



A publication of the Addison Independent, October 17, 2024

Senior Lifestyles

In this issue

- Keep building muscle
- Avoid scammers
- Keep minds sharp
- Aging & gratitude



Building and maintaining muscle is essential to longevity

By JOHN FLOWERS

MIDDLEBURY — As one gets older, maintaining muscle is tough enough, let alone building more of it.

Slipping into a more sedentary lifestyle seems to come with age, as one’s metabolism slows and the body won’t do as much as one asks it to do.

When it comes to muscle, you’ll lose it if you don’t use it.

But it needn’t be that way, according to two experienced Middlebury-area physical therapists (PTs) whose clients include elders. They routinely guide seniors through basic exercise regimens that can allow them to maintain, and even improve muscle mass to promote mobility and quality of life well into one’s golden years.

Jenn Quinn is a physical therapist and clinical director for Addison County Home Health & Hospice (ACHHH). She’s been helping folks regain strength and physical vitality for the past 23 years — 20 of them spent at ACHHH.

Her upbeat demeanor and expertise in the field inspire confidence in her clients. Some of them are seeking to rebound from debilitating accidents; others just want to be able to do as much as they can for as long as they can.

“Loss of muscle mass is part of aging. We can’t stop that normal process, but

we can slow it down. That loss of muscle mass starts in our 30s — with 3-8% per year. The earlier you start with a program, the better,” Quinn said.

She receives most of her patient referrals through primary care physicians and hospitals, once a patient has been discharged. These are folks who want to reclaim strength and quality of life, in some cases to do things some of us take for granted: Walking, playing golf, skiing, entering and exiting a vehicle, and getting on the floor to play

with grandkids.

“Often times, it’s evaluate and treat,” Quinn said of her general marching orders. “It’s our job to determine what the (patient’s) needs are and what the focus of care will be.”

Quinn and her ACHHH colleagues have no shortage of work. Each carries a client load of around 20, seeing around five of them each workday.

“We’ve definitely seen an uptick in PT-only referrals,” she said.

So what kind of exercises does Quinn prescribe?

It depends, because everyone’s personal situation, limitations and needs are different.

But Quinn said all PT clients can benefit from resistance training.

“Whether that be therabands, free

weights, machines at the gym, body weight exercises, there needs to be some resistance element to see results,” she said.

Quinn is also a fan of sit-to-stand exercises and asks her clients to add weights to their repetitions to maximize

the muscle benefits.

“It’s a functional exercise that touches multiple muscle groups in one exercise,” she said.

Quinn acknowledged some clients (See Muscle, Page 8)



JENN QUINN, A physical therapist at ACHHH, says seniors can do things to stop or reverse muscle loss. She is a fan of sit-to-stand exercises and asks her clients to add weights to their repetitions to maximize the muscle benefits.

Independent photo/John Flowers

Phonak Audéo Sphere™ Infinio Hearing Aids

BEING IN THE MOMENT HAS NEVER BEEN EASIER.

- **Dedicated AI Chip**
- **Universal connectivity**
- **ON-THE-GO CHARGING**
- **53x more processing power**

PHONAK
life is on

Audeo Sphere Infinio is powered by not one, but two chips; Phoak ERA™ a proprietary ultra-responsive chip, and, for the first time in the hearing industry, Phonak is applying AI/DNN to sound processing using a dedicated AI chip, DEEPSONIC™. Deep Sound Optimized Neural Integrated Chip is an absolute game changer, expanding the listening range from all directions delivering unparalleled speech clarity by separating speech from noise.

Ready to Experience Infinio Hearing Aids? Call Bernie!

802-253-2345

Hearing Aid Sales & Service

TESTING • CLEANING • PROGRAMMING • BATTERIES

63 Maple Street, Middlebury, VT 05753 (in the Marble Works)

advancedhearingofvermont@comcast.net

www.advancedhearingofvermont.com



Planning for your funeral, The smart thing to do...



Many people are planning for their funeral in advance in a sincere effort to ease the stress loved ones will face at an emotional time.

It takes only a little time and can be handled in the privacy of your home or at
Sanderson-Ducharme Funeral Home

Only On-Site Crematory in Addison County
Staying Local Means Your Loved One Never Leaves Home...

