Pick up the phone to discover a world of Homage services for older adults

By Michelle Barnes, Homage Social Services Sr. Manager

Aging and Disability Resource Network

For over 45 years, Homage has been the leading provider of information and resources for our aging and disabled adult neighbors living in Snohomish County. Our Aging and Disability Resource Network (ADR/N) Specialists are only a phone call away, and can assist you with accessing benefits and services in the community to help you to remain in your own home. “Continuing to live independently and safely at home is a primary concern for many of our callers. You may be looking for help with minor modifications to your home such as grab bars for the bath, or perhaps you are homebound and need help with nutrition and/or meals,” explains Celeste Virago, ADRN Supervisor, “An ADR Specialist will help connect you to the right service, and can often assist with an application while you are on the phone,” shares Celeste Virago, ADRN Supervisor, “We are here to help!”

If a higher level of assistance is needed, ADR staff can also recommend programs that you may qualify for that will help you remain at home. Being a diverse community, we are proud to have several bi-lingual/multi-lingual specialists on staff. Languages spoken include Chinese, Korean, Spanish, Filipino, Tagalog, Russian, Ukrainian, Kazakh, Vietnamese, Japanese, and Bosnian. In addition, we can assist callers who speak other languages through the AT&T Language Line.

Multicultural Senior Center

We invite you to join us at the Multicultural Senior Center. The Center is located at Homage, 5026 196th ST SW, Lynnwood, WA, at the Center for Healthy Living. Currently, we offer weekly groups at the Center for the Chinese, Korean, Filipino and Vietnamese elders to come together. There is also a Russian/Ukrainian group and Spanish group located in the Everett area, and we are expanding to offer additional groups at the Center for Healthy Living. At these meetings, older adults age 60+, enjoy a nutritious hot meal and have the opportunity to participate in educational presentations, a variety of activities, cultural celebrations and socialization.

Black Community Outreach

The Multicultural Senior Center is pleased to provide services and supports to the Black Community in the form of an additional Outreach position. The selected candidate will bring experience and understanding of the dynamics of various ethnic groups within the Black community, building connections within the Black Communities throughout Snohomish County. The will coordinate a weekly group in the Multicultural Senior Center with plans of adding a second group in the Everett area, as well as provide information, resources and supports,” explained Celeste Virago, Supervisor. “As we know, social isolation is a major challenge for all older adults, so we are pleased to have an opportunity for one of our most vulnerable populations to have access to services and an outreach person who can facilitate and coordinate programs as well.”

Says Cynthia Andrews, Homage’s Diversity Equity and Inclusion Manager, “I look forward to enjoying the soul food lunches from time to time. The Snohomish County NAACP has been in partnership with Homage to ensure the success of this program. President Dr. Janice Greene commented, “Our organization has been working with our elders who were unable to find services. The partnership with Homage makes a big difference in the lives of our Black seniors. It has been a great pleasure working with CEO, Steve McGraw, and the Board who are committed to serving the Black Community.”

We are happy to announce that the Multicultural Senior Center groups will begin meeting in person once Homage opens to the public. Outreach staff will be contacting group members soon with dates and details. For information and assistance finding services and resources for aging and disabled adults in Snohomish County, or for additional information on the Multicultural Senior Center, call 425-513-1900 or email us at seniorinfo@homage.org to talk with an ADR/Outreach Specialist.
Family caregivers face significant financial strain

By Cathy McCaul
AARP

New research from AARP shows that nearly 8 in 10 of those caring for an adult family member (78%) are facing regular out-of-pocket costs. AARP tracked what caregivers pay for using their own money and found average costs totaling $7,242, and, on average, 28% of the caregiver’s income. Housing expenses like rent or mortgage payments, home modifications, and assisted living made up more than half of caregivers’ spending, followed by medical expenses at 17%.

“This research reflects the incredible strain and sacrifices the 800,000 family caregivers in Washington face every day. They are the backbone of our long-term care system, yet their backs are breaking from a lack of support,” said Cathy McCaul, AARP Washington’s Advocacy Director. Michael from Washington wrote to AARP about caring for his wife. “My lovely wife and I have been married for nearly 50 years. Her Alzheimer’s diagnosis completely upended our lives. We used to plan retirement. Now, instead of using our retirement savings to enjoy the time we have left, we will be spending all of it for her care. Her disease worsens.”

Out-of-pocket spending is much greater for some groups of caregivers, either in total dollars spent or as a percentage of average household income. Working caregivers who reported two work-related strains from caregiving, such as taking time off or working more hours, spend $10,525 each year on average — twice as much as caregivers who report one or no work-related strains.

