

inTENTions



OUR VISION:

A community of elders and neighbors supporting one another.

OUR MISSION:

To connect members to resources needed to maintain comfortable, dignified, vibrant lives in their homes and community by providing appropriate services, activities, and programs that will further this purpose.

CAREGIVING: A CONSTANT JOB

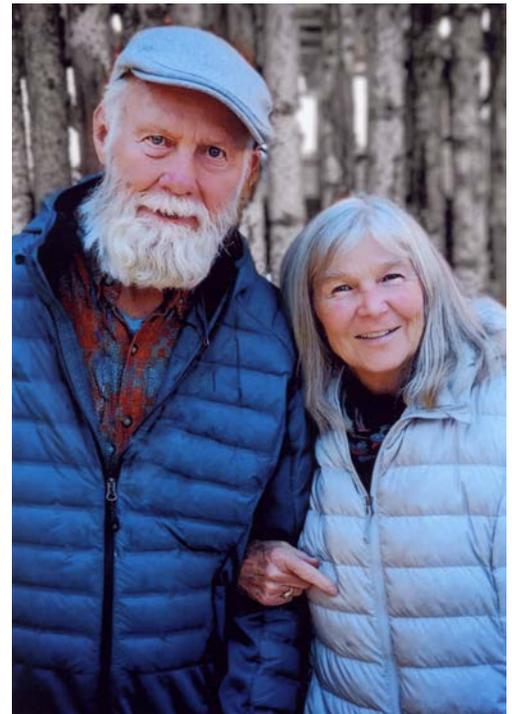
My husband is 83 and I am 72. We retired to Taos County 13 years ago. Over the years we did an extensive remodel of our country house, which sits on nine acres and has a large pond surrounded by cottonwoods. It was going to be our retirement haven. But shortly thereafter, John was diagnosed with Parkinson's disease. For the first five years, the medications helped him continue with our active life; however, as his disease progressed, it became evident that we had to downsize and move to town. It was heartbreaking to give up our dream home.

Over the years, Parkinson's has radically changed our lives. I have become a full-time caregiver, a role I was not prepared for. During the last two years, John has unfortunately begun significant cognitive decline. As a result, I have had to take charge of every aspect of our lives -- from finances to car repairs, doctors' appointments to daily meals, medications, etc. It's been a steep learning curve.

When John stopped driving this past winter, my duties as a care-partner seemed overwhelming. I felt I had no time to myself anymore, including no time for my painting. That's when we turned to TENT for help. Caregiving--a constant job--demands patience and perseverance. When first grappling with this new role, I resisted asking for help: my identity as a competent and resourceful

person got in my way. (This is a common pitfall for caregivers.)

Surprisingly, I have discovered that people like to help. The help that TENT Volunteers provide is a godsend. Not only do they show up faithfully, but they are friendly folks. Because caregiving can be isolating, John and I always look forward to seeing the Volunteers and interacting with them. They brighten our days. Thanks TENT!



John Irwin & Alice McClelland

-- Alice McClelland

FROM THE BOARD



Three years of preparation, organization, and planning led to nine months of action with the opening of our doors on October 1, 2018. Click [here](#) to see the wonderful results in our first annual report — share it with friends who don't know us yet.

Marianne Furedi will step down as Volunteer Coordinator at the end of August and our new Volunteer Coordinator will be Kate Harris. Thank you, Marianne -- so much of our success these first nine months is due to your dedication, skill, and effort.

Jim Ludden—"Mr. Do Everything"—will step down as Treasurer this August. Reggie Mossier

CARE FOR THE CAREGIVERS

It seems to me that one of the most important services TENT Volunteers can provide is the help we can give caregivers. I speak of this from personal experience: my husband and I effectively traded caregiver duties over two long years. TENT wasn't around so, blessedly, we had friends and family who stepped up and allowed us to survive those two years.

The emotional and physical toll on Members who are ill or injured or disabled does not end with them alone but extends to a wide circle of friends and family and particularly impacts the primary caregiver. How best can we help those caregivers? We can obviously provide them with time off. Time when the caregiver can briefly feel relieved of the ever-present worry about the Member. Time when the caregiver can breathe deeply and try to focus on something else, including personal needs.

