

KEEPING HOME A SAFE HARBOR

January • February 2018 Volume 11, No. 1

MESSAGE FROM OUR EXECUTIVE DIRECTOR



Sally Powell Volunteer Coordinator

Happy New Year! We hope you are enjoying the crisp cool weather and the few breaks of more spring-like weather as well. Those nice days are great days to get out and about to take care of business. With this in mind, we would like to ask our members to remember a few things when requesting volunteer services. As always, our most frequent request is for transportation. HomePorts requires a minimum of 24 hours notice when requesting volunteer transportation. The more advance notice we have, the more likely we are to be able to fill your request. When requesting transportation, or any service, please be sure to advise us of all aspects of your request. If we know everything that you would like to do while out, we can better arrange to make sure that

your needs are met. It is unfair to ask a volunteer to add to the time that they are giving out of their own day after we have requested and confirmed. If you need to cancel a request, please do so with as much advance notice as possible as well.

Without our volunteers, HomePorts would not be able to provide the services that we do. Please remember that we have a limited number of volunteers. They have work, appointments and schedules as well. We do our very best to accommodate all service requests in a timely basis, however sometimes it takes time to find someone who is able to help. Please be patient when waiting for a call back confirming that your request has been filled.

Thank you in advance for helping HomePorts help you. Enjoy the winter in advance of a beautiful spring.



Don't forget to visit our web site for your connection to Amazon! When you access Amazon through the link on our website, www.homeports.org, a percentage of your purchase price is donated to HomePorts. Be sure to share this tip with friends & family!



Annual Meeting of Membership

Tuesday, January 30 11:00 am Chestertown Town Hall 2nd Floor

Rock Hall First Friday

Friday, February 2 5:30 pm Rock Hall Yacht Club Contact Karen Willis for information and reservations: kaw0929@gmail.com

Educational Program

Delmarva Community Transit Thursday, February 8 11:00 am Chestertown Town Hall 2nd Floor

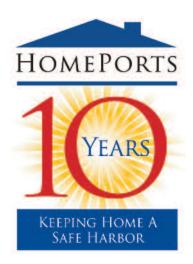
Members' Luncheon

Thursday, February 22 11:45 am Fish Whistle Restaurant

HomePorts, Inc.
Town Hall Building
118 N. Cross Street
P.O. Box 114
Chestertown, MD 21620

Karen Wright Executive Director 443-480-0940 info@homeports.org www.homeports.org

HomePorts is a non-profit 501(c)3 membership alliance providing access to a wide range of services designed to offer mature adults what they need to remain in their own homes. Membership is available to those over 55 in Kent County and the adjacent area in Queen Anne's County within the 21620 zip code.



TENTH ANNIVERSARY CAMPAIGN

Homeports is now TEN years old, and we want more people to know about the service and benefit from it.

In celebration of our 10th anniversary, we will begin a new membership initiative by offering a six-month trial membership for \$100. Our hope is to bring in those people who just aren't sure if they're ready and aren't willing to make the full year commitment. If you or a friend would like more information about the benefits of a HomePorts membership, please contact our Executive Director, Karen Wright, at karen@homeports.org or call 443-480-0940.

Board member Wayne Benjamin is leading the initiative by reaching out to churches and service organizations throughout Kent County, for both new members and volunteers.



"My goal is to personally visit all of the churches," Dr. Benjamin says. "I believe there are elderly people who we have not been able to connect with but who could benefit from HomePorts."

He believes that older people need social interaction. Presently HomePorts monthly luncheon attracts 10-15 members (and volunteers). He plans to survey members to identify activities that might be of interest. Volunteers would be engaged to provide transportation to more events.

He and those on his Membership Committee have compiled a list of 53 churches in the county and are meeting with clergy and church pastoral care committees. So far the reception has been extremely positive, with a number of congregants identified as potential members and/or volunteers. The next newsletter issue will give an update on this project!

COMMUNITY EMERGENCY CONTACT INFO

Kent County maintains a reverse 911 system to notify you in case of emergency or potential health hazard in the area. To submit your cell phone or unlisted number, pick up a form at the Chestertown Town Hall or the Kent County Commissioner's Office.





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COLD WEATHER BRINGS SPECIAL RISKS!



