

# SENIOR UPDATE

Issue

51

Jul-Aug-Sep  
2024

## THE EYES AND EARS OF ALAMEDA COUNTY SENIORS

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#### **September is National Healthy Aging Month**

Focusing on the importance of healthy lifestyles for adults aged 45 and over.

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Spectrum Community Services** provides group injury prevention classes, plus 5 exercises you can do at home..

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**Romance Fraud: Vulnerable  
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for Love.** Identifying possible romance scams and what to do if you suspect a loved one may be falling prey to a con artist.

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## About Senior Update

The Senior Update is a newsletter which provides information, education and support to Alameda County adults aged 50 and over. The Senior Update is published quarterly by the Alameda County Advisory Commission on Aging

(ACA) in collaboration with the Area Agency on Aging (AAA), and The County of Alameda Social Services Agency, Department of Adult & Aging Services. .

# Spotlight

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## SENIOR UPDATE

Full color quarterly  
newsletter mailed right  
to your home or office

Call the Senior Information &  
Assistance Line to be added to  
the mailing list

**1-800-510-2020**

## The Advisory Commission on Aging

### *A Message from ACA Chair Laura McMichael-Cady*

By the time you read this issue of Senior Update, the Area Agency on Aging will have a new Four Year County Wide Area Plan for 2024-2028. After a planning process of over a year, with surveys, panels, and public information sessions, the hard-working staff at the AAA have put together a plan for how funding will be allocated to senior services in Alameda County. The plan prioritizes addressing: financial and food insecurity, homelessness, caregiver shortages, and safety issues among older adults, in addition to the accessibility of resource information, coordination among senior service organizations, and the availability of volunteer, social, and employment opportunities for seniors.



The AAA is proud of this plan and thankful to all the Alameda County seniors who weighed in on it. The plan is a "living document" which will be updated regularly. Look for more information at [aaa.acgov.org](http://aaa.acgov.org).

## We Need Your Voice - Join The Advisory Commission on Aging!

The County of Alameda Advisory Commission on Aging (ACA) is a federally mandated advisory council. Our mission is to promote the dignity, independence and quality of life of older persons and the disabled through programs, services, advocacy and information.

### **Qualifications:**

Per the Older Americans Act, membership in ACA shall be composed of: (a) a majority of persons 60 years or older; (b) service providers; (c) members who reflect the geographic, racial, economic, and social complexion of the area they represent; and (d) at least one member who represents the interests of the disabled.

**Term (Seats)** Four (4) years; maximum of two (2) terms.

**Maximum Number of Members:** 21

### **Meeting Dates/Time:**

Scheduled for the 2nd Monday of each month from 9:15-11:45 a.m.

### **How to Apply:**

Log onto <https://www.acgov.org/bnc/#/vacant-seats>, then click "Apply For a Seat on This Board" to complete application. We strongly suggest you follow up with an email to Ms. Stephens-Pierre (see below) to help us track your paperwork.

To learn more information about meetings, agenda items, etc., please contact Jennifer Stephens-Pierre, Director, Area Agency on Aging, 510-577-1966 or email [jspierre@acgov.org](mailto:jspierre@acgov.org).

# Healthy Living

## September is National Healthy Aging® Month

### 10 Tips For Healthier Aging

September is Healthy Aging® Month, the national observance month created by the Healthy Aging® organization over 30 years ago.

The mission behind September is Healthy Aging® Month, is to “draw attention to the importance of healthy lifestyles for adults, 45-plus,” according to Carolyn Worthington, president of Healthy Aging®, an international multi-media platform.



