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Welcome



Golden Pages celebrates its 30th anniversary with this year's edition!

We love the calls and emails we've received over the years from appreciative readers searching for resources for themselves or their family members.

The Sacramento region is full of organizations and agencies that provide services, education or entertainment specifically addressing the needs of our community's senior residents. While many of those businesses are listed in this publication and at srgoldenpages.com, there are many, many more available — ready to provide the help or knowledge you're looking for.

As this edition was wrapping up to go to press, my lovely 98-year-old grandmother ended up in the hospital. She had been living with my parents since moving out of her independent living community during the Covid pandemic, but her sudden health issues and care requirements dictated the need to find a new living arrangement for her in a residential care home.

"Find a new living arrangement" ... sounds easy, right? I'm sure many reading this can relate to the situation. To say that making major decisions while being inundated with health and hospice information, timelines and worry for a loved one is a stressful experience is an understatement. However, the wonderful hospital social workers, referral agencies and caregivers can help guide families through the process — you don't have to know everything! And though, of course, I am familiar with the services offered by the companies in the Golden Pages, this experience made me value even more the professionals who do their jobs with such skill and compassion.

Being a senior may involve some of the un-fun stuff related to health or aging, but I'm so inspired by the people I know who have retired and become all the more passionate about their art or their garden or their travels — passionate about diving into new interests and living their lives with positivity. It's all about attitude. What are the activities that raise your mood? Do those!

Please read and share this resource, and take advantage of the information available to make life (part two) healthier, less stressful and more enjoyable.

Susan Carlson

Susan Carlson, Publisher

Thank you to all the Golden Pages advertisers — especially the ones who have been part of this publication every year for a decade or more! And thank you to writer Jennifer Morita who has covered dozens and dozens of topics for the Golden Pages over the last thirteen years.

Sacramento Region Golden Pages 2023 | srgoldenpages.com

Publisher Susan Carlson
Writers..... Trina L. Drotar, Jennifer K. Morita, Ursula Stuter

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You must reside in the Kaiser Permanente Medicare health plan service area in which you enroll. For accommodations of persons with special needs at meetings call TTY 711. Kaiser Foundation Health Plan, Inc. 393 E. Walnut St. Pasadena, CA 91188-8514

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*What is the most daring thing you've ever done?
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Quick Reference

Adult Protective Services

Sacramento County (916) 874-9377
Yolo County (888) 675-1115

Animal Control

City of Sacramento (916) 808-7387
County of Sacramento..... (916) 368-7387

Better Business Bureau..... (916) 443-6843

California Franchise Tax Board (800) 852-5711

Elder Abuse Hotline (916) 874-9377

Emergency 911

Garbage / Curbside Recycling / Hazardous Waste

City of Sacramento (916) 808-5454
City of West Sacramento..... (916) 617-4589
Sacramento County..... (916) 875-5555
Yolo County (530) 666-8729

Internal Revenue Service (800) 829-1040

Medi-Cal Information..... (916) 874-3100

Medicare Information..... (800) MEDICARE

Nursing Home Ombudsman (916) 376-8910

PG&E..... (800) 743-5000

Police, Sacramento City (non-emergency) (916) 808-5471

Postal Info / National Zip Code Line (800) 275-8777

Regional Transit (916) 321-2877

Road Conditions (800) 427-7623

Sacramento Fire Department (916) 228-3035

Sheriff

Sacramento County (916) 874-5115
Yolo County..... (530) 666-8282
Placer County..... (530) 886-5375

SMUD (888) 742-7683

Social Security Administration..... (800) 772-1213

Voter Registration..... (916) 875-6451

Water/City of Sacramento Utilities (916) 808-5454

For phone referral to information and assistance call 211

In Sacramento, 211 can be used to locate support services for older Americans and persons with disabilities. Visit the 211 website at www.211sacramento.org.

CAREGIVER PAY?

Getting paid as a family caregiver

By Jim Miller
Savvy Senior

Dear Savvy Senior,

I have been taking care of my elderly father for over a year and it's taking a toll on my finances because I can only work part-time. Are there any resources you know about that can help family caregivers get paid?

— Seeking Support

Caring for an elder parent can be challenging in many ways, but it can be especially difficult financially if you have to miss work to provide care. Fortunately, there are a number of government programs and other tips that may be able to help you monetarily while you care for your dad. Here are some options to explore.

Medicaid Assistance

All 50 states and the District of Columbia offer self-directed Medicaid services for long-term care. These programs let states grant waivers that allow income-qualified individuals to manage their own long-term home-care services. In some states, that can include hiring a family member to provide care.

Benefits, coverage, eligibility and rules differ from state to state. Program names also vary. What's called "consumer directed care" in one state, may be called "participant-directed services," "in-home supportive services" or "cash and counseling" in another. Contact your state Medicaid program to ask about its options or to start the sign-up process.

Veterans Benefits

If your dad is a military veteran, there are several different VA programs he may be eligible for that provide financial assistance to family caregivers, including:

- **Veteran-Directed Care:** Available in most states, this program provides a needs-based monthly budget for long-term care services. (VA.gov/geriatrics/pages/Veteran-Directed_Care.asp)
- **Aid & Attendance or Housebound benefits:** These programs provide a monthly payment to veterans and

— continued on page 6



ADULT DAY CARE & HEALTH CENTERS

City of Sacramento Triple R Adult Day Program

Locations in Midtown, North
Sacramento and South Land Park
..... (916) 808-1591
www.tripler.org
See ad on page 15

Rancho Cordova Adult Day Care Center

10086 Mills Station Road
Rancho Cordova, CA 95827
..... (916) 368-7728
www.rcadhc.com

Sutter SeniorCare PACE

444 North 3rd St.
Sacramento, CA 95811
..... (833) 560-7223
sutterhealth.org/PACE
Sutter SeniorCare is a comprehensive health plan that has served seniors in Sacramento County for over 25 years. This all-inclusive plan includes preventive care, medical care and support services that help elderly people remain in their homes.
See ad on page 29

Yolo Adult Day Health Center

20 N. Cottonwood St.
Woodland, CA 95695
..... (530) 669-3700

AGING/ADVOCACY GROUPS

AARP

1415 L St., Suite 960
Sacramento, CA 95814
..... (866) 448-3614
www.aarp.org

Agency on Aging/Area 4

1401 El Camino Ave., 4th Floor
Sacramento, CA 95815
..... (916) 486-1876
www.agencyonaging4.org

California Advocates for Nursing Home Reform

650 Harrison St., 2nd Floor
San Francisco, CA 94107
..... (800) 474-1116
www.canhr.org

California Association for Adult Day Services

1107 Ninth St., Suite 701
Sacramento, CA 95814
..... (916) 552-7400
www.caads.org

California Association of Area Agencies on Aging

968 Sunnyside Road
Oakland, CA 94610
..... (800) 965-1532
www.c4a.info

California Commission on Aging

2880 Gateway Oaks Drive, Suite 390
Sacramento, CA 95833
..... (916) 419-7591
www.ccoa.ca.gov

California Department of Aging

2880 Gateway Oaks Drive, Suite 390
Sacramento, CA 95833
..... (916) 419-7500
www.aging.ca.gov

California Partnership for Long-Term Care

PO Box 997413, MS-4100
Sacramento, CA 95899
..... (916) 552-8990
www.rureadyca.org

California Senior Legislature

1020 N St., Room 513
Sacramento, CA 95814
..... (916) 552-8056
www.4csl.org

City of Davis Senior Citizen Commission

c/o Davis Senior Center
646 A St., Davis, CA 95616
..... (530) 757-5696
csweb@cityofdavis.org
www.cityofdavis.org

Congress of California Seniors

1230 N St., Suite 201
Sacramento, CA 95814
..... (916) 442-4474

Foundation Aiding the Elderly

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..... (916) 481-8558
www.4fate.org

Leading Age California

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..... (916) 392-5111
www.leadingageca.org

Long-term Care

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Sacramento, CA 95815
24-hour line..... (800) 231-4024
www.agencyonaging4.org

Mobile Home Ombudsman

Mobile Home Assistance Center
PO Box 278690
Sacramento, CA 95827
..... (800) 952-8356
www.hcd.ca.gov

National Association of Retired Federal Employees

606 N. Washington St.
Alexandria, VA 22314
..... (703) 823-7760
www.new.narfe.org

Older Women's League

PO Box 161646
Sacramento, CA 95816
..... (916) 832-6863
www.owlsaccap.org
owlcap@gmail.com
Meetings held monthly at Hart Senior Center.

