



North Austin Chapter 2700

P O Box 201898

Austin Texas 78720

<http://www.AARPChapter2700.com>

Sept-Oct 2017
Newsletter
Volume 9, Issue 5

The founding principles of AARP are: To promote independence, dignity and purpose for older persons, to enhance the quality of life for older persons, and to encourage older people "To serve, not to be served."

AARP DONATING TO HURRICANE HARVEY AND FOOD PANTRY



Zelda, Gene, Enedelia and Debbie helped put together Welcome Kits for the Harvey victims.

The AARP Foundation responded to Hurricane Harvey relief efforts by creating a fund to support the victims over 50. With the support and generosity of so many who stepped up to help those in need, **we have met our current match of \$1.5 million** for a total of more than \$3 million to be distributed to relief and recovery efforts.

But the need throughout the affected areas remains great. Please support the Hurricane Harvey recovery efforts with a generous gift to AARP Foundation and we will ensure that each and every dollar will be directed to help older adults who need our help the most. Working with the AARP state offices in the affected areas, we will direct 100 percent of all funds raised to organizations providing relief and recovery support to disaster victims.

AARP Foundation is a 501(c)(3) charitable organization. Your voluntary donation is tax deductible to the fullest extent of the law. You can donate online through a secure portal at www.foundation.aarp.org. Prefer to give a gift through the mail? [Just click here to download and print a form.](#) You can return it to us at: AARP Foundation, PO Box 93157, Long Beach, CA 90809-3207.



Cathy Barnes and Diane Wright collected hotel toiletries from AARP travelers while on the Maine/Canada trip in August. They packaged the soaps, shampoos, etc. into 77 hygiene bags for the **St. Ignatius Food Pantry**. Diane Wright presented the bags to Executive Director, Bennie Flusche. The homeless thank you!

AARP COLLECTING FOR FUTURE NEEDS

State School Ice Cream Party

Friday, October 27 at 1:00 pm. Please donate items from the wish list. A sign-up sheet will be provided at the September meeting. The students enjoy:

Beanie Babies, small stuffed animals, 250-500 piece puzzles, journals without metal edging, word search/find books, stickers, comb & brush sets, sketch pads, card games (ie.Uno) & bubbles. Donations of money to purchase gallons of ice cream, toppings and other party supplies will be greatly appreciated.

Pack a Purse for a Homeless Woman in Austin

A flyer will be passed out at the September meeting. We are in need of the following items:

Medium/Large size gently used, clean, empty purse, travel size hygiene products, and sweet items.

Items can be brought to the September, October and November meetings. In the November meeting we will fill the purses with items collected. We truly appreciate your participation - Laura Campos, Diane Wright, Cathy Barnes.

NEXT CHAPTER 2700 MEETINGS

DATE:

Thursday, September 21, 2017 (Board Meeting @ 10:00 am)

Thursday, October 12, 2017 (NOTE: 2nd Thursday)

PLACE:

Bethany United Methodist Church
10010 Anderson Mill Rd
Austin, TX 78750

SOCIAL TIME: 2:00 pm

MEETING TIME: 2:30 pm

All board meetings are open to the membership!

2017 OFFICERS

President: Enedelia Obregon.....512-331-1890

Vice President: Dot Clark.....512-460-9946

Secretary: Carol Stimson.....512-331-0095

Treasurer: Leslie Ashton.....512-750-1513

BOARD OF DIRECTORS

Bea Bates	Argie Horn	Laura Shell
Connie Dunn	Phil Horn	Kitty Traylor
Doris Hill	Dixie Saxon	Chinell Williams

COMMITTEE CHAIRS

Check-In:	Nelda Lee 512-451-1019
Check-In:	Doris Hill 512-452-7325
Membership Sign Up:	Hilda Venema & Martha Dyess 512-837-4052

Membership & Web

Website Chair: Judy Devore 512-420-9494

Co-Chair: Phil Horn 512-219-1999

Legislative Chair: Enedelia Obregon 512-331-1890

Programs: Various Board Members

Community Service: VACANT

Sympathy: Barbara Bishop 512-926-4256

Telephone Chair: Bea Bates 512-258-4088

Volunteer Hours: Carolyn Hunt 512-834-0528

Refreshments: Randi Parker 512-258-0039

Travel Chair: Connie Dunn 512-497-2897

Travel Treasurer: Dixie Saxon 512-944-6011

Newsletter Editor: Kitty Traylor 512-569-9479

kittytraylor@gmail.com

PROGRAMS

SEPTEMBER 21, 2017

OVERWHELMED BY MEDICARE OPTIONS?