**Senior Food Insecurity**  
CalFresh Expansion is the largest nutrition assistance food program in California that provides an essential hunger safety net for low-income qualified seniors that are at least 60 years old, regardless of whether they receive SSI or SSP benefits. It may help you buy nutritious food for a better diet and better overall health.  
Log onto <http://GetCalFresh.org> or call 1-888-999-4772 to apply

It's never too late to strive for a healthier lifestyle, and September is the perfect time to make a plan. Recapture that “back to school” feeling with a personal commitment to renew yourself. To improve yourself physically, socially, and mentally, here are 10 tips to inspire you:



### Exercise

**1. Move more, sit less.** Why? Physical activity is your weapon to help control blood pressure, help prevent heart disease and stroke and possibly lower your risk for depression, anxiety, and conditions like certain cancers and type 2 diabetes. What to do? Choose something fun so you can keep at it, like cycling, walking, dancing, swimming, or aerobics.

**2. How much exercise do you need to do?** Current national recommendations are 150 minutes of moderate-intensity physical activity per week and two days of muscle-strengthening training. That's only 20 minutes a day, 7 days a week, or around an hour a day if you do three days a week.



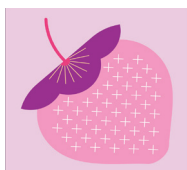
**3. Get motivated with free websites and apps** like All Trails (<https://www.alltrails.com/>) to find parks and trails around the world; or the American Heart Association with ideas on how to join a walking club (<https://www.heart.org/en/healthy-living/fitness/walking/start-or-join-a-walking-club>); or the CDC with ideas for individuals with a disability (<https://www.cdc.gov/ncbddd/disabilityandhealth/healthyliving.html>).

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# Healthy Living

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## Diet & Nutrition

4. **Try to cut back on salt.** A diet rich in sodium has been linked to high blood pressure, stroke and heart attack—all good reasons to try not to overly salt your food. Adding more fiber to your diet can help lower cholesterol, and control your blood sugar, as well help to maintain good digestive health.



## Socialization

5. **Volunteer.** Being of service is an excellent way to bring happiness into your life and not focus on yourself. Refocus on others and volunteer your time and expertise. United Way, the American Red Cross, VolunteerMatch, and AmeriCorps are all helpful resources.



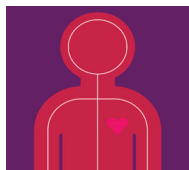
6. **Beat back loneliness.** Don't wait for the phone to ring. Be proactive and call someone for a lunch date. Set up a calendar of lunch dates and challenge yourself to have at least two lunch dates per month (once a week is even better!) It doesn't have to be expensive ... pack a picnic, and head to a park. Try to mix up your get-togethers with old friends and new acquaintances.

7. **Rekindle or follow a new passion.** Take a hard look at what you like to do rather than what other people tell you to do to meet new people. Pick some activities where you might meet new friends.

8. **Get a dog.** If you don't have one, get one and walk. You will be amazed how many people you will meet through your dog. Can't have one? Check your local humane society to see if they need dog walkers.



# Healthy Aging



## Mental Balance

9. **Be realistic with what you can accomplish.** Learn to say NO ... don't overwhelm yourself with a to-do list. The non-profit Mental Health America (<https://www.mhanational.org/>) offers more tips for reducing or controlling stress.

10. **Plan for your next passage.** Capitalize on your existing career experience and start a new one. Yes, enjoy a brief "retirement." Travel, and spend more time with family and friends. Then look into developing new hobbies and pursuing interests you may have set aside for decades. Redefining your purpose to maintain a sense of identity and purpose is essential to a healthy lifestyle.

Make September the perfect time to renew or set your healthy lifestyle goals.

## Hummus (Chickpea Dip)

An easy and nutritious Middle Eastern dip for pita chips and veggies or a spread for vegetarian sandwiches and wraps. Hummus is low sodium, heart healthy, low fat, plant based protein, and rich in high fiber healthy carbs.

