

# Sharing the Caring

Lisa Ciszczon Brennan - Executive Director

1-618-344-8080

lbrennan@fiacollinsville.org

## Director's Note



Though the temperatures may still feel like summer, there's no doubt autumn is on its way, and with it comes a reminder that the changes in life cycles are not only natural, but beautiful and divine in design.

In our last newsletter, I wrote about the Reframing Aging Initiative and the efforts to shift “public understanding [which is] essential to building a more age-integrated society” ([frameworksinstitute.org](http://frameworksinstitute.org)).

This initiative’s objective is “a long-term social change endeavor designed to improve the public’s understanding of what aging means and the many ways that older people contribute to our society. This greater understanding will counter ageism and guide our nation’s approach to ensuring supportive policies and programs for us all as we move through the life course” ([reframingaging.org](http://reframingaging.org)). The goal to increase understanding about aging is a great foundation.

Beliefs and language about aging perpetuate an image of aging as something negative. “The public views aging negatively and thinks we need to battle against it. Advocates need to change the conversation, to help people embrace aging as a continuous process that involves both challenges and opportunities” ([reframingaging.org](http://reframingaging.org)). Just as autumn brings an end to the growing season of summer, it brings a beautiful transition into the next stage of life. Most of us would see and appreciate such a change, yet when we witness and experience our own autumn, we resist.

With age comes wisdom, opportunity, and yes, beauty. Aging also brings challenges: sometimes physical health problems, financial restraints, and loss of independence. At CFiA, we see people meet these challenges, but we also experience first-hand the incredible value older people bring to the community and to this organization. As a non-profit powered by volunteers, we work with volunteers who are often retired and bring skills and expertise to the table. According to the National Volunteer Caregiving Network (NVCN) which includes FiAs across the country, our average volunteer is between the ages of 60 and 70. We know in Collinsville, many of our active volunteers are in their 70s and 80s. While aging may mean losing social connections, we witness volunteers remaining engaged in the community and building new friendships.

If you haven’t already, make plans this fall season to get out and see the changing leaves and perhaps even look within to appreciate the divine plan of change, regeneration, and the life cycle.

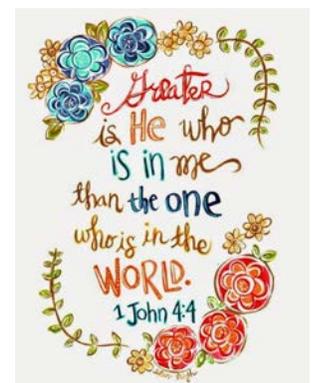


## In this issue:

Director's Note	1
What's Happening	2
Answers on Aging	3
On the Move	4
Ways to Give	5
Mission Moment	6
Wordsearch	7
Contributions	9

## Issue:

September 2022





On Sunday, September 11, we held our annual chrysanthemum sale, and the flowers were as gorgeous as ever. Special shout out to Collinsville Farmer's Market for providing so much support for this event and to the City of Collinsville which graciously granted us permission to use the lot next to the Collins House on Main Street.

Circle of Friends® and Elder Connection social programs continue to welcome new and returning friends. Elder Connection enjoyed a lunch and field trip to Eckert's Farm, and Circle of Friends® has welcomed nutritionists from the University of Illinois Extension Office and trainers from the YMCA as well as a field trip to the St. Louis Art Museum.

CFiA has welcomed new volunteers who offer assisted transportation and critical office support. CFiAs across the nation rely on volunteers to run the programming, and so we are especially grateful to our experienced volunteers mentoring those who have just begun volunteering. Volunteers meet for a Quarterly Coffee to share inspiration and enjoy one another's friendships. We will be gathering on Thursday, November 3 at 10am at CFiA. If you are a volunteer or are interested in volunteering, please join us for coffee and fellowship.

CFiA has also welcomed community and church groups who work together on teams to provide services such as yard clean up twice annually. Our Lord's Lutheran is a partner church who sends a crew of volunteers for a day of service. Remember to call us if you'd like to sign up for Fall Yard Clean Up on Saturday, November 12, and please reach out if you have a group of adults or youth who would like to join us for a day of service in the community. Remember, the Collinsville Fire Department is available to come to your home and replace the batteries in your smoke detectors, so sign up for this free service when you call to sign up for the November 12 Fall Yard Clean Up.

