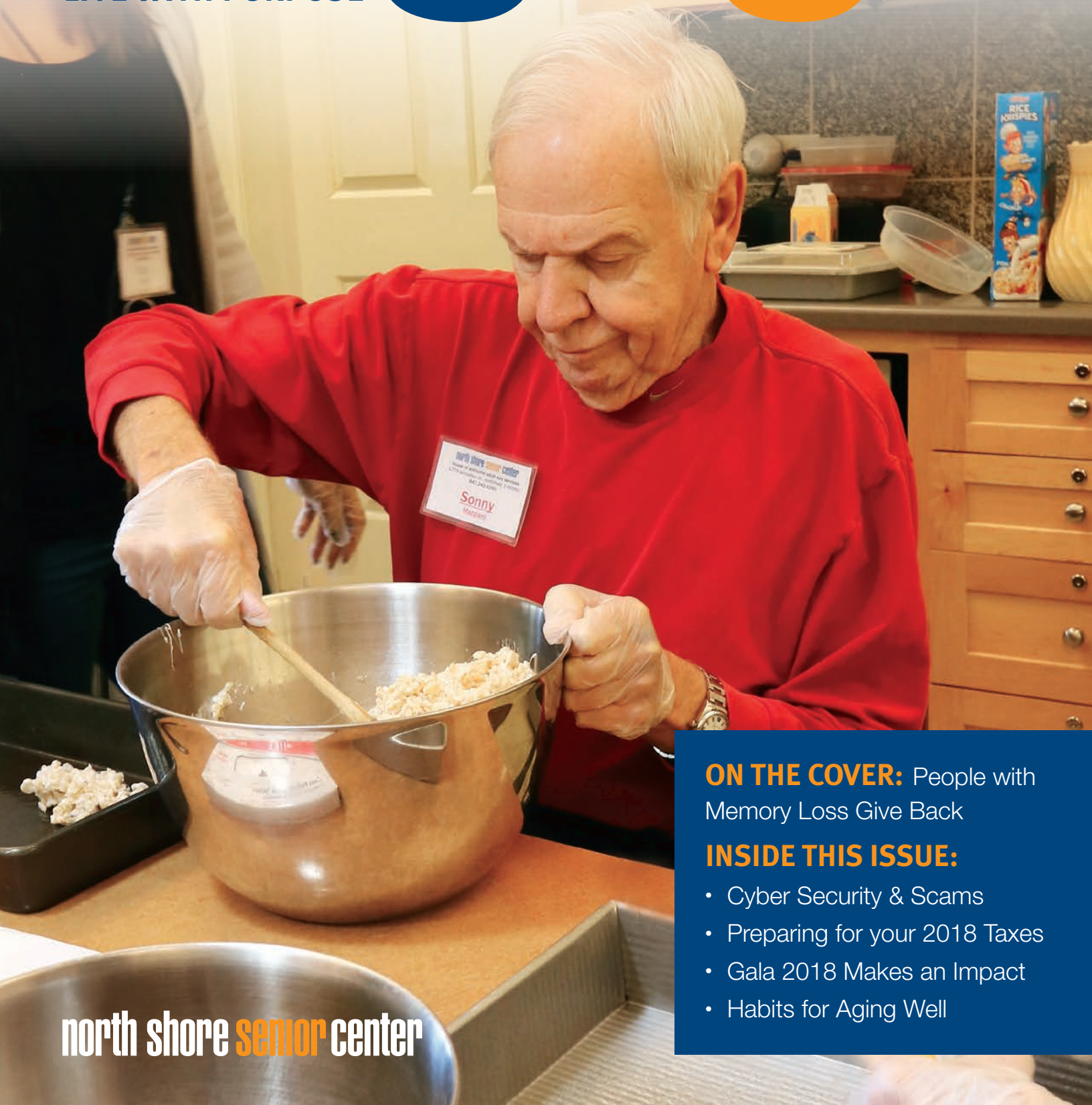


Winter 2019

engage

LIVE WITH PURPOSE



ON THE COVER: People with Memory Loss Give Back

INSIDE THIS ISSUE:

- Cyber Security & Scams
- Preparing for your 2018 Taxes
- Gala 2018 Makes an Impact
- Habits for Aging Well

north shore **senior** center

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CYBER SECURITY R

Careful Attention to Potential Threats

by Betsy Storm

Movies like “War Games,” “Live Free or Die,” and “The Defenders” zero in on the contemporary battleground of cyber attacks and the growing need for cyber security. But what exactly do these terms mean, and what is their impact on the everyday world?

Simply put, **cyber attack** is an umbrella term for a range of nefarious acts that cause headaches, cost millions, and place individuals, governmental entities, and corporations at risk. **Cyber security** refers to a set of techniques used to protect the integrity of networks, programs, and data from attack, damage, or unauthorized attachments.

On a large scale, noted cyber attacks began as early as 1988, when something known as the Morris Worm targeted the world’s cyber infrastructure while it was still in its infancy. The worm slowed down computers to the point of making them unusable. In recent years, major breaches have plagued corporate giants like Sony, Home Depot and Target, among many others.

Although news stories about major security breaches are an everyday occurrence, you can take some fairly simple steps to lessen your chances of being hacked.

Employ healthy skepticism when using technology, recommended Michael Gershbein, who teaches a variety of classes at North Shore Senior Center. Interestingly, Gershbein pointed out that in many cases, intruders don’t actually steal individuals’ information; rather, many people simply *give it away*.

An essential caveat: “If something looks too good to be true, then it probably is.” For example: “If a message pops up on your screen offering you a free iPod if you ‘click on this link for details,’ don’t even think about doing so. Go with your instincts, and be suspicious.”

Acknowledging the huge problem of malware, Gershbein recommends people install a free piece of software called Malwarebytes on their computers, in addition

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EQUIRES

to their computer's antivirus program. The developer of Malwarebytes claims to "use layers of technology like anomaly detection (a cool sort of artificial intelligence), behavior matching, and application hardening to crush malware that hasn't even been seen before." Versions are also available for PC, for business, and with a paid subscription (more features).

Detective Steve Gilmour of the Northfield Police Department echoed Gershbein's advice. Gilmour said suspicious emails are a major problem and admitted that even he has to resist opening some particularly tempting messages: "Dangerous emails can be very well-disguised."

Gilmour also warns against having unprotected (no password) Wi-Fi at home. Unbeknownst to you, he explains, a cyber thief can drive around a neighborhood, find an unsecured account, and access it to break into an individual's accounts and possibly even steal confidential financial information.

Gilmour said another problem is phishing-type phone calls. He added, in particular, that seniors are often scammed by callers that claim a grandchild or other family member is in trouble and needs money (see related story on page 4). Odd though it seems, says Gilmour, these criminals often ask for currency in the form of gift cards because gift cards can't be tracked (they are usable as long as the serial number on them is available). The person on the receiving end of the call often panics, said

Gilmour, and the scammers get what they want by preying on seniors' concerns for their family members.

Here are a few tips from a security-savvy North Shore Senior Center member who we will call "Annie" to protect her privacy. Annie said being vigilant on a daily basis pays off. When traveling, she carries only one credit card and alerts her credit card company of her itinerary in advance. As a result, the company can monitor any unusual activity on her accounts. Annie has also set up alerts with her banks and other financial services companies; *anytime* there's activity on her accounts, she receives an alert. And because Annie has frozen her credit reports on the "big three" credit monitoring companies, she is quickly notified if anyone starts poking around in her credit history.

Copious amounts of expertise are available to help you stay secure. Two well-reviewed books are: "Senior Online Safety: Useful Tips to Stay Safe and Secure for Seniors, Both Online and Off" by Christopher Burgess and "My Internet for Seniors" by Michael Miller. AARP.com is a storehouse of information, as are Michael Gershbein's classes at the Center.

Using the aforementioned resources, focus on learning how to:

- create secure passwords
- back up your data
- keep personal information personal
- guard against email scams
- protect yourself from malware

THE VOCABULARY OF CYBER SECURITY

Hacking: Hacking refers to the practice of modifying or altering computer software and hardware to accomplish a goal that is considered to be outside of the creator's original objective. Criminal hackers develop computer malware or spyware to gain access to confidential information.