*Find these directory listings by
category, and more, at
srgoldenpages.com*

Assessment/Referral

Retired Public Employees Association of California

300 T St.
Sacramento, CA 95811
..... (916) 441-7732
www.rpea.com
rpeahq@rpea.com

Sacramento County Adult and Aging Commission

..... (916) 874-9336
www.dcfas.saccounty.net

Sacramento County Dept. of Child, Family and Adult Services

9750 Business Park Drive
Sacramento, CA 95827
..... (916) 874-4044
www.dcfas.saccounty.net

The 60 Plus American Association of Senior Citizens

2121 Eisenhower Ave., Suite 229
Alexandria, VA 22314
..... (703) 807-2070
www.60plus.org

State Long-Term Care Ombudsman at California Dept. of Aging

1300 National Drive, Suite 200
Sacramento, CA 95834
..... (916) 419-7500
24-hour line..... (800) 231-4024
www.aging.ca.gov

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..... (916) 524-5151

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MEDI-CAL, public benefits, patient
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you're down there." — George Burns*

Aging Assistant

9578 2nd Ave.
Elk Grove, CA 95624
..... (916) 897-4752
..... (916) 753-7622
www.agingassistant.com
See ad page 31

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..... (925) 321-2223
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915 27th St.
Sacramento, CA 95816
..... (916) 808-1448
www.cityofsacramento.org

Family caregiver — continued from page 4

survivors who receive a VA pension and who either need assistance with activities of daily living (i.e., bathing, dressing, going to the bathroom), or are housebound. (VA.gov/pension/aid-attendance-housebound)

- Program of Comprehensive Assistance for Family Caregivers: This provides a monthly stipend to family members who serve as caregivers for veterans who need assistance with daily living activities because of an injury or illness sustained in the line of duty. (Caregiver.va.gov/support/support_benefits.asp)

Other Options

If your dad has some savings or other assets, discuss the possibility of him paying you for the care you provide, or talk to your siblings to see if they can chip in.

If they agree, consider drafting a short-written contract that details

the terms of your work and payment arrangements, so everyone involved knows what to expect. A contract will also help avoid potential problems should your dad ever need to apply for Medicaid for nursing home care.

Also, check to see if your dad has any long-term care insurance that covers in-home care. If he does, in some cases those benefits may be used to pay you.

Tax Breaks

There are also helpful tax credits and deductions you may be eligible for as a caregiver.

For example, if your dad lives with you and you're paying at least half of his living expenses, and his gross income was less than \$4,400 (in 2022) not counting his Social Security, you can claim him as a dependent on your taxes and get a \$500 tax credit.

If you can't claim him as a dependent, you may still be able to get a tax

deduction if you're paying more than half his living expenses including medical and long-term care costs, and they exceed 7.5 percent of your adjusted gross income. You can include your own medical expenses in calculating the total. To see which medical expenses you can deduct, see IRS Publication 502 at IRS.gov/pub/irs-pdf/p502.pdf.

Or, if you're paying for in-home care or adult day care for your dad so you can work, you might qualify for the Dependent Care Tax Credit which can be worth as much as \$1,050. To claim this credit, you'll need to fill out IRS Form 2441 (IRS.gov/pub/irs-pdf/f2441.pdf) when you file your federal return.

Jim Miller is a contributor to the NBC Today show and author of "The Savvy Senior" book. Visit SavvySenior.org to read more.

Matters of Memory

Recognize early signs of Alzheimer's, get support

By Jennifer K. Morita

Approximately 6.7 million Americans are living with Alzheimer's dementia, and many people with memory concerns are not discussing it with their physicians, according to a new study released by the Alzheimer's Association in March.

"Unfortunately, the number is growing," said Denise Davis, program coordinator for the Alzheimer's Association in Sacramento.

Each year, the local Alzheimer's Association chapter hosts several educational forums in the Sacramento region that are free and open to the public. The goal is to help people recognize the early signs of the disease and provide resources and support for patients and caregivers.

The Alzheimer's Association is the largest private nonprofit organization providing care and support programs as well as research funding in the U. S.

Based in Chicago, it has chapters nationwide including Northern California and Northern Nevada, which covers Bakersfield to the Oregon border as well as parts of Nevada.

The 2023 Alzheimer's Disease Facts and Figures report showed the national cost of caring for individuals with Alzheimer's and other dementias is projected to reach \$345 billion, a jump of \$24 billion from 2022.

The degenerative brain disease, which is the most common form of dementia, was first documented in the early 1900s. Medical advances, particularly in the last 45 years, have made diagnosis more accurate, which is part of the reason for the growing number of cases, Davis said.

"But there are definitely still many communities that we try to reach into that don't have a better understanding of what Alzheimer's disease is," she said. "There's still a stigma at-

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tached to the disease process, and their loved ones think this might be a normal part of aging.

"But in fact, it's not a normal part of aging."

"There's still a stigma attached to the disease process, and their loved ones think this might be a normal part of aging. But in fact, it's not a normal part of aging."

Research has shown that almost two thirds of Americans with Alzheimer's are women. In addition, a disproportionate number of older Blacks and Hispanics are more likely to suffer from dementia than older white Americans. Research has not identified the cause, but higher rates of cardiovascular disease may play a role.

"Certain ethnic and racial groups have been historically underrepresented in clinical studies, which really underscores the need for more diversity in dementia research," Davis said.

Davis organized a recent Advancing the Science workshop geared specifically to Sacramento's African

American community. A panel of professionals from UC Davis Health and Claire Day, chief program officer for the Alzheimer's Association Northern California and Northern Nevada chapter, offered information about the latest research and facts.

Speakers also tried to allay concerns about patient privacy, safety and when they would be given results of clinical trials they choose to participate in.

The African American community's mistrust of medical studies stems from the Tuskegee Syphilis Study conducted on 400 Black men by the U.S. Public Health Service between 1932 and 1974.

"Panelists talked about safety and efficacy within the studies and trials, reassuring the audience that there are multi-layers of safety, because their community is still very concerned about the extremely difficult and frightening experience they went through," Davis said.

Finding trial participants from diverse backgrounds is the greatest obstacle to developing new Alzheimer's treatments other than funding. These studies using human participants

— continued on page 9

Assessment/Referral

California Assisted Living Association

455 Capitol Mall, Suite 222
Sacramento, CA 95814

..... (916) 448-1900
www.caassistedliving.org

California Health Collaborative Multipurpose Senior Services Program

2012 H St., #202
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California Registry

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..... (800) 777-7575
www.calregistry.com

First Choice Senior Placement

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firstchoiceseniorplacement.com

JB Homecare

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See ad on page 21

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..... (916) 459-3220
www.livewellathome.com

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Sacramento, CA 95814

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www.ril-sacramento.org

Sacramento County Department of Human Assistance

SSI and Medi-Cal
Food Stamps..... (916) 874-3100
www.dha.saccounty.net

Sacramento County Adult and Aging Commission

..... (916) 874-9336
www.dcfas.saccounty.net

Senior Care Solutions

8910 Sunset Ave., Suite B
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Communicating as a Caregiver

1. Agree, never argue
2. Divert, never reason
3. Distract, never shame
4. Reassure, never lecture
5. Reminisce, never say "remember"
6. Repeat, never say "I told you"
7. Do what they can do, never say "you can't"
8. Ask, never demand
9. Encourage, never condescend
10. Reinforce, never force

CLUBS & ORGANIZATIONS

Carmichael Cactus and Succulent Society

www.ccandss.com
bjdewe@aol.com

Meets 10 a.m. first Thursday of the month at Carmichael Park Clubhouse, 5750 Grant Ave., Carmichael.

Carmichael Senior's Club

..... (916) 487-5525
Meets second and fourth Thursday, 10 a.m.-2 p.m., each month at Carmichael Park Club House, 5750 Grant Ave.