Sanderson-Ducharme Funeral Home

Locally Owned and Operated

117 South Main St., Middlebury • 388-2311

Arthritis

It comes in different forms

Arthritis is a series of conditions that primarily affects joint health. The two main types of arthritis are osteoarthritis and rheumatoid arthritis. The University of Michigan Health says osteoarthritis occurs when the smooth cartilage joint surface wears out, and the condition usually begins in an isolated joint. Rheumatoid arthritis is an autoimmune disease that causes the body to attack itself. RA targets the joints, but other parts of the body can be affected as well. The Cleveland Clinic says that osteoarthritis is generally diagnosed in adults older than age 50. Rheumatoid arthritis tends to develop in adults between the ages of 30 and 60.

— Metro Creative

“You can be in your 100s, working on your muscle strength and muscle power. It has a huge impact on maintaining your function, independence and quality of life.”

— Helana Leatherwood



Keep it moving

Participants in Jeannette Brush's weightlifting class at Middlebury Fitness this past Thursday find their instructor keeps up a high level of energy in the room by counting off the reps and mixing up the music that accompanies the workout.

Independent photo/John S. McCright



SWEET CHARITY
AN INTERESTING
RESALE SHOP

Are you...

Downsizing?

Cleaning out?

Moving?



Sweet Charity LOVES donations
(they're tax deductible)

We'll even come pick them up!

Affiliated with Women of Wisdom

141A Main Street, Vergennes • 802-877-6200
Open Tues-Fri 9:30-4, Sat 10-3, Closed Sun and Mon
www.sweetcharityvt.com



Green Mountain Foster Grandparent Program



FGP offers opportunities for volunteers to serve as classroom aides in Addison County, providing mentoring and support to children of all ages.

Foster Grandparents can serve from 10-30 hours a week and receive a stipend, training and travel reimbursement if income-eligible. For more info on how to become a Foster Grandparent, please call 802-468-7056 or visit volunteersinvt.org



Good Vision is essential for enjoying your favorite pastimes.

Early detection and management of eye problems such as cataracts, glaucoma, and macular degeneration may help maintain your vision.

Call for an appointment today!

802-877-2422

Peak View
EYE CARE

27 Main Street, Vergennes VT
Every Other Monday 8:00am - 4:45pm & Tuesday - Friday 8:00am - 4:45pm

Swimming is a great exercise option for seniors

Exercise provides a number of measurable benefits for people of all ages, including older adults. Swimming is one exercise that may be especially beneficial for seniors.

Many people learn to swim in childhood and sharpen that skill as they get older.

Though swimming devotees may get in the water for fun rather than fitness, this popular, joyful and relaxing pastime may be the ideal exercise for seniors looking to improve their overall health, particularly because it is very low-impact.

Because the water provides buoyancy

while swimming, there is little risk of injury and minimal strain on the body. Water exercises, including swimming, work all the muscle groups, so it can be a complete exercise, says American Senior Communities. Swimming also is a great cardiovascular exercise that can

strengthen the heart muscle and improve lung function and endurance. Because it lowers blood pressure and improves circulation, swimming is a great way to get the heart pumping.

A gentle, 30-minute swim can burn up to 200 calories, which is more than walking. A faster swim can burn calories more quickly than running or cycling. However, since water supports up to 90% of the body's weight, this activity will put less stress on muscles and joints while one is exercising.

Individuals with mobility issues or arthritis pain may find that swimming helps relieve discomfort and improves range of motion. Again, because the water is doing much of the work holding up the body, it will take the stress off of joints, helping a person to feel better while stretching and moving gently in the water.

Even seniors who don't know how to swim can still reap the benefits of water exercise. Walking in shallow water, or using a kickboard to stay above the water can be effective. Using foam dumbbells or even pushing and pulling one's arms through the water can serve as a great resistance exercise that builds strength.

Swimming and additional water activities are great ways for seniors to stay in shape. As always, individuals should speak with their doctors before beginning any exercise regimen to ensure that it is safe.

— Metro Creative



BE AMONG THE FIRST TO CALL VERGENNES GRAND HOME.