All your questions will be answered on **Medicare 2018** by our speaker **Randy Hsi** of Health Markets. So much to consider - Original Medicare, Medicare Advantage, Supplements, Drug Program. Which program best meets my needs? Randy can answer those questions.

Open enrollment opens in the next few months. Be an informed Medicare participant so you can select the program best suited to YOU!

Come...Be Wise!

Board Sponsor: Dot Clark

OCTOBER 12, 2017 (Note: 2nd Thursday)

HALLOWEEN PARTY!

\$\$\$prizes for best costume\$\$
(FIRST, SECOND & THIRD PLACE)

POTLUCK — Bring your favorite dish to share.

BINGO again this year!

Please talk to a BOARD MEMBER if you are interested in being an active part of this wonderful Chapter! Either as an officer, board member, committee for our charities, volunteer help with snack table, sign-in table, member calling, whatever.

Board Sponsor: Connie Dunn

November 16, 2017

LESLIE'S SLIDE SHOW ABOUT CUBA

In 2014, I went on a People to People program trip to Havana and Ciego de Avila. The trip was sponsored by Global Volunteers. We visited historic sites, various businesses, and religious organizations/churches. We also met with a Cuban attorney to discuss the current government environment. We also ate a lot of good food.

Board Sponsor: Leslie Ashton

Depression in Older Adults

Excerpts from: HELPGUIDE.ORG

Ways of feeling connected and engaged:

Get out in to the world. Try not to stay cooped up at home all day. Go to the park, take a trip to the hairdresser, or have lunch with a friend. Volunteer your time.

Take care of a pet. A pet can keep you company, and walking a dog, for example, can be good exercise for you and a great way to meet people.

Learn a new skill. Pick something that you've always wanted to learn, or that sparks your imagination and creativity.

Create opportunities to laugh. Laughter provides a mood boost, so swap humorous stories and jokes with your loved ones, watch a comedy, or read a funny book.

Alternative Medicine:

(check with physician if on medication that might interfere)

Omega-3 fatty acids may boost the effectiveness of antidepressants or work as a standalone treatment for depression.

St. John's Wort can help with mild or moderate symptoms of depression but should not be taken with antidepressants.

Folic acid can help relieve symptoms of depression when combined with other treatments.

SAME may be used in place of antidepressants to help regulate mood, but in rare cases can cause severe side effects.

MEMBERSHIP

If you are **not** getting the newsletter or notices from the travel committee by email or by snail mail, it may be because your information is not correct on our list, or you have not paid your dues for the year.

Please check the list at the meeting for any corrections or call Judy Devore @ 512-420-9494!

Dues are due in January for the new year (AARP National must also be current).

As of July 1, 2017 we had 320 paid members of chapter 2700.

NOTE:

**There will be drawings for prizes at our meetings.
You have to be present to receive the prize!**

Austin's New Central Library

A grand opening will be at 10 a.m. October 28 at 710 W. Cesar Chavez St. After more than four years of construction, the \$125 million facility will open in a corner of the Central Business District that is humming with construction. The new library replaces Faulk Central Library at 800 Guadalupe St., which will reduce services starting August 14 and close for good September 15.



Vendor Day Supporters!



2017 TRAVEL OPPORTUNITIES

Travel Committee:

Connie Dunn, Dixie Saxon, Judy Devore

All costs listed are per person based on double occupancy and \$75 Deposit Required to Hold Your Reservation. For Diamond Tours additional costs for single occupancy and trip insurance is available.