Cottage Senior Club

..... (916) 927-3892
www.fecrpd.com

Meets first, third and fifth Tuesday each month, 11 a.m.-2:30 p.m., in the Conzelmann Center, 2201 Cottage Way, Sacramento.

Friendship Force of Sacramento

www.ffsacramento.org
info@ffsacramento.org

The Genealogical Association of Sacramento

www.gensac.org
askus@gensac.org

Meets third Wednesday of the month at 11 a.m. (except July, August and December), Noon., at Belle Coolidge Library, 5600 South Land Park Drive.

Gray Eagles

..... (916) 421-0844
www.grayeagles.org

Social group sharing the history of military and or civilian aviation. Meets second Monday each month at noon at Golden Corral Buffet, 4940 Watt Ave., North Highlands.

Mahjong Club

..... (916) 393-9026
Meets Wednesdays and Fridays, 9:30-11:30 a.m., ACC Senior Services, 7334 Park City Drive, Sacramento.

help researchers determine whether treatments are safe and effective.

Speakers also shared history of the disease, which was significant to the Black community, Davis added. Although Alois Alzheimer is credited with identifying the first published case of the disease, Liberian American neurologist Solomon Carter Fuller performed critical research that discovered significant biomarkers.

Roughly 30 people participated in the workshop, Davis said.

“We talked about the importance of not only early detection and diagnosis, but also understanding the symptoms,” Davis said.

Early detection can help patients receive emotional and social support as well as improve their health outcomes. In addition, it helps family and loved ones make legal decisions for the future, she said.

Ten early signs and symptoms of Alzheimer's include:

- Memory loss that disrupts daily life
- Challenges in planning or solving problems
- Difficulty completing familiar tasks
- Confusion with time or place
- Trouble understanding visual images and spatial relationships
- New problems with words in speaking or writing
- Misplacing things and losing the ability to retrace steps
- Decreased or poor judgment
- Withdrawal from work or social activities
- Changes in mood or personality

The Northern California chapter also has groups that meet monthly or quarterly for people interested in learning more about dementia.

Participants in the various forums and workshops include people who are concerned about cognitive impairment, newly diagnosed patients, caregivers and loved ones, Davis said.

“We have some early onset individuals whose parents are providing support and care, so caregivers come in many different roles,” she said.

For more information about Alzheimer's disease, support or community events, call the Alzheimer's Association helpline at 800-272-3900 or go to www.alz.org.

People interested in participating in clinical trials can go to the association's Trial Match page.

The nationwide helpline is open 24 hours a day, seven days a week. Operators can also direct callers to local resources.

Please be sure to tell businesses listed in this book that you saw them in the Golden Pages!



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Clubs & Organizations

Mission Oaks Senior Wednesday Club

..... (916) 972-0336
Meets the first four Wednesdays of every month, 10 a.m.-3 p.m., at Mission Oak Community Center, 4701 Gibbons Drive, Carmichael.

Organic Gardening Club of Sacramento County

..... (916) 635-6724
Meets first Friday, 10 a.m., at Carmichael Park Clubhouse, 5750 Grant Ave., Carmichael.

Old Times Fiddlers Association — District 5

www.csotfa.com
Meets second Sunday of every month, 1-5 p.m., at Orangevale Grange, 5807 Walnut Ave., Orangevale.

Overalls Square Dance Club

..... (916) 573-0228
www.overallssquaredance.org
Meets Thursdays, 6:30-9 p.m., at the Royer Park Veterans Memorial Hall, 110 Park Drive, Roseville.

The Renaissance Society

7750 College Town Drive, Rm. 106
Sacramento, CA 95819
..... (916) 758-5133
www.csus.edu/org/rensoc
email: renaissa@csus.edu

Root Cellar Sacramento Genealogical Society

PO Box 265
Citrus Heights, CA 95611-0265
www.rootcellar.org

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www.sacramentowalkingsticks.org
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www.sirinc.org/branch/117
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www.soroptimistsacramento.com
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www.westernswingsociety.net
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www.elhogarinc.org
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Museum volunteer is Flight Zone frequent flyer

By Trina L. Drotar

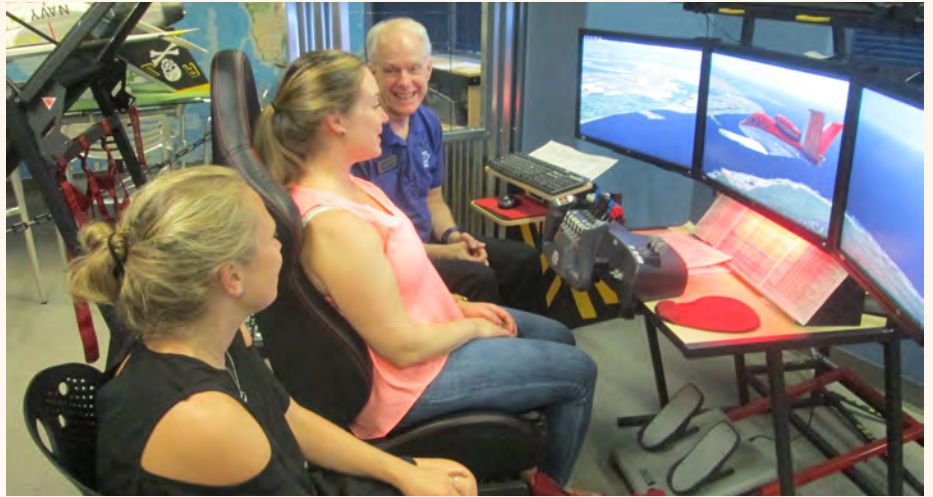
On Thursdays and Saturdays, you'll find Warren Searls in one of his favorite places — the second floor of the Aerospace Museum of California in the Flight Zone where he works with children and adults who want to learn about flying. He wants to plant the seed that flying is fun, as he learned when he was about twelve.

"A neighbor took me up in his two seat Piper," he said. The twenty minute flight didn't include acrobatics or flying under bridges, and "to this day, I have vivid memories of the approach to land and the touchdown."

After graduating from college with a degree in civil engineering, Searls joined the U.S. Air Force because he couldn't afford flight lessons and thought he could let the Air Force pay for his pilot training. "It turns out I was good at it," he said, adding that he scored top of his class in flying, third in academics, and top overall. "I got three trophies."

"I learned I was an engineer, not a good fighter pilot," he said, adding that he could memorize the maneuvers and repeat them every time but he wasn't good at ad libbing on the fly. He didn't mind, though, because that position was a direct route to Vietnam where, after a stint in Air Water Service at McClellan, he ended up. "I rose from a barely qualified co-pilot to an instructor pilot in about 8 months, which was unprecedented."

After retiring from his career in civil engineering where he worked on small maintenance projects that would help keep water flowing throughout Northern California, Southern Oregon, and Nevada, he decided it was time to dispose of his collection of model airplanes. "Well, I'm done with aviation."



Photos: Trina L. Drotar

Aerospace Museum volunteer Warren Searls instructs visitors on the flight simulator during a Teachers Night event.

The new Aerospace Museum of California, formerly the McClellan Aviation Museum, had completed its new Hardie Setzer Pavilion in January 2007. Searls met with the museum's curator, Barry Bauer, and asked if he'd like the models. The answer was "yes" followed by "would you like to volunteer here?" Searls thought perhaps he could build display cases for the models. But then he was given a tour of the museum and was taken to the Aerospace Learning Center with the flight simulators.

"I jumped up and down and said 'yes, yes, that's what I want. I want in here.'"

It would be six months, though, before he'd work with the flight simu-

lators because the Leonardo da Vinci "Machines in Motion," a traveling hands-on exhibition, had just opened. He was the perfect volunteer to work with visitors because he was the only engineer at the time.

"I was a civil engineer and here were all these 500-year-old machines and I knew what the machines did and how they worked and could talk to the kids about them."

He made it a point to spend time watching volunteers teaching on the flight simulators. He began to pick up on what they were doing. One day, he was given a student and told to teach him.

Searls has seen many changes and upgrades to the Flight Zone during the past 16 years. Karen Jones, Advancement Director, obtained funds several years ago for an upgrade to the entire Flight Zone. The office cubicles were removed and the computers were upgraded to ones designed and built for Austin Meyer, Aeronautical Engineer and owner of Laminar Research. They began running X-Plane and left Microsoft Flight Simulator behind.