Located in the heart of downtown Vergennes, Vergennes Grand Senior Living is set to open in early 2025. Residents, families, and staff will have easy access to the vibrant local community just outside our front door.

From independent living and assisted living to specialized memory care, our beautifully designed spaces and engaging activities provide the perfect environment for an active and fulfilling life.

AMENITIES & SERVICES INCLUDE:

- Grand dining room with valley and mountain views
- Secure memory care garden
- Registered nurse on staff
- Roof terrace
- TV lounge
- Art & Fitness studio
- Daily meals
- Market & cafe
- Hair salon
- All utilities included
- An engaging variety of scheduled social, cultural, and spiritual programs



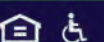
**LEARN MORE and
JOIN OUR WAITLIST**

www.vergennesgrand.com/learnmore

Life is GRAND Here

INDEPENDENT LIVING | ASSISTED LIVING | MEMORY CARE

34 North Street, Vergennes, VT | (802) 877-3562 | info@vergennesgrand.com | www.VergennesGrand.com



Scammers often target seniors — know the signs

WASHINGTON, D.C. — As part of continuing efforts to protect the senior community, the Internal Revenue Service recently issued a warning about the rising threat of impersonation scams.

These scams are targeting older adults by pretending to be government officials, aiming to steal sensitive personal information and money. By posing as representatives from agencies such as the IRS, or other government agencies, these fraudsters use fear and deceit to exploit their victims.

“Scammers often target seniors, attempting to steal personal information through phone calls, emails or text messages by pretending to be from the IRS or other agencies or businesses,” said IRS Commissioner Danny Werfel. “Preventing these types of scams requires assistance from many different places. By partnering with other federal agencies and others in the tax community, we can reach more seniors and other taxpayers to help protect them against these terrible scams.”



IRS COMMISSIONER
DANNY WERFEL

The IRS also has been engaged in long-term efforts to protect against scams and other related schemes, including identity theft. This has been an ongoing focus of the Security Summit partnership between the

IRS, state tax agencies and the nation’s tax professional community since 2015.

UNDERSTANDING THE THREATS

The IRS has identified a concerning trend where fraudulent actors are increasingly targeting unsuspecting individuals, particularly senior citizens, by masquerading as IRS agents. Victims are pressured into making immediate payments through unorthodox methods such as gift

cards or wire transfers under the pretense of resolving fictitious tax liabilities or securing false refunds.

These scammers deploy advanced techniques to fabricate a veneer of credibility, including the manipulation of caller IDs to appear legitimate. Here are just a few examples of their schemes:

- Impersonation of known entities: Fraudsters often pose as representatives

from government agencies — including the IRS, Social Security Administration and Medicare — others in the tax community or familiar businesses and charities. By spoofing caller IDs, scammers can deceive victims into believing they are receiving legitimate communications.

- Claims of problems or prizes: Scammers frequently fabricate urgent scenarios, such as outstanding debts or promises of significant prize winnings.

Victims may be falsely informed that they owe the IRS money, are owed a tax refund, need to verify accounts or must pay fees to claim non-existent lottery winnings.

- Pressure for immediate action: These deceitful actors create a sense of urgency, demanding that victims take immediate action without allowing time for reflection. Common tactics include threats of arrest, deportation, license suspension or computer viruses to coerce quick compliance.

- Specified payment methods: To complicate traceability, scammers insist

on unconventional payment methods, including cryptocurrency, wire transfers, payment apps or gift cards, and often require victims to provide sensitive information like gift card numbers.

SCAM PRECAUTIONS AND REPORTING

If an individual receives an unexpected call from someone alleging to be from the IRS, but they have not been notified by mail about any issues with their IRS account, they should hang up immediately. The call is likely from a scammer.

Do not return the call using the number provided by the caller or the one displayed on their caller ID. If taxpayers are uncertain about the legitimacy of IRS communications, they can contact IRS customer service for verification at 800-829-1040, or for the hearing impaired, TTY/TDD 800-829-

“Scammers often target seniors, attempting to steal personal information through phone calls, emails or text messages by pretending to be from the IRS or other agencies or businesses.”

— IRS Commissioner
Danny Werfel

4059.