### Ingredients

2 cans (16 ounces each) reduced-sodium chickpeas, rinsed and drained  
2 cups water (for simmering) plus few more Tablespoons ice cold water  
1 Tablespoon extra-virgin olive oil  
1/4 cup fresh lemon juice  
2 garlic cloves, minced  
1/4 teaspoon cracked black pepper  
1/4 teaspoon paprika or cumin  
3 Tablespoons tahini (sesame paste)  
2 Tablespoons chopped Italian flat-leaf parsley

### Directions

1. Drain chickpeas and add to pot - simmer for 20 minutes to tenderize, then drain thoroughly.
2. Using a blender or food processor, puree the chickpeas. Add the olive oil, lemon juice, garlic, pepper, paprika (or cumin), tahini and parsley. Blend well.
3. Add the ice cold water, 1 Tablespoon at a time, until the mixture has the consistency of a thick spread. Process for 3-4 minutes until very smooth.
4. Serve immediately or cover and refrigerate until ready to serve.



### Fun Fitness with Friends So You Stay Fall-Free

by May Funabiki, Spectrum Community Services - Fall Prevention Program Manager

We bet you can name more than one benefit of regular physical activity. It can help older adults improve their balance, strength and cardiovascular health. It reduces the risk of falls, which is the leading cause of fatal and non-fatal injuries among older adults. But did you also know that exercising with others has tangible effects on physical health and mortality?

Fitness with friends, old and new, may be just what you need now. Here's why:

1. **Motivation:** Exercising in a group setting can be motivating. Seeing others working towards similar goals can encourage older adults to stay committed to their exercise routine.
2. **Accountability:** Group exercise classes often have a regular schedule, which can help older adults stick to a consistent exercise routine. The sense of accountability to attend classes can be a powerful motivator.
3. **Cognitive Benefits:** Some research suggests that regular exercise may help maintain cognitive function and reduce the risk of cognitive decline in older adults. Group exercise, with its social and stimulating environment, can contribute to these cognitive benefits.
4. **Safety:** Exercising in a group setting often provides supervision and guidance from qualified instructors. This can be particularly beneficial for older adults who may have health concerns or mobility issues, ensuring that they exercise safely.
5. **Emotional Well-being:** Exercise releases endorphins, which are natural mood lifters. Participating in group exercise can help older adults reduce stress, anxiety, and symptoms of depression.
6. **Social Interaction:** Group exercise provides opportunities for socialization, which is crucial for mental well-being. It can reduce feelings of isolation and loneliness that older adults sometimes experience.

Studies have shown that seniors with robust social networks have lower rates of chronic diseases such as heart disease, hypertension, and diabetes. They are also more likely to engage in healthy behaviors such as balanced nutrition and adherence to medical treatments. Make a date with friends to do your favorite physical activity, whether it be walking, gardening or golf. Or join a group exercise class today and get fit with new friends!

# Healthy Aging

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At Spectrum Community Services, we provide group fitness classes as part of our Fall Prevention Programs. The primary goal of our program is to reduce and/or prevent the number of falls among at-risk low-income seniors. Our strategy addresses the following factors:

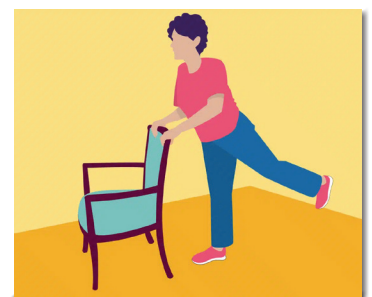
- **BEHAVIORAL.** We raise awareness and educate about fall prevention, including proper posture, active lifestyle, social connectedness, and better eating habits.
- **PHYSICAL.** We offer fall prevention skills-building exercise series that help to develop strength, improve mobility and balance, and increase hand-eye coordination.
- **ENVIRONMENTAL.** We provide tips and education during classes about simple assessments and improvements that make your environment safer, such as having night lights, tacking down rugs and installing grab bars.

To learn more about Spectrum Community Services' group fitness offerings and current Fall Prevention openings, visit: <https://spectrumcs.org/senior-services/fall-risk-reduction>. Sign up to prevent slips, trips and falls. Stay for the new friends and fun! See below for examples of movements we do at our Spectrum Community Services classes that keep you fit and fall-free. Try them at home!