By age, Gen X caregivers spent the most money at $8,562, while Gen Z and Millennial caregivers reported the greatest financial strain, spending a larger share of their household income. Hispanic/Latino and African American caregivers also reported greater financial strain than White or Asian American caregivers. Hispanic/Latino caregivers spent an average, 47% of their household income on caregiving, and expenses for African American caregivers totaled, on average, 34% of income. Caregivers caring for someone with Alzheimer’s disease/dementia or mental health issues tend to spend more on caregiving ($8,384 per year, respectively) than those caring for someone without those conditions.

In addition to direct out-of-pocket spending, caregivers are also experiencing indirect financial setbacks. Nearly half of family caregivers (47%) experienced at least one financial setback such as having to cut back on their own health care spending, dip into their personal savings or reduce how much they save for their retirement. America’s seniors who worked hard their entire lives now confront an antiquated long-term care system that lacks choices, putting their independence and well-being at risk.

“AARP Washington and our colleagues across the country are calling on Congress to pass the bipartisan Credit for Caring Act to provide some much-needed financial relief to family caregivers who work to help offset the cost of caring,” said McCaul.

AARP has endorsed the Credit for Caring Act, which would provide a tax credit to eligible working family caregivers for expenses they incur as caregivers. This could help offset some of those major expenses that we know caregivers face.

More resources for family caregivers, including a free financial workbook, are available at aarp.org/caregiving.

Social Security Administration
We continue to make it easier for you to access our programs and benefits. Our website offers a convenient way to apply for benefits online.

You can apply online for:

Retirement or Spouse’s Benefits: You may apply online at www.ssa.gov/retireonline.

Disability Benefits: You can use our online application, available at www.ssa.gov/disabilityonline, to apply for disability benefits if you:

• Are age 18 or older;
• Are not currently receiving benefits on your own Social Security record;
• Are unable to work because of a medical condition that is expected to last at least 12 months or result in death, and
• Have not been denied disability benefits in the last 60 days. If your application was recently denied, our online appeal application is a starting point to request a review of the determination we made. Please visit www.ssa.gov/benefits/disability/appeal.html.

Security Income (SSI): SSI is a federal income program funded by general tax revenues, and helps people who have little or no income, and who are age 65 or older, blind, or have disabilities. If you meet certain requirements, you may apply online at www.ssa.gov/benefits/ssi. If you are not able to apply online, call your local Social Security office to apply.

Medicare: Medicare is a federal health insurance program for people age 65 or older, some people younger than 65 who have disabilities, and people with end-stage renal disease. If you are not already receiving Social Security benefits, you should apply for Medicare three months before turning age 65 at www.ssa.gov/benefits/medicare.

For more information, contact Jacqueray Smith, 425-513-1900 or visit www.homage.org.

Five ways to apply for Social Security benefits online

See what a difference Exceptional Care can make!

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Social Security Administration

We continue to make it easier for you to access our programs and benefits. Our website offers a convenient way to apply for benefits online.

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Outreach interests you. Check out the below opportunities. Please offer more volunteer up more of our agency, again!

As we slowly open up more of our agency, we will be able to offer more volunteer opportunities. Please check out the below options to see if there is something that interests you.

Advocacy & Outreach — Follow

By Michelle Frye
Homage Volunteer Manager

Homage volunteers will gradually be returning to work directly with our older adults. The first group of Homage volunteers who will be returning to service will be our volunteer drivers, effective July 12th. On August 2nd, we will have our AmeriCorps Senior Companion, AmeriCorps Foster Grandparent, Senior Peer Counselor and our Minor Home Repair program volunteers resume direct contact with our older adults. This will be a much welcomed change from virtual connections. We are all very excited to be able to meet face to face again!

As we slowly open up more of our agency, we will be able to offer more volunteer opportunities. Please check out the below options to see if there is something that interests you.

Advocacy & Outreach — Follow
The Benefits of Sleeping Adjusted

Years ago, split mattresses—mattresses split down the middle—were one of the only ways couples whose sleep needs are different could sleep comfortably together in bed. And while adjustable bases for these split mattresses have been around since 1890, a new type of split mattress has been gaining popularity: split head mattresses.

Split head mattresses allow users to control the head part of the mattress while keeping the bottom third of the mattress solid, which is useful because we typically move our heads more than our feet when we sleep.

“The split in the mattress gives you the usual benefits of sleeping adjusted but also allows for more customization by each individual person, giving couples more flexibility while also keeping them on the same bed,” says E.S.C. Mattress Owner Joshua Rigby. Whether you’re a side, back, or stomach sleeper, each side of the bed can conform to your personal preference.