To view details about an individual’s tax account, they can set up or check their IRS individual online account on IRS.gov.

Electronic scams are also on the rise, (See Scammers, Page 9)

A vertical advertisement for 'ADDY ALL-STARS'. It features a close-up of a person's legs from the knees down, wearing dark blue jeans and white sneakers. The background is a solid pink color. Overlaid on the image is a large, dark green rectangular box with the words 'STEP UP' in large, white, serif capital letters. Below this box, the text 'IT'S TIME TO SUPPORT ALL-STAR JOURNALISM' is written in white, sans-serif capital letters. At the bottom of the ad, there is a large white star with the words 'ADDY ALL-STARS' inside it in a stylized font.

BECOME AN **ADDY ALL-STAR**
TODAY AND MAKE
AN IMMEDIATE IMPACT!

Three stars are arranged horizontally. The leftmost star is yellow with a black outline and the text 'GIVE WEEKLY' below it. The middle star is dark green with a white outline and the text 'GIVE MONTHLY' below it. The rightmost star is pink with a black outline and the text 'GIVE YEARLY' below it.

Did you know, your regular monthly donation
helps sustain award-winning
local journalism in our community?

ADDISON COUNTY
INDEPENDENT
Serving Addison County, Vt., Since 1946

ADDISONINDEPENDENT.COM/ALL-STARS

Take steps to keep your mind and body healthy as you age

The Alzheimer's Foundation of America is offering 10 steps for healthy aging so that older adults can be proactive about their brain health.

AFA encourages individuals to follow the following 10 steps for healthy aging:

- **Eat Well:** Adopt a low-fat diet high on fruits and vegetables such as strawberries, blueberries, and broccoli. Take daily vitamins. Limit intake of red meats, fried and processed foods, salt, and sugar. In general, foods that are "heart healthy" are also "brain healthy."

- **Stay Active:** Physical activity increases blood flow to the brain and can also help improve mood and general well-being. Brisk walking benefits brain health; aerobic exercise boosts your heart rate; weight training builds strength and flexibility.

- **Learn New Things:** Learning new things exercises and strengthens your brain. Taking a class, trying a new activity, or engaging in any new cognitive pursuit causes your brain to think outside of its normal routine and provides cognitive stimulation. Even something as simple as brushing your teeth with your non-dominant hand stimulates the brain.

- **Get Enough Sleep:** Getting consistent sleep every night is key; at least seven to nine hours is ideal. Having a good sleep environment is also helpful. Make sure you do low-key activities before getting into bed so you are not overstimulated. Avoid

caffeinated drinks close to your bedtime. Insomnia can have serious physical effects and negatively affect memory and thinking.

- **Mind Your Meds:** Medication can affect everyone differently, especially as you age. When getting a new medication or something you have not taken recently, (whether over the counter or prescription), consult with your doctor or local pharmacist.

- **Stop Smoking and Limit Alcohol:** Smoking can increase the risk of other serious illnesses, while too much alcohol can impair judgment and cause accidents, including falls, broken bones, and car crashes.

- **Stay Connected:** Prolonged social isolation and loneliness are detrimental to your health, and can increase the risk of a number of different health conditions, including dementia-related illnesses, heart disease, and stroke, according to the Centers for Disease Control and Prevention. Spending time with loved ones and friends, participating in group activities, and getting involved in local community groups are all ways of connecting with other people, keeping your brain active, and helping you feel more engaged with the world around you.

- **Know Your Blood Pressure:** Blood pressure can affect your cognitive functioning. Visit your physician regularly (See Tips, Page 10C)



Collective

Women in a weight-lifting class at Middlebury Fitness last week find companionship and motivation by doing their exercise with a group of peers.

Independent photo/John S. McCright

Elderly Services, Inc.

Fall 2024 Community Education Series

October 24:

The 10 Warning Signs of Alzheimer's

This education program will help you recognize common signs of the disease in yourself and others and next steps to take, including how to talk to your doctor. We also will review local resources that are available to Addison County residents and answer questions you may have.

Presented by Megan Polyte, Policy Director, Alzheimer's Association of Vermont
Thursday, October 24, 4:00 p.m. - 5:30 p.m.