Identity theft: Identity theft occurs as a result of someone using an individual's personal information without his or her consent for financial gain. According to AARP, every two seconds in the U.S. someone's identity is stolen, resulting in tens of billions of dollars landing in the pockets of con artists and other unsavory criminals.

Malware: The term malware is a contraction of malicious software. Put simply, malware is any piece of software that is written with the intent of doing harm to data, devices, or to people. The vocabulary of malware includes words like worms, ransom ware, viruses, Trojans, spyware, botnets and adware (the latter are those annoying pop-up ads).

Among other headaches, malware can steal sensitive data, send spam from an infected machine, and look inside the infected user's local network.

Phishing: "Phishing refers to malicious emails designed to trick the recipient into clicking on a malicious attachment or visiting a malicious web site," according to wired.com. "Spear-phishing is a more targeted form of phishing that appears to come from a trusted acquaintance."





Reduce Your Likelihood of Being SCAMMED

by Betsy Storm

It sounds all wrong, and *it is*: The words “grandparent” and “scam” don’t belong in the same sentence. But nonetheless, “grandparent scams” or “elder scams” are a persistent problem. The National Council on Aging refers to such fraudulent activities as “the crime of the 21st Century.” The cost of financial fraud affecting older adults is estimated to be \$3 million and growing, according to the Federal Trade Commission.

(continued on page 5)

On the bright side, however, AARP reports that, “Americans really are getting older and wiser, according to a new report from the Better Business Bureau (BBB): Those older than 45 were far less likely to fall victim to scam artists than people in their 20s and 30s. But when older people do get taken in, their losses tend to be more substantial—a median loss of \$390, compared to \$200 for those ages 18-24—and there are distinct generational patterns to the kinds of scams to which people are most susceptible.”

One reason older adults are targeted, according to experts, is they are often considered more vulnerable. Simply because seniors have more time on their hands and—in some cases—are less tech savvy than younger adults—they make ideal marks. Thieves also zero in on seniors because many possess bigger bank accounts than do younger people.

And like many individuals of any age, some seniors don’t do their due diligence when questionable situations arise. “It’s part of living in such a fast-paced society,” said Steve Bernas, president and CEO of the Better Business Bureau serving Chicago and Northern Illinois.

When older folks fall for these schemes, they’re sometimes too embarrassed to report they’ve been duped. However, Detective Connor Cavanagh of the Wilmette Police Department says it can happen to even the most sophisticated people.

Cavanagh said the Wilmette Police Department distributes many copies of its pamphlet about identity theft, and he believes a large number of seniors are well aware of the scams and how to avoid them. Many program participants at organizations such as North Shore Senior Center are on top of scams immediately, Cavanagh added. As far as prevention, the detective recommends that family members of older adults maintain open communication with their older loved ones about financial issues, particularly if irregularities arise. He acknowledged that, “Adult children don’t want to interfere, but communicating in a loving and caring manner is one of the best means of preventing problems.”

Here are several swindles affecting older adults along with tips on how to avoid them:

THE GRANDPARENT SCAM

It plays out when a call comes in, usually late at night or very early in the morning when an individual is not functioning optimally and is caught off guard. The caller says something like, “Grandma, I’m in trouble and I need your help right away.” Posing as the grandson or granddaughter, the caller may claim to have been in a car accident or even say he or she is in jail in a foreign country and needs funds immediately to escape a dangerous situation.

The caller may ask for funds to be wired. Or, in many cases, they ask grandparents to buy online gifts cards from major retailers. (The caller can then access the monetary value of those cards using the PIN number on the back of the card.)

TIPS: “Here’s the tip off to the rip off,” said Bernas: “If you’re being asked to take action within 30 minutes, it’s a scam.”

1. Do not panic.
2. In a large number of cases, the perpetrator asks the grandparent not to tell anyone about the situation—a dead giveaway of fraudulent activity.
3. Encourage family members to resist posting information about their vacations on social media. Bad actors troll such sites specifically to ferret out this kind of insider information. Bernas pointed out that on some social media sites an individual’s profile includes names of his or her family members, making this kind of fraud even easier.
4. Establish a family password or secret question. With that safeguard in place, a caller will quickly be revealed if he doesn’t know the code.

MEDICARE RUSES

In schemes involving Medicare, callers pretend to be Medicare representatives. They claim they need more personal information—particularly a Social Security number—to process a claim.

TIP: Never reveal your Social Security number to someone you don’t know and trust.

FAKE CHECKS

In this scenario, scammers tell older adults that they’ve won a monetary prize, but the check received as “payment” is fake. The person on the receiving end of the call is also told to pay a sum of money in order to receive the so-called prize.

TIP: If a prize is the real deal, you should never have to pay money to claim it.

Unfortunately, there are plenty of other scams to guard against. Some of the offenders have to do with counterfeit drugs, anti-aging products and investments. Bernas encourages people who have been attempted victims of scams to report the activity to the BBB via its “Scamtracker” program at bbb.org/scamtracker.

Seniors can help protect themselves and their loved ones by contacting the AARP Fraud Watch Network. The free helpline, 877.908.3600, is staffed by volunteers trained in fraud counseling. The Better Business Bureau is also a wealth of valuable information.



Giving Back Provides Sense of Fulfill



There are many benefits to volunteering: it connects you to others, is good for your mind and body, and brings fulfillment and a sense of purpose. Giving back may also help combat depression, increase self-confidence, and counteract the effects of stress and anxiety. All of us want to have meaning in our lives and feel good about ourselves. At House of Welcome (HOW) Adult Day Services, participants in the Day Program have opportunities to engage in many different volunteer activities. Participants collect newspapers for animal shelters; make cards for veterans in honor of Veteran's Day; send cards to veterans taking honor flights to Washington D.C.; and bake for PADS (Public Action to Deliver Shelter), a homeless shelter.

“At HOW, we strive to keep participants in the community for as long as possible. Working on service projects allows people living with dementia to engage in activities that facilitate that sense of purpose and community.”

—Stacey Manning, Program Specialist

Last fall, the service project group prepared cards for veterans participating in honor flights through Honor Flight Lake County, a nonprofit organization whose mission is “to transport America’s Veterans to Washington, D.C. to visit those memorials dedicated to honor the service and sacrifices of themselves and their friends.” As part of their honor flight, veterans experience “mail call,” where they are presented with a personalized mail bag of cards honoring their service.

Stacey explained how important giving back is, especially for people living with dementia. “As people experience more advanced dementia they may lose their ability to do some of the things they’ve done in the past and to



ment for People with Memory Loss



initiate activities on their own. Participating in service projects at the Day Program provides people living with dementia an opportunity to engage in helping others, which helps increase self-confidence and happiness.” She explained how, for example, while people in the baking group enjoy making things for others, other participants take great pride in folding newspapers and putting them into bags so they can be delivered to animal shelters.

Day Program participants give back to PADS at St. Alphonsus Church by baking for them once a month. Kathy Talken, who is a volunteer food coordinator at St. Alphonsus said, “The participants at the HOW Day Program prepare muffins and cakes for our homeless community. In doing so, they provide a homemade touch for people who don’t have homes. It’s a lovely partnership.”

“Helping others is a win-win for everyone, including people living with dementia. At HOW participants take great pride in giving to the broader community.”

—Stacey Manning



Volunteering at North Shore Senior Center

by Alexia Poladian, Volunteer Program Coordinator



North Shore Senior Center is home to roughly 300 volunteers who contribute their time and talents to making a difference in the lives of older adults throughout our community.

Whether you volunteer at our Welcome Desk and offer a friendly smile, transport seniors to and from their medical appointments, assist our older adults during tax season, or serve pizza on Pizza Day, volunteers are a huge influence to the success of our organization.

After spending one year with the Center, I have observed first-hand that our volunteers bring a range of skills, knowledge, and experience to the areas we serve. You may have even gotten to know some of our volunteers who contribute their time on a weekly basis.

By choosing to volunteer at North Shore Senior Center, you are choosing to accept many wonderful benefits that are included when becoming part of our community.



1. You share meaning and purpose. You get to represent an organization that fosters the independence and well-being of older adults throughout the community.

2. You learn a new skill or enhance your knowledge in a skill you already practice. We are a diverse community of different ages, backgrounds, and knowledge, and everyone brings something different to the Center.

