

SENIOR SCENE

Information & Events for Tucson's Senior Community

Quarter 1 2018

Hidden in Plain Sight

Homeowners have one of their largest assets hiding in plain sight—home equity. As a senior, age 62 or older, a Reverse Mortgage enables you to tap into that equity and benefit financially. The funds you receive can be used to eliminate your monthly mortgage payment, pay off debt, increase your monthly cash flow, or any other way you see fit. With a Reverse Mortgage, you retain ownership of your home for as long as you own it. In fact just like all homeowners you are still responsible for taxes, insurance, and HOA dues. Every month thousands of seniors take advantage of FHA'S new and improved version of the reverse mortgage program.

The government has even renamed the program to identify and set it apart from the "old reverse mortgages". The federally insured program administered by the Federal Housing Administration is called a HECM—Home Equity Conversion Mortgage.

Steve Wolf "Arizona's Senior Loan Officer" 520-975-9000
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Lifestyle Changes to Fight Depression

- ⇒ Socialize: choose to be around the "right" people.
- ⇒ Exercise: but don't force it!
- ⇒ Learn to play an instrument., or start a new or long-neglected hobby.
- ⇒ Create a happy home space.
- ⇒ Take care of another living thing.



Senior Support Alliance
SeniorSupportAlliance.org

"Your One-Stop Resource For Senior Services"

Talking About Hospice

Most of us don't like to talk about dying but if you have a terminal illness, you and your family have some important decisions to make, and quickly. It is much wiser to have these discussions and make these decisions when you're healthy and feeling strong.

Hospice care is the model for quality, compassionate care when dealing with a life-limiting illness or injury. Share your wish for hospice care with your loved ones before you need it. Let your loved ones know that you want the end of your life to be pain-free and that you want to be cared for with compassion and dignity.

At Harmony Hospice we honor life by providing compassionate care, comfort and dignity to everyone we serve. We can guide you through each step of the way, meeting your needs emotionally, physically, and spiritually. Choosing a hospice provider before the need arises is one of the best gifts you can give your loved ones.

The Five Wishes is a living will that helps you describe what good care means to you. It is also a good tool to start a family discussion. Drop by Harmony Hospice's office for your complimentary copy (1200 N El Dorado Place, Suite 200-B).

For more information, please call (520) 284-9334 or visit www.harmonyhospice.org.

Dedicated Senior Centers in Tucson

Armory Park, 220 S. 5th Avenue (520) 791-4865.

El Pueblo Activity Center & Senior Center, 101 W. Irvington Rd (520) 791-3250.

Carol West Senior Addition at the Morris K. Udall Center, 7200 E. Tanque Verde Rd, (520) 791-4121.

www.tucsonaz.gov/parks/senior-programs.

10 Tips for Managing a Cold

1. Take your vitamins.
2. Drink lots of water.
3. Get more rest than you normally do.
4. Keep stress in check.
5. Don't skip meals.
6. Save your energy until you begin to recuperate.
7. Stay away from cool temperatures.
8. Practice good hygiene.
9. Scale back exercise until you are recovered.
10. See your doctor!

Did You Know

- 14% of the Tucson population is 65+, of which 31% live alone.
- The average life expectancy in the U.S. in 2018 is 81 years for women and 77 years for men.

Conversely, in the year 1918, the numbers were 59 years for women and 51 years for men.



Wire Fraud Alert

As cyberspace continues to encompass more of our daily lives, both personally and professionally, the risk of financial loss continues to increase. If you are presently a principal in a real estate transaction, then you need to be aware of wire fraud. Wire fraud is typically an email hack involving a party to the sale or purchase. The hacker monitors the email account, and at some time during the closing process sends a fake email with fraudulent information (where to wire the funds). Alternatively, the hacker might be brazen enough to call to obtain the wire transfer information. Once the money is fraudulently transferred there is a very short time period to reverse the transfer, and often the money is gone. Here are a few steps to help protect yourself:

- Never wire funds to anybody or any institution unless you have checked the wire instructions independently with your title company, settlement or closing agent.
- If you can't or won't confirm the information over the phone, most title companies, settlement companies and closing agents post their wire instructions online, so be sure you check their official websites. If they do, you can compare those instructions with the instructions you received.
- Some agents will confirm the instructions you received over the phone if you give them the information you received. Just make sure you are talking to the right person at the right place.