"If you really want to learn to fly, you get X-Plane," Searls said, explaining that the Microsoft program was

designed by gamers, for gamers, and is also easier to fly.

The current software includes 400 different aircraft and Searls has virtually traveled to the Pyramids of Egypt, landed a Cessna in Red Square like Mathias Rust did in 1987, flown through the London Tower Bridge when it's not up, and he's even paused in front of Big Ben and changed the time on the iconic clock.

"Flight simulators have improved tremendously," he said and believes that X-Plane 12 will be even more accurate. Currently, he said that "you can find your house if you follow the roads in a slow enough airplane."

To make it fun for the kids to fly the simulators, he sometimes ignores a lot of FAA rules. His emphasis, after all, is to interest the kids in learning to fly.

"I tell the kids we're in stealth mode. They enjoy doing illegal stuff so much they leave the Flight Zone with big smiles on their faces." When

they return, "I make them learn how to actually fly."

It's not just boys who are interested. Searls and the other dedicated volunteers work with many girls in the groups they teach.

"There is such a need for pilots and the field has opened up for women a lot. Everyone is looking for women pilots."

When asked why he has put in more than 15,000 volunteer hours, he

said "Volunteering gives me something to do that allows me to give back to my community and my country and gives me another reason to keep living. Being retired is worthwhile only if you have some-

thing to do that you think is worthwhile."

Aerospace Museum of California is located at 3200 Freedom Park Drive, North Highlands, CA 95652 and is open Thursday - Sunday from 9 a.m. - 4 p.m. The Flight Zone is open based on availability. Visit aerospaceca.org for more information.

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What to do when someone dies

By Ursula Stuter

When somebody dies, certain tasks need to be done right away and others during the following weeks and months. Below is a helpful checklist.

Practical, immediate steps

1. Notify the authorities that a death has occurred. If the death is not in a hospital or while under hospice care, call 911. If the person was under medical care at the time of death, this task is usually handled by the medical staff. If there are other considerations, the county coroner may be involved and will handle certain details related to the death.
2. Notify family and close friends of the death. You may wish to ask some of these people to inform others.
3. Notify necessary parties, such as employers, if the deceased person was still working.
4. Arrange transportation for the body. A funeral home or the responding authorities can help with this. The county coroner will have indigent burial services available if applicable.
5. Locate the will and any pre-planned or pre-paid funeral arrangements.
6. Relocate children and pets. If the death is unexpected, this may need to be arranged with the help of authorities or the decedent's adult family members.
7. If not already pre-planned, select a funeral home or mortuary to begin the process of planning a funeral, memorial service, cremation, or celebration of life.

Handling the decedent's affairs

Get multiple copies of the death certificate. The estate's executor will need to contact the agencies below, and many will request at least one copy of the death certificate:

- ✓ Social Security (800-772-1213; socialsecurity.gov) to cease benefits, obtain survivor benefits and Medicare. Veterans Affairs to cease benefits if applicable (800-827-1000; va.gov).
- ✓ Decedent's attorney to initiate the estate plan and administration.
- ✓ Health, life, homeowner, automobile, and other insurance companies to cease or transfer benefits.
- ✓ Utility companies to change or stop services.
- ✓ Employer for pension plans or employment benefits; each claim will typically require a copy of the death certificate.
- ✓ Tax preparer to determine if an estate tax return or final income tax returns should be filed.
- ✓ State department of motor vehicle services to cancel driver's license.
- ✓ Bank for safe deposits and remaining accounts; a new account may need to be opened for the estate.
- ✓ The post office to redirect or forward mail.
- ✓ The property manager, if the decedent lived in a rental, to make arrangements to vacate the unit. Note: If the decedent left behind a house that will sit vacant, notify local police so they can periodically monitor the home for suspicious activity until the property is transferred.

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— Ann Landers

CLIP TIPS

Toenail trimming tips for seniors

By Jim Miller
Savvy Senior

Trimming your toenails is a task that most people don't think much about, but as we get older it can become very challenging. For many older adults, toenails can become thicker and harder to cut, and reduced flexibility can make it more difficult to even get into the right position to cut them. Fortunately, there are solutions available that can make this job a little easier.

One of the simplest tricks for cutting thick toenails is to soften them by simply taking a bath or shower, or soaking your feet in warm water, prior to cutting them.

There are also toenail softening creams you can buy, like "Miracle of Aloe Toenail Soft" and "Barielle Toenail Softening Cream," that temporarily softens thick, hard nails. Just rub it into your toenails at bedtime and in the morning, they'll be easier to cut and file.

Most people's toenails grow about 1/16 inch per month, so it's appropriate to cut them every six to eight weeks.

When cutting nails, take care not to cut too far down. Overaggressive trimming and cutting the toenails too short can lead to ingrown toenails. Podiatrists typically recommend leaving a very small bit (about 1/32 inch) of nail past the nail bed when trimming.

You may also want to avoid a rounded cut. It's best to cut the nails fairly straight across, ensuring that the corners of the nail do not cut into the skin folds of the toe. And use an emery board to smooth the jagged edges and corners that can snag and potentially tear the nail as it grows.

Top Toenail Clippers

There are a number of medical-grade or specialty toenail clippers recommended by professionals for older adults.

For thick nails the "New Huing Podiatrist Toenail Clippers" is a top option. This clipper has a sharp, curved blade that easily cuts through any toenail, no matter how hard or thick it has gotten, and a nonslip, cushion grip that allows for comfortable clipping.

For those with limited mobility, check out the "Clipperpro Omega Select Toenail Clipper," which has a long plastic grip that's much larger than that of a standard set of nail clippers and a blade head that swivels 180 degrees. Both of those features make this clipper much easier to use for anyone with arthritis or mobility issues, since they have more control and an added range they can reach.

And for people who have a hard time bending over, there are long handled toenail clippers like the "DriFeez Long Handle Toenail Clippers" which come in four sizes – 20, 24, 28 and 32 inches long. It also has a heavy-duty clipper with a 1/8-inch-wide jaw opening designed to cut thick toenails.

All of these clippers are available online at sites like Amazon.com or Walmart.com at prices ranging between \$10 and \$40.

Toenail Trimming Services

If you get to the point that you can't, or would rather not cut your own toenails, a podiatrist can provide both foot and toenail care. But be aware that routine foot care is not covered by Medicare unless you have an underlying condition or injury that requires a professional to tend to your feet.

If you are generally in good health, regular pedicures at a nail salon is good option for getting your toenails cut and is much cheaper than visiting a podiatrist.

Jim Miller is the author of "The Savvy Senior" book. Visit SavvySenior.org to read more.

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Simple home safety solutions for aging in place

Dear Savvy Senior,

Falls and fires are the two things I worry most about for my elderly father who lives alone. Do you have any suggestions on what we can do to help keep him safe, and keep an eye on him from afar?

— Concerned Daughter

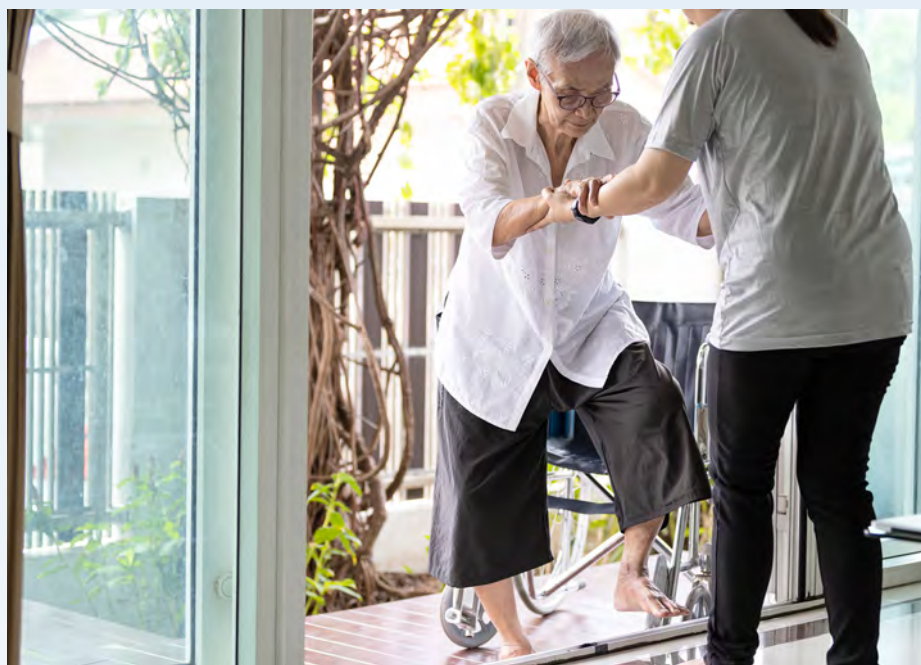
There are a number of small adjustments and modifications you can make to your dad's home to help protect him from falls and fires, both of which cause thousands of injuries and deaths each year. Here are some tips to get you started.

