poor diet, or other risk factors. After the stroke, he was left in "locked in syndrome," meaning he was fully awake and understanding, but unable to communicate in any way. Suddenly, his family was left needing to make some big decisions without any idea of his preferences.

Reasons for avoiding conversations around mortality are infinite.

The timing isn't right, someone important isn't present, no one wants to "lead" the talk, and on they go. Communication is hard. Avoidance is easy. Similarly, there are many complexities at play in decision-making, including the intricacies of care options, competing family opinions, and



money. Families can be torn apart after a loved one passes due to not having a preestablished plan. Without a family attorney, medical expert, or financial advisor in the family, many people don't know where to begin. Still, the cost of avoidance far outweighs the difficulties and anxieties of planning.

Why are these conversations so crucial?

The senior population is growing at a rate faster than we've ever seen, while the amount of family members able to act as caregivers is shrinking. Most people spend more money on healthcare in the last five years of their lives than any other time. Long-term care expenses include in-home unskilled health aides, inpatient care in a skilled nursing facility, or assisted living and memory care communities. Between home health, senior living communities, assisted living and memory care, out-of-pocket costs range from \$6,000 to \$12,000 per month! Supportive living is an option for people who need additional services and are either on Medicaid or will likely become Medicaid-eligible within the next few years. Financial costs are huge, and family dynamics can be tricky. Still, these conversations are manageable.

Consideration and respect are key.

- Most families have some degree of dysfunction so make sure you have the conversation when everyone is calm and attentive.
- Let them know that you have given this careful thought and you would like to share some guidelines about what you would wish when your time comes.
- Keep it brief but thorough: cover what is included in your healthcare power of attorney or living will (if you have one; if not, make sure you complete these documents with an estate planning attorney as soon as possible).
- Explain your reasons for who you want to be the decision-makers. If your family is likely to have strong emotional reactions to your decisions, it may be worth asking your attorney, professional advocate or mediator to be present.

This is the best chance you will have to assure that you stay in the driver's seat. All questions should be answered carefully and with respect. Today's healthcare and long-term care choices are complex, and enlisting the services of a professional can help. Making slow, careful, well thought out decisions BEFORE the calamity hits is always best. Your family will thank you!

Information on specific living costs can be found at www.genworth.com.

The Relationship between Medicare and Social Security Explained

by Michelle Grochocinski

The Social Security Administration (SSA) and Centers for Medicare & Medicaid Services (CMS) have distinct roles and work together to coordinate your benefits.

ENROLLMENT

SSA handles Medicare enrollment and mails the red-white-and-blue Medicare cards.

Citizens and legal residents are eligible for Medicare at age 65 or after receiving Social Security Disability for 24 months. People already receiving Social Security will automatically be enrolled into Medicare Parts A and B. Those not receiving SSA enroll by calling or visiting SSA or at www.ssa.gov. If you have credible coverage (e.g. employer insurance), you can delay enrollment. You will need to submit Form OMB No. 0938-0787 to SSA to show you qualify for a special enrollment period. Check that your insurance is considered credible.



CAUTION: If you do not have creditable coverage and delay Medicare enrollment, you will incur penalties.

NEW MEDICARE CARD

You should have received a card with a unique identifier instead of a Social Security number. If you haven't, check that your address is correct with SSA by going to an office, calling 800.772.1213, or at www.ssa.gov/myaccount.

PREMIUMS

Your work history (or your spouse's) affects your Part A premium. Those who have worked for 10 years receive Part A premium-free; those with fewer pay a premium of up to \$437 per month.

CMS collects your Medicare premiums, but you can choose to have them automatically deducted from your Social Security. If you're in a Medicare Advantage Plan, you continue to pay your Part B premium and pay any

additional premiums to the plan provider.

COSTS

Cost-of-Living Adjustment (COLA)

Every year your Social Security benefits and Medicare costs can get adjusted based on inflation. The Hold Harmless Provision of the Social Security Act protects current beneficiaries from having their net Social Security benefit reduced due to an increase in their deducted Part B premium.

COLA		
	2018	2019
Social Security		+2.8%
Part A Deductible	\$1,340	\$1,364
Part B Deductible	\$183	\$185
Part B Premium	\$134	\$135.50*

*if newly collecting Social Security

Income-Related Monthly Adjustment Amount (IRMAA)

High-income beneficiaries pay higher Part B and Part D premiums. SSA processes IRMAA appeals.