John Jay Brosky is a Seniors Real Estate Specialist® with RE/MAX Excalibur (520) 400-8020
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Senior Sillies

“When the going gets tough, take Metamucil”.

“Most stress is caused by three things — money, family and family with no money.”

“I'm at the age now where an All-Nighter means I didn't have to get up to pee.”

New Medicare Cards

Medicare will mail new Medicare cards between **April 2018 and April 2019**. Your new card will have a new Medicare Number that's unique to you, instead of your Social Security Number. Medicare has used Social Security numbers since 1965! This will help to protect your identity.

Things to know about your new Medicare card

- You don't need to take any action to get your new Medicare card.
- The new card won't change your Medicare coverage or benefits.
- Medicare will never ask you to give us personal or private information to get your new Medicare Number and card.
- There's no charge for your new card.

Watch out for scams!

Scam artists may try to get your current Medicare Number and other personal information by contacting you about your new Medicare card. They often claim to be from Medicare and use various scams to get your Medicare number including:

- Asking you to confirm your Medicare or Social Security Number so they can send you a new card.
- Telling you there's a charge for your new card and they need to verify your personal information.
- Threatening to cancel your health benefits if you don't share your Medicare number or other personal information.

If someone calls you and asks for your Medicare Number or other personal information, hang up and call us at 1-800-MEDICARE (1-800-633-4227).

Ann Marie Bonito, MedicareAZ (520) 370-5962
www.medicareaz.net



Senior Support Alliance
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“Your One-Stop Resource For Senior Services”



TUCSON SOCIAL SENIORS 60+

UPCOMING EVENTS – LET ANN MARIE KNOW IF YOU WOULD LIKE TO JOIN IN THE FUN!! **520.314.1011**



Regularly Scheduled

Here are some of the regularly scheduled events

First Wednesday	9:00am – 11:00am	Coffee Talk - Central (Grant and Swan) - First Watch - Crossroads, 4775 E Grant Rd, Tucson, AZ 85712, USA
Second Monday	2:00pm – 4:00pm	Late Lunch at Sweet Tomatoes - Northwest - Sweet Tomatoes- Tucson Mall, 4420 N Stone Ave, Tucson, AZ 85705, USA
Second Wednesday	6:30pm – 7:30pm	Hand Drumming with Solange! Change Your Rhythm - Change Your Life - 4202 Calle El Centro, Tucson, AZ
Third Thursday	9:00am – 10:30am	Coffee Talk - Northwest (River and Oracle) - First Watch - Fiesta, 5055 N Oracle Rd, Tucson, AZ 85704, USA
Fourth Wednesday	2:00pm – 4:00pm	Late Lunch at Sweet Tomatoes - East - Sweet Tomatoes- Tucson II, 6202 E Broadway Blvd, Tucson, AZ 85711, USA

Not so Regularly Scheduled

Watch for the not so regularly scheduled events that are fun and interesting!

Educational Events	Lunch hour or Mid Day	Many Educational Events are posted ,check the calendar of events for dates and details
Fairs and Festivals	weekends	Tucson has so many fun fairs and festivals for all seasons and reasons! And it's more fun to go with friends!
Happy Hour	4:00pm- 6:00pm	Social Happy Hour Events, some specific to couples or singles, others are specific to food choices or days of the week! You just never know!
Live Music & Dancing	7:00pm- 10:00pm	Popular local music venues, check the calendar of events for dates and details

FOR MORE DETAILS, GO TO OUR MEETUP.COM PAGE – OR – WWW.SENIORSUPPORTALLIANCE.ORG



Senior Support Alliance

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"Your One-Stop Resource For Senior Services"

- ◆ Elder Care Law
- ◆ Estate Sales & Downsizing
- ◆ Financial Advice
- ◆ Hospice Care
- ◆ In-Home Caregiving
- ◆ Medicare & Health Insurance
- ◆ Pre-planning & Funeral Services
- ◆ Seniors Real Estate Services
- ◆ Reverse Mortgages
- ◆ Senior Placement Services

(520) 314-1011

TucsonSSA@gmail.com

www.seniorsupportalliance.org

Senior Savings on Services

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