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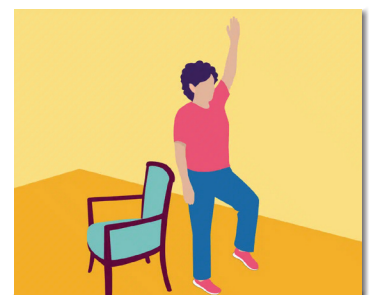
## Rear Leg Raise

- Stand with your feet slightly apart.
- The knee of standing leg should be soft (slightly bent).
- Slowly raise one leg back, keeping your back straight.
- Hold for 2 seconds and return to start position.
- Repeat 10x then switch to other leg.



## Single Leg Stance with Arm Reach

- Stand with arms at your side next to a sturdy chair.
- Lift your left hand over your head.
- Slowly raise your left foot off the floor.
- Hold that position for ten seconds.
- Repeat the same action on the right side, alternating.





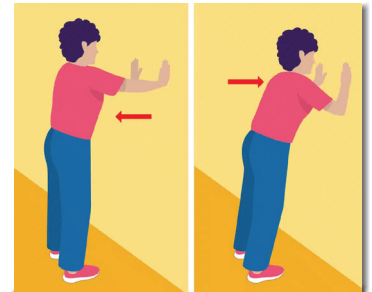
# Healthy Living

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## Senior Fall Prevention Exercises to Do at Home

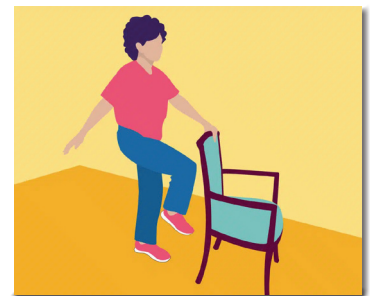
### Wall Push Ups

- Place your hands on the wall at shoulder height.
- Keep your heels on the floor.
- Slowly lower yourself toward the wall bending your elbows while keeping your back straight. Hold for 2 second count.
- Slowly extend your arms to return to start position.
- Hold for 2 seconds. Keep elbows soft (not locked). Repeat.



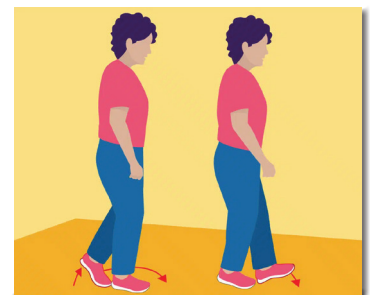
### Flamingo Stand

- Stand with feet slightly apart.
- The knee of your support leg should be slightly bent.
- Lift the right knee as high as you can aiming for parallel to the floor.
- Hold the position for 2 seconds and slowly lower to start position.
- Repeat using other leg - alternating legs.



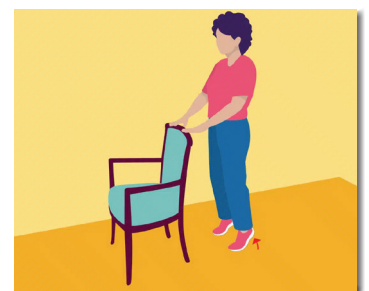
### Walking the Line

- Stand tall near a wall or counter and look straight ahead.
- Place one foot directly in front of the other so your feet form a straight line.
- Step forward, walking in a straight line heel to toe.
- Repeat for 10 or more steps.
- Turn around and repeat the exercise.



### Toe Raises

- Stand straight and put your arms in front of you.
- Raise yourself up on your toes as high as you can go, then slowly lower yourself with a count of 3.
- Stand erect - don't lean forward on the chair or counter.
- Lift and lower yourself 20 times in a controlled fashion.





