



DOWN SIZING

Letting go of “the stuff of a lifetime.”

We spend a lifetime accumulating “stuff” – furnishings, artwork, jewelry, collectibles, clothing, kitchen gadgets, personal records, and a whole lot more.

Almost every item comes with a story, a memory, and often a realization that the life we used to know isn't the same anymore. We no longer need the cupcake tins, the tools, the party clothes, let alone rooms of furniture, knickknacks, and boxes of old letters and photos. The physical and emotional task of parting with life's possessions can be overwhelming. Or it can be an enjoyable walk down memory lane.

Whether you are planning to downsize to a smaller place or not, the greatest gift you can give yourself and your family is to clean out the clutter while keeping the special possessions you truly need and love. The most stressful situation is for you or a loved one to have to clean out your home in a hurry. The benefits of “doing it now” are tremendous.

The process of “cleaning out the clutter” gives you a golden opportunity to make decisions regarding the distribution of your personal belongings during your lifetime or through inheritance. Even if you have a will covering your major assets, family

members are left with the dilemma of parceling out your possessions when you become incapacitated or pass away. After you are gone, the family can't ask about your wishes or read your mind. Giving things away during your lifetime is a wonderful way to share the history behind an item, to give unused items a second life, and to see the recipient use and enjoy your gift. “Doing it now” can also reduce feelings of burden and potential conflict that family members often experience when they are put in the position of making decisions for you.

Pat Cusson, RN, of Senior Transition, a Rhode Island company that helps seniors relocate, has some good advice on starting the downsizing process. She recommends that the cleaning out phase be done slowly – closet by closet, drawer by drawer. The task should occupy no more than a few hours a day, and no more than a few days within a week. “One step at a time and the process won't be overwhelming,” she said.

• Start by identifying things with special meaning that are to be kept. (If there are three sets of china, which one do you want to keep?) If you are moving, be realistic about how much stuff can be comfortably and attractively accommodated in a smaller home or apartment. Consider what you will really use. Why keep the entire contents of the basement workshop when you may not even need a

hammer? Take photos of bureau tops, curio cabinets and kitchen shelves so items can be placed in the identical position to recreate a familiar environment in the new home.

- Next, identify items of value to be sold, consigned or given to loved ones and friends. Appraisers, auctioneers, estate jewelers, art and antique dealers, and consignment stores can be brought in to give expert advice and arrange for the sale of items.
- Consider an “estate sale” or “indoor yard sale” to dispose of most run-of-the-mill household goods. Prior to the public sale, family and friends can be invited to choose items during a “free yard sale.”



- Finally, items should be donated to places like the Salvation Army, church bazaars, and libraries, auctioned on eBay, or taken to the dump. Hard as it may be to believe, some things have no value (most magazines, records, obsolete sporting goods, for example), and it isn't worth the effort to try to find an outlet for them. Check the phone book for companies that will haul away the junk. You may need special handling to get rid of paints and other hazardous materials.

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NEWS BRIEFS

Health care information, all in one place

The JSA has developed a Health Care Information envelope to affix to the refrigerator, hang on the door or post in a prominent place. The envelope contains your vital personal health information and documents that would be needed in an emergency. The free envelopes are available for pick up at all JSA locations.

Falls Prevention Guide

As an integral part of its NORC (Naturally Occuring Retirement Communities) grant, Shalom Apartments has developed a *Falls Prevention Guide* that has been distributed to its tenants.

Written by Dr. Patricia Burbank, the *Guide* defines Falls Risk Factors and offers tips about how to prevent falls. It also provides an *Exercise Guide*, demonstrating low impact exercises that help develop better balance and endurance. Printed in large type, *Shalom's Falls Prevention Guide* reinforces the Tai Chi classes and information that Shalom has already supplied.

The NORC grant, funded by the Administration on Aging, was awarded to the Jewish Seniors Agency of Rhode Island in September 2004, and continues through January 2006.

CADC Honors Vets

The Comprehensive Adult Day Center continues to shine, providing wonderful seasonal programming for participants. An Autumn Celebration was a smash hit, and our emissary students from Israel created a meaningful Veteran's Day event which honored American and Israeli veterans of war.