Partnering with Land of Lincoln Legal Aid, Verizon Wireless/TCC Gives, and the Collinsville Fire Department has been a great service to our clients. On Thursday, September 22 Land of Lincoln will present information and provide assistance with Advanced Directives. Immediately following the legal presentation, an Options Counseling session regarding housing options for seniors is planned. Of course, the programs are free, and we are scheduling these sessions four times a year with the next sessions scheduled for December.



Verizon Wireless/TCC Gives program. Donation to fund event and volunteers to coach participants one-on-one using cell phones.

TCC Gives/Verizon: Employees of Verizon offered one-on-one coaching to CFiA participants on how to use their cell phones.



## Answers on Aging - Other Things

Patrick Bivens - Answers on Aging

1-618-344-7788

answers@fiacollinsville.org



Can you believe Summer 2022 is already in the rearview mirror? Usually, at the end of each season I lament that time is moving too fast; I need more time! But this year: Good Riddance! Record heat (and corresponding electric bills). Deluges of rain with resulting

floods. Highest inflation since 1981. Highest gas prices in the US EVER. Let me just say: WELCOME AUTUMN 2022.

Now we are falling in to Fall (pun intended). Brisk mornings, beautiful fall colors, fall fruits and vegetables! For a Senior Health Insurance Program (SHIP) counselor (e.g., me), fall means one thing in particular: Medicare Open Enrollment! Along with hundreds of other SHIP counselors in Illinois, I am trained to provide unbiased, confidential, locally-oriented information that will allow you to make the best Medicare decision.



Open Enrollment runs from 10/15/2022 through 12/7/2022, with a plan start date of 1/1/2023. In this period, you can:

- Change from one Advantage Plan to another plan
- Change your Part D Drug Coverage insurance
- Change from an Advantage Plan back to Original Medicare (note: Medigap policies may require a review of your medical history or may simply refuse to sell)
- Change from Original Medicare to an Advantage Plan.

During Open Enrollment, you are encouraged to evaluate your existing Medicare insurance plan (s). Some questions that might help your evaluation are:

- Have I received any Annual Notice of Change (ANOC) from my insurance provider that impacts my cost or availability of medication?
- Have I been surprised by my out-of-pocket medical costs? This includes the costs of doctor visits, lab work, inpatient and outpatient procedures, hospitalizations, etc.
- Am I frustrated when I contact the insurance provider because information that I am given is incomplete, not understandable, or inaccurate?
- Does the insurance company take too long to respond to my inquiries?
- Has my health changed since I selected my insurance plan; have I added (or discontinued) medications? Have I increased the number of office visits?
- Am I happy with my insurance company in general, but wonder if there might be a better deal.

If you answered “No” to these questions, and you decide to maintain your existing policy(s), then you need to do nothing...your plan will auto-enroll you for the next year (2023). If you answered “Yes” to any of these questions, you may wish to look at the other options available in your area for 2023. Here are three ways you can evaluate your Medicare options:

1. Go online to Medicare.gov. If you have a username and password, I’d encourage you to log in. Otherwise, you can continue to research your options by clicking the “Health & Drug Plans” tab at the top of the page. In the popup window,

select “Find health & drug plans”.

2. Contact your broker, if you have one. Your broker should be familiar with your needs and can research viable Medicare options for you.
3. Contact a SHIP counsellor. As stated above, SHIP counselors provide unbiased information so that you can make the best decision based on your situation. To find an Illinois SHIP counselor, call 1-800-252-8966. If you are in the Collinsville area, you can call me directly to schedule a meeting. I can be reached at 618-344-7788.

For many seniors, medical costs take the lion’s share of the monthly budget. Proactively analyzing your options on a regular basis will allow you to make the best decision for your particular health care needs. As a SHIP counselor, I can help you evaluate your options and make the best selection.

I hope that you have a wonderful, safe, and healthy Autumn.

## Financial

### Tip



Qualified Charitable Donations (QCDs) are a smart way to make charitable donations and avoid possible financial repercussions. A major news source reports “QCDs are direct gifts from an IRA to an eligible charity. If you’re age 70½ or older, you may donate up to \$100,000 per year, and it may count as a required minimum distribution once you turn 72.”

“For most people, most of the time, you’re going to be better off doing this as your first source of charitable giving,” said certified financial planner David Foster, founder of Gateway Wealth Management in St. Louis.

At Collinsville Faith in Action, we welcome donations of all kinds and know that QCDs benefit our donors, the organization, and of course, our clients!

Read more here <https://www.cnbc.com/2022/07/08/heres-a-tax-smart-charitable-giving-strategy-using-money-from-an-ira.html> or speak with your financial advisor.