One of the casualties of disability is that a caregiver effectively loses control of his or her life. By simply being with the Member and visiting and preventing injury, a Volunteer allows the caregiver to regain a portion of that

will take over (and join the board) by the end of August. Jim will remain on the board.

Joe Mazza will step down as Membership Coordinator at the end of August. Joe has done a super job bringing in new members. Gary and Charlene Shapiro will take over for Joe.

A new three-month trial membership for those wanting to peek under the TENT is now available.

The Founding Donor fund drive was recently completed, which gives the TENT reserve fund a solid financial footing for the future.

Plan to join our community gathering and annual meeting on August 15 from 10:00 to 12:00 at Casa Benavides, 137 Kit Carson Road. Please RSVP by Aug. 9. Call 575-224-6335.

— *Jim Schultz, Board President*

lost life. This is no small gift: it lets the caregiver return refreshed and encouraged that not all of his or her own life is on a halt.

TENT Volunteers can emotionally support caregivers by encouraging them to use our services to maintain their own lives without guilt of "abandoning" their partner. This also helps Members to not guilt-trip themselves for "depriving" their partner of important activities. We are providing emotional support for both parties, and they generally deeply appreciate the help.

— *Becky Calvert*

RESOURCES

Bonnie Lee Black, who lived in Taos for 14 years and taught at UNM Taos, retired to San Miguel de Allende, Mexico in 2015. Marianne Furedi subscribes to her blog, and suggested passing along to our readers an article from June 2019, "Twenty Ways: A Checklist," which summarizes a book review by *The Guardian* (the book is *The Age Well Project: Easy Ways to a Longer, Happier Life* by Annabel Streets and Susan Saunders). The subject is "how to have a healthier, happier old age." You can subscribe to the blog and read her article [here](#).

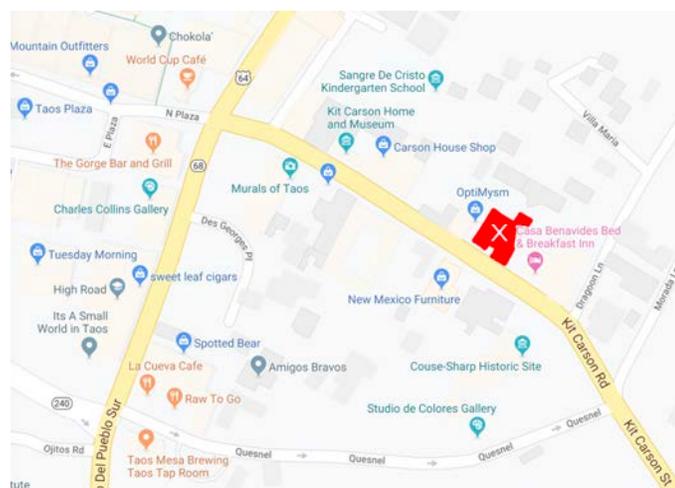
TENT COMMUNITY GATHERING, AUGUST 15TH

The TENT Community (Members, Volunteers, and Donors) will get together to meet, greet, and mingle at the Casa Benavides, 137 Kit Carson Road, Taos, on Thursday, August 15, from 10:00 am to noon. This will give everyone an opportunity to get to know each other, learn more about TENT's purpose, and share ideas. We especially want to hear from Members, what they like, and how our services could be improved and/or expanded.

Why is this type of event important for ALL of the TENT community? One of our purposes is to help Members stay connected (so they know they are not alone) and to the larger community, including new friends who are available to help them. So we hope to have the entire TENT community at this party. It will be a grand place to make and enjoy new friends and to find new ways to help each other.

Coffee, tea and snacks will be available. Transportation will be provided for TENT Members. There is free public parking at the corner of Kit Carson and Quesnel, and a few parking places for disabled folks exist behind the patio of Casa Benavides. Dropping off a Member at the patio is possible by turning into the driveway next to Casa Benavides.

--- Gathering Committee



Everything Your Heirs Need to Know

by David S. Magee Published by Dearborn Publishing 5th Edition \$19.95

This 8" by 11" inch paperback is the most complete organizer anyone could hope to find. It not only answers the question of what you need to know, but when you need to know it-- and how to go about doing everything, from preparing insurance policies to writing your will. It tells you what records are important, and it guides you through the steps to take, including forms and necessary information.