This also allows for personal space, which is not just something most people need, but it can actually help you get a better night’s sleep. As humans, we don’t like to be cooped up; we need to escape the noise of the house or relax and watch a movie before bed. Sitting up against a wall to watch TV is never comfortable, but split head mattresses let you adjust so that you never have to do that again. And that’s not just good for comfort, it can also prevent different types of aches and pains.

Split head mattresses just make sense, and they’re only growing in popularity as people understand the benefits they offer.

Family Owned E.S.C. Mattress Center believes sleep is a pillar of good health and offers all of the top brands such as Tempur-Pedic, Stearns & Foster, and Sealy Posturepedic. They have interest-free financing and no-credit-needed financing so you don’t have to settle for something that isn’t right for you.

E.S.C. Mattress Center is located at 10121 Evergreen Way, Ste. E Everett. They’re rated 5 stars on Yelp and Google. “A+” rated with the Better Business Bureau, and are the three-time winner of the Herald Readers’ Choice Award. For more information, call (425) 512-0017 or visit them online at www.escmattresscenter.com.
By Neo Madera-Miciano  
Homage WeCare Medicare Advisor

**A Medicare Moment**

In the wake of the COVID-19 health crisis, Homage is taking the health and safety of their staff and community very seriously. We are continuing with Meals on Wheels, Transportation and all other operations are available over the phone. If you are an older adult or caring for older adults, and need services, call us 425-513-1900. We are here.

**Tailored Services for Older Adults**
Providing services and supports for eligible individuals age 55+ to help them continue to live independent and healthy lives at home.

**Family Caregiver Support Program**
The Family Caregiver Support Program helps unpaid caregivers with free consultations that connect them with community resources, care options, and support.

**Kinship Caregiver Program**
There are many Grandparents, Step Grandparents, and extended Family members who are raising a relative’s child in Snohomish County. The Kinship Caregiver Program links Kin-Families to resources unique to their individual needs.

Puget Sound Kidney Centers offers Free Virtual Kidney Health Classes

**SIGN-UP TODAY**
at www.pskc.net/classes or call: 425-259-1907

-or-

LEARN MORE about kidney health at our free 6 week community education program, Survive and Thrive with Chronic Kidney Disease

JOIN US for any of our community healthy living classes.

Topics include Pantry Basics, Kidney Healthy Eating, Advance Care Planning, Herbs & Spices, Fitness and Exercise and more!

Or LINK TO background image

**Homage**
July 2021

**A Medicare Moment**

By Neo Madera-Miciano  
Homage WeCare Medicare Advisor

**Retiring?**
**Turning 65?**
**Social Security Benefits?**
**Medicare Eligibility?**

Those of us in our 6th, this is a good question. Some of you may be considering retiring at the age of 62 so that you can start collecting Social Security payments and begin the transition into the next chapter of your life.

According to the Social Security Administration, you can begin receiving retirement benefits at the age of 62, but full retirement age is considered 65. If you choose to receive Social Security benefits before full retirement age, your benefits are reduced by a fraction of a percent for each month prior to turning 65. Your employer’s health coverage will also certainly end when you retire, and you may be concerned about Medicare eligibility. This might make you wonder, if you can receive social security benefits before age 65 at a prorated amount, can you do the same for your Medicare coverage? Unfortunately, for most, the answer is no.

Medicare is the federal government health-care program for adults aged 65 and up, as well as those under the age of 65 with certain disabilities. The age at which you become Medicare eligible has nothing to do with when you retire from working and retiring early does not make you eligible for Medicare.

The following are the only ways to qualify for Medicare before turning 65:
- If you have been diagnosed with end-stage renal disease.
- If you have been diagnosed with ALS (Lou Gehrig’s disease)
- If you have been receiving Social Security disability benefits for at least 24 months (about 2 years) and have a disability.
- You will have to wait three years for Medicare benefits if you retire at the age of 62 without a disability.
- While you wait, you can contact the WeCare Medicare team at Homage’s Senior Services to meet with a licensed Medicare Advisor who can guide you through the process and prepare you to make well-informed coverage decisions when the time comes. Or simply give us a call @ 1-866-837-4085.

If you want higher value from your healthcare plan, consider this:

Humana is here to help make getting care more affordable with our 50 premium plans. Enjoy all the benefits you’ve come to expect, like:
- $0 copy for each primary care visit
- $0 copy for testing and treatment services for COVID-19
- Hearing includes annual exam, fitting and $499 copy for advanced-level or $799 copy for premium hearing aids per ear, every year
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- Rides to your doctor - 24 routine one-way trips*

Your dollar already has enough to do. Helping you with the budget is only right.