# Smart Money

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## Vulnerable Seniors Going Broke Searching for Love

by Deborrah Cooper, Program Specialist, Area Agency on Aging

*Falling for a romance scam can leave you broken hearted and bankrupt. Older adults have lost homes, emptied out retirement accounts and exhausted their life savings for a fake love that was nothing more than a romantic fantasy.*

Though romance scammers target victims of all ages, the Federal Trade Commission (FTC) reports that adults 60 and over are increasingly targeted for romance and other types of fraud. There appear to be five key reasons seniors are the favorite prey for con artists:

1. Baby boomers have retirement savings and pensions at their disposal.
2. Baby boomers frequently have other assets like investment portfolios, art collections, precious jewels, and real estate holdings which they can leverage for loans or liquidate for cash.
3. Older adults may be more isolated from protective family and friends.
4. Older adults may be experiencing cognitive decline which impacts their ability to assess suspect behavior, financial risks and emotional manipulation.
5. Seniors overall are less tech savvy than Gen-X and Gen-Y scammers who grew up in the Internet Age.

### How and Why Romance Scams Work

Romance scammers focus on manipulating emotions to gain your trust, concentrating on finding seniors who are lonely (often widows and widowers), with flowery words of love and devotion. The easiest victims are people who put feelings before logic, and who allow themselves to be swept away by romantic fantasies.

Scammers create alluring profiles on dating and social media apps, reaching out to their target feigning instant attraction or highlighting things the two may have in common. Timing is always an issue – they move things along with words at a dizzying pace, but there is always a reason they can't FaceTime or Zoom, or they keep canceling in-person meetings.

The typical romance con playbook includes the following elements:

- Scam artists flock to online dating sites and dating apps, usually creating fake profiles designed to lure in certain demographics. Like a spider in a web, they sit back and wait for YOU to contact THEM.
- Scammers ask to get off the dating platform so they can ask for your real phone number and email address and other personal information the sites do not allow users to exchange.
- The scammer claims to be a professional with the type of job requiring them to be outside the U.S., in the middle of nowhere on an oil or fishing rig, or in the military and out of reach by phone. The common theme is they never live or work near you.

# Smart Money

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- Scammers come on strong with flattery and attention to move the relationship along swiftly. Their goal is to establish an emotional bond and dependency as quickly as possible. They may declare they've fallen in love after only a few conversations.
- Scammers will spin a web of lies, making false promises of marriage or moving in together -- creating tales of an imagined future with the victim where you both live happily ever after .
- Scammers avoid video calls like the plague because they don't look like the picture in the fake profile used to lure you in.
- Scammers ask you for money before you've even met them. In 2022, the FTC reported that 24% of romance scammers lie to trick victims by saying that they or someone close to them is sick, hurt or in jail.
- Usually requests start small to test the waters, then advance their requests to larger sums. Some may even send you money first for a meal on them, or to help pay a bill to establish trust.
- Scammers will usually ask to meet up but never actually do. The chance for an in-person meeting is often based on the victim's willingness to meet their financial demands.



*They tell their target victim everything they want to hear, and the hook is set.*

But then, magically, an emergency of some sort comes up that they need financial help with to alleviate. Typical examples used: emergency car repairs; medication; pay for plane tickets or travel expenses in advance so they can visit you; settle gambling debts, as their life is at risk; cover costs of a child/family member's medical treatment or funeral; buy a new electronic device so they can continue to work, study or talk to you. Or maybe they need finances to get things in motion to set up a new life together with the victim.

They may ask for the cash to be wired or transferred electronically, but usually request it be sent in cryptocurrency or a gift card where there is little chance of the victim ever recovering the funds. Once you transfer money or share the numbers on the back of a gift card, there is no way to get your money back.

## What Kind of Losses Are We Talking About?

Romance scams are highly effective tools used to bilk unknowing victims. In 2023 alone the FTC reported that Americans lost \$10 billion to scams – a \$1 billion increase over 2022. The FTC received more than 2 million reports of fraud in 2022, with one third of those coming from adults 60+ (with losses in this age group of more than \$1.6 billion).

