A vibrant guide for our community members 55 and older | Summer 2018 |

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Bellingham at Home
AGING IN PLACE, WITH A LITTLE HELP

By Amy Kepferle

After my grandfather died, my grandmother on my father’s side stayed put in his longtime domicile until her mid-90s. Conversely, when he became a widower, my grandfather on my mother’s side stayed put in his longtime domicile un-til shortly before his death at 98.

At 82, my dad still has a way to go to catch up with our relatives. But they all have a couple of things in common: longevity, and the fact that after their spouses passed away, they continued to live on their own.

Like my grandparents, my father isn’t entirely alone. Help comes in the form of neighbors dropping off supper, friends calling on the regular to make sure he’s OK, and visits to Lummi Island by me and my boyfriend to help spruce up his house and yard. Plus, his social life rivals ours; dinner parties, cutthroat games of Scrabble at the library, church meetings and related events, coffee dates with the

“He’s not a member of Bellingham at Home, but my pops is nevertheless a good representation of how the non-profit can enrich the lives of those who are a part of the organization, which is modeled on many successful villages now operating across the county that empower older adults to say active and engaged while living in their own homes and neighborhoods.

The two-year-old program of the Whatcom Council on Aging provides members with opportunities to participate in social and educational events and member-initiated groups; get volunteer assistance for helping-hand chores and transportation and referrals to vetted service providers; gives them a chance to volunteer for others until they’re the ones who need to ask for help; provides membership to the Bellingham Senior Activity Center; and offers them a voice in deciding how best to meet members’ needs.

Much like the “virtual village for vital adults,” providing freedom and dignity for seniors is at the forefront of the Volunteer Chore Program, a faction of the Volunteer Center of Whatcom County that sources volunteers to help those 60 and older remain independent in their own homes and stay out of assisted living centers or nursing homes.

Those who qualify—they must be low-income, without family and friends as resources, or get a referral by a doctor, case manager, counselor or social worker—get assistance with everything from housekeeping to grocery shopping, laundry, yard work, minor household repairs, transportation to doctor appointments, and helping pay bills.

“The Volunteer Chore Program serves as a safety net, helping those for whom other resources are unavailable,” organizers say. “It costs approximately $350 per year per client to run the program; it costs approximately $54,000 per year for someone to live in assisted living.”

The former amount is about the same amount as Bellingham at Home’s annual membership. In both cases, it’s money well spent. It lets people age in place—with a little help.

For more details about the programs, go to www.bellinghamathome.clubexpress.com or www.whatcomvolunteer.org
Percent of Whatcom County residents who are 55 and older. The portion of Whatcom’s population that is 65 to 74 years of age has increased in recent years and is a greater portion of the overall population than the statewide average for this age group.

6.3
Percent are 55 to 59 years of age

6.5
Percent are 60 to 64 years of age

10.2
Percent are 65 to 74 years of age

4.2
Percent are 75 to 84 years of age

2.1
Percent are 85 years of age and older

55,263
Projected population of Whatcom County aged 60 and older in 2020.

80.85
Life expectancy at birth. Whatcom County’s life expectancy is slightly higher than the statewide average of 80.43 years. But 52.8 percent of the county population over the age of 75 report some form of disability or impairment.

2035
Year by which there will be more people over the age of 65 than under the age of 18. Nationally, Census data projects 78.0 million people 65 years and older compared to 76.4 million under the age of 18. By 2020, there will be about three-and-a-half working-age adults for every retirement-age person. The median age of the U.S. population is expected to grow from age 38 today to age 43 by 2060.

SOURCES: 2018 Whatcom County Community Health Assessment; 2018 PeaceHealth St. Joseph Medical Center Community Health Needs Assessment and Implementation Plan; U.S. Census American Community Survey
Elder Fraud
HOW TO PROTECT YOUR NEST EGG

By Carey Ross

Not long ago, I was at my local bank and, as I was waiting to be helped, I watched a teller painstakingly review an older gentleman’s bank statement with him, taking the time to make sure his questions were thoroughly and sufficiently answered. She then took the further step of letting him know she was available should he need to return with other bank statements in the future.

After he departed, questions answered and concerns satisfied, I commended the teller for providing such a detailed level of customer service. Her response was matter of fact. “We have to,” she said. “Elder fraud is so common these days.”

She was quick to point out that helping customers reconcile their bank statements was a service not exclusive to her or the bank she works at. And then she made clear that no matter where you take your banking business, bank employees from tellers to financial advisors are available to deal with all kinds of inquiries and concerns that relate to you and your money.