The author's "workbook" is in layman's language with professional lawyer and accountant directives. It consists of blank spaces to be filled in by you and updated as needed. Topics in each chapter range from forms on personal history and financial data to where to find your important documents.

I found this book extremely useful when I moved from one state to another; I knew exactly where to find what I needed and where to enter new information such as names numbers, and locations. I have been using the 3rd edition for well over 10 years, updating it as needed, and I still refer to it for information that I might have forgotten.

I recommend this excellent workbook, not only as an easily accessible place to keep all your personal records, but because it will be a valuable resource for your family should the need arise.

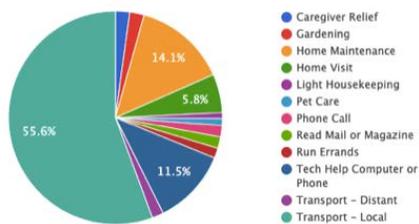
— Marjorie Felser

LEARNING FROM EXPERIENCE — ADJUSTING AND AMENDING TENT SERVICES

In the 10 months of our existence, we have seen where our greatest successes are and where we need to make some changes.

In preparation for providing services, we determined what we could hope to provide based on the experience of other “virtual villages” and what we intuitively thought we could do. For the most part, our experiences to date confirm that what is most requested is the same for most villages. As you can see on the graph below, the most asked-for service is

SERVICES COMPLETED BREAKDOWN



“local transport.” “Home maintenance” follows with “tech and computer support.”

We have had few difficulties meeting “local transport” requests, thus no changes need to be made. “Distance transport” services (to Albuquerque or Santa Fe) have been more challenging to provide.

“Home maintenance” requests at times require a more complex approach. A preliminary visit may be needed. At this time the home maintenance Volunteer assesses the situation and determines whether it is a task that can be handled by TENT Volunteers. On occasion, the task may be unsuitable for Volunteers or it may be one that requires several visits to complete. There have also been requests for work that requires tools or machinery that TENT Volunteers do not have access to, in which case the request cannot be met readily, if at all. These requests indicate that we need to re-evaluate our offers of service and delineate what we can and cannot do clearly so that Members can be readily informed if the requested task is beyond TENT capabilities.

We have had few requests for “light housekeeping” and “gardening,” but the few we have had have not been fulfilled easily or

readily. It appears that these chores are idiosyncratically conceptualized, and the Member’s expectations may not match those of the Volunteer. We are still weighing the advisability and reality of offering these services.

An additional factor to consider is that many of our Volunteers are seniors themselves and should not be asked to perform tasks that require great strength or endurance.

Dick Elkin of Nauset Neighbors Village offers the following: “Our ‘rule of thumb’ is we offer the kind of services that you might ask a neighbor to do.” — *Marianne Furedi*

BEWARE NEW EMAIL SCAM PURPORTING TO COME FROM YOUR CHURCH, YOUR MINISTER, OR A FAVORITE CHARITY

Yesterday, I received an email from the president of a local church, of which I am a member. The email popped up with that individual’s name and an email address that was very close, but not identical, to her email address--a fact I did not notice at the time. The sender called me by my first name, asked me how I was, and went on to say that she needed my help. She claimed there was a widow who needed an eBay gift card, and if I could buy it for this needy person, the church president would pay me back. She asked me to email the widow directly, gave me the widow’s email address, asked me to photograph the pin number on the back of the card, and email the photo directly to the widow. Her email to me concluded with a signature block containing the church president’s name and title, name of the church, post office box, and a phone number (fake, although I did not check that when I received her email).

Altogether, the email had an air of legitimacy about it. I was ready to do what the sender requested, thinking it was a bit unusual, but I knew the church president and trusted her, and believed she had asked me for my help. However, my husband reminded me of an identical scam we read about from another state in which an email purporting to be from the Episcopal bishop of the diocese was sent to congregants asking them for similar “help.” The Episcopal Church of that diocese found out about the spurious email and sent out a warning to all parishioners. I immediately texted the individual who allegedly sent me the email asking for my help, and sure enough, it was fake. I deleted all of the emails and the church sent out a warning about the scam to its congregants.