Eliminate tripping hazards: Since falls are the leading cause of home injury among seniors, a good place to start is to pack away throw rugs which are common tripping hazards or use carpet tacks or double-sided tape to secure them. You may also need to adjust your dad's furniture so there are clear pathways to walk through and position any electrical or phone cords along walls and out of the way.

For hardwood steps, consider attaching a nonslip tread to each one to provide traction and help him see the edge. And for added protection in the bathroom buy some nonskid rugs for the floors and use adhesive nonslip treads or a mat with rubber suction inside his tub or shower stall.

Improve lighting: Good lighting is essential for safe aging-in-place, so check the wattage ratings on your dad's lamps and light fixtures, and install the brightest bulbs allowed, and add supplementary lighting if necessary.

You should also purchase some dusk to dawn nightlights for the bathroom and in the hallways that light up when the sun goes down. And mount some motion sensor lights outside the front and back doors and in the driveway that automatically come on when he comes and goes after dark.



Get grab bars: These can significantly reduce the risk of bathroom falls. Install them where he enters the shower or tub and on a wall inside the stall, but don't use grab bars that attach with suction. Instead, have wall-mounted bars put in by someone who can affix them to the wall studs. Consider choosing bars with slightly textured surfaces that are easier to grip.

Ensure railings are stable: Whenever there are steps — stairways, entryways or basements — sturdy railings are needed. Ideally, they should be on both sides of the steps.

Prevent cooking fires: There are several affordable products you can purchase to help your dad prevent home cooking fires like BurnerAlert discs that attach to a stove's knob and will continuously blink or beep after the stove has been in use for a preset amount of time, and Ome smart knobs that can control a stove's heating settings from an app. Or you can invest in a more expensive iGuard-Stove sensor that shuts the stove off when it doesn't detect motion for five minutes.

Install smoke alarms: Install a smart smoke alarm in the house (buy one for each floor) that will alert him when smoke or carbon monoxide is detected. These smart devices will also send alerts to your phone to let you know when a problem is detected. Google Nest and First Alert both smart smoke and carbon monoxide detectors.

Add fire extinguishers: Get portable multipurpose fire extinguishers for each level of the house and in the garage.

Consider a medical alert: To ensure your dad's safety and provide you some peace of mind, consider getting him a medical alert device that comes with a wearable SOS button that would allow him to call for help if he were to fall or need assistance.

For more tips, get a copy of AARP's "HomeFit Guide" (see AARP.org/HomeFit), which has more than 100 aging-in-place suggestions that can help make your dad's home safer and easier to live in.

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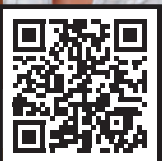


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Antelope, CA 95843
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- North Natomas Library**
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Ombudsman, Agency on Aging/Area 4

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www.mowsac.org
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Davis, CA 95616
..... (530) 757-5626
www.cityofdavis.org

Fair Oaks Recreation and Park
District — Program for Active
Senior Adults
4150 Temescal St.
Fair Oaks, CA 95628
..... (916) 966-1036
www.forpd.org

Federal Recreation Passport
Program (BLM)
2800 Cottage Way, Suite W1623
Sacramento, CA 95825
..... (916) 978-4400
www.blm.gov/california

National Forest Reservation Center
..... (877) 444-6777
www.recreation.gov

National Park Service Region 10
..... (415) 623-2100
www.nps.gov

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www.sacparks.net

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..... (916) 842-3300
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Dept.
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Elk Grove, CA 95624
..... (916) 405-5600
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Fair Oaks, CA 95628
..... (916) 966-1036
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..... (916) 927-3802
www.fecrpd.com

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..... (916) 927-3802
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La Sierra Community Center

5325 Engle Road
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..... (916) 483-7826
www.carmichaelpark.com

Mission Oaks

3344 Mission Ave.
Carmichael, CA 95608
..... (916) 488-2810
www.morpd.com

North Highlands

6040 Watt Ave.
North Highlands, CA 95660
..... (916) 332-7440
www.nhrpd.org

Orangevale

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Orangevale, CA 95662
..... (916) 988-4373
orangevalecommunitycenter.com

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810 Oak Lane
Rio Linda, CA 95673
..... (916) 991-5929
www.rleparks.com

Southgate

6000 Orange Ave.
Sacramento, CA 95823
..... (916) 428-1171
www.southgaterecandpark.net

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7801 Auburn Blvd.
Citrus Heights, CA 95610
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www.sunriseparks.com

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1075 W. Capitol Ave.
West Sacramento, CA 95691
..... (916) 617-4620
www.cityofwestsacramento.org

Woodland Community Services

2001 East St.
Woodland, CA 95776
..... (530) 661-2000
www.cityofwoodland.org

Yolo County Parks and Recreation

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..... (530) 406-4880
www.yolocounty.org

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TDD (877) 249-7442
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Sacramento, CA 95834
..... (916) 326-4292
www.californiastateretirees.org
See ad on inside back cover

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949 Dogwood St.
McClellan, CA 95652
..... (916) 640-8446

Sacramento County Employees' Retirement Systems

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..... (916) 874-9119
www.scers.org

Social Security Administration Office of Public Inquiries

1100 West High Rise
Baltimore, MD 21235
..... (800) 772-1213
www.ssa.gov

SENIOR CENTERS

Asian Community Center

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..... (916) 394-6399
www.accsv.org

Auburn Senior Center

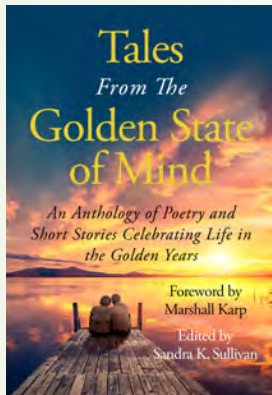
550 High St., #107
Auburn, CA 95603
..... (530) 823-8172
www.auburnseniorcenter.com

City of Rocklin Community Services & Facilities

5460 Fifth St.
Rocklin, CA 95677
..... (916) 625-5200

Anthology celebrates aging

By Jennifer K. Morita



From training a mustang to riding motorcycles, 69 year-old Placerville native Sandra Sullivan says she's having more fun than ever.

"I don't mind being my age," she said. "People don't look at aging the right way ... Being old is not a bad thing."

To prove it, Sullivan published *Tales from the Golden State of Mind*, an anthology of 18 short stories and

poems written by and about older adults celebrating the golden years.

Sullivan's anthology includes the work of authors from all over the U.S. including New Mexico, Texas, New England as well as several Sacramento area writers.

"There's nothing wrong with being older. It's how you approach it," Sullivan said.

Sullivan, who has a master's degree in art therapy from Sacramento State, spent more than 30 years working with emotionally disturbed children before she retired.

She always loved writing, and wrote her first novel when she started going through menopause.

"It's science fiction, and I started it because the hot flashes were so severe I thought for sure I was going to burst into flames," she said.

Later, she wrote a short story called "Pinch Hitter for the Heart" about a man in his '80s and a woman who cleans his house and cooks his meals and how they bond over listening to San Francisco Giants baseball games over the radio.

"It's kind of a love story, a romance," Sullivan said. "The story just came to me."

She showed it to other writers, who told her to try and get it published. But Sullivan couldn't find any takers, because at 20 pages it was too long for most magazines and online journals.