Additional damage is suffered by victims who succumb to pressure to send the scammer revealing photos they will later use to blackmail them. They may even play the long game and cultivate trust over time (a year or more), then convince their target to pool funds and invest with them, without the victim ever getting a dime of return.

# Romance \$cams

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## Protect Yourself Against Romance Scams!

Here are a few tips to help you avoid the lure of a romance scammer:

1. Before sending money, gifts on Amazon, or sharing financial information, consult a friend or family member. Simply talking to someone not involved in the situation is often enough to identify red flags.
2. Watch out for random requests seeking personal information such as your social security number, driver's license number, Medicare number, etc. This information can be used to steal the victim's money and/or identity.
3. Trust your gut. If something seems too good to be true, it probably is.
4. Watch for "love bombing," when a person lavishes you with excessive flattery, affection and praise early in the relationship to manipulate your emotions.
5. Be wary of strangers reaching out on social media to befriend you – reportedly Instagram (29%) and Facebook (28%) were the two most popular platforms for interactions with scammers.
6. If you like someone, ask for a quick video chat. If they refuse or make up suspicious to downright outrageous excuses, that's a huge red flag.
7. Remember the details. Stay alert to photos or biographical information that does not match up with what someone's told you before.
8. Don't blindly trust that they are who they say they are. Use image and name-reverse searches on Google to validate the identity of people you meet online.
9. Never send intimate photos to strangers or invest money without doing your due diligence (consult an attorney); and
10. Confide in family and friends or your banking organization if you grow suspicious.

***Falling for a romance scam can leave you broken-hearted and broke.*** Older adults have lost homes, emptied out retirement accounts and exhausted their life savings for a love interest that was nothing more than a romantic fantasy.

Sadly, once the shock wears off (when the senior realizes all their money is gone), most experience feelings of betrayal, shame and depression. Knowing you fell for a scam can be embarrassing and, as a result, romance scams are probably one of the most underreported crimes of the digital era.

If you believe you or someone you love has been a victim of a romance scam or other financial fraud, file a report with the FBI Internet Crimes Complaint Center (<https://www.ic3.gov/Home/ComplaintChoice>), or the Federal Trade Commission (<https://reportfraud.ftc.gov/>). You may also call the Department of Justice Elder Fraud Hotline at 833-FRAUD-11 (833-372-8311).

Remember, the best line of defense against romance scams is awareness. Understanding common tactics scammers use can help you protect your emotional/mental health and financial security.

# Healthy Living

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## Out and About: Stopping Crime, Not Seniors

by Kim Fogel, Management Analyst, Area Agency on Aging

Alameda County's older adults – like their fellow residents - want to spend warm summer months enjoying our beautiful and vibrant sidewalks, parks, and neighborhoods without fear of crime. But in surveys and public events, many seniors have noted that they do not feel safe accessing public spaces, public transportation, activities, or local services, especially if they have mobility challenges.

For example, an Oakland resident said, "While there are many resources for seniors in Oakland, crime, and risk of harm to humans is out of control. The psychological stress of encountering or experiencing crime in the community is real. We pre-plan our movements by walking or by car travel within Oakland to avoid dangers as much as possible."

This fear is an obstacle to aging in place. Studies show that how adults aged 65+ perceive neighborhood safety may significantly impact their psychological and physical health (<https://academic.oup.com/gerontologist/article/58/1/196/2894397#113310848>) by affecting ability to shop, exercise, attend medical appointments, and socialize.