3. You connect with others. Many volunteer opportunities are designed to work as a team and support our staff. Today, we have volunteers who have been with us for more than 20 years!

4. You stay active. Studies show that volunteering is good for your health. By volunteering at the Center, you are helping a much greater cause, giving you a sense of satisfaction and promoting your well-being.

5. You help others in your community. When you give of yourself and your time to the Center, you are helping older adults in your own neighborhood.

6. Change your perspective. Volunteering exposes you to new experiences that can help you appreciate what you have.

7. Have fun. We want all of our volunteers to look forward to coming to the Center!

The time you spend volunteering at North Shore Senior Center does not go unnoticed. You help the Center immensely and, in return, you reap the rewards.

If you are considering volunteering, stop by Human Resources to inquire about current opportunities. We would love to find a place for you!





“Ask an Attorney”

Prepared by Kerry R. Peck, Esq.

In the this edition of the “Ask an Attorney” column, Kerry R. Peck, managing partner of Peck Ritchey, LLC, addresses questions that focus on estates, guardianship for adult parents, and living wills.



Q. My sister recently passed away and I am her only living relative. She did not have a will and had very few possessions to her name in general. Her small life insurance policy, old 1997 Toyota Corolla, and small checking account total up to only about \$50,000. Is there any way to account for her negligible estate without a will?

—Kyra, Villa Park

A. In the state of Illinois, if an individual passes away with an estate that contains less than \$100,000 and no real property, you can file a small estate affidavit in place of opening a probate estate. Depending on which county she passed away, you can typically pick up a copy of the small estate affidavit at the circuit clerk’s office or obtain it on the county’s website. As for the car, an Illinois small estate affidavit will need to be filled out and submitted to the Secretary of State of Illinois along with transfer documents from that office in order to have the title transfer complete.

Q. My husband is in the process of petitioning to be the guardian of his mother. From what I understand, he is going to be in charge of her person and her estate. However, he mentioned that someone called a guardian ad litem will also be appointed. What is the purpose of the GAL if my husband will be taking care of his mother’s financial and personal affairs? —Elliot, Peoria

A. A guardian ad litem or “GAL,” is a neutral third party attorney appointed by the judge to investigate a number of matters at the outset of a case, including: investigating the need for a guardianship; ascertaining if the individual objects to a guardianship; and identifying who should be the guardian. Following the filing of a guardianship case, the judge typically will appoint a GAL who will then meet with the respondent, in this case your mother-in-law, to review the respondent’s medical records and speak with the in-

dividual who is seeking to be appointed the guardian. Thereafter, the GAL will submit an oral and/or written report to the judge. The court views a GAL as the “eyes and ears of the court,” as the judge cannot independently undertake all of these investigations.

Following the appointment of a guardian, a GAL is typically discharged from the case. Thereafter, in this instance, if your husband is appointed the guardian, he would then have authority to make personal and financial decisions for his mother as set forth by the judge.

Q. Is it necessary to include a living will in my estate plan if I have already executed a power of attorney for healthcare and last will and testament? —Pedro, Antioch

A. A living will is an optional supplemental document that is distinct from a last will and testament. A living will, oftentimes referred to as an advance directive, is a document that details your wishes typically regarding the medical care you will receive once you become incapacitated. A living will can outline decisions like quality of life versus quantity of life and other life-sustaining medical treatments, including feeding tubes and breathing tubes. While a living will is completely optional, it may give you and your family peace of mind when it comes to following your specific end-of-life care wishes that you have not included in the provisions of your power of attorney for healthcare.

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

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

Gala 2018

MAKES AN IMPACT

Two hundred and thirty guests attended a sold out Gala 2018. Held at Skokie Country Club, the elegant event featured an outdoor tent, photo booth, silent auction, raffle, paddle raise, and sit-down dinner.

Thanks to the dedication of the Gala committee and the generosity of our guests, Gala 2018 raised \$162,000!

Janet Burgoon Philanthropic Excellence Award recipients included Lois Melvoin for Outstanding Philanthropist, Crain-Maling Foundation for Distinguished Community Partner, and Abbott Laboratories for Dedicated Corporation.



(Above): Advisory Council member Dilnaz Waraich and Board of Directors Chair Stuart Smith



(Left): Outstanding Philanthropist Lois Melvoin (center) with her family



Board member Dewey Crawford, Lloyd Ferguson, board member Martha Ferguson, Keith Olson and Gris Ware



Mike and Diane Beemer, Ty Fahner, board members Molly D'Esposito and Peggy Redding, and Anne Fahner

Dedicated Corporation Award recipient Abbott Laboratories representatives with Center board member Al Reid (far right) and his wife Cherie





Kim Hand... On Making Connections in Glenview

We don't see much of Kim Hand at North Shore Senior Center. The bulk of her work is done diligently and humbly behind the scenes at Glenview Village Hall and throughout the Glenview community, where she serves as senior services coordinator for the Village of Glenview through North Shore Senior Center.

We sat down with Kim to learn more about her complex job responsibilities in working with older adults in Glenview on behalf of the Center.

How long have you worked at North Shore Senior Center and in what capacity?

I started working at North Shore Senior Center in 1996 as a case manager in Senior and Family Services. In 1998, I became the senior services coordinator for the Village of Glenview.

As senior services coordinator for the Village of Glenview, what are your primary responsibilities?

My overall responsibility is to serve the seniors and their supports in Glenview in finding the resources that are needed for them. I do this by building and maintaining relationships with other community partners to support the senior population in Glenview. This happens through many different avenues.

- I work very closely with the Glenview police and fire departments, Village staff and case managers to identify and then help seniors in need. People who need help—older citizens, in particular—don't always seek help. So when Glenview community service organizations come across seniors who might need social services or could benefit from our programs, they share my contact information and, likewise, alert me that there's someone who might benefit from social services.
- I also can provide seniors in an emergency with Angel Funds, which are one-time funds to help purchase such things as prescription drugs or eye glasses, or pay a utility bill.
- If North Shore Senior Center can't provide appropriate avenues, I can still evaluate a person's needs and coordinate services available from other organizations.

What else does your job entail?

I do a considerable amount of outreach and spreading the word about what North Shore Senior Center has to offer to folks in the Glenview community. I co-facilitate GLEnergy, a partner program with the Village of Glenview Senior Services, North Shore Senior Center and the Glenview Public Library. GLEnergy provides educational programs designed for seniors on topics such as fall prevention, tips for talking to the doctor and Medicare 101. We also have a senior housing fair so that Glenview residents can learn about affordable housing and senior living communities. I maintain a waiting list for Depot Square (senior housing condominiums), work with the Glenview Senior Center and the Glenview Police Department to help promote "Coffee with a Cop" within senior residences where community members can come together in an informal setting and ask officers questions.

You represent North Shore Senior Center through a number of committees that benefit the Glenview community. How important are these relationships?

These relationships are critical to the success of this position. I serve on various committees that keep me connected to the senior community. For the next two years I am co-chairing Glenview Values with Jill Brickman of Northfield Township, which is a monthly roundtable of members of the fire and police departments, the park district, senior services, social service agencies, clergy members and school representatives. I also serve on the Glenbrook Hospital Advisory Board, the North Shore Crisis Response Team, and the North Shore Senior Center Diversity Committee.

In what other ways does your job create a presence for North Shore Senior Center in Glenview?

It wasn't planned, but it turns out Village Hall, which is connected to the Police Department, provides a safe place for Adult Protective Services (APS) case workers to meet with their clients. The Center's APS program restores the dignity and safety of seniors over the age of 60 who find themselves victims of self-neglect, abuse or financial exploitation.

APS also works with adults ages 18-59 who have disabilities and have few resources to protect themselves.

Village Hall is also home to several North Shore Senior Center educational programs and continuing education events for social services professionals and the community.

How critical do you see your position being in relation to connecting older adults in Glenview with needed services?

Not everyone wants to go to a senior center so having a physical post in Glenview is a real asset. Last year, North Shore Senior Center was able to provide services to more than 4,000 Glenview residents. These contacts may have been a one-time thing with the use of a cane at the loan closet, or it could be the Fire Department responding to a call of a person who fell and finding he or she could benefit from services through the Center. In fact, each month the Fire Department sends me labels for those over the age of 65 who have used 911 services so that I can send them a letter encouraging them to call if they are in need of any assistance. This is a unique program where it is the only community in the 23 communities we serve that has this type of awareness. I also help administer

a senior housing assistance program that helps eligible seniors with real estate taxes and rent. Last year, eligible recipients each received assistance of \$1,999 which helped them remain in the community. North Shore Senior Center is most definitely filling a gap by having a presence in Glenview.