**Mail deposits to: AARP Chapter 2700
P.O. Box 201898 Austin, Texas 78720**

COLORADO SPRINGS AND GARDEN OF THE GODS

September 23 - October 1, 2017

8 nights lodging including 4 consecutive nights in Scenic Colorado. Includes 14 meals (8 breakfasts and 6 dinners), Tour of the **GARDEN OF THE GODS**, visit the United States **AIR FORCE ACADEMY**, see Colorado's natural wonder, The **ROYAL GORGE**, visit historic **MANITOU SPRINGS** at the foot of famous **PIKE'S PEAK**, guided tour of Colorado Springs, admission to the **GLEN EYRIE CASTLE**, and much more. Deposit of \$75 due at sign up. Group leaders Dixie Saxon [512-944-6011](tel:512-944-6011) and Connie Dunn [512-497-2897](tel:512-497-2897) COST \$783.

(Openings Available)

NEW ORLEANS

November 6 - 11, 2017

5 nights lodging including 3 consecutive nights in the New Orleans area. Includes 8 meals (5 breakfasts and 3 dinners), guided tour of New Orleans, National World War II Museum, guided tour of a Louisiana plantation, admission to Mardi Gras World, a riverboat cruise on the Mississippi River and much more. Deposit of \$75 due at signup. Group leaders: Dixie Saxon [512-944-6011](tel:512-944-6011) and Judy Devore [512-415-7375](tel:512-415-7375).

(Wait List Only)

Don't forget to sign up on the wait lists.

Visit our AARP North Austin Chapter 2700 Website to see pictures of our wonderful trips!

Photos for the website: As we go forward, we will keep the most recent trip photos on the website. Check out Bruce Bogart's pictures from the Pigeon Ford trip. And if anyone has photos of the Amelia Island trip, and can upload them to some place such as: <https://photos.google.com/>.

Share the link with us and we can post that to our website.



I Am A Seenager (Senior Teenager)

I have everything that I wanted as a teenager
(only 60 years later).

I don't have to go to school or work.

I get an allowance every month.

I have my own pad.

I don't have a curfew.

I have a driving license and my own car.

I have an ID that gets me into bars and the whisky store.

The people I hang around with are not scared of getting pregnant.
And I don't have acne. **Life is Good!**

Is My Family Responsible for My Debts?

Lynnette Khalfani-Cox, AARP

Debts You Owe Right Now

With intergenerational households on the rise, it's not uncommon for aging parents or grandparents to live with adult children or grandchildren. None of us plans to burden our families financially. But you need to be aware of how your debt may — or may not — impact your loved ones right now and later, in the event of your death.

Generally speaking, while you are alive, your relatives are not responsible for paying any debts you may have incurred. But there can be many, many exceptions to this rule.

For instance, spouses may be responsible for each other's medical debts depending on the state they live in.

Also, if a loved one cosigned for a debt, all bets are off. Once you don't pay what's owed, any individual who cosigned is legally obligated to pay whatever is due. That goes for credit card payments, student loans, car notes and mortgages.

Handling Debt Collectors

Even if you're not legally obligated to pay a loved one's debts, it doesn't mean you or your family members won't get calls from collection agencies saying you should pay the money.

If you find that a debt collection agency is harassing family members or breaking the law, write a "Cease and Desist" letter, or have an attorney write one on your behalf. This letter essentially demands that a creditor stop contacting you or your relatives.

If necessary, be prepared to file complaints against abusive collection agencies. Debt collectors aren't allowed to harass you or your family members about outstanding debts. They are also not allowed to call during certain times of day, and are prohibited from calling you at work if you indicate you are not allowed to receive calls.

For debt collectors you believe are calling regarding legitimate debts, the FTC recommends simply referring the caller to the executor or administrator handling the deceased person's estate.

Your relatives shouldn't have to deal with [debt collectors](#) trying to contact you. And under the Fair Debt Collection Practices Act (FDCPA), creditors aren't even supposed to talk to your relatives, friends or neighbors about your debts.