I don’t know if anyone else received this scam email, and if so, if they followed through with “helping the widow.” But I found, upon a little research, that scams involving receipt of an email supposedly from one’s church, one’s minister, or one’s favorite charity are becoming more common. Although we may still get emails from the fake African prince who will split riches with us if we send him a little money, or from the phony executor of a wealthy person’s estate who claims we are beneficiaries--but he needs a little cash up front to probate the will--we have generally become too sophisticated for such scams. Now, scammers have figured out that a plea from a person or an institution we trust, especially one’s church or one’s minister, is much more effective because we know them personally and tend to have a trusting relationship with them. That makes it more insidious, more personal, and more likely to succeed.

Please learn from my experience. If you receive an email from your church, your minister, or a local charity that you contribute to or volunteer with, check the email address

carefully. The complete email address from my church president was off by three letters, something I would not ordinarily notice; her name popped up as the sender, and her name was correct. If an email asks you to buy a gift card or send money to another email address, don’t believe it. Call or text the “sender” to find out if, in fact, that person sent it. If the email contains an address and phone number, check it against the official physical address, mailing address, and phone number of the organization. **But do not call that number**--just see if it matches what you already know to be correct. If you have any doubt at all about the veracity of the email, do not respond. Just delete it. If you suspect that it is fake, immediately report it to the minister, church, or charity, asking that they send an email to warn others of the scam. It appears from my research that organizations can take steps to minimize hijacking of their email lists, but that is beyond the scope of this article. However, I would encourage them to look into taking such action to prevent harm to their congregants, contributors, or volunteers. For more information, click [here](#) --- *Chris Westover*

This AARP site ([click here](#)) provides information about current scams, including those involving false Medicare telemarketing, home improvement scammers, debt relief scams, IRS imposters, and many more. Each page gives “do’s and don’ts” to educate us about identifying and avoiding these scams. “Pet scams,” for example (which largely originate in Cameroon, West Africa!), “hook consumers with adorable photos and heart-tugging tales of critters in need of forever homes,” and then entice prospective buyers into sending multiple payments for shipment, vet care, etc. – but you’ll never get the pet! Always remember that anything so tempting can be a scam.

– *Linda Thompson*

PERSONAL LIABILITY UMBRELLA INSURANCE – WHAT?

If you haven't heard of Personal Liability Umbrella Insurance, that doesn't mean you don't need it. Not all insurance agents have it on their checklist of things to talk with you about (alarm bells!), so here we go.

What is it? It's liability insurance, so it protects you if someone sues you. It's in addition to the liability insurance you already have as part of your automobile and home insurance, which are called the "underlying policies." This addition means that if . . .

- you are accused of causing a car accident or someone is gravely injured on the property covered by your home insurance – and
- you're deemed by the other party to be at fault -- and
- they sue you and win -- and
- neither your auto nor home policy has enough liability coverage to satisfy the lawsuit

. . . the Personal Liability Umbrella Policy (usually known as a PLUP, thank goodness) gives you the additional coverage you need to pay the lawsuit, up to the limit of the PLUP.

It should go without saying that when you have a PLUP, your insurance company defends you in the lawsuit without cost to you, then, should you be judged at fault, pays the lawsuit out of the coverage on your policy/ies.

Who needs this? Nobody that I know of requires that you buy it, but the people most likely to need it are those who can say "yes" to one or more of the following (or have other considerations):

- have assets that are greater than the basic liability coverage on their underlying policies

- are known in the community and might be a target of someone wanting to make a buck
- are in a profession that is perceived to create wealth.

There should be options available to you on a PLUP. One is to add liability coverage to the underlying policies on one or more rental properties or a boat. Another is to add coverage to the uninsured/underinsured motorist coverage on your auto policy. (Please see the auto insurance addendum at the end of the article on homeowners' insurance in the October 2018 *inTENTions*. It explains why you need uninsured/underinsured motorist coverage on your auto policy to protect yourself financially against people who drive without auto insurance.)

Ask your agent whether you need a PLUP and how much coverage it should have!

---Nancy Ewing, retired State Farm Agent

HEALTH LITERACY PRESENTATION

On Wednesday, July 17, TENT volunteers met with Dr. Trinidad de Jesus Arguello as guest speaker. Dr. Arguello, a board-certified psychiatric mental health nurse and social worker, gave an insightful talk on "health literacy." She has founded and administers a nonprofit organization, which advocates at state and local levels, as well as providing health services in our multicultural community.