What's the best part of your job?

The best part of my job is being able to make life better for seniors who need help. I grew up in Glenview, and I'm raising my family here too, so having a job where I can help take care of my community means a lot to me. For me, it's more than a job; it is a way of life that has been present since I was a child. By growing up with grandparents close by and having my parents near my children, I know there is an infinite wisdom that older adults can have on younger generations. Yet, there are many older adults in need of assistance who have no one or no family living close by. I find that this office is able to help them become aware of the resources available to them. If there is a way that I can assist in making life a bit better by finding those resources and enhancing their well-being, I feel that I have done my job.



Kim Hand (seated second from left) meets with community organizers to plan the Excellence in Aging conference scheduled for Saturday, April 6.

(front row, from left) Eileen Considine Boggins of JourneyCare; Kim Hand; Melissa Wittenberg of Chicago Lighthouse North; and Jacki Kimmel of North Shore Village

(back row, from left) Jill Brickman of Northfield Township; Nancy Vaccaro of the Northbrook Police Department; and Steve Samuelson of the Frisbie Senior Center

Services Available through

Many people visit North Shore Senior Center to take advantage of the stimulating lectures, informative classes, and interactive social clubs. The Center is all of that and much, much more. What better time than winter in Chicago to take up a new hobby, start a new fitness program, volunteer your time, or seek assistance that you've been putting off—all available under the North Shore Senior Center roof! As requested by a reader, here is a full list of the Center's offerings:

Senior and Family Services

847.784.6040

www.nssc.org

Whether you are concerned about maintaining your independence, need help filing your income taxes, or want to learn how to cut through Medicare-related red tape, our trained professional staff can assist you. We offer:



- **Adult Protective Services** for seniors and people with disabilities ages 18-59 who are being abused, neglected or financially exploited
- **Benefits & Medicare Counseling** to assist older adults in applying for and maintaining public entitlements and help with issues related to hospital bills and choosing supplemental managed care or long-term care
- **Caregiver Resource Center** which includes respite, support groups and workshops for caregivers, supportive counseling and education programs
- **Choices for Care** to assess the appropriate level of care upon hospital discharge
- **Chore Housekeeping and Home-Delivered Meals** upon assessment to determine eligibility
- **Community Care Program** linking low-income seniors to needed services
- **Escorted Transportation Service** for seniors needing rides to and from medical and dental appointments
- **Friendly Visiting** for homebound older adults to socialize on a weekly basis with volunteers

- **General Case Management & Counseling** to determine an individual's overall needs such as assistance in applying for benefits, arranging for in-home help or home-delivered meals, and gaining access to medical care and affordable housing
- **Lending Closet** where people—regardless of age, residency, income or membership—can borrow durable medical goods such as walkers, canes, wheelchairs and raised toilet seats
- **Support Groups** for low vision, hearing loss, Parkinson's disease, memory loss and family caregivers
- **Health & Wellness Education** on topics such as nutrition, exercise, arthritis and osteoporosis is provided at local senior housing buildings

North Shore Senior Options

847.242.6270

www.northshoresenioroptions.org

An affiliate of the Center, North Shore Senior Options is a 501(c)(3) providing older adults and their families with options to improve safety, well-being and quality of life now and in the future. A no-cost consultation is provided to potential clients and their family members to learn about their situations and explain our services in more detail. Services include:

- **Care Management** to determine needs, customize a care plan and perform services that meet you and your family's needs
- **Guardianship of person or estate** in cases where an individual is unable to manage his or her personal or financial affairs, and North Shore Senior Options can serve as advocate, surrogate decision-maker and coordinator of needed services
- **Daily Money Management** to assist older adults with managing mail, sorting and organizing paperwork, and paying bills
- **Home Safety Assessment** to enhance the function, comfort and safety of seniors' homes



North Shore Senior Center

- **Therapy & Counseling** with experienced, licensed therapists who meet with clients in their homes or at North Shore Senior Center to address feelings of depression, anxiety, sadness from losing a family member, poor health, or the stress of caring for a loved one

House of Welcome Adult Day Services

847.242.6250

www.houseofwelcome.nssc.org



A specialized program for people living with varying degrees of Alzheimer's disease and other dementias and their family caregivers. Services include a Day Program and an early memory loss program that provide a therapeutic environment that addresses their physical, emotional, cognitive and social needs. We offer:

- A **Day Program** that provides structured, small-group activities in a comfortable, home-like setting with a full day of stimulating activities designed especially for people with dementia
- **Mind Matters**, which meets twice a week and provides therapeutic activities and memory techniques for people in the early stages of memory loss
- A monthly **Alzheimer's Family Support Group** that is a place for family caregivers to find emotional support, share resources and problem solve

Lifelong Learning

847.784.6030

www.nssc.org

Peer led groups provide thought-provoking discussions that may challenge, change or strengthen your beliefs. Partake in conversations about American politics, jazz greats, historical eras and different cultures. Take in a performance or learn about the latest trends in technology or how to navigate your iPhone. Find your inner artist in the fine arts studio, learn how to play canasta or pickle ball, or join the tennis club. Besides classes, lectures, clubs, day trips and events, Lifelong Learning offers:

- **Tuesday Men's Club** meets at 10:00 a.m. each Tuesday for a business meeting followed by a free, one-hour presentation open to the public covering a wide variety of topics that range from the history of the Chicago Auto Show and avoiding fraud to performances by Northwestern University student music groups and the beloved Goldenaires
- **A&A Café** is a sunny place to enjoy breakfast or lunch, meet friends for a snack, or savor a quiet cup of coffee while you catch up on the newspaper or a good book
- **Mim's The Shop at the Center** is a charming boutique where you can donate gently-used treasures or find new treasures including jewelry, glassware, crystal, china, pottery, figurines, linens, books and collectibles
- **The Fitness Center** and its trained staff offer a variety of ways to improve your health with one-on-one training, small-group training, yoga, muscle movers, ballet and balance classes, cardio machines, weights, balance equipment and Nautilus machines (see page 18 for New Year fitness specials)



Volunteer Services

847.242.6257

www.nssc.org

Volunteer opportunities abound! Our volunteers play a pivotal role in the Center's daily operations and overall success. We offer regular, flexible and occasional one-time volunteer opportunities in our Northfield and Niles locations, as well as out in the communities we serve. Volunteers can assist staff in all areas of the organization:

- **Work** with older adults and their families in Senior and Family Services
- **Help** create a welcoming place for seniors to gather, socialize and participate in clubs and programs in Lifelong Learning
- **Assist** with people living with Alzheimer's disease and other forms of dementia at our House of Welcome Adult Day Services

Take Advantage of Preventive Services Covered by Medicare

by Diane Bounds, Senior Health Insurance (SHIP) Counselor

We all know a healthy lifestyle helps prevent disease and improves our quality of life. Medicare also helps us stave off illness by paying for certain preventive services. This type of care identifies illnesses early when treatment is most successful and can even prevent some health problems from developing. There are a number of preventive screenings, tests and shots covered by both Original Medicare and Medicare Advantage plans. Knowing what services are considered preventative, when services are deemed diagnostic, and when you are eligible to receive them will ensure you get the preventive care you need while also keeping your out-of-pocket costs low.

When you join Medicare Part B or Part C, a “Welcome to Medicare” preventive visit is covered as long as you receive it during your first 12 months on Medicare. During this exam, your doctor will review your medical and social history and conduct basic health assessments such as checking your blood pressure, calculating your body mass index and a basic vision screening. She will also review your risk factors for certain conditions such as depression or heart disease and assess your functional abilities. Using this information, your doctor will develop a five-to ten-year screening checklist for you. She also may refer you to health education sources or specialty providers.

Every year after this, you can receive an “annual wellness visit.” This is not a complete physical. It is an annual update of the information gathered during your “Welcome to Medicare” visit. Your doctor will review your health status, identify any new risk factors and update your list of providers and prescription medications. When this is complete, she will update your screening checklist. If your doctor identifies a potential

condition that needs further investigation or treatment, she may recommend services that are diagnostic and not part of the wellness visit. You may be responsible for a portion of these costs.