November 7:

Emergency Preparedness for the Elderly

In 2023, the U.S. experienced 28 separate weather and climate disasters. Older adults are more vulnerable during a disaster because they are more likely to have impaired physical mobility, diminished sensory awareness, chronic health conditions, or social and economic limitations. Elders living by themselves might not have a support system and many lack sufficient income or other resources to properly plan. Join us for a presentation and conversation about how to be safe and be prepared.

Presented by Tom Hanley, Retired Chief, Middlebury Police Dept./Emergency Preparedness Coordinator
Thursday, November 7, 4:00 p.m. - 5:30 p.m.

November 12:

You are Not Alone - Navigating Care for your Aging Loved One

Your loved one is getting older, and their abilities and needs are changing. Join us for an educational discussion program presented by Elderly Services staff members Eileen and Joanne and learn what you can do to support your elder loved ones.

Presented by Eileen Lawson and Joanne Corbett, geriatric social workers, Elderly Services, Inc.
Tuesday, November 12, 4:30 p.m. - 6:00 p.m.

All three sessions are free and open to the public and will be held at the Middlebury Congregational Church.

Elderly Services

Supporting Elders and Families since 1981
112 Exchange St., Middlebury, Vermont

802-388-3983
www.elderlyservices.org



To RSVP or learn more, call Eileen Lawson at Elderly Services:

802-388-3983

www.elderlyservices.org

VERMONT Sun

FITNESS CENTERS

TWO GREAT POOLS, MOTIVATING CLASSES AND PERSONAL TRAINING FOR ALL ABILITIES.

Friendly, sociable atmosphere will keep you feeling great, inside & out.



Vermont Sun warmly welcomes Middlebury Jazzercise, offering 8 classes each week beginning Oct 21!

State of the art cardio and strength training equipment.

SPECIAL LOW RATES for Seniors!

Exchange Street
Middlebury

Kennedy Brothers
Vergennes

For more info and a full schedule visit us • Original family ownership since 1985!

802-388-6888

vermontsun.com



With age comes gratitude



ROBERT BERNSTEIN

I've made my home in Bristol for 26 years, and prior to that, 26 years in Lincoln, right above here, that is, all my adult life. All those years make me an old man, and, though I might be new at being old, I hope to be old at this and we will see. As to our community, I was once the new guy, I'm now the old guy, and I have to get used to this and, I think I can, and hope I can without losing what was good about the new guy that I once was.

I'm sitting, as I write, in an old chair on my front porch. Years ago I thought to write on Front Porch Forum to express my appreciation of the place I've lived all these years, chosen by me long ago, and the people here, and to express my gratitude to a wide range of people here. I didn't do that, then, but I do that now and say how thankful I am for my place in this, for all the neighbors, acquaintances, and friends I have, have had, and that I wish to have for a good long time.

It has been a good more than half century here, and I thank you all.

Robert Bernstein
Bristol

“Years ago I thought to write on Front Porch Forum to express my appreciation of the place I've lived all these years, chosen by me long ago, and the people here, and to express my gratitude to a wide range of people here. I didn't do that, then, but I do that now.”

— Robert Bernstein



Leading by example

Jeannette Brush uses a microphone and visual demonstration to lead a strength training class at Middlebury Fitness this past Thursday.

Independent photo/John S. McCright

THE
University of Vermont
HEALTH NETWORK
Porter Medical Center

VOLUNTEER GREETERS WANTED



Join our volunteer team!

We are looking for Greeters who have a warm heart and a welcoming spirit to greet everyone who enters PMC.

With flexible hours,
it's the opportunity
you've been waiting for!

If interested, please send an email to
PMC-Volunteers@portermmedical.org
or call Kelly Walters at 802-382-3444.

THE
University of Vermont
HEALTH NETWORK
Porter Medical Center

Palliative Support Services Program Palliative Care Department

WHO WE ARE

We support patients, families, friends and caregivers during and after the dying process as we weave comprehensive end of life care services into all that we do.

WHAT WE OFFER

Palliative Support
Volunteers
Bereavement Support
Grief Support Groups

Vigil Sitters
Wellspring Singers
ARCH Suites
Community Education

Volunteer services are free.
Donations are welcome.