Appealing IRMAA: If an event has altered your income or household, you can use Form SSA-44 (12-2018) to appeal IRMAA.

"Extra Help" Low-Income Subsidy

Beneficiaries with low income and assets may qualify for assistance with Part D for prescription drug coverage. Apply at an SSA office or at www.socialsecurity.gov/extrahelp.

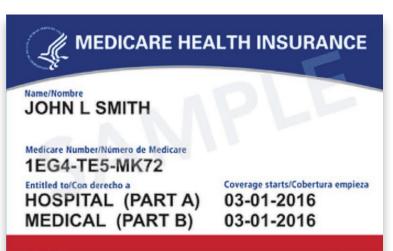
SOCIAL SECURITY AWARD LETTER

Each calendar year you get an "award letter" from SSA detailing your monthly benefits, including Medicare deductions. You'll get an SSA1099 tax form detailing total benefits received and Medicare deductions for the previous year. File these documents in a safe place.



SPEAK ANOTHER
LANGUAGE or ASL?
SSA must provide a free interpreter. You can also translate the website (click "languages" at the top).

If you have questions or need assistance with Medicare, please call our Senior and Family Services Department at 847.784.6040 to make an appointment with a SHIP counselor.



Sample of New Medicare Card

Quarterly Donor Honor Roll

Of gifts of \$10,000 or more from October 1 to December 31, 2018

- Anonymous
- Martin & Mary L. Boyer Foundation
- Elizabeth Crown & Bill Wallace
- Hannah & Frank Grossman Charitable Trust
- Russell & Josephine Kott Memorial Charitable Trust
- Elinor & Maynard Marks Family Fund of the Chicago Community Trust
- New Trier Township
- Jean S. Sampson



Lending Closet Hours

North Shore Senior Center's Lending Closet loans out durable medical equipment to community members in need of walkers, canes, shower benches, raised toilet seats and wheelchairs. It is a free service available to everyone, regardless of residency, age or income.

Lending Closet Hours:

10:00 a.m. - 3:00 p.m. Monday - Friday Arthur C. Nielsen, Jr. Campus 161 Northfield Rd., Northfield 847.784.6000



Spring Cleaning!

Turn Your Trash into Someone Else's Treasure

It's that time of year when we take inventory of all the things we've accumulated over the past year (or, in some cases, 40 years, if we're being honest!) and make the commitment to do some spring cleaning.

There are many benefits to organizing and decluttering. According to *Psychology Today*, cluttered spaces are "overwhelming and chaos for the mind." Getting rid of things we no longer use can create a sense of confidence and self-efficacy, reduce anxiety, and can even decrease relationship and family tension. Another benefit to decluttering is finding lost treasures. These "finds" can create a sense of serendipity that can boost your mood and increase your energy.

Another benefit to spring cleaning is finding items to donate to The Shop at the Center. The Shop accepts jewelry, art glass, fine collectibles, dishes, glassware, crystal, books, linens and more. Rose Carroll, who manages The Shop, noted that everyone benefits from donations. "All of those items your children tell you they have no interest in can find a loving new home with our customers. The end result is you have less clutter in your home, and someone else gets a new treasure for his or hers. At the same time, your donation puts volunteers to work preparing items for sale and stocking our shelves, and then the Center gets 100 percent of the profits from the sale of the items. I call that a quadruple win!"

All donations made to The Shop are tax deductible and can be dropped off at the Lifelong Learning office Monday through Friday, from 8:30 a.m. to 4:00 p.m. The Shop does not accept furniture, clothing or electronics. For a comprehensive list of local donation avenues, visit our website: www.nssc.org and click the "News" button. Now, "spring" into action and let the decluttering begin!

For more information, contact Rose Carroll at 847.784.6035 or rearroll@nssc.org.



"Ask an Attorney

Prepared by Kerry R. Peck, Esq.

In the this edition of the "Ask an Attorney" column, Kerry R. Peck, managing partner of Peck Ritchey, LLC, addresses questions that focus on memory and vision loss in adult parents, wills and personal property.