Medicare covers a number of preventative services in the form of screenings, tests and shots. The following are just a few examples:

- cardiovascular screening
- colorectal cancer screening
- depression screening
- diabetes screening
- flu shot
- pneumococcal shot
- pap test and pelvic exam

Medicare may only cover these services at certain ages or at defined frequencies, such as every two years. Be sure your preventive care checklist includes how often each service is covered and when you should be scheduling each.

Some preventive care services are only covered if you are considered at-risk for developing certain conditions.

Examples include:

- abdominal aortic aneurysm screening
- bone mass measurement
- glaucoma tests
- HIV screening
- Hepatitis B shots

If you have one of these procedures and are not considered at-risk for developing the related condition, you may be responsible for a portion of or for all of the costs. When reviewing your checklist annually with your doctor, confirm with her that you are eligible for the preventive services being recommended. You can also find out if a service is covered by visiting www.Medicare.gov. The home

page has a search bar where you can enter the name of a service or test, and it will tell you how it’s covered by Medicare.

Also, be sure you know what type of care you are receiving. The distinction between preventative and diagnostic can be blurry. Services are preventative if you have no symptoms. The goal of this care is prevention or early detection. Diagnostic services are provided when you have symptoms or signs of a condition. The care may be required to either treat or help diagnose an illness. Your costs will be higher for diagnostic care.

Maintaining good health takes vigilance. Healthy habits will go a long way to prevent disease and maintain a high quality of life. However, even the healthiest among us will contract illnesses that require treatment. To ensure you identify them early, take advantage of the preventive services covered by Medicare. Early detection and diagnosis results in better outcomes for the patient in the vast majority of cases.

If you have questions about this information or need assistance with any aspect of Medicare, please call our Senior and Family Services Department at 847.784.6040 to make an appointment with one of our SHIP Counselors.

PLAN RULES AND PREVENTIVE SERVICES

To ensure you pay nothing for a Medicare covered preventive service, consider your coverage rules. If you are enrolled in Part B, be sure the provider accepts “Assignment.” If you are enrolled in a Medicare Advantage plan, be sure the provider is “in-network.”



BENEFITS OF EARLY DETECTION AND DIAGNOSIS

- Symptoms aren't always noticeable or well understood
- Lifestyle changes can be made before serious physical harm occurs
- Prevent the spread of a disease
- Certain conditions may be more treatable in the early stages
- Survival rates are often higher

Get Moving in the New Year



Betty Parks exercises in Sit and Get Fit



Frank Mayer, Jr. works out with trainer Mike Ferren

The New Year is a new beginning for many of us. It is the first blank page of a 365-page book. Make this your year to write a Pulitzer prize-winning piece: “Your Health!”

From one-on-one and small-group training to ballet and balance classes, and from mindful yoga and tai chi to cardio and strength training classes, North Shore Senior Center makes it easy to take care of your physical self this winter. All you have to do is sign up and show up!

Fitness Center

MEMBERSHIP

New members to the Fitness Center can take advantage of New Year savings by joining the Fitness Center by January 31. New Fitness Center members who buy a six-month membership will receive one month free as well as a free assessment and orientation. Fitness Center membership includes access to all equipment including three new dual-purpose machines, TRX bands, as well as new medicine balls, hand weights and balance bar. Members also benefit from personalized fitness plans, discounts on personal training sessions, and towel service and locker room amenities.

PERSONAL TRAINING

The New Year brings personal training savings for everyone. Until January 31, anyone who buys five 30-minute personal training sessions will get one free, a savings of \$75.

SMALL-GROUP CLASSES FOR FITNESS CENTER MEMBERS

Functional Fitness starts January 4 and is designed to work your body as a whole unit to make activities of daily living more manageable and prevent injuries. This class incorporates strength, balance, core training and endurance exercises.

Barre Essentials begins March 4 and mixes elements of Pilates, dance, yoga and functional training through choreographed movement. Participants work with small movements and can limit or expand their range of motion to suit their specific needs.

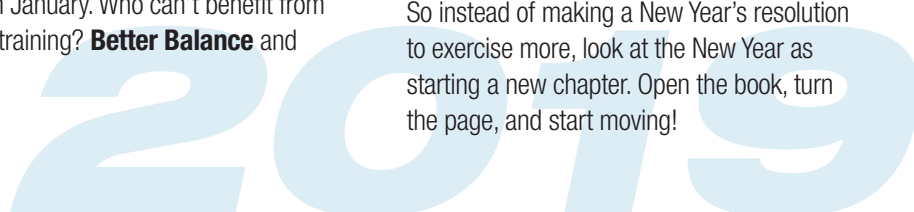
Group Exercise Classes

Held in the Gym, a variety of group exercise classes designed exclusively for older adults begins in January. Who can't benefit from balance training? **Better Balance** and

Gentle Balance can improve all aspects of daily living and reduce your chances of injury when you take that fall on an icy sidewalk. **Sit and Get Fit** is for those with limitations who want to improve muscle tone, strength and stamina. For people looking for a higher intensity work out, **Muscle Movers** incorporates total body fitness. **Stretch and Breathe for Better Health, Yoga** and **Tai Chi** increase understanding of the mind-body connection and focus on flexibility, breathing and stretching. Our low-impact **Ballet** class allows participants to enjoy the beauty of classical ballet and graceful movements.

And for those of you who aren't gym rats and don't care for group classes, grab a friend and take advantage of the ping-pong table located just outside of the Fitness Center. Playing **ping-pong** increases the heart rate, improves hand-eye coordination, and stimulates mental alertness, concentration and tactical strategy. Not to mention it's loads of fun.

So instead of making a New Year's resolution to exercise more, look at the New Year as starting a new chapter. Open the book, turn the page, and start moving!



“Tax

Talk”

Prepared by
Laurie Kaplan, CPA, Partner
and Josh Prince, CPA, MST,
Manager

In This Edition: 2018 Tax Reform Changes

Will my taxes be easier or more complicated to prepare next year?

It depends. The 2018 Tax Reform was intended to simplify the tax code, however Congress added considerably more provisions and stipulations to existing law. This culminated in the largest U.S. tax reform in more than 30 years. The majority of individual taxpayers will see a simpler tax return in 2018. On the other hand, businesses and business-owners will not. They will need to consider all the recent changes to the tax law to maximize their bottom line, including the new 20 percent qualified business income deduction, active loss limitations, interest expense limitations, net-operating loss rules, and many more.

In the past I've been able to deduct my charitable contributions and medical expenses on my personal tax return, but I've heard that I may not be able to in 2018. Is that true?

The new tax law doubled the standard deduction for all filing statuses in 2018: from \$6,350 to \$12,000 for single taxpayers, and from \$12,700 to \$24,000 for married jointly taxpayers. In general, a taxpayer must claim itemized deductions that exceed the baseline standard deduction in order to benefit from those deductions. Itemized deductions may include medical expenses (subject to limits), home mortgage interest, state income and property taxes (capped at \$10,000), and charitable contributions. So, while you may have donated the same dollar amount as in prior years, you may not receive an additional tax benefit as an itemized deduction. Charitable deduction timing and planning can offer opportunities to maintain the itemized deduction benefit.

Are there any changes to the amounts I can gift towards my grandchildren's educations?

No. There is still an unlimited exclusion from gift tax for certain amounts paid by one individual for another individual's medical expenses or school tuition. To qualify for the exclusion, the payment must be made directly to the person providing the medical care or to a "qualifying educational organization."

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



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Habits of People Who



“Persistence is the key to being successful, and that’s true even in retirement.”
—Mark Fine

Healthy aging means finding new things you enjoy, staying connected to the community, learning to adapt to life changes, and staying physically and socially active. Luckily, places like North Shore Senior Center provide outlets for seniors to socialize, learn and belong.

Mark Fine retired four years ago from his 40-year career as a stockbroker. “Work was my identity. I’m a worrier, and well before retirement I started worrying about what I would do to keep busy after I retired. So, eight years ago, while I was still working, I started experimenting with different activities and one was attending lectures here at the Center one day a week. Since I retired, I come to the Center five days a week!”