When I asked her why she thought seniors were targets for scammers, once again she was succinct. “Because they have money.” Which is not to say that all seniors are wealthy, more that a lifetime of work and smart financial management often result in accumulated assets and nest eggs that are attractive to those who commit fraud.

And elder financial abuse is big business. The American Bankers Association estimates that scams, fraud and other acts of financial chicanery aimed at seniors cost its victims $2.9 billion in the last year alone. Luckily, they also have a whole host of strategies that can be deployed to protect you and your hard-earned dollars. Of course, these tips are pertinent to people beyond the senior set. Because while scammers often target seniors, truth is, they’re out to make a buck off the backs of anyone they can find. I know that I will certainly be employing some of the following tips in my life.

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TIPS

HOW TO PROTECT YOURSELF

**PLAN AHEAD. NOT** only to protect your assets, but also to make sure your wishes are followed. Have a trusted financial advisor, attorney or banker advise and assist you every step of the way.

**THIS IS AN** oft-uttered tip, but it bears repeating. Never give your personal information—Social Security number, account numbers, login info and other sensitive data—over the phone unless you initiated the call and it’s to a trusted party. The phone is the province of savvy scammers.

**NEVER AGREE TO PAY** a fee or taxes to collect lottery or sweepstakes “winnings.”

**SHRED ALL** sensitive and potentially sensitive documents—bank statements, credit card offers and the like—rather than just throwing them away.

**HIDE OR lock up** checkbooks, account statements, credit cards, etc. when others will be in your home—this applies to strangers as well as friends and family. The sad truth of elder financial abuse is it is often perpetrated by friends or family members of the victim.

**NEVER RUSH** into a financial decision. Any major expense or expenditure should come with documentation and enough time to think it through or get a second opinion, if needed.

**PAY WITH** debit or credit cards instead of cash to create a paper trail and take advantage of protections offered by those forms of payment.

**CHECK REFERENCES or credentials before hiring someone.** The internet has made this easier than ever. If you hate the internet (we don’t blame you), have a trusted friend or family member do the checking.

**NEVER SIGN** a document you don’t understand. Consult a financial advisor, banker or attorney first.

**ORDER A** copy of your credit report once a year. The three main credit agencies give anyone one free credit report per year, and many credit cards now offer free credit monitoring. Take advantage of it.

**ECHOING THE** advice of the bank teller I spoke with, get to know your banker and the people who handle your finances. They are the first line of defense when it comes to many forms of financial fraud.

**FINALLY, AND** possibly most importantly, always remember that it’s your money. You have the right to say no to anyone who wants to spend it. You have the right to not feel fearful or intimidated. Scammers can be clever and manipulative, charming and forceful by turns. Trust your instincts.

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LASTLY...

**SHOULD YOU FIND** yourself the victim of some form of elder financial abuse or fraud, know that you’re in some very good company. "Everyone, no matter their age, gets duped by someone at some point in their lives,” said my helpful bank teller. “Don’t let shame or embarrassment keep you quiet about it.” Although it can be difficult to recoup such losses, it can be done. Reach out to your bank or the police should the circumstances warrant it. As I witnessed during my visit to the bank, they are there to help.
Down with aches, **UP WITH LIFE!**

We understand what it feels like to wake up achy and yearn for that STRENGTH and STAMINA you once had. Check out our programs geared just for you!

**HEALTHY KNEES CYCLING**

**Knees Hurt? Or just want to get in better shape?**

Healthy Knees Cycling is the place to start!
Includes private consultation & bike fit.
GUARANTEED to help you feel better!

**Healthy Knees Cycling L1 (60 min)**
We'll help you every step of the way. 30 min on bike + 30 min stretch.
Tues & Thurs 4:30 pm

**Healthy Knees Cycling L2 (60 min)**
For those with a basic level of fitness. 45 min on bike + 15 min core & stretch.
Tues & Thurs 6:30 pm

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**Cycle Mole L1 (90 min)**
For those with a basic level of fitness. 60 min on bike + 30 min stretch.
Mon & Wed 7:00 am

**Cycle Mole L2 (100 min)**
For the seasoned cyclist and those who want to improve performance. 75 min on bike + 15 min core & stretch.
Mon & Wed 6:00 am

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**Wild Harvest**

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Death Cafe

SETTING THE TABLE FOR THAT LAST SUPPER

By Tim Johnson

The way you think about death can transform the way you live your life.