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*Not to exceed 50 miles per trip.
Carole Estby Dagg

When a magnificent family story drops in your lap, you are obligated to tell it. An avid reader all her life, retired Everett Library children’s librarian, Carole Dagg, began her writing career at 67, planning at first to write a historical account of her suffragist great grandmother Helga and great aunt Clara Estby, who, in 1896, struggling during an economic depression, accepted a wager to walk 4,000 miles from Mica Creek, Washington to New York City. If they can do it, they will receive $10,000 from a publisher in a book deal.

Their journey was publicized across the U.S., and as Dagg researched, the story grew richer. The time period itself added layers of importance as it was during these years that women’s suffrage was strong in the West and women’s roles were beginning to change. Mind you, Helga left a family to save their family farm in Wisconsin nearly a party of gold seekers heading to a town of 1890s Monte Cristo; and Deborah Fox — have chosen to write historical fiction, while basing their novels in real-life events. In recent conversations, each shared something about their personal writing journeys. Each enjoys researching, finding joy in digging into details — admittedly sometimes more than they think they should — and they love connecting the past with the present. In doing so, they reach an audience composed of both history lovers and others who just want to read a well-told tale.

Visiting the past through historical fiction

Carole Estby Dagg was inspired by a family story.
husband and a house- 
hold of children to make 
the journey. Dagg decided to fic- 
tionalize the story and 
chose daughter Clara 
requirement is not a requirement to practice law in the state of Washington.
The State Supreme Court of Washington does not recognize certification of specialists in the practice of law.
*The State Supreme Court of Washington does not recognize certification of specialists in the practice of law.
Selected as a 2020 Rising Stars
National Elder Law Foundation
David M. Neubeck*
at the Everett Historical 
Commission's Wil- 
liam F. Brown Award 
and also was hon- 
ored with a Malstrom 
Award given by the 
Society of Isham 
fiction. While the book was 
chosen by the American Library Association 
for its annual Amelia 
Bloomer List of femi- 
nist fiction. While the book is currently out of print, copies are 
still available through Amazon and in local libraries.

Encouraged by her initial success, Dagg wrote a second novel, one also inspired by a true family story. Sweet Home Alaska, is set in the 1830s. Great Depression when a government program took 202 families of welfare and relo- 
cated them to Palmer, Alaska, setting them 
as farmers. Sweet Home Alaska was 
published by Penguin, 
book gaining excellent 
reviews and compar- 
tions to the works of Laura Ingalls Wilder. To learn more about Dagg, her books and 
educational backup 
materials, visit her 
website at www.car- 
ofesthydagg.com, “Writing about history as ordinary people 
lived it”.

J. D. Howard
Howard enjoys 
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J. D. Howard
Howard enjoy
Washington statehood. Gourte was murdered on Hat Island in 1875.

Writing historical fiction has taken J.D. Howard on a personal growth journey, both into historical research and then into his own imagination. The process, he says, has taught him discipline. Howard publishes using Amazon Kindle and his books can be purchased on Amazon, with copies available in local libraries.

Deborah A. Fox

Fox came to writing historical fiction grounded in a successful career as a graphic designer, which included work in TV and film. Centennial anniversaries for the 1916 Everett Massacre led to her first historical graphic novel. The Everett Massacre, commissioned by Historic Everett, was honored in Historic Preservation. As Fox reads on her website: “In an attempt to beat other Gold Rushers to California in 1849, William Lewis Manly, his friend Bennett, and other pioneers turned off the main trail and got lost in a barren wasteland. On the verge of starvation, they stumbled into Death Valley, where they lost everything — some even their lives.” For background, Fox read every book written about Manly, spoke with historians and visited the Huntington Library in California to read Manly’s handwritten journals. Taking her research even farther, she and her husband traveled the party’s trail route — where it was possible — photographing along the way. The result is The Man Who Beat Death Valley, a graphic novel beautifully drawn in color and text.

Fox admits she was clueless about marketing and is still learning, but the book is gaining good reviews and is available through www.debfoxdesign.com, Everett Comics at 2831 Wetmore Ave in Everett and Edmonds Bookshop at 111 5th Ave. S in Edmonds, as well as Amazon. She is currently working on a new graphic novel about Everett’s first principal Emma Yule, for which a new city park, named. Yule, for which a new city park, has been named.