Growing up, education wasn’t a high priority for his parents who owned a candy store in Chicago. His dad died when Mark was 17. He felt lost. He put himself through school, got an undergraduate degree, and started teaching at a school in the ghettos of Chicago. After the school day, he took three buses and two trains to his accounting job. He and his wife, Shari, started a family. Mark went to night school and, eventually, earned an MBA from Loyola. He graduated in the top 5 percent of his class.

“Persistence is the key to being successful, and that’s true even in retirement,” Mark stated. He said he still doesn’t take no for an answer and he never gives up. He is curious by nature and has a deep yearning to understand the world around him. He is drawn to lectures and classes on topics he has little knowledge of such as music, art history and architecture. Some of his favorite instructors at North Shore Senior Center are Barry Bradford, Jim Kenney, Jay Sorkin and Gary Midkiff. “Outside of spending quality time with my wife, and our four kids and ten grandchildren, this is my time to keep learning new things.”

And, boy does he ever! In addition to lectures and classes at the Center, Mark attends classes at Common Ground, takes online courses and, last fall, attended a ten-week course on President Lincoln’s speeches at Northwestern University. He also gets together with friends for regular poker and bridge games, exercises twice a week, and enjoys traveling and going to the theater.

Researchers have long known the benefits of social capital among people, but this link may be particularly important for older adults because their social capital tends to decline as they age. Retirement, the loss of loved ones to illness and death, family members moving away, and declining health contribute to the reduction of daily socialization and stimulation. And, these losses have a direct effect on mental and physical health.

In a study, Bryan James, Ph.D., an epidemiologist at Rush Alzheimer’s Disease Center in Chicago, found that someone with high levels of social activity has 43 percent less disability than someone who has low levels of social activity, and about half the rate of cognitive decline.¹ Older citizens who find no welcoming place in the community may end up alone at home in front of the TV most days, and that can be detrimental to their overall health.

Healthy aging means finding new things you enjoy, staying connected to the community, learning to adapt to life changes, and staying physically and socially active. Luckily, places like North Shore Senior Center provide outlets for seniors to socialize, learn and belong.

¹Bryan James, Ph.D., “Series A Biological Sciences and Medical Sciences”, *The Journals of Gerontology*, (2011).

are Aging Well



Judy Whiteman has been a volunteer at the Center for nearly eight years. You can find her manning the Welcome Desk most Monday mornings. She also fills in at The Shop at the Center when needed. In addition to volunteering here, Judy takes an oil painting class on Fridays, and gets together regularly with friends to play Canasta, go to the theater, art fairs and the movies.

"I've lost my sister and my parents so my friendships are a big part of my life. They've helped me through some difficult times in my life," Judy shared. A particularly hard time for her was when her youngest daughter came out gay about 25 years ago. In the beginning, she struggled with her daughter's sexuality and was sad to think of her not getting married or having children. Judy sought support from PFLAG (Parents, Families and Friends of Lesbians and Gays) to help her better understand her daughter and learn to move forward with love and acceptance. Judy gained a great wealth of knowledge and, after getting help, she volunteered on PFLAG's helpline and helped other parents and children to accept one another. "I got help from PFLAG, and then I gave help. I've come full circle," she said. Happily, her daughter did give her two beautiful grandchildren.

Good natured and young at heart, Judy recommends that people seek help in hard times and, in turn, know that you can help others. In regards to getting older, she said, "Don't dwell on getting older. Use this time in your life to enjoy what you have, and learn to be content with yourself, whatever your circumstances may be. We're all in this together."

Like Mark, **Linda Goldwater** likes to learn new things. She attends lectures three days a week, including the Tuesday Men's Club programming, volunteers at a living facility for the blind, and walks three miles every day. She took classes at Oakton for 30 years and delivered Meals on Wheels for six years. "North Shore Senior Center is a second home for me. I don't know what I'd do without it," she said.

She and her husband, **Ben** (who does 100 push ups each morning at the age of 80), watched their parents die of Alzheimer's disease, cancer and stroke. Now they help support his sister. "Getting older is scary. We are at an age where we've had neighbors and a lot of our friends die," Linda said. "But I can't do anything about it, so I keep my sense of humor and make the most of every day."

A positive, compassionate, playful woman, Linda finds joy in spending time with family and playing a good game of gin rummy.

Experts recommend the exact things Mark, Judy and Linda are doing in their older years: rather than stress over things beyond your control, focus on the things you can control such as the way you choose to react to problems. Learn to become optimistic. Keep learning and exploring. Stay connected. Face the changes of getting older and your limitations with dignity and a healthy dose of humor. And give back. According to Dr. James, the health benefits of volunteerism are well documented, including the impact on increasing longevity and giving one a sense of purpose in life. He shared that people who have the strongest sense of purpose are much less likely to become depressed or get Alzheimer's disease.

Or you can take it a step further like Judy who said, "I'm 79, and I'm still raising hell!"

“ Don't dwell on getting older. Use this time in your life to enjoy what you have, and learn to be content with yourself, whatever your circumstances may be. We're all in this together. ”

—Judy Whiteman



“ ...I keep my sense of humor and make the most of every day. ”

—Linda Goldwater

The Gift of a Lifetime:

Marilyn Langworthy was preparing for her stepdad's memorial service, rummaging through photos, piles of paper and mementos. She found certificates from medical school and from his training in the Army Air Corps as a bomber pilot in WWII. Then she remembered the CD he had made through the Life Stories program at North Shore Senior Center seven years ago when he was 87 years old.

She popped in the CD and there was Jack's voice, telling stories from childhood through present day. He reminisced about growing up on a farm; he and his brothers finding a dead rattlesnake and leaving it on the porch to scare their mother; feeling angry about his older sister going off to college and then kicking her when she came home; he and

his brothers riding the family horse, Cricket, to school; and singing at funerals and family weddings in high school and beyond. He talked about the loves of his life, the abundance of affection he has for his family, and what drove him to a long career in psychiatry.

"Hearing his voice after he died was comforting, and it helped me to write his obituary. The most impactful part was hearing him tell his life story. The details he gave created meaning and understanding of so many facets of his life," Marilyn said. She now has a back story to all of the things he accumulated in his lifetime—from medical degrees and pilot training certificates he earned in the army, to the significance of the animal artwork hanging in his home.

A member of the "Greatest Generation," Jack Buffington died on October 9, 2018, and left behind the greatest gift: his life story. Facilitated by North Shore Senior Center's Volunteer Program, Life Stories is an oral history program in which people tell and record stories from their lives. Here's how it works: a volunteer comes to your home and, during the first meeting, you identify themes or topics that you want to cover. During the second visit, you share and record your stories in a conversational interview. The recorded interview is usually one hour in length and is transferred to CDs for you to keep and/or share.

In Jack's life story, he shared his experiences in World War II and how he was transferred to new locations every three months for various pilot training. He spoke of how after the war ended he could stay in the military and help repair war-torn Europe or

Jack and his late wife, Bobbie, and their combined family



Jack and his partner, Jean Sampson, on a trip to Cuba



Your Life Story

go back to school. His longing to continue his education and his desire to help others prompted his decision to become a doctor. Introspection was important to Jack and he shared "I have to understand myself in order to understand others," a value that drew him into the field of psychiatry.

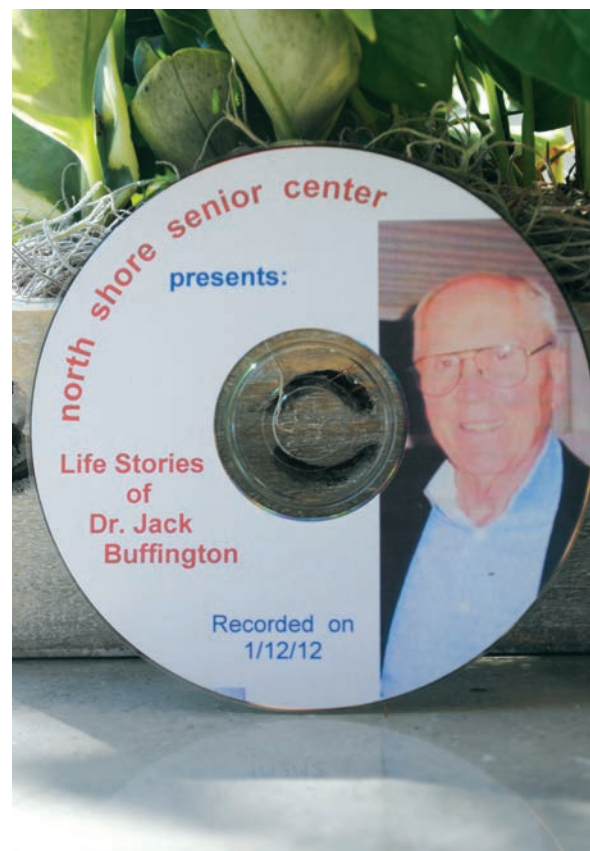
He spoke of love and loss (his first marriage ended in divorce, and his second wife died after 40 years of marriage). He talked of how he found love again later in life at age 83 with Jean Sampson, "my companion and spouse."