Born in Puerto Rico, Dr. Arguello came to this country as a seven-year-old who neither spoke nor understood English. As she became more proficient in the language, she served as a translator for her mother in health care matters. This experience led to her current career and her desire to help those who cannot help themselves.

Health literacy is based on two principles: (1) all people have the right to health information to make informed decisions; and (2) health services should be delivered in ways that are easy to understand, leading to improved health, longevity, and quality of life. Dr. Arguello's goal includes engaging organizations, policy makers, communities, individuals, and families in a linked effort to improve health literacy.

A few of the challenges patients face are frequently missed appointments, incomplete registration forms, noncompliance with medication directions, inability to name medications or understand their purpose or dosing, misidentifying pills by looking at them rather than by reading labels, inability to give coherent medical history, and not following through on tests or referrals. All of these represent a need for better communication between the practitioner and the patient.

To create awareness of the problem to a wider state and national audience, the U.S. Department of Health and Human Services has established a plan with seven goals and strategies for achieving them:

1. Develop and disseminate health and safety information that is accurate, accessible, and actionable;
2. Promote changes in the health care system that improve health information, communication, informed decision-making, and access to health services;
3. Incorporate accurate, standards-based, developmentally appropriate health and science information and curricula in child care and education through the university level;
4. Support and expand local efforts to provide adult education, English language instruction, and culturally and linguistically appropriate health information services in the community;
5. Build partnerships, develop guidance, and change policies;
6. Increase basic research and the development, implementation, and evaluation of practices and interventions to improve health literacy;
7. Increase the dissemination and use of evidence-based health literacy practices and interventions.

Marianne Furedi, who initiated this most interesting meeting, says she hopes the day will come when TENT can help in this much needed effort.

--- Marjorie Felser

TEA FOR TENT

Who knew there was so much to enjoy and learn about tea? Dana Blair, proprietor of Tea.o.graphy on Kit Carson Road, poured her unique blends and Andy Lynch, owner of Common Fire, provided a chèvre and house-made ice cream to accompany them on Monday, July 22, for 18 TENT folks. Blair, who supplies delectable, small-batch blends and loose leaf teas to over 50 businesses around Taos, uses organic ingredients sustainably sourced locally and globally. Georgia Peach, Café sans Café, High Desert Sage, and Chocolate Rose Oolong deliciously expanded everyone's idea of the world's most popular

beverage after water. Blair and Lynch fascinated all with tea tidbits. Treat your palate at [Tea.o.graphy & Common Fire!](#) – Helen Rynaski



Dana Blair (left) serves tea samples to attendees.

A SMALL GOODBYE

This is a BIG THANK YOU and a small goodbye from me—the current Volunteer Coordinator—to all the wonderful people who have made this job so full of fun and love. As of September 1, Kate Harris—whom I am sure many of you know and love, and those who don't yet, will—is taking over the position. She will be your “go-to” TENT individual.

However, you have not seen the last of me. I am stepping back, but not away and hope to continue my connection to the TENT community—but now solely as a Volunteer.

Taos Elders and Neighbors Together has been a very big part of my life for the past few years and has actually been almost my *whole* life for the last 10-plus months. I've been there to see the conception, gestation, birth, and development of our “virtual village.”

I attended one of the very first meetings of our “exploratory group,” joined the “steering committee,” came on the TENT Board of Directors; and then, when it came to actually launching the program I asked to be hired as the very first TENT employee, the Volunteer Coordinator, and said I would be able to serve for one year.

As I've told anyone who'd listen—this was the best job I've ever had. I am grateful to the TENT Board of Directors for giving me this opportunity and am much more than grateful to the Members and Volunteers for being the generous, kind, supportive, and appreciative people that you are. Working with you has been an incredible gift to me. Thank you!

I am looking forward to our continuing friendships.
– Marianne Furedi

Bring your bags when you shop at Cid's.



The next time you are shopping at Cid's, consider the new TENT cannister for your chips.
Tell your friends.

TENT (Taos Elders and Neighbors Together)

Membership Levels

Individual Full services
\$350/year or \$32/mo.

Household Full services
\$450/year or \$40/mo.

Sustaining No services
\$150/year

3 Month Trial
\$150 or \$50/mo.

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