Louella Richer,
Palliative Support Services Mgr.
Phone: (802) 388-4744
E-Mail: lricher@portermmedical.org



UVMHealth.org/PMC

Muscle

(Continued from Page 2)

can't afford gym memberships and/or workout equipment. And while the gym can be intimidating for some folks, doing PT in a group setting can be helpful and motivational.

On the other hand, sticking to a solo regimen can be tougher.

"There are some people who are starting to socially isolate because of emotional, physical or environmental factors. There are so many things that make (self-directed PT) a hard thing to do," Quinn said.

But she acknowledged some folks are limited to the home setting for health, transportation or other reasons. In such cases, she visits clients, runs them through their PT regimen, and shows them ways to improvise if they're on a budget.

Don't have free weights? Try some hefty soup cans, for example.

"That's one of the reasons I love home health. It forces us to be creative and think outside of the box," she said.

She stressed that exercise must be tethered to the client's strength level. Not everyone can hoist a 5-pound bag of sugar.

That's why it's important to at least have that initial meeting with a PT professional, who can gauge the client's strength and pair them up with the right routine.

People are often surprised by what they can do on their own, without any



HELANA LEATHERWOOD IS an experienced local physical therapist who has been leading seniors through exercises aimed at building muscle mass, which she said is vital in preserving quality of life as one gets older.

Photo courtesy of Porter Medical Center

accoutrements.

"I don't think people realize how much they can do with their body," Quinn said. "They can use gravity and their body position. If you're doing a pushup on a wall, that's a good place to start, and then slowly move toward pushups from a countertop, a chair, and then eventually, from the floor."

Quinn has enjoyed the challenge of helping clients overcome workout obstacles.

"One of the reasons I fell in love with home health is because you see the patient in their environment, so you can tailor their home-exercise program to them, and set them up for success," she said.

Physical therapy programming is only as effective as the patient wants it to be, according to Quinn. And it's not only about the exercise, it's also about the person's diet. Quinn emphasizes lean protein for muscle building, including foods like nuts, peanut butter, cottage cheese and eggs.

"We can set up the best home program in the world, but if you're not going to do it, it won't work," Quinn said. "They have to have buy-in. They're the ones who have to follow through and do the work. Physical therapists can be cheerleaders and encourage as best we can."

On average, ACHHH's PTs work with clients for around 60 days, according to Quinn, and that can stretch to six months in some situations.

Helana Leatherwood is a physical therapist at Helen Porter Rehabilitation & Nursing, where she helps seniors maximize flexibility and movement.

"You can be in your 100s, working on your muscle strength and muscle power. It has a huge impact on maintaining your function, independence and quality of life," Leatherwood said. "There's a misconception of, 'I'm too old for that.' But there's always a way."

It's common to see able-bodied seniors out walking, hiking, jogging and skiing. But Leatherwood would like to see more elders doing strength exercises, which she said are just as important as the aerobic

side of things.

"There's a strong correlation between the loss of muscle strength and muscle power, with your fall risk, your risk for hospitalization, your length of hospital stays, and even mortality," she said.

Like Quinn, Leatherwood is a fan of resistance training and using what a person has available to them if they don't have free weights at home.

"You can get creative," she said, while emphasizing the importance of consulting PT specialists — and your physician — before getting started.

Leatherwood encourages her charges to take on as much weight as they can comfortably hoist.

"You have to *overload* your muscle. You can do a 'one-rep max,' where you try to lift as much as you can a single time. Or you can strength train by lifting as much as you can 10 times."

Doing a bunch of reps at a low weight will build your endurance, but not your muscle mass, Leatherwood explained.

"You should be able to increase the (weight) load as you train," she said. "The key is, you have to overload what your muscle can do now, to build it up stronger."

Have a preexisting condition that you think might preclude you from weight training? Think again.

"With PT, we can help modify just about anything," Leatherwood said. "We can work with any co-morbidity you might have — if you're afraid of pain, or have an arthritic joint. There's always a way to work around it and modify it. Strengthening is vital."

How do you age well?



For over 40 years, we have provided Vermonters 60+ with the necessary support to manage their daily living needs, with the goal of keeping them active, healthy, and independent.