Alameda County and its cities are taking steps to increase safety for all residents, including and especially seniors. A few examples:

- San Leandro's proposed Age Friendly Action Plan (<https://www.sanleandro.org/1293/Age-Friendly-Action-Plan>) calls for increasing public safety with more walkable and welcoming public spaces. The report also notes that some residents are requesting greater police visibility in their areas.
- The City of Oakland has just completed a survey asking residents 55+ about their experiences and concerns about crime. The City is analyzing the data provided by approximately 500 participants, according to Scott Means, the City's Interim Human Services Department Director. Results will be posted on the City's Adult and Aging Services website (<https://www.oaklandca.gov/topics/senior-services>) and provided to local officials to help determine policy.
- Alameda County Supervisor Keith Carson (District 5) and the East Bay Black Men's Network recently hosted a public safety town hall (<https://www.cbsnews.com/sanfrancisco/video/community-leaders-residents-discuss-making-oakland-safer/>) to bring the community together to work on violence prevention and mental health. County Sheriff Yesenia Sanchez commented (<https://www.cbsnews.com/sanfrancisco/news/oakland-leaders-residents-meet-discuss-town-safety/>), "It takes all of us to solve some of the community's problems. It's not just law enforcement. It's the Public Defender's office, it's Probation. We all have to be good partners, work together but also involve our community members because they know firsthand what the problem issues are."



# Senior Safety

## Protecting Yourself While Living Your Life

The perception that older adults are more in danger now than in the past is often influenced by media coverage and societal anxieties rather than a significant increase in actual incidents. But no one denies there is a risk. If you're an older adult or care about someone who is, how do you navigate an imperfect world? Here are some of the steps experts advise:

- Get by with a little help from your friends (and loved ones and neighbors). Studies show (<https://academic.oup.com/gerontologist/article/58/1/196/2894397#113310848>) that even in areas believed to be "high crime," seniors who have loved ones, friends, and neighbors that they trust are able to maintain better physical and mental health than those who are isolated. Engage with local community groups and neighborhood watch programs. Senior centers often provide safety workshops and support to foster a sense of community safety.
- Learn about Self-defense: Classes tailored for older adults and those with disabilities can increase confidence and preparedness. Many communities offer these programs through local organizations or law enforcement agencies.
- Know the Risks of Hate Crimes: Be vigilant and report any suspicious activities to authorities. Participate in community events to build a support network and raise awareness about hate crimes.
- Be Part of the Solution: Advocate for increased police presence and better street lighting in high-crime areas. Support policies that address the root causes of crime, such as economic inequality and lack of mental health services. Volunteer your time to help people in need of mentorship or training to help them grow in the right direction.
- Know Your Resources: The Alameda County District Attorney Victim Witness Assistance Division has two dedicated advocates who specialize in the victimization of older adults: These advocates work with seniors and dependent adults. Advocates provide a variety of services for crime victims, witnesses, and their families. In some cases, victims and witnesses of crime may be eligible for financial compensation. For more information, please visit [www.alcoda.org/victim-witness](http://www.alcoda.org/victim-witness) or call (510) 272-6180.

## Remember the Basics

These may seem obvious but a distracting world can make them easy to forget:

- **Stay Aware of Surroundings:** Always be alert and aware of the environment. Avoid distractions like using a phone while walking.
- **Travel in Groups:** Whenever possible, travel with others. There is safety in numbers, and criminals are less likely to target groups.
- **Use Well-Lit, Busy Routes:** Stick to well-lit streets and areas with regular foot traffic. Avoid poorly lit or deserted areas, especially at night.
- **Secure Personal Belongings:** Keep valuables out of sight. Use bags that can be securely fastened and carried close to the body.
- **Stay Connected:** Let someone know your plans and expected return time. Carry a mobile phone for emergencies.
- **Beware of potential scams:** Common scams include financial, Medi-Cal, "romance", real estate and construction frauds.
- **Remember safety for those with disabilities:** Utilize transportation services designed for individuals with disabilities, such as paratransit. Ensure homes are equipped with accessible security features.