My mother has begun to forget some small things like taking out the garbage or when her weekly bingo nights are, and I am beginning to worry that it might be something more serious.

What can I do about this? —Sylvia, Morton Grove

While we are not medical professionals, we recommend bringing your mother to her primary care physician who can conduct diagnostic tests or refer you to a specialist. It is wise to keep a careful watch on any family or friends who show even a small and seemingly insignificant change in behavior or memory, as this can be an indicator of future issues.

My father wants to create an estate plan now that he is getting older. In addition to his monetary assets, he has some antique artwork that he wants distributed to the family in a specific way. How do we go about doing so?

—Samuel, Winnetka

When creating an estate plan, whether that is a will, or a will and trust, your father can identify the specific items he would like to leave to specific individuals. This can be accomplished in the body of the document or as an exhibit attached to the document. We suggest that you work with a trusted attorney to figure out the logistics of disposing of the personal property including, but not limited to, identifying if your father will need to have certain items appraised during his lifetime.

What happens if I lose the original copy of my will and my family is not able to locate it?

—Phil, Evanston

In the event that an original will goes missing, you may petition the court to accept a copy of the will. In most situations, you will need to hire an experienced

probate attorney who can help you in filling out the proper petition and then present the proper evidence to the court to accept a copy of the will. Make sure to keep a copy of your will with you and request that your attorney keeps a copy in his/her possession. To prevent your original will from getting misplaced, it is recommended that you keep it somewhere private and secure, like a safe or safety deposit box.

Our grandmother is updating her powers of attorney but has lost her eyesight since we last executed them. She is still competent and of sound mind, but are we out of luck because of her visual impairment? —Joanna, Chicago

As long as your grandmother is still competent, she can execute a new power of attorney. There are a number of options that can be implemented to assist her in executing her powers of attorney. New advancements in technology, such as advanced screen reading assistants and text-to-voice programs, have made document accessibility easier. If it is cost and time efficient, speak with your attorney about translating the documents into Braille. Last, if need be, someone can read the documents aloud to the testator and help with signing as long as appropriate witnesses are present.

Note: The responses provided in the "Ask an Attorney" column are not legal advice and do not create an attorney-client relationship. Peck Ritchey, LLC has not been retained to represent any of the above individuals for purposes of this magazine.

For more information on the services offered by Peck Ritchey, LLC, visit www.peckbloom.com or call 847.509.1099.

JOIN US FOR THE 19TH ANNUAL

Samuel Thaviu Memorial Concert

An Event Given by the Thaviu Family as a Gift to the Community



SUNDAY, MAY 5, 2019 1:00 P.M.

Featured Artists:
Metropolis Oboe Quartet

North Shore Senior Center
Robert H. Cohn Auditorium, Northfield
The concert will be followed by a short reception.

The Thaviu family endows this annual concert so that people in the surrounding communities have an opportunity to enjoy the music that the family's beloved husband and father, Samuel Thaviu, loved so dearly.

This year, the Metropolis Oboe Quartet will treat guests to stellar renditions of both famous masterpieces and lesser- known gems with playful conversations interspersed throughout the program. Classical music takes on new life and meaning through these high-energy performances filled with memorable melodies and lush harmonies that redefine chamber music for a new age.

Program

- Masek Oboe Quartet in C-Major, Allegro-Adagio-Rondo
- Ennio Morricone "Gabriel's Oboe"
- Moeran Fantasy Quartet
- Intermission
- Mozart Oboe Quartet, Allegro-Adagio-Rondo
- Piazzolla "Oblivion"
- James Stevenson "The Mysteries of Harris Burdick," Another Place, The Harp, Under the Rug

\$12/Members; \$17/Non-Members Please RSVP by April 19 to 847.784.6030.

Spring 2019 Lifelong Learning Events



EXPLORE CHINATOWN DAYTRIP

Chinatown is one of the most unique ethnic neighborhoods in Chicago. Enjoy a day of fun as you explore its beautiful architecture and experience the exotic aura of this very special area. Enjoy a delicious lunch at Ming Hin. Includes tour, lunch and transportation.

Friday, April 12 9:00 a.m. - 3:00 p.m.