He spoke of his mentors, hobbies and how his best memories are of times spent with his children, grandchildren and great-grandchildren. His parting words of wisdom for them are the importance of maintaining significant relationships, even when you have differences. "Never give up on your children."

Life Stories volunteer and interviewer Mimi Hart recorded her life story with her brother. "We focused on our childhood days together. We spent the hour laughing and crying at the memories," she said. Tragically, her brother died unexpectedly a year after they made their recording. "What a gift it is to have that recording of the two of us musing over our early days together. It's so nice to be able to hear his voice."

Marilyn encourages others to share their stories so future generations can better understand the meaning behind the photographs and mementos that we leave behind when we die. "Your life is a gift for those who loved you and even those who you don't realize you've impacted. To record your story is an extraordinary gift for your loved ones." Marilyn made 20 extra copies of Jack's life story to share with family members and friends at his memorial service.

To set up your Life Story interview or to learn more, call 847.784.6052. The cost is \$40 for Center members; \$50 for non-members. Additional copies are \$5.



“Listening to the CD has helped us understand so many things about him. He had a lifelong love of nature and animals. I never knew the significance of the bird artwork in his bedroom and the dining room until I heard him on the CD talk about his experiences growing up on a farm and his affection for animals, particularly birds and horses.”

—Marilyn Langworthy

“What can I expect for the 2019 tax filing season?”

by Joshua Prince, CPA, MST, Manager, and Laurie Kaplan, CPA, Partner



Goodbye, 2018. Hello, 2019! As we look back on the past year, there was certainly no shortage of excitement in the political arena, especially as it related to our income taxes. The U.S. passed the largest overhaul of the tax code in more than 30 years that brought significant tax changes to nearly every individual and business. The 2018 Tax Reform went into effect on January 1, 2018, and it will be incorporated for the first time on your 2018 individual income tax returns due on April 15, 2019. So what can you expect your 2018 tax return to look like?

Postcard 1040

As of the date this article was written (November 2018), the IRS has released a draft Form 1040 in the form of a postcard. But don't jump from your chair just yet because in most cases, the postcard-size form will need to be supplemented with additional schedules. For example, beginning in 2018, filers will need to attach the new Schedule 1 to report additional income and adjustments that used to be included on page one of the 1040. This includes business income, capital gains, income from partnerships and S-corporations, HSA deductions, deductible part of self-employed tax, and more.

2019 Tax Filing Season May Be Delayed (2018 Tax Returns)

You read that correctly. According to a report by the Treasury Inspector General for Tax Administration (TIGTA) on September 25, 2018, the 2019 tax filing season may be delayed to implement the 2018 Tax Reform. The IRS will need to create or revise approximately 450 forms, publications and instructions. The IRS' lack of funds, personnel, and training necessary to implement new and existing tax law also may lead to additional delays.

THE U.S. PASSED THE LARGEST OVERHAUL OF THE TAX CODE IN MORE THAN 30 YEARS THAT WENT INTO EFFECT ON JANUARY 1, 2018.

Changes to Personal Exemptions and Child Credits

- For 2018, you can no longer claim a personal exemption deduction for yourself, your spouse, or your dependents. The exemption was replaced by an increased child tax credit worth \$2,000 per qualifying child. The IRS also increased the credit phase-out to \$200,000 of adjusted gross income (AGI) (\$400,000 if married filing jointly).
- Also new in 2018 is a \$500 credit for other dependents who can't be claimed for the child tax credit.

New Standard Deduction Rates and Itemized Deductions

- The IRS effectively doubled the standard deduction in 2018 to \$12,000 for individuals, \$18,000 for heads of household, and \$24,000 for married filing jointly and surviving spouses. No changes were made to the additional standard deduction for individuals who are 65 and over or blind, allowing them to claim an additional \$1,300 when they file their 2018 taxes.
- The new tax law made several major changes to the deductibility of itemized deductions:
 - It eliminated the deductibility of miscellaneous itemized deductions subject to the 2 percent-of-AGI floor. This formerly included accounting fees, legal fees, professional membership dues, investment advisory fees, and unreimbursed employee expenses.
 - The maximum combined deduction for state income and property taxes is now capped at \$10,000 (\$5,000 for married filing separately). Under prior tax law, there was no limitation.
 - Medical expenses are deductible to the extent they exceed 7.5 percent of AGI. After 2018, medical expenses will be deductible to the extent they exceed 10 percent of your AGI.
 - The IRS has reduced the deductibility of home mortgage interest in 2018. Interest payments are deductible on mortgage debt of up to \$750,000, formerly \$1 million. The new limits only apply to mortgages that originated after December 15, 2017, excluding loan refinances.
 - Cash contributions to public charities and certain private foundations are now deductible up to 60 percent of AGI, formerly 50 percent.

- As a result of the increased standard deduction rates, fewer people are likely to itemize on their 2018 income tax return. While millions of taxpayers will benefit from the increased standard deduction, many middle-income households will lose out on expenses they previously were able to deduct when it made sense for them to itemize. Charitable deduction timing and planning can offer opportunities to maintain the itemized deduction benefit.

The New 20 Percent Qualified Business Income Deduction

Do you own a business or a rental property? A cornerstone of the 2018 Tax Reform is the new 20 percent deduction for "qualified business income" (QBI) from a pass-through entity, such as a partnership, LLC, S-corporation, or sole proprietorship, also extended to rental properties that qualify as a trade or business. The deduction contains various limitations based on each person's individual facts and circumstances. Therefore, it is important to understand and manage those limitations to maximize your benefit.

As you gear up for the preparation of your 2018 income taxes, here are some questions that you may want to discuss with your accountant:

- Will I receive a tax benefit on my 2018 charitable contributions? If not, is there a better way to plan my future charitable giving?
- I am invested in several real estate rental properties. Am I eligible for the new 20 percent QBI deduction on income from these investments?
- If I am no longer itemizing deductions, should I consider paying down my mortgage balance?

As you can see, the recent 2018 Tax Reform created considerable changes in the tax law that will greatly impact the upcoming 2019 tax filing season for all individuals and businesses. It is important that you understand how the new tax rules will impact your personal tax situation.

If you have additional questions or need more information on how it applies to your tax situation, we encourage you to contact your accountant or the tax experts at MichaelSilver at 847.982.0333.



Join Us for Our Annual Meeting

January 8, 2019

10:00 a.m.

North Shore Senior Center
Cohn Auditorium

Guest Speaker:

Irene Frye, President of
The Retirement Research
Foundation

All Center members are invited to attend our 2019 Annual Meeting. The meeting will begin with a State of the Center presentation and election of new board members. A keynote presentation by Irene Frye, president of The Retirement Research Foundation, will follow. The Retirement Research Foundation fulfills its mission of improving the quality of life for older adults through grant-making programs that support advocacy, direct service, professional education and training, and research projects that benefit older adults.

The meeting will conclude with a short reception in the Golder Dining Hall. The meeting and reception are free of charge. For more information, call 847.784.6030.