Renaissance Memory Support uses Best Friends Approach™

Kelly Silvia, Director of Tamarisk's Renaissance Memory Support Program, recently trained JSA and Comprehensive Adult Day Center staff in the Best Friends Approach™ to working with residents with Alzheimer's disease and other forms of dementia. The approach uses knowledge of each individual's past interests and achievements as memory triggers. The staff becomes a trusted, caring friend to each resident by working with them one-to-one rather in groups. Best Friends is one of many innovative care and support techniques used by the Renaissance staff.

Sign Up Time Medicare Prescription Drug Program

Over 65? You probably have been inundated with information about enrollment in the new Medicare prescription drug program called Medicare Part D. The programs will be offered by private companies that are regulated by Medicare. In Rhode Island there are seventeen companies vying for your business. The potential to save an average of 37% or more on drugs is possible for most people, so take the time to get informed.

Susan Adler, Information Specialist for JSA's InfoQuest Helpline, and many other JSA staff members have been trained to help you sort through the dizzying array of options. There's no rush, according to Susan. You have until May 15 to enroll. Here is Susan's advice on getting started:

1. Gather together all the information you are receiving from the various insurance companies.
2. Create a list of your prescription drugs, the doses you take, and what they cost.
3. Study the plans to find the one that best meets your needs. Every plan is different as to drugs covered (called formularies), premiums, deductibles, co-pays, and the pharmacies you are allowed to use.
4. Evaluate any current plan you have to determine if it is as good as or better than the new Medicare coverage. If you receive benefits through an employer, you should receive notice of "creditable coverage," meaning that your company's plan is at least as good as the basic Medicare plan. Medigap policies that offer a drug benefit will not be considered creditable.
5. For help comparing plans, go to www.medicare.gov or call 1-800-633-4227.

If you would like the very personal and knowledgeable assistance available through the JSA, call Susan Adler at 401-621-5374. She will gladly answer all your questions and help you make the right choice.

Remember these important dates:

Plan Enrollment Period: November 15, 2005 to May 15, 2006. Coverage will begin January 1, 2006 if you



enroll by December 31, 2005.

It doesn't pay to wait.

Premiums will be higher and will continue to escalate by 1% every month if you do not join when first eligible.

Most experts agree that even if Medicare Part D is an imperfect benefit, it's better than no benefit. "It's like homeowners' insurance," says Money Magazine. "Buy it before your house burns down, not after the catastrophe."

RIPAE Recipients!

Everyone who receives drug benefits under the Rhode Island Pharmacy Assistance program must reapply for benefits by January 15, 2006 to have coverage continue. After March 2006 current RIPAE cards will not be accepted at pharmacies. Call Susan Adler at 401-621-5374 for assistance in reapplying.



On August 15 Rabbi Natan Schafer from the JSA's JERI Program officiated at a renewal of vows for a couple who have been married for 50 years. The groom resides in a Rhode Island nursing home. It was a traditional Jewish wedding ceremony complete with Chuppa, violin music and the breaking of the glass. Left to right: Daniel Gill, Bennet Lappen, Ethan Adler and Rabbi Natan Schafer

Fulfilling our promise and commitment to Jewish seniors

MESSAGE FROM PAUL BARRETTE, FACHE
Interim Executive Director

With the New Year comes a renewed promise and commitment from the



entire staff of the JSA and our many programs to enhance our services to Jewish seniors. We have been working diligently to reach out and leave no

stone unturned to make sure our missions are fulfilled. These extra efforts have been exerted within the confines of existing budgets and finite resources.

Here is a short summary of the status of our programs:

- The Phyllis Siperstein Tamarisk Assisted Living Residence celebrated its second anniversary in September and is reaching its full potential as a premier senior residence. A Gala, initiated by residents, was a truly festive evening enjoyed by staff, residents, family and friends.