"I did a lot of research into anthologies on age, and there was nothing out there," Sullivan said. "There was one for science fiction and several for horses and dogs, but nothing celebrating old age."

"And then it just hit me. I'm going to create one myself."

Sullivan joined local writing groups, including the El Dorado Writers Guild and Capitol Crimes. She also started friending writers on Facebook, inviting them to submit a story or poem.

"Most of them, I didn't know. I'm not a social butterfly, so it was very hard for me to send invitations and reach out and kind of expose myself," Sullivan said.

— continued on page 40

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Please call the Café Team at (916) 586-8435 to register and reserve your spot!



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AREA 4

Meals on Wheels by ACC is a non-profit organization supported by the Agency on Aging Area 4, Sacramento Housing and Redevelopment Agency, and the Cities of Citrus Heights, Elk Grove, Folsom, Galt, and Rancho Cordova.

Davis Senior Center

646 A St.
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..... (530) 757-5696

Dixon Senior Center

201 S. Fifth St.
Dixon, CA 95620

..... (707) 678-7022

Ethel Hart Senior Center

915 27th St.
Sacramento, CA 95816

..... (916) 808-5462

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48 Natoma St.
Folsom, CA 95630

..... (916) 461-6612

Fruitridge Community Center

4000 Fruitridge Road
Sacramento, CA 95820

..... (916) 395-0601

The Gables — Springfield at Whitney Oaks Recreation & Activity Center

2801 Springfield Drive
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..... (916) 630-4330

Gilmore Senior Center

990 Lassen Lane
El Dorado Hills, CA 95762

..... (916) 614-3200

www.eldoradohillscsd.org

Hagginwood Community Center

3271 Marysville Blvd.
Sacramento, CA 95815

..... (916) 808-6439

Maidu Community Center

1550 Maidu Drive
Roseville, CA 95661

..... (916) 774-5950

Mission Oaks Senior Citizen/Community Center

4701 Gibbons Drive
Carmichael, CA 95608

..... (916) 972-0336

Neil Orchard Senior Activities Center

3480 Routier Road
Sacramento, CA 95827

..... (916) 366-3133

North Highlands Community Center

6040 Watt Ave.
North Highlands, CA 95660

..... (916) 332-7440

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Sacramento, CA 95823

..... (916) 395-0601

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Please call the Meals on Wheels Sacramento office at (916) 444-9533 for an updated list of open cafés and restaurants participating in the program.

Chabolla Community Center

600 Chabolla Ave., Galt

M-F, 11:30 a.m. (209) 745-7332

The Comstock

1725 K St., Sacramento

M-F, 11:30 a.m. (916) 444-9533

Creekside Village Senior Apts.

6465 Village Center Drive, Sacramento

M-F, 11:30 a.m. (916) 391-1212

Delta Cove Senior Community

6800 Woodbine Ave., Sacramento

M-F, Noon (916) 427-0772

Eskaton Jefferson Manor*

5959 66th Ave., Sacramento

M-Th, 11:30 a.m. (916) 444-9533

Folsom City Senior and Arts Center*

48 Natoma St., Folsom

M-F, 11:30 a.m. (916) 351-3386

Fruitridge Community Center

4000 Fruitridge Road, Sacramento

M-F, 11:30 a.m. (916) 422-7610

Hagginwood Community Center

3271 Marysville Blvd., Sacramento

M-F, 11:30 a.m. (916) 808-6439

Hart Senior Center

915 27th St., Sacramento

M-Th, 11:30 a.m. (916) 808-5462

Light of the Valley Church*

9270 Bruceville Road, Elk Grove

M,W, F, 11:30 a.m. (916) 320-9556

Mission Oaks Community Center

4701 Gibbons Drive, Carmichael

M-F, 11:45 a.m. (916) 972-0336

Rio Linda Elverta Parks and Recreation District

810 Oak Lane, Rio Linda

M-Th, Noon (916) 991-3405

Sacramento Buddhist Church

2401 Riverside Blvd., Sacramento

Fridays, 11:45 a.m. (916) 446-0121

Pannell Community Center

2450 Meadowview Road, Sacramento

M-F, 11:45 a.m. (916) 808-6680

Stanford Settlement

450 W. El Camino Ave., Sacramento

M-F, 11:30 a.m. (916) 927-1303

**Locations opening soon (as of May 2023)*

Senior Centers

Samuel & Bonnie Pannell Community Center

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..... (916) 808-6680

Senior Center of Elk Grove

8230 Civic Center Drive
Elk Grove, CA 95757
..... (916) 685-3160

Senior L.I.F.E. Center of Loomis

6414 Brace Road
Loomis, CA 95650
..... (916) 660-0543

Sierra II Center

2791 24th St.
Sacramento, CA 95818
..... (916) 452-3005

Stanford Settlement Senior Center

450 W. El Camino Ave.
Sacramento, CA 95833
..... (916) 927-1303

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Sutter SeniorCare is a comprehensive health plan that has served seniors in Sacramento County for over 25 years. This all-inclusive plan includes preventive care, medical care and support services that help elderly people remain in their homes.

See ad on page 29

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West Sacramento, CA 95691
..... (916) 617-5320

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SOCIAL SECURITY

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www.ssa.gov

Local Social Security Offices:

8581 Folsom Blvd., Suite A
Sacramento, CA 95826
..... (877) 274-5419

40 Massie Circle
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..... (866) 708-3208

910 Cirby Way
Roseville, CA 95661
..... (866) 348-7830

825 Riverside Parkway, Suite 1000
West Sacramento, CA 95605
..... (866) 726-8136

SOCIAL SERVICES & WELFARE

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3057 Briw Road, Suite A
Placerville, CA 95667
..... (530) 642-7300

Placer County Health and Human Services

3091 County Center Drive, #290
Auburn, CA 95603
..... (530) 886-1870

Sacramento County Senior and Adult Services

9750 Business Park Drive, #104
Sacramento, CA 95827
..... (916) 874-9598

Yolo County - Adult Protective Services

25 N. Cottonwood St.
Woodland, CA 95695
..... (530) 661-2727

SUPPORT ORGANIZATIONS

AARP

1415 L St., Suite 960
Sacramento, CA 95814
..... (866) 448-3614
www.aarp.org/states/ca

A Touch of Understanding

5280 Stirling St., Suite 102
Granite Bay, CA 95746
..... (916) 791-4146
www.TouchOfUnderstanding.org

Al-Anon

5429 Palm Ave., Suite A
Sacramento, CA 95841
..... (916) 334-2970
www.ncwsa.org

Alcoholics Anonymous

9960 Business Park Drive, Suite 110
Sacramento, CA 95827
Hotline (916) 454-1100
Office (916) 454-1771
https://aasacramento.org/

Alzheimer's Aid Society of Northern California

2641 Cottage Way, Suite 4
Sacramento, CA 95825
..... (916) 483-2002
..... (800) 540-3340
www.alzaid.org

Alzheimer's Association

1455 Response Road, Suite 190
Sacramento, CA 95815
..... (916) 930-9080
24/7 (800) 272-3900
www.alz.org/norcal

American Cancer Society

..... (800) 227-2345
www.cancer.org

American Chronic Pain Association

PO Box 850
Rocklin, CA 95677
..... (800) 533-3231
www.theacpa.org

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Put together two kits — one for staying where you are and another easy-to-carry bag should you need to leave. Some items to include in your “go kit” are:

- Water, food, and can opener
- Portable radio
- Flashlight and light sticks
- Waterproof matches
- First-aid kit
- Cell phone
- Medication, along with a list of prescriptions you're taking, dosages and frequencies. Also have copies of insurance cards
- Cash or traveler's checks
- Whistle – to signal for help
- Face mask
- Moist towelettes, garbage bags
- Wrench or tool to turn off utilities
- Local maps
- Eyeglasses, hearing aids and batteries, wheelchair batteries, oxygen.
- Change of clothing and walking shoes
- Blanket or sleeping bag
- Important documents — family records, deeds, social security numbers, bank information
- Emergency contact list including names and contact information for family members and physicians and how you will contact them in an emergency