\$79 member; \$95 non-member

CERAMICS WORKSHOP: GLAZED COILED BASKET

Peggy Goldman, Artist and Retired Art Teacher

Create a coiled pot from clay. Then, after your piece has been fired, you will use glazes to add color and texture. All supplies are included in the cost of the class.

Wednesdays, May 1 & 15 10:00 - 11:30 a.m.

\$29 member; \$35 non-member

PLAYING WITH PAINT: A LEARN TO PAINT WORKSHOP

Adrienne Aaronson, Artist and Art Educator
A great opportunity (especially for beginners) to experience the fun and creativity of painting!
Learn about composition and texture while experimenting with color paints. Each class builds upon the previous class, and in the final class, all the elements come together as you create your own work of art. All supplies are provided. Bring an apron or smock to cover your clothes.

Mondays, May 13 – June 10 10:00 a.m. - 12:00 p.m.

\$119 member; \$139 non-member

ART DECO ARCHITECTURE IN CHICAGO: STREAMLINED DESIGN IN THE MACHINE AGE

Timothy Wittman, Associate Professor, School of the Art Institute and Columbia College
Modernism came to Chicago architecture in the 1920s, spurred in no small part by the controversy surrounding the competition to design Tribune Tower. Along with the innovations of zoning and reinforced concrete, these buildings were filled with furnishings and designed objects in dramatic new forms.

Fridays, May 3 & 10 10:00 - 11:30 a.m.

\$24 member; \$34 non-member



SANFILIPPO VICTORIAN PALACE DAYTRIP

Hidden away in the rolling hills of Barrington Hills is a most unexpected and unique treasure. The Sanfilippo Victorian Palace is a 6,000-square foot residence that houses a world renown collection of magnificent, beautifully-restored antique music machines, phonographs, arcade and gambling machines, chandeliers, art glass, and much more. Before the tour, lunch at Chessie's Grill in the Ice Box Mall. Includes tour, lunch and transportation.

Wednesday, June 12 11:00 a.m. - 4:00 p.m.

\$99 member; \$119 non-member



BECOMING QUEEN ELIZABETH II

Leslie Goddard, Ph.D. Historian, Actress
In this new historical portrayal, Leslie
Goddard explores the life of Britain's famous
monarch, including her childhood, the
abdication of her uncle, her marriage to a
navy officer named Philip, her World War
Il service, and her struggle to balance her
roles as queen and mother. Get to know the
woman behind the images, her sense of
humor, and the savvy intelligence with which
she meets her demanding obligations.

Friday, June 7 1:00 - 2:00 p.m.

\$15 member; \$20 non-member

IT HAPPENED IN CHICAGO

William Pack, Storyteller, Magician

A city is made up of thousands of stories: stories of the people, the neighborhoods, and the often forgotten men, women and places. Storyteller Bill Pack returns with a program like no other, a collection of short stories that add texture and depth to your understanding of the true life and history of Chicago and celebrate the surprising people who lived and died in the city of big shoulders.

Monday, June 17 1:00 - 2:30 p.m.

\$12 member; \$17 non-member

north shore senior center

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Niles Senior & Family Services Office 7900A Milwaukee Ave. Ste. 2-20B Niles, IL 60714 847.864.3721

House of Welcome Adult Day Services1779 Winnetka Rd.
Northfield, IL 60093
847.242.6250

Satellite Locations:

Evanston Social Services Office Evanston Civic Center 2100 Ridge Ave. Evanston, IL 60201 847.866.5938

Glenview Village Hall 2500 E. Lake Ave. Glenview, IL 60026 847.904.4366





Financial Wellness Lunch & Learn

Wednesday, May 15, 2019 11:30 a.m. – 1:30 p.m.

Arthur C. Nielsen, Jr. Campus, Northfield Golder Dining Room \$12/Member; \$17/Non-Member

"Crucial Conversations"

Speakers: Brian Lebens of Broad Street Home Care & Teri Dreher of NShore Patient Advocates

Conversations around death and dying are never easy, especially when speaking to family members. Riddled with uncertainty, fear, and competing ideas of what's best, families are tasked with difficult planning. Still, planning is necessary. Learn ways to get the conversations started with your family.





This event is open to North Shore Senior Center members, volunteers, and staff as well as the general public. Lunch will be served. Space is limited.

RSVP is required. Call 847.784.6030.