### On the Move with Beth Baker

Autumn’s colorful leaves are reminiscent of all the different people I have met during my time at CFIA. I have shared tears and laughter with many of our care receivers, volunteers, and staff over the years. I am thankful for every person that has added color and beauty to my life. Life is not about the accumulation of material objects but the accumulation of memories of the lives we have touched and the lives that have touched us. Let’s continue to touch lives with phone calls, “thinking of you” cards, or just friendly gestures.

As a friendly reminder, our cancellation policy states that any three cancellations in a six-week period may result in a suspension of services from Collinsville Faith in Action. Any three suspensions in a year will result in termination of services. A cancellation includes, but is not limited to, illness, physician cancellations, physician rescheduling, mistakes in scheduling and other issues that keep you from attending your appointment.

As you experience changes in your life remember we are here to help you in your transitions. We ask that you help us by keeping us updated with contact information.

## Ways to Give



**Click to Donate:** Click the DONATE button on our webpage to make a one-time or recurring monthly donation. Regularly scheduled monthly or quarterly donations help us plan our budget more accurately.



**Text to Donate:** Text the word PLEDGE to 618-249-3227 on your smart phone to quickly and easily set up a one-time or regularly scheduled donation. This is an easy way to donate, and you can share the text-to-donate information easily with friends and family.

**Plan to Donate:**

1. Check with your employer to see if they offer a Matching Donor benefit. If so, for every dollar you donate, your employer will match that amount thereby doubling your donor power.
2. Bequests are a beautiful way to build your Faith in Action legacy. Working with Land of Lincoln Legal Aid at no charge or your own lawyer, you can name CFIA in your will or as an organization that is named by you as a recipient receiving donations in your memory.
3. Talk to your financial advisor to have funds that may increase your taxes to be directly donated to CFIA. You help your community, and you don't have to pay income tax on the earnings.



**Call to Donate:** Call us at 618-344-8080 to set up a one-time or recurring donation with your credit or debit card. In just a few minutes, we'll have you set up!



**Mail to Donate:** It's always a pleasure to receive notes from our supporters, so if you prefer to mail in a check, we appreciate it! CFIA, 233 N. Seminary St., Collinsville, IL 62234.



**Presenters and participants gather for a Volunteer Fair**



### Safety Tip

This season, make sure your smoke detectors are in good working order. When you call us to schedule a Fall Yard Clean Up (scheduled for Saturday, November 12) let us know if we can arrange for the Collinsville Fire Department to check your smoke detectors. Today's Caregiver ([caregiver.com](http://caregiver.com)) has a helpful Home Modification Checklist to keep us safe as we "age in place." One recommendation is to place smoke detectors outside of bedrooms, and CFiA will provide replacement batteries each fall season if you sign up with us.



Handicapped  
Accessability  
Construction



New Reserved Parking and installation of new wheelchair-friendly walkway being installed at CFiA has been completed.



Another wheelchair ramp completed by our partners at Rebuilding Together.

MISSION  
Moment

Judy has been a client since 2018 and was kind enough to share her memories and experiences with CFiA. "I moved here in 2018, and when I was discharged from a nursing home, I didn't have any clothing! I called CFiA in hopes of getting a ride to a thrift store, and golly, you all were such a help as I started getting a new home together!"

Judy has learned to use a variety of CFiA services including assisted transportation and some of the other volunteer-based services. "My favorite part of CFiA Oh my gosh, I just love the whole thing!" she comments when asked about her favorite services. Judy also gives back: "I love helping people and would be glad to help however I can." She was happy to be interviewed for this newsletter article, tells others about our

organization, makes donations, and definitely brings joy to the staff when she calls or visits.

These days, Judy is most appreciative of the social connections that CFiA offers. "Every time I call the office, I enjoy talking to Beth. The fellowship, comradery, and friendships are so important to me now. I've enjoyed the company of the volunteer drivers." Judy is now also a participant in CFiA's Circle of Friends® social programming. "I just love not being alone!"

Like all of us, Judy has faced challenges as she ages, but she's also aware that there are positive aspects to aging. "You can make new friends!" she has discovered. "Maybe it will not be like those friends we made when we were little and in school, but I can make new friends. I don't have family here, but I'm meeting new people and making friends through CFiA."



2023 will be the 25<sup>th</sup> anniversary of Collinsville Faith in Action. To celebrate, we ask you to save-the-date for the return of the CFiA Dinner and Auction to be held at Collinsville Gateway Convention Center on Friday, July 14, 2023. In addition to live entertainment, dinner, a silent and oral auction, we will also be presenting several awards. Please mark your calendars now!