# Helpful Resources

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## Extreme Heat Resources

People aged 65 years or older are more prone to heat-related health problems. Older adults do not adjust as well as young people to sudden changes in temperature. Seniors are also more likely to have a chronic medical condition that changes normal body responses to heat. Some prescription medicines will affect the body's ability to control its temperature or sweat. Stay in air-conditioned buildings as much as possible. If your home doesn't have air conditioning, contact your local health department or locate an air-conditioned shelter in your area. Log onto <https://www.acgov.org/cda/planning/sustainability/heat-health-resources.htm>. Review more detailed information and find resources on Heat Ready California at <https://heatreadyca.com/tips-to-stay-cool/older-adults/>.



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## California Advance Directive

### Planning for Important Healthcare Decisions

CaringInfo, a program of the National Hospice and Palliative Care Organization (NHPCO), is a national consumer engagement initiative to improve care and the experience of caregiving during serious illness and at the end of life. As part of that effort, CaringInfo provides detailed guidance for completing advance directive forms in all 50 states, the District of Columbia, and Puerto Rico. The California Advance Directive, Power of Attorney and instructions for completing the packet can be found at <https://www.caringinfo.org/wp-content/uploads/California.pdf>.



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## Managing a Loved One's Money

### Tips for Family Caregivers

More than nine in 10 caregivers hold some financial caregiving responsibilities, according to a 2020 study from Merrill investment management in collaboration with Age Wave researchers of Orinda, California. You may gradually realize you need to step into this role when you find stacks of unopened bills. Or you may be thrust into this responsibility suddenly, such as after a hospitalization. In the early stages of managing a loved one's money, you'll likely be overwhelmed with the change in circumstances. To help get you through the first stages of your new role, AARP created a 10-step plan (<https://www.aarp.org/caregiving/financial-legal/info-2020/managing-someone-elses-money.html>).



# Helpful Resources

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## California Benefits Website

**BenefitsCal.com** is a new simple way to apply for, view, and renew benefits for health coverage, food and cash assistance. BenefitsCal will make it easier than ever to apply online, renew your benefits, upload documents, report changes, or connect with a caseworker.

BenefitsCal supports applications for CalFresh, Medi-Cal/County Medical Services Program (CMSP), CalWORKS, General Aid/General Relief (GA/GR), Disaster CalFresh, Refugee Cash Assistance (RCA), Trafficking and Crime Victim Assistance Program (TCVAP). Visit <https://benefitscal.com/> to apply.



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## Technology Resources for Seniors

### In Person Training:

Hayward and Castro Valley Libraries both offer tutoring and tech help (with teenage volunteer instructors). <https://hayward.librarycalendar.com/event/tech-support-tutor-sessions-15031> or <https://aclibrary.bibliocommons.com/v2/events?series=657b4d8feb28943d007c02ac> or <https://hayward.librarycalendar.com/event/tech-support-tutor-sessions-15226>.

The San Leandro Senior Community Center has a class by the California Telephone Access Program as well. Call 510-577-3462 for more information.

### Web-Based Training

Senior Planet offers phone based technical support for seniors as well as Digital Literacy at a Glance course. Log onto <https://seniorplanet.org/classes/>.



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## 1:1 Technology Assistance for Seniors in Fremont

The City of Fremont Aging and Family Services offers Drop In Technology to help seniors learn how to utilize the features of their smartphones and Apple devices. English and Mandarin language options. Sessions are held at the Age Well Center at Lake Elizabeth and in South Fremont. Register online at <https://anc.apm.activecommunities.com/> or call 510-790-6600 for more information.



## Upcoming Meetings

### Advisory Commission on Aging

- Monday, July 8, 2024 - 9:15AM
- Monday, August 12, 2024 - 9:15AM
- Monday, September 9, 2024 - 9:15AM

Email [aaa@acgov.org](mailto:aaa@acgov.org) for a Zoom link to meetings.

# ANNOUNCEMENTS

## Seeking Volunteers For Long-Term Care Ombudman Program



**Assist us in protecting the rights and quality of life of older and dependent adults living in long-term care facilities throughout Alameda County**

Volunteers work cooperatively to mediate, negotiate and resolve conflicts between residents, family members, and care facilities. Learn more about training, commitment and the application process by visiting our website