“In the end, people don’t view their life as merely the average of all its moments—which, after all, is mostly nothing much plus some sleep,” Dr. Atul Gawande writes in his bestseller, *Being Mortal*. “For human beings, life is meaningful because it is a story. A story has a sense of a whole, and its arc is determined by the significant moments, the ones where something happens. Measurements of people’s minute-by-minute levels of pleasure and pain miss this fundamental aspect of human existence. A seemingly happy life maybe empty. A seemingly difficult life may be devoted to a great cause. We have purposes larger than ourselves.”

Sharing stories, celebrating this larger purpose with others, is the essence of Death Cafe, a monthly gathering to discuss life, death and the continuum between.

Sandy Stork, a care specialist who facilitates Death Cafe, presciently observes that for decades following the Second World War, hospitals were entirely in charge of the health and medical decisions of Americans. Today, people want to take back some of the power and decisions regarding their own life and those of family members.

The palliative care movement in Bellingham had its genesis at Western Washington University, where a practice and institute was established to improve care by providing training and community education and activation to help patients live as actively as possible. The effort evolved quickly to PeaceHealth St. Joseph’s medical campus.

“Palliative care is about caring, not curing,” Stork explained, and focuses on the gestalt of the aging and infirm—the total package of mind, body and spirit as a person moves from maturity to end of life.

People with serious illness have priorities besides simply prolonging their lives,” Gawandhi writes. “If your problem is fixable, we know just what to do. But if it’s not? The fact that we have had no adequate answers to this question is troubling and has caused callousness, inhumanity and extraordinary suffering.”

“Instead of hiding death and leaving it to priests and funeral directors, Death Cafes normalize mortality,” John DeMont writes. “They are also, pardon the pun, ‘living’ proof of the contention that the closer we are to death the less we fear it—and that death can be one of our greatest teachers.”

“We meet once a month—over coffee and cake, sometimes something healthy—to explore and share stories, experiences, ideas and philosophical thoughts around death and dying,” Stork explained. “Death Cafe has no agenda except to offer conversation about death, in the hope that if we talk about death we will fear it less and approach it with more love and grace,” she said.

“We are a discussion group. We acknowledge the reality of death in our lives. Many of us believe that when we open our deepest selves to the inevitability of our own death our lives become more vibrant and meaningful,” she said.

“I feel strongly that it’s essential to our health and well-being that we face the reality of our mortality,” said Micki Jackson, who is coordinating an ambitious three-month series with program chair for the Rotary Club of Bellingham, Dr. Gary Goldfogel, the medical examiner for Whatcom County.

“Given today’s medical landscape, the less prepared we are, the more unpleasant, traumatic and protracted our last days are likely going to be,” said Jackson, a volunteer who hosts community events to inspire, educate and empower the public and providers about the importance of advance care planning. “This series helps us to understand and prepare to the extent possible to lessen stress and gain greater peace of mind when a crisis hits that may signal end of life.”

Jack Lee, an 89-year-old widower, is a volunteer patient ambassador at St. Joseph’s Hospital. He offers music, humor, warmth and joy to patients in rehab and recovery. Lee believes death gets a bum rap in America. He believes accepting death’s inevitability lets us sort out the significant from the trivial, the spiritual from the material, to better focus on the time we have to live and to love.

“The acceptance of death can be liberating, even joyful,” explains Deborah Luscomb, a Buddhist nun. “There can be more laugh than tears.”

ATTEND

EVENTS TO HELP PLAN END OF LIFE

WHAT: Death Cafe
WHEN: 6:30pm, third Wed. of every month
WHERE: Moles Community Life Center, 2465 Lakeway Dr.
INFO: www.deathcafe.com

WHAT: Contemplating End of Life
WHEN: 12:15pm, every Monday through November
WHERE: Northwood Hall, 3260 Northwest Avenue
INFO: www.bellinghambayrotary.com

WHAT: What’s Next: A Healthier You. Take Charge of Your Health!
WHEN: 9am to 4pm Wed., Oct. 3
WHERE: Bellingham Senior Activity Center, 315 Halleck St.
INFO: www.wccoa.org
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Appointments for comprehensive eye exams often available within a week!

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OPPORTUNITIES TO GIVE BACK, FIND VALUE AND HELP YOUR COMMUNITY

By Stephanie Young

Like many people boasting the Baby Boomer title, you’ve spent the better part of four-plus decades working.

You’ve supported yourself and your family, and now the horizon looks a little different. Perhaps you’ve retired. Maybe you intend to keep working full-time. Or you’re experiencing being a grandparent for the first time, having to take care of ailing parents, or needing a little help yourself.