Choose any of the above for enjoyable summer reading.
Vegetables in easy-to-make yet delicious recipes. That focus on how to utilize fresh, seasonal fruits and vegetables is prebiotics, and they feed the gut bacteria in our gut to keep it thriving. Megan has a master’s degree in Human Nutrition and a bachelor’s degree in Food and Nutritional Science. She also graduated from culinary school. She, along with the others on the nutrition team, are passionate about making food accessible for our community within King and Snohomish Counties. We are looking for low-income volunteers (age 60+) to train and pair with older adults in local communities. We are seeking volunteers who have access to menu options that are appropriate for their dietetic needs. We meet with community members to screen for malnutrition, learn their nutrition needs, and help them select options from the menu that will meet those needs. Megan explains.

In addition to food demonstrations and food sample events—Wellness Wednesdays will feature music, games, giveaways and even some education. Park facilities are fully accessible, and we are able to offer accessible transportation to anyone who needs it. These events are free to Snohomish County residents 60+ and current Homage clients. Because space is limited, registration is required. Wednesday will be atJeffings Park in Marysville on July 21, Mukilteo Lighthouse Park in Mukilteo on August 25, and Milner Corner Park in Bothell on September 15. Contact us at 425-290-1280 to register and to register at 425-290-1280. We look forward to seeing you again!
What would happen if you were stranded on a desert island with your spouse for a year? It’s kind of been like that prior to the vaccine and our community opening up. If your marriage has been shaky during the pandemic, you may want to go to couples therapy. Some people are afraid if they go to couples therapy they will end in divorce. Why do some marriages end in divorce after going to therapy? The truth is that many people wait too long before starting couples therapy and they may come in already done with the relationship. Both people in the couple need to be motivated to stay in the relationship. Sometimes people are emotionally divorced before they actually divorce. Couples therapy is great as a prevention for problems and as a response when couples aren’t able to navigate across a divide with each other. Therapy is really a place to hear each other and a place to learn some skills that you will use over and over in the course of your relationship to make your marriage stronger. Couples therapy can have a positive, lasting impact. But still, it takes effort.

Marriage is an investment. It’s like a bank account. You have to invest in the relationship or you will feel empty and depleted, and at risk of emotional bankruptcy. Here are six tips that I use with many couples.

1. Hear your partner’s grievance and work towards resolution of the issue at hand. Rather than arguing or acting defensive, get on the same team and ask, “How can I help?”

2. Make time for fun with your partner. Try not to get so lost in “projects” together that you are too busy or exhausted to go out and play together. Couples that play together, stay together.

3. Own your feelings. Take care of yourself emotionally in the relationship. Buried feelings cause resentment. And resentments can pile up. All of us want our feelings understood and respected in our relationships.

4. Avoid avalanching when there is a problem. An avalanche is when you give your partner a list of grievances all at once. It’s like an avalanche. It can be too much at once. Pick one thing and try working through issues one at a time.

5. Listen. Are you doing all the talking? We all have short attention spans. Notice if you are going on and on and it is turning into a monologue. A monologue is not a dialogue. A dialogue invites the other person into the conversation.

6. Asking for what you want is different than making demands. Marriage can be a tricky place to figure out how to get what you want or need. It takes practice, timing, and making requests of your partner that are respectful rather than demands and expectations. Marriage can be loaded with expectations. It helps to discuss the expectations you have in your mind and see if you and your partner are able to have a set of agreements and understandings.

If your marriage is needing some attention, you may also find some helpful tips in books for couples. I highly recommend Eight Dates: Essential Conversations for a Lifetime of Love by marriage experts John and Julie Gottman. If you decide to go to couples therapy, be sure the person is a licensed Marriage and Family Therapist and has at least 10 years of experience.
After years of dis-appointing results and delays in potential treatments for the more than 6 mil-lion people in the U.S. with Alzheimer’s disease, the FDA Drug Administration recently approved a new drug called Aduhelm. Dr. Vounatsos said, “Ultimately the FDA decided to allow approval of the product not on the basis of its demonstrated effec-tiveness in improving symptoms of Alzhei-mer’s, but on the ability to lower the levels of beta-amyloid.”

What happens now? “The companies are now shipping the drug. Typically insurers will cover a treatment if it’s FDA-approved. The company plans to ship this treatment, adminis-tered through infusion, at $56,000 a year.”

The trial tested the drug on only early Alzheimer’s patients, but the FDA put no restrictions on the label, leaving doctors to decide who to pre-scribe it. Insurers “haven’t yet said they will cover the costs for all patients and whether brain imaging will be required initially or at intervals to show the level of plaque.”

Alexander said doc-tors and patients will have to discuss the drug’s potential bene-fits and the side effects, which could include nausea, swelling, head-aches and confusion. “Patients and cli-nicians will have to navigate this together,” he said.
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