Resources for more information:

www.sacramentoready.org
www.ready.gov
www.redcross.org
www.caloes.ca.gov

Support Organizations

American Council of the Blind

1703 N. Beauregard St., #420
 Alexandria, VA 22311
 (800) 424-8666
www.acb.org

American Diabetes Association

1900 Point West Way, #212
 Sacramento, CA 95815
 (916) 924-3232
www.diabetes.org

American Heart Association

2007 O St.
 Sacramento, CA 95811
 (916) 446-6505
www.heart.org

American Red Cross Sierra-Delta Chapter

1565 Exposition Blvd.
 Sacramento, CA 95815
 (916) 993-7070
www.redcross.org

American Stroke Association

2007 O St.
 Sacramento, CA 95811
 (916) 446-6505
 (800) 242-8721
www.strokeassociation.org

Amyotrophic Lateral Sclerosis Association

Greater Sacramento Chapter
 5701 Sunrise Blvd.
 Citrus Heights, CA 95610
 (916) 979-9265

Arthritis Foundation

1851 Heritage Lane, Suite 183
 Sacramento, CA 95815
 (916) 368-5599
www.arthritis.org

Bereavement Network Resources of Sacramento

PO Box 660365
 Sacramento, CA 95866
 (916) 557-5882
www.griefhelpsacramento.com

Cal Voices

720 Howe Ave., Suite 102
 Sacramento, CA 95825
 (916) 366-4600
www.calvoices.org/

Del Oro Caregiver Resource Center

8421 Auburn Blvd., Suite 265
 Citrus Heights, CA 95610
 (916) 728-9333
www.deloro.org

Easter Seals Society — Superior California

3205 Hurley Way
 Sacramento, CA 95864
 (916) 485-6711
www.easterseals.com

Elk Grove Neuropathy Support Group — meets monthly

Elk Grove Senior Center
 8230 Civic Center Drive
 Elk Grove, CA 95624
 (916) 686-4719

Friends for Survival Inc.

PO Box 214463
 Sacramento, CA 95821
 (916) 392-0664
www.friendsforsurvival.org
Support group for people who have lost family or friends to suicide.

Gamblers Anonymous Sacramento Hotline

..... (855) 222-5542
www.gamblersanonymous.org

Gold Star Wives of America, Inc. Sacramento Chapter

..... (916) 721-1462
 (916) 723-2339
www.goldstarwives.org/greater-sacramento

Leukemia Society

7750 College Town Drive, Suite 210
 Sacramento, CA 95826
 (916) 929-4720
www.lls.org

Plan for Peace of Mind

Considerations for Wills and Estate Planning

By Ursula Stuter

Got a will? Only 46% of adult Americans have a will that describes how they would like their money and estates handled after death. Gallup reports that this number hasn't changed much since 1990. As people age, the number of people who have wills increases, but still a large portion of people die without a will.

A will is, by law, the disposition by an individual of his or her property, intended to take effect after death. There are several requirements to create a valid will in California. If you do not have a will and you die, which is called "intestate", state law will apply. In other words, the court will decide how your property is distributed. This is commonly referred to as "going into Probate" and can be time-consuming and costly.

It is important to remember that a will may not be sufficient to handle all your end-of-life needs. This is why an estate plan may be necessary. Estate plans include a will, advance medical directives, trusts, and burial arrangements, as well as other necessary documents. Even less adult Americans have estate plans than have wills. Barriers to creating a will or an estate plan are often related to fear of the process, being overwhelmed, or simple procrastination.

There are several options available for those ready to draft a will or an estate plan, says Jennifer Brown, a Roseville-area Estate Planning Attorney. But, she says, some are riskier than others. She cautions that there are some services charge fees and the service provided is incomplete. "I see the plans that need to be fixed."

Lauren Jones, an estate and business attorney in West Sacramento, notes one of the problems she en-



counters in the "Do it Yourself" culture is where someone may find a resource but it misses certain important aspects. Talking about a difficult topic [one's death] is usually something people would prefer not to do. But, Jones says, "[estate planning] is about preparing for your life and your loved ones. Cheap is not always better." Jones offers several free educational webinars and YouTube videos to educate consumers on various aspects of estate planning and administration.

"Talking about a difficult topic is usually something people would prefer not to do. But estate planning is about preparing for your life and your loved ones."

A helpful estate planning resource in the greater Sacramento area is the Sacramento Public Law Library (saclaw.org). Open to the public and free to use, the library offers self-help resources online, as well as in person assistance. Other electronic and print resources are available through Nolo Press, which offers a variety of estate

planning books and partners with Quicken to provide the popular Will-Maker and Trust software.

For those with limited financial resources, a legal aid organization such as Capital Pro Bono may be helpful. Legal document preparers, who are not attorneys, are also a resource, and can inexpensively prepare documents for individuals. In addition, there are workplace legal insurance plans, such as ARAG, that provide will drafting services to covered individuals. Another online pay-for-package wills and estate planning option is LegalZoom.com.

Individuals who may not need a full-service estate plan are those who subsist on government aid or a limited income. "You can get some basic stuff in place that doesn't cost much," Brown says. "I want to get the word out there." However, to handle more complex property and family concerns may require an attorney's services. Brown says her goal in working with clients is "to make sure the plan goes according to plan."

Many estate planning attorneys offer free initial consultations. Jones

— continued on page 38

srgoldenpages.com

Medical Directives and Pink Form

By Ursula Stuter

Planning for the end-of-life includes creating an Advanced Directive, which is a written, legal instruction regarding your preferences for medical care if you are unable to make decisions for yourself. Advance directives inform caregivers and medical professionals of your choices if you're terminally ill, seriously injured, in a coma, in the late stages of dementia, or near the end of life.

Jennifer Brown, a Roseville estate planning attorney, emphasizes that "everyone should have a medical directive." Typically, these directives are prepared in coordination with your doctor's office or healthcare provider and kept on file. A copy should also be kept with other estate planning documents and a person who has health care decision-making authority, such as a healthcare proxy, should be aware of the contents of the Advance Directive. Refusing certain life-sustaining treatment, including cardiopulmonary resuscitation (CPR) if someone's heart or breathing stops, is usually handled with a Do Not Resuscitate Order (DNR). DNRs should always be available or visible when a person is nearing the end of life.

"People who are in their advanced years," says Brown, "should place the pink form on the fridge at home." The pink form that Brown is referring to is the POLST which stands for Physicians Orders for Life Sustaining Treatment. If a person has an advanced condition, it is a good idea to talk with the doctor to get a POLST.

The difference between a living will and a POLST is that POLST forms are medical orders. A POLST form is signed by a physician. Another important difference is that POLST forms address current, specific, and generally serious medical situations. POLST forms are considered "portable" and travel with you.

In the event you do have a medical emergency at home, the POLST will inform the emergency medical responders of your wishes.

In the event you do have a medical emergency at home, the POLST will inform the emergency medical responders of your wishes. This is why it is a good idea to place the form on the refrigerator, near the front door, or posted somewhere it can easily be found in the event of an emergency. "First responders are required to keep you alive," Brown says. If there's a POLST that says otherwise, they can honor your wishes at that time.

**Ready to meet new friends
and explore new interests?**

See Clubs & Organizations on page 8

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Support Organizations

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..... (408) 954-8600
www.lfnc.org

Multiple Sclerosis Society Northern California

PO Box 590779
San Francisco, CA 94158

..... (800) 344-4867

Muscular Dystrophy Association

3835 N. Freeway Blvd., Suite 120
Sacramento, CA 95834

..... (916) 921-9518
www.mda.org/office/sacramento

National Brain Tumor Society

..... (617) 924-9997
www.braintumor.org

NorCal Center on Deafness

4044 N. Freeway Blvd.

Sacramento, CA 95834

..... (916) 349-7500
www.norcalcenter.org

Parkinson Association of Northern California

1024 Iron Point Road, #1046
Folsom, CA 95630

..... (916) 357-6641
www.panctoday.org

Sacramento Peripheral Neuropathy Support Group

..... (877) 622-6298

Email chasmoor@surewest.net

*Meets 1:30 p.m., 3rd Tuesday each month
at Northminster Presbyterian Church,
3235 Pope Ave., Sacramento, 95821.*

Society for the Blind

1238 S St.
Sacramento, CA 95814

..... (916) 452-8271

www.societyfortheblind.org

Stroke Support Group

c/o Sutter General Hospital
2800 L St.
Sacramento, CA 95816

..... (866) 978-8837
Also available in Roseville and Auburn

United Cerebral Palsy Association of Greater Sacramento

4350 Auburn Blvd.
Sacramento, CA 95841

..... (916) 565-7700
www.ucpsacto.org

Widowed Persons Association of California

2628 El Camino Ave., Suite D-18
Sacramento, CA 95821

..... (916) 972-9722
www.sacwidowed.org

"The mere process of growing old together will make our slightest acquaintances seem like bosom friends." — Logan Pearsall Smith

Estate Planning — *continued from page 36*

advises that it's a good idea to select an attorney you feel comfortable with. "Look for a person you trust," Jones also handles estate administration, which includes distributing property or trust funds after death.