Or, perhaps, you’re just ready to start living life for you.

The question is, what does that look like?

Our corner of the Pacific Northwest provides a wealth of opportunities to submerge yourself in our community and find passions that inspire you. Let’s take a trip back in time, back to your early 20s. What was your dream? Did you follow it? Or did life get in the way?

Imagine this: It’s the first day of the rest of your life. And if you wake up tomorrow, it will also be the first day of the rest of your life. And the day after that—well, you get the idea. What you do with that day could ultimately determine how you live on your last day.

Have a wealth of information to share? Become a mentor. Want to give back to the community? Become a volunteer. Want to study a new language, begin a new career, or learn a new hobby? You’ll find affordable opportunities at Western Washington University, Whatcom Community College, Bellingham Technical College, Skagit Valley College, Anacortes Senior College, and other places in the community to begin living the life you want.

Following your passions don’t have to cost you your retirement fund.

As Theodor “Dr.” Seuss Geisel once said, “You have brains in your head. You have feet in your shoes. You can steer yourself any direction you choose. You’re on your own. And you know what you know. And you are the one who’ll decide where to go...” We just want to help you get there.
Whatcom County Libraries
IN YOUR TOWN AND ON THE MOVE

By Sarah Koehler

If you haven’t been to the library lately, you’re missing out. You can find the same warm welcome and personal service you’ve always appreciated at any Whatcom County Library System location, along with eBooks, eAudiobooks, tech help with your eReader or other mobile device, fun programs, learning opportunities and lots more. All 10 of our library locations have comfortable reading areas, well-stocked children’s areas for the grandkids, and staff who would love to talk with you about your next great read.

Nancy Herold, a grandmother in Ferndale, shared her story with us: “We use the Ferndale Library and have found staff to be friendly and helpful, the building attractive and easy to locate materials, the children’s area and activities fun. Living in Birch Bay, I finally became aware of the bookmobile. What a treasure! I take my grandchildren every Wednesday.

Greta and Rika are wonderful. They engage the children, introduce us to different resources (who knew you can check out coloring books?), give book suggestions, email me book lists, put things on hold they know I’d like, help me learn to use features on the website, and on and on. The children talk about them during the week and if there is a book they are thinking of, they will say Greta or Rika will get it for them. These are 2 and 3 year olds who have already learned the power of a great librarian.”

Whatcom County Library System also puts the “mobile” in Mobile Services by bringing library services directly to you. Our Homebound Services van delivers books, movies, audiobooks and more to residents who are permanently homebound in Whatcom County and who reside outside the Bellingham city limits. Friendly and book-loving staff visit residents who live in skilled nursing facilities, assisted living facilities, adult family homes, including Christian Health Care Center in Lynden, Good Samaritan Society-Staffholt, Lynden Manor Assisted Living Residence, Meadow Greens Retirement Community, and Louisa Place Assisted Living Community.

Whatcom County Library System Mobile Services visits permanently disabled individuals in their own homes, including those who have low vision, difficulty with mobility, or a prolonged illness. In-home residents should contact the WCLS Mobile Services Department at 360-305-3599 to discuss eligibility. Bellingham Public Library provides similar services. Bellingham residents can learn more at www.bellinghampubliclibrary.org/using-the-library/outreach-services.

Along with the important library materials we deliver, Mobile Services staff feel that the best part of our job is getting to know you. We are honored to be a part of your life, and we allow time in our scheduled visits to interact. You’ve told us that library visits are a highlight of the month for many of you, and we are a familiar face as residences change.

Sarah Koehler is the Whatcom County Library System’s Mobile Services manager.

TRIOBIKE TAXI

The YMCA recently teamed up with the Mt. Baker Bicycle Club, Sanitary Service Company, and Fanatik Bike Company to purchase a Triobike Taxi. Based on a Cycling Without Age program that started in Denmark a few years ago, the sweet new ride is intended to let low-mobility seniors and other citizens enjoy bike rides in this beautiful place we call home. The pedicab will soon be used for community rides from places like the Leopold, Eleanor Apartments, and the Max Higbee Center, with a goal to match volunteers with passengers and events—whether it’s riding once a week and creating a relationship, having Ride Days to jazz up the afternoon for low-mobility residents of local organizations, or joining in on special events like the finish line of the Chuckanut Classic or the Bellingham St. Paddy’s Parade.

For more details, contact Tammy Bennett at (360) 733-8630 or tbennett@whatcomymca.org
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