- Demand for the services of the Comprehensive Adult Day Center continues to accelerate. This demand tests our creativity to accommodate families who need to place a loved one in a caring and safe environment.
- Shalom I and II remain models of affordable senior living in Rhode Island, as evidenced by the extensive waiting lists, as well as continuing success at acquiring state and national grants to develop innovative programs.
- The JERI Outreach Program continues to focus on meeting the spiritual and social needs of Jewish seniors throughout the state. Currently there are 254 Jewish seniors in assisted living residences in the state and 145 in nursing homes. In addition to serving these residents, JERI staff and volunteers also visit Jewish seniors in hospitals.
- It is anticipated that our InfoQuest Helpline will be ringing off the hook with so many questions about the new Medicare Part D program. The number one question will be “How Does this Program Affect Me?”
- Our staff also has been reaching out to other Jewish agencies in a spirit of cooperation. In today’s environment, the resources to provide services become more and more difficult to harvest. A need for thinking outside the proverbial corporate “box” is necessary. The interaction and staff support from the Jewish Federation has been appreciated.
- Both internally and with other agencies, the JSA staff and Board will continue to explore new programs and discuss new and innovative solutions of how best to deliver services and fulfill our promise and commitment to Jewish seniors. I am honored to be part of this effort.

Positive changes lead to progress

MESSAGE FROM RICHARD LIGHT
JSA President

The mission, vision, and values of the JSA remain intact as we embark on



the new challenges of 2005-2006. I would like to thank my predecessor, Pat Cohen, for her leadership, dedication and commitment, which is evident in the

legacy of our programs. Behind Pat, there has been, and continues to be, a cadre of dedicated committee and Board members who give unselfishly of their time to ensure the success of our programs and our agency as a whole.

To live up to our commitment to Jewish seniors, positive changes have been made. A corporate reorganization has streamlined operations.

Instead of having four separate Boards, with a multitude of meetings each month and many overlapping responsibilities, we have consolidated governance to be entrusted to the JSA Executive Committee. During one scheduled monthly meeting, the business of four corporations is conducted. Overall, the objective of our corporate reorganization has been to create efficiencies in the use of our volunteers’ time, and to avoid a duplication of governance.

Maurice Glicksman and Gerry Cohen, chairpersons of the Boards of Tamarisk and Shalom Apartments I and II, which existed as separate corporations, join fellow board members as Oversight Committee Chairpersons on this new Board. Our other Oversight Committees continue to meet and report to the Board. All former members of these separate boards have been invited to continue to serve on their respective oversight

committees where their interests lie and they have previously served with distinction.

With the retirement of Susette Rabinowitz, the agency has hired an Interim Executive Director, Paul Barrette. Paul has a diverse background in hospital administration and executive leadership, as well as experience as a Licensed Nursing Home Administrator and senior services administrator. (His report in this issue of *Generations* highlights the JSA’s activities since his arrival in July.)

Talks with other Jewish agencies about collaboration and merger are continuing, and thoughts still prevail that further exploration is warranted. In future issues of *Generations*, I will provide additional updates as change leads us to further progress.

For assistance in choosing an appropriate place to start your downsized life, senior move managers can ease the process by evaluating housing options, and helping with the entire sifting, sorting, and moving process. For elderly folks without family to help, professional assistance is particularly appealing. The National Association of Senior Move Managers has grown to over 150 members in just a few years.

Whatever your age, whether moving is in your immediate plans or not, give yourself and your family a special gift. Start the downsizing of a lifetime today!

RESOURCES:

www.yellowpieplate.umn.edu

A great site with advice and resources on passing on personal belongings.

www.seniortransitionllc.com

Full service or hourly assistance with assessments, relocation, downsizing (hands-on or consulting), and moving.

To Life Campaign Update



Ellis Waldman and Jim Galkin, Co-Chairs of the To Life Campaign, report that the goals set by the committee are well advanced. To date, the campaign has \$2,420,347 committed toward a total of \$4 million. The mission of the committee is to raise \$4 million: \$3 million to establish a Supporting Foundation fund with the interest being used to assist Jewish Tamarisk residents who need financial help; and \$1 million to grow the JSA endowment for its programs.

With 61% of our goal met, we feel extremely confident that the To Life Campaign will be completed quickly. The response has been very gratifying.

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Jewish Seniors Agency
InfoQuest Helpline



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