# Word Search

T I C O L S C O M M U N I T Y  
 O P H N K E D Y D F S H K Y Z  
 I M R T U I G O T P A A A W Y  
 K E Y F I T N A N L P E G T G  
 X D S N W V R I L A B L E I A  
 S I A O V N O I T N T D I P R  
 X C N J K C B L T I Z E S S E  
 B A T K X T N F U I A Q M H O  
 H R H Z H E M M R N O T Z C N  
 S E E U X M E X V I T N I C Y  
 I J M I G B M K V O E E I V I  
 H A U D Z R O H H A H N E S E  
 Y R M P M A R R X T A P D R T  
 D T V W P C Y N X Y K P B S Q  
 X D R R E E A U C T I O N H H

chrysanthemum

initiative

community

legal

volunteer

nutritionist

embrace

tips

auction

friends

donate

art

NVCN

Medicare

ageism

memory



## Crime Prevention Tip

We've probably all received that phone call: "Have you heard? YOU WON A PRIZE! But you can't get it until you send money." STOP. Don't wire money or give out credit card information to collect a prize. If you have to pay, it's no prize!

Instead of avoiding all calls from numbers you don't recognize, answer your phone wisely knowing you can always hang up if it's a telemarketer. And if you get a call with an offer to good to be true, if you even suspect fraud, REPORT IT to the Federal Trade Commission by going to <https://reportfraud.ftc.gov/#/> where you'll also find a link to put your name and phone number on the NO CALL LIST. You can also call the FTC's Consumer Response Department at 1-877-382-4357.

We strive to print correct information, but please let us know if we've made an error. We will happily print a correction in our next newsletter.



Special Visitor! Comfort Dog, Esther, visits Faith in Action for Elder Connection and Circle of Friends® events.



## Health & Wellness Tip

Eating nutritious foods can be as easy as A-B-C. All beautiful colors! A recent visit from The University of Illinois Extension Office taught us to strive for veggies and fruit from all of the color spectrum. The nutritionist from U of I taught us to make a wonderful cucumber and strawberry salsa with purple onions, green jalapeno, red strawberries, and green cucumber and mint. For other nutrition guidance, visit the U of I "Eat. Move. Save." Webpage: <https://eat-move-save.extension.illinois.edu/about>



Our Lord's Lutheran Volunteers



Fun with Elder Connection  
at the CFIA office



Art Museum field trip  
with Circle of Friends

## Thank you for your contribution

### Individual Donations

- Judy Agne
- Alice Anderson
- Laura and Cody Cruse
- Virginia Davenroy
- Mary Demetrulias
- Doris Edwards
- Carolyn Griggs
- Carol Holbert
- Rae James
- Toni Kalbfleisch
- Barbara Klein
- Rodney Lochman
- Gail Malter
- Becky McNeil
- David and Valarie Mueth
- James and Elizabeth Tempus
- Geraldine Vitt



### Capital Campaign

Gail Malter

### Community/Business Donation

Alpha Storage



### In Honor

- Laura Baer from Rae Brill
- Mary Mitchell from Mary Demetrulias
- Mary Mitchell from Karen Landwehr
- Beth and the Caregivers from Karen Landwehr

### In Memory

- Leona Peskar from Peter & Sandra Bopp
- Nelson Montague from Jannie Statts



### Church Donations

Troy United Methodist Church

Donations received are updated monthly and acknowledged with a receipt sent by mail to the donor. Online donations are acknowledged with a receipt sent automatically and immediately by email. Donations are then recognized quarterly in this newsletter. Gifts received after our newsletter has been sent to the printer will be recognized in the next newsletter.

Collinsville Faith in Action  
233 North Seminary  
Collinsville, IL 62234



NONPROFIT ORG  
U.S. POSTAGE PAID  
COLLINSVILLE, IL  
PERMIT NO. 26

Address Service Requested



A Neighbor's Independence Depends on You!

# Faith in Action

## Partner Congregations

### Caseyville

Caseyville United Methodist Church  
St. Stephen Catholic Church

### Maryville

Copper Creek Christian Church  
Our Mother of Perpetual Help  
Catholic Church  
Our Lord's Lutheran Church

### Collinsville

Collinsville First United Methodist Church  
First Baptist Church  
First United Presbyterian Church  
Holy Cross Lutheran Church  
Meadow Heights Baptist Church  
Navigation Church  
Pleasant Ridge Baptist Church  
Revive  
St. John United Church of Christ  
S.S. Peter & Paul Catholic Church