Cold weather brings special risks for all of us. The most frequent winter injuries result from slipping and falling. Nationwide, data shows that the risk of hip fractures rises significantly in the winter because of falls on ice and snow. Unfortunately, seniors who try to be careful by limiting their outdoor activities in the winter often end up slipping on their front steps or when taking out the trash.

To avoid this, we encourage all adults to wear boots with non-skid soles even on short trips outside and to be certain their walkway is clear and treated with sand or salt. If using a cane, it's important to be certain that the rubber tip has been replaced before it has worn out. Also, some health professionals recommend using specialized tips for canes and walkers that are designed to provide extra traction on the ice. However, the safest plan is to avoid walking on slippery surfaces.



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BOOK REVIEW ...

Seven Strategies for Positive Aging

According to Dr. Robert Hill, 'positive agers' can be found everywhere, and come from all walks of life. They find satisfaction in life regardless of their personal circumstances.

In his book Seven Strategies for Positive Aging, Dr. Hill explains how anyone can adopt and develop positive aging skills. The reader will



discover meaning through lifespan learning, learn how to transform age-related decline, and find out how to employ the principles of continuity in order to feel good about oneself, even during challenging times. The reader will also learn how to apply "meaning-centered" techniques of belonging, altruism, gratitude, and forgiveness in his or her own life, in order to enhance emotional health. These techniques are organized into seven distinct chapters:

- You Can Find Meaning In Old Age
- You're Never Too Old To Learn
- You Can Use The Past To Cultivate Wisdom
- You Can Strengthen Life-Span Relationships
- By Giving & Receiving Help, You Promote Growth
- You Can Forgive Yourself & Others
- You Can Possess A Grateful Attitude

Published by W.W. Norton & Company.

IT'S FLU SEASON!

The flu season runs from October to May, with most cases being diagnosed from late December to early March. It has been recognized for many years that people 65 years and older are at greater risk of serious complications from the flu compared with young, healthy adults because human immune defenses become weaker with age. While flu seasons can vary in severity, during most seasons, people 65 years and older bear the greatest burden of severe flu disease. If you have not had a flu shot yet, it's not too late! Check with your doctor or local pharmacy for vaccine availability.

TAX SEASON IS JUST AROUND THE CORNER!

Not sure if you are required to file a tax return? The information below applies to your 2017 taxes (must be filed by the April 2018 deadline), and includes a few retroactive changes due to the passing of tax reform. Some tax information below will change next year for your 2018 taxes, but won't impact you this year.

When Seniors Must File

If you are married and at least 65 years of age, then you must file an income tax return if your gross income is \$11,850 or more. However, if you live on Social Security benefits, you don't include this in gross income. If this is the only income you receive, then your gross income equals zero, and you don't have to file a federal income tax return. But if you do earn other income that is not tax-exempt, then each year you must determine whether the total exceeds \$11,950.

If you are married and file a joint return with a spouse who is also 65 or older, you must file a return if your combined gross income is \$23,300 or more. If your spouse is under 65 years old, then the threshold amount decreases to \$22,050. Keep in mind that these income thresholds only apply to the 2017 tax year, and generally increase slightly each year.

When To Include Social Security In Gross Income

There are certain situations when seniors must include their Social Security benefits in gross income. If you are married but file a separate tax return and live with your spouse at any time during the year, then all of your Social Security benefits are considered gross income which may require you to file a tax return. In addition, a portion of your Social Security benefits are included in gross income, regardless of your filing status, in any year the sum of half your Social Security plus all other income, including tax-exempt interest, exceeds \$25,000 or \$32,000 if you are married filing jointly.

Tax Credit For Seniors

Even if you must file a tax return, there are ways you can reduce the amount of tax you have to pay on your taxable income. As long as you are at least 65 years old and your income from sources other than Social Security is not high, then the tax credit for the elderly or disabled can reduce your tax bill on a dollar-for-dollar basis. However, this tax credit is only useful when you actually owe tax to the IRS.

Free Tax Return Assistance

Volunteer Income Tax Assistance (VITA) and Tax Counseling for the Elderly (TCE) Sites offer free tax return preparation to individuals having low to moderate income. To find free tax help near you, call IRS at 800-829-1040 or AARP TaxAide at 888-227-7669.

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Nicholas Fritz, Horticulturist ISA Certified Arborist MA-5976A MD Licensed Tree Expert # 2178 Nickworkstrees@gmail.com ph # 267 614 8374



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