What Kind of Donor Are You?

by Jon Labaschin, Director of Development

I recently attended a conference, and the participants were asked to define a donor profile or perhaps more succinctly, what kinds of personalities dot the donor matrix. These are some of the findings:

- 1) Investors** – Investors see charitable giving as good business. For them, there is a very apparent dual purpose to giving. On one hand, they want to help charitable causes. On the other hand, they want to be very tax wise about their giving. Investors are looking to support nonprofits that understand both sets of concerns.
- 2) Socialites** – Socialites find that they can help nonprofits and have a good time doing so. They accomplish this through social functions—ones they produce and ones in which they participate as guests. Socialites look to multiply their giving by leveraging their relationships with friends and family. Their social network is a major determinant of the nonprofits they support.
- 3) The Devout** – The Devout are doing “God’s will.” Their religious convictions motivate them to financially and personally support non-profits. For them, giving is a religious act. As they have been blessed with wealth, they see it as only right that they share this blessing with others. Along the same line, giving is a moral obligation.
- 4) Repayers** – Repayers tend to be former recipients of a nonprofit’s services, or sometimes people close to them have received those services. Subsequently, they give back by supporting the same or aligned nonprofits. Repayers tend to concentrate their giving on medical and educational causes. They give out of a sense of gratitude.
- 5) Dynasts** – In contrast to other philanthropic personalities, Dynasts usually have inherited wealth. Growing up with money, they are socialized to the value and justness of supporting worthwhile causes. Giving is a quality that resonates within their family, and they are expected to support nonprofits.
- 6) Altruists** – Altruists are what people often associate with affluent donors. They give out of a sense of moral imperative. Their generosity is a function of “doing the right thing.” Moreover, they tend to be modest and are most likely to give anonymously.

In my role as Director of Development at North Shore Senior Center, I witness all categories of donors. No matter what the category, all share the same trait: they understand the importance of North Shore Senior Center and the vital role it serves for older citizens throughout Chicagoland.

What Kind of Donor are You? Regardless of what type of donor you are, you are the one who supports our work. You are the one whom we can count on year after year.
You Are The One!

Winter 2019 Lifelong Learning Events

MAXWELL STREET KLEZMER BAND

Friday, January 25

1:00 - 2:00 p.m.

\$20 member; \$25 non-member

LOCAL FLAVOR: LEGENDARY CHICAGO RESTAURANTS

Jean Iversen, *Writer, Acquisitions Editor*

Wednesday, February 6

1:00 - 2:30 p.m.

\$10 member; \$15 non-member



VANISHED: MONUMENTAL ART AT THE 1893 WORLD'S COLUMBIAN EXPOSITION

Krista August, *Author, Lecturer, and Tour Guide*

Tuesday, February 12

1:00 - 2:30 p.m.

\$12 member; \$17 non-member

"WE THE PEOPLE": ORIGINALISM OR THE LIVING CONSTITUTION?

William Adler, *Asst. Professor, Political Science, NEIU*

Friday, February 22

10:00 - 11:30 a.m.

\$12 member; \$17 non-member

ALFRED HITCHCOCK: THE GREATEST FILM DIRECTOR OF THEM ALL?

Barry Bradford, *Historian*

Thursday, February 28

1:00 - 2:30 p.m.

\$12 member; \$17 non-member



A DEATH IN ITALY: THE YARA GAMBIRASIO MURDER

Hal Tinberg, *Ph.D., Abbott Laboratories (ret.)*

Monday, March 4

1:00 - 2:30 p.m.

\$10 member; \$15 non-member

GERMANS AND JEWS: VIEWING AN UNEASY RELATIONSHIP

Anette Isaacs, *German Historian*

Monday, March 11

1:00 - 3:00 p.m.

\$12 member; \$17 non-member

SHAWCHICAGO THEATER COMPANY PRESENTS ADDRESS UNKNOWN LUNCHEON AND PERFORMANCE EVENT

Friday, March 22

11:30 a.m. - 2:00 p.m.

\$25 member; \$30 non-member

NEW CHICAGO MUSEUMS DAYTRIP: AMERICAN WRITERS MUSEUM AND THE CHICAGO ARCHITECTURE CENTER

Thursday, March 28

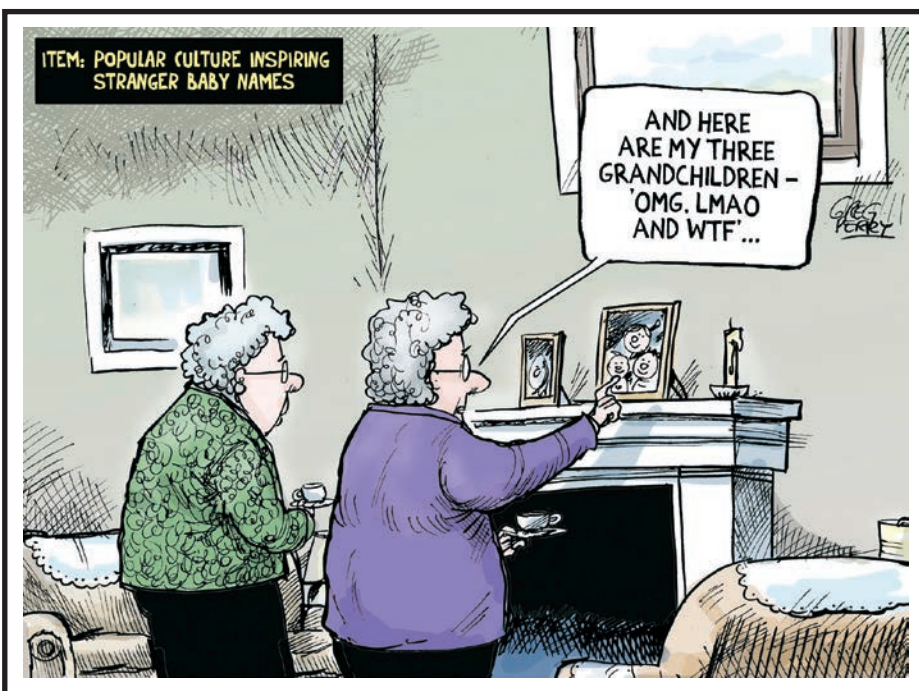
9:00 a.m. - 4:00 p.m.

\$99 member;

\$119 non-member



To register for these events, visit www.nssc.org or call 847.784.6060.



Quarterly Donor Honor Roll

Of gifts of \$10,000 or more from July 1 to September 30, 2018

- Earl Abramson and Sheila Schlaggar
- Allstate Insurance Company
- D & R Fund Foundation
- Carol Maxon
- New Trier Township
- Peck Ritchey, LLC
- The Retirement Research Foundation

Call or visit us today!

Arthur C. Nielsen, Jr. Campus

161 Northfield Rd.
Northfield, IL 60093
847.784.6000

Niles Senior & Family Services Office

7900A Milwaukee Ave.
Ste. 2-20B
Niles, IL 60714
847.864.3721

House of Welcome Adult Day Services

1779 Winnetka Rd.
Northfield, IL 60093
847.242.6250

Satellite Locations:

Evanston Social Services Office

Evanston Civic Center
2100 Ridge Ave.
Evanston, IL 60201
847.866.5938

Glenview Village Hall

2500 E. Lake Ave.
Glenview, IL 60026
847.904.4366



www.nssc.org

Winter Financial Wellness Events

“What’s New for 2018 Tax Preparation and What We Can Expect for 2019”

Speakers: Laurie Kaplan, CPA, Partner and Josh Prince, CPA, MST, Manager, Michael Silver

The U.S. passed the largest overhaul of the tax code in more than 30 years that brought significant tax changes to nearly every individual and business. Learn about new deductions for individuals and businesses, exemptions, and possible delays for the tax filing season.

**Wednesday, February 20, 2019
11:30 a.m. – 1:30 p.m.**

Arthur C. Nielsen, Jr. Campus—Golder Dining Room
\$12/Member; \$17/Non-Member
(Lunch is included.)



“Alzheimer’s and the Law”

Speaker: Kerry R. Peck Esq., Managing Partner, Peck Ritchey, LLC

A discussion about the surprising, complicated, and dramatic situations that families and attorneys have encountered when a loved one is diagnosed with Alzheimer’s or dementia. Uncover the legal methods that are commonly used to resolve these dilemmas.

**Wednesday, March 6, 2019
11:30 a.m. – 1:30 p.m.**

Arthur C. Nielsen, Jr. Campus—Golder Dining Room
\$12/Member; \$17/Non-Member
(Lunch is included.)



These events are open to North Shore Senior Center members, volunteers, and staff as well as the general public. Space is limited.

RSVP is required. Call 847.784.6030.