So what should you do if a debt collector calls demanding payment for a loved one's bills?

"My best advice is not to make any commitments on the telephone when a collection call comes in, but to check with a nonprofit credit counseling organization, experts at AARP, or even with the Federal Trade Commission, which has published excellent consumer alerts on the topic," says Etta Money, president of InCharge Debt Solutions, a nonprofit organization that provides free credit counseling to consumers.

In one of its consumer alerts, the FTC warns consumers not to give their own personal data — such as bank account information or Social Security numbers — to debt collectors who call claiming that a deceased relative owes money. Some callers could be scammers who've been trolling the obituaries and looking for opportunities to commit identity theft.

Debts That Remain After You Die

In the case of credit card debt and other obligations, rest assured that your family members aren't responsible for paying off your bills once you're gone.

"I always advise people to be informed in advance about any debt-related issues, particularly when it comes to potentially 'gray' areas like paying the debts of a deceased relative," says Money of InCharge Debt Solutions. "The fact is that you are not liable for the debts of any family member, with the exception of your spouse, and even in that case the obligations may be limited," she adds.

That's why the FTC advises consumers that if there isn't enough money from a deceased person's estate to cover certain debts, those debts "typically go unpaid" and family members are not responsible for them.

For more information about debt collection and the rights you and family members have under the FDCPA, see "Debt Collection FAQs: A Guide for Consumers."

Staying Sharp (9 Steps for Making Friends in Ways That Aid the Brain with Memory, Learning)

by Margery D. Rose (from AARP.com)

When you're young, making friends seems effortless. But the older you get, the more challenging it can become. And that can spell trouble, because a mountain of studies tells us that staying socially engaged stimulates the brain in areas critical to learning and memory. The question is how. As general guidelines, remember:

Quality counts: You don't have to be a social butterfly to reap the benefits of social engagement. "A few close relationships is just fine," says psychologist Laura L. Carstensen, director of the Stanford Center on Longevity. "It's not the number, but rather the richness and depth of relationships that counts."

Risk reaching out: Friendships don't just happen; you have to work at finding and strengthening them. So be brave and ask the person next to you in line at the grocery store if she's enjoying the magazine she's leafing through. Or invite people over for a potluck dinner and ask each guest to bring a friend.

Just say yes: If someone invites you for tea, lunch or the ballet, go - even if you don't know an arabesque from an assembl  . The more you put yourself out there, the more people you'll meet. It is not a lifetime commitment, just a fun outing.

Get on the road: Dozens of tour companies now cater to older adults, including ElderTreks and Road Scholar (formerly Elderhostel). Also, many colleges have active alumni associations that sponsor trips. When was the last time you checked in with yours?

It's valuable to volunteer: Reaching out to others may help your own brain health. Programs such as AARP Foundation Experience Corps train seniors to tutor inner-city kids in 22 cities across the country. (Find them at experiencecorps.org, 202-434-6400.) Encore.org offers a road map to paid as well as volunteer opportunities, such as teaching business skills to low-income people or planting community gardens. (Find them at encore.org, 415-430-0141.)

Think local: Community activities give you a chance to meet a diverse group of people who live nearby. Check newspaper listings and drop by that gallery opening or book reading. If you attend and enjoy chatting with someone, jot down his email or phone number so you can stay in touch.

Pursue your passion: When you do something that sparks your interest - cooking classes, a jewelry-making workshop - chances are you'll meet someone who shares a similar curiosity. See her every week and a new friendship is born.

Join a social network: Social media sites, such as Facebook, offer the chance to reconnect with old friends and reinforce ties to new ones. Terrified of technology? Check out SeniorNet.org, which offers workshops on computer use and Internet safety, as well as AARP Tek, which offers computer literacy workshops. Also, meetup.com links like-minded people on just about every interest you may have.

Consider a move: Many of us want to grow old in the same place we've always lived. But for some, a move to another community - perhaps one with shops and restaurants within easy walking distance or a college town - is an invigorating option.

North Austin AARP Chapter 2700
P. O. Box 201898
Austin, TX 78720