Brown encourages consumers to "shop their attorney" and to look for a good match. She says, "most estate planning attorneys deliver a comparable product, but how they deliver may be different."

The California State Bar also has an attorney referral website managed by a third party. Consumers can click through and find attorneys categorized by county and by the services they offer.

Adults who should strongly consider hiring an estate planning attorney are those who own a house, have a retirement account, have bank accounts, or own a small business. There are certain tax considerations and deed transfer rules that could

cause problems for the beneficiaries if not addressed properly beforehand. "The process should be smooth after it is handed over to an attorney," Jones says. She emphasizes a holistic approach to assets and notes that "an attorney can explain the risks."

Families with minor children or children with special needs should also consider memorializing their wishes in an estate plan. Blended families should "definitely work with an attorney," Brown says. The Probate Code does not account for stepchildren, warns Jones. In some cases, it may be important to create a trust with certain conditions built in, such as when a child has a substance abuse or mental health challenge. "In many cases, there can be detrimental consequences if the child is paid [her inheritance] in a lump sum," Jones says.

Another sensitive situation occurs when a child is disinherited or left out of the will. "In those cases, I usually encourage [a client] to leave a letter

to the disinherited child," Jones says. The letter can be provided to the child after death.

For more information, visit the following sites (note: listed resources do not imply endorsement of any service. This information is provided for educational purposes only):

*Sacramento Public Law Library
saclaw.org*

Nolo WillMaker and Trust program, www.willmaker.com

Attorney Referral Service, [www.attorneysearchnetwork.com/Wills and Estate Planning Law.cfm](http://www.attorneysearchnetwork.com/Wills_and_Estate_Planning_Law.cfm)

*Capital Pro Bono, (916) 551-2102, (certain income restrictions apply)
www.capitalprobono.org*

Ms. Lauren Jones, Esq., (916) 226-4470, www.laurencjoneslaw.com

Ms. Jennifer Brown, Esq., (916) 467-4500, www.estateplanning-attorney.com

TRANSPORTATION

ACC Rides – Asian Community Center

7334 Park City Drive
Sacramento, CA 95831
..... (916) 393-9026 ext 333
or rides@accsv.org
www.accsv.org

Amtrak

401 I St.
Sacramento, CA 95814
..... (800) 872-7245
www.amtrak.com

Department of Motor Vehicles

4700 Broadway
Sacramento, CA 95820
..... (800) 777-0133
www.dmv.ca.gov

Driver Safety Program (AARP)

..... (800) 350-7025

Elk Grove E-Tran

10250 Iron Rock Way
Elk Grove, CA 95624
..... (916) 321-2877
www.e-tran.org

Folsom Stage Line – Dial-a-Ride

50 Natoma St.
Folsom, CA 95630
..... (916) 557-4685
www.folsom.ca.us

The Jewish Federation of the Sacramento Region

2130 21st St.
Sacramento, CA 95818
..... (916) 486-0906
jewishsac.org

Greyhound Bus Lines

..... (800) 231-2222
www.greyhound.com

Paratransit Inc.

2501 Florin Road
Sacramento, CA 95822
..... (916) 429-2009
www.paratransit.org

Roseville Transit

316 Vernon St., Suite 150
Roseville, CA 95678
..... (916) 774-5293
www.roseville.ca.us/transit

Sacramento International Airport

6900 Airport Blvd.
Sacramento, CA 95837
..... (916) 929-5411
www.sacramento.aero/smf

Sacramento Regional Transit District

1225 R St.
Sacramento, CA 95811
..... (916) 321-2877

Bus and Light Rail Information

..... (916) 321-2877
www.sacrt.com

SacRT Go Paratransit Services

..... (916) 321-2877
www.SacRTgo.com
See ad on page 23

Yolo Bus

350 Industrial Way
Woodland, CA 95776
..... (530) 661-0816
www.yolobus.com

TRAVEL

Sports Leisure Vacations

9812 Old Winery Place, Suite 1
Sacramento, CA, 95827
..... (916) 361-2051
..... (800) 951-5556
www.sportsleisure.com
See ad on back cover

Trips & Tours — City of Sacramento Parks and Recreation

915 27th St.
Sacramento, CA 95816
..... (916) 808-5462
www.cityofsacramento.org
Day trips that offer a variety of activities at an affordable price.

VETERANS RESOURCES

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Helen Justice, GCM
..... (916) 524-5151
advancedwellnessgcm.com
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American Legion Department of California

1601 7th St.
Sanger, CA 93657
..... (559) 875-8387
www.calegion.org

California Department of Veterans Affairs

1227 O St.
Sacramento, CA 95814
..... (800) 952-5626
www.calvet.ca.gov

Disabled American Veterans Department of California

13733 Rosecrans Ave.
Santa Fe Springs, CA 90607
..... (562) 404-1266
www.davcal.org

Mather VA Outpatient Clinic

10535 Hospital Way
Mather, CA 95655-1200
..... (916) 843-7000

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Sacramento County Veterans Services Office
3970 Research Drive
Sacramento, CA 95838
..... (916) 874-6811

Sacramento Veterans Resource Center
7270 E. Southgate Drive
Sacramento, CA 95823
..... (916) 393-8387
www.nationsfinest.org

United States Department of Veterans Affairs
810 Vermont Ave. NW
Washington DC, 20420
..... (800) 698-2411
www.va.gov

Veterans of Foreign Wars
9136 Elk Grove Blvd., Suite 100
Elk Grove, CA 95624
..... (916) 509-8712
www.vfwca.org

VOLUNTEER SERVICES

City of Sacramento Community Engagement
915 I St., Third floor
Sacramento, CA 95814
..... (916) 808-6789

Anthology — continued from page 31

She asked for writing that celebrated aging in heart-warming or inspiring ways. Several writers from all over the country responded, including a cowboy poet from Minnesota.

“I started getting people saying they wanted to do it, and I went, ‘Oh my god. I can’t believe this,’” she said. “It’s because no one else has done it.

“... I couldn’t find anything written that was positive about being older. Society doesn’t look at age the right way.”

One of the local authors selected by Sullivan includes Cameron Park

CE@cityofsacramento.org
www.sacvolunteers.org

Foster Grandparents Program
..... (916) 875-3569
www.dcfas.saccounty.net

Hands On Sacramento
..... (916) 447-7063
www.handsonsacto.org

Retired Senior Volunteer Program (RSVP)
..... (916) 875-3631
SVS-RSVP@saccounty.net
www.dcfas.saccounty.net

Sacramento County Volunteer Services
..... (916) 875-3631
www.dcfas.saccounty.net

Sacramento Food Bank & Family Services
1951 Bell Ave.
Sacramento, CA 95838
..... (916) 456-1980
www.sacramentofoodbank.org

Senior Companions Program
..... (916) 875-3622
www.scpsacramento.org

Volunteers of America
..... (916) 265-3400
www.voa-ncnn.org

resident Danna Wilberg, who has been a member of the El Dorado Writers Guild for over 20 years.

“I’m very excited to be a part of such a wonderful community of writers and storytellers,” Wilberg said. “My contribution, ‘Surviving the 70s — a Memoir’ fit the title of the book perfectly, being that I believe our ‘state of the mind’ is what makes our golden years priceless.”

Tales from the Golden State of Mind: An Anthology of Poetry and Short Stories Celebrating Life in the Golden Years is available on Amazon.

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