Our wide array of programs can enhance your quality of life and peace of mind.

- **Helpline: Information & Assistance**
- **Meals on Wheels & Community Meals**
- **Restaurant Ticket Program**
- **Tai Chi & Wellness Offerings**
- **Medicare Counseling & Training**
- **Care & Service Coordination**
- **Transportation**
- **Volunteer Opportunities**

agewellvt.org | Helpline: 1-800-642-5119

Scammers

(Continued from Page 5)

with scammers sending malicious emails and texts posing as IRS representatives to steal personal information. The IRS reminds taxpayers that it does not initiate contact via email, text, or social media regarding tax bills or refunds.

Report the call or electronic scam by visiting the Hotline page of the Treasury Inspector General for Tax Administration and using an IRS Impersonation Scam Reporting form or by calling 800-366-4484. Forms to report different types of fraud are available on the Hotline page of Treasury Inspector General for Tax Administration website. Taxpayers can click the appropriate option under “IRS Scams and Fraud” and follow the instructions.

KEY POINTS TO REMEMBER:

Individuals should understand how and when the IRS contacts taxpayers to help them verify whether any communication they receive is genuinely from an IRS employee.

Most IRS communications are initiated through regular mail delivered by the United States Postal Service. However, in certain situations, the IRS may make phone calls or visit homes or businesses. These situations include having an overdue tax bill, an unfiled tax return or missing employment tax deposit.

Additionally, an IRS employee might review assets or inspect a business as

part of a collection investigation, audit or ongoing criminal investigation.

REMEMBER THE FOLLOWING

- The IRS will never demand immediate payment via prepaid debit cards, gift cards or wire transfers. Typically, if taxes are owed, the IRS will send a bill by mail first.
- The IRS will never threaten to involve local police or other law enforcement agencies.
- The IRS will never demand payment without allowing opportunities to dispute or appeal the amount owed.
- The IRS will never request credit, debit or gift card numbers over the phone.

Remaining vigilant and informed about these scams can help protect taxpayers from financial loss and identity theft. The IRS and partnering federal agencies urge everyone to be cautious, especially when dealing with unsolicited communications concerning taxes.

In March 2020, the U.S. Department of Justice introduced the National Elder Fraud Hotline to address fraud targeting elderly Americans and support affected individuals. If an individual has fallen victim to elder fraud, they can contact the National Elder Fraud Hotline at 833-FRAUD-11 (833-372-8311).

The hotline operates Monday through Friday, from 10 a.m. to 6 p.m. Eastern Time, and services are available in English, Spanish, and other languages.

MORE SCAMMER INFORMATION

- **Tax Scams and Consumer Alerts:**
at irs.gov/newsroom/tax-scamsconsumer-alerts
- **Report Phishing and Online Scams:**
irs.gov/privacy-disclosure/report-phishing
- **The IRS Dirty Dozen - Annual list of scams affecting taxpayers:**
irs.gov/newsroom/dirty-dozen
- **Federal Trade Commission- How to avoid a government impersonation scam:**
consumer.ftc.gov/articles/how-avoid-government-impersonation-scam#IRS
- **Security Summit partnership:**
irs.gov/newsroom/security-summit



The Benefits of Sharing Your Home

Homeshare hosts can safely remain in their homes, earn some extra income and receive help while enjoying the company of a guest who has been pre-screened and has similar interests. We'll help create a friendship that lasts a lifetime.



Learn more about homesharing
at HomeShareVermont.org
or (802) 863-5626

Check out our
listings here:



Quality Caregiving at Home —
so you may simply
be family again.



PEACE
OF
MIND

At Home Senior Care now offers a program called **Peace of Mind Plan of Care** for seniors in our community. This program has been created to best meet the current and future needs of clients as social norms are rapidly changing.

Essential Needs Package Includes:

- **On Call Caregiver**
- **Weekly Phone/Video Check-In**
- **On-call connection** in case of emergency
- **Plus One Add On per Month**



Monthly Add Ons:

- **Tele-Companion:** chatting over the phone for a while can make the heart feel warm and cared for.
- **Enrollment in “Gone to Market”:** access to recurring or emergent grocery shopping or medication pickups.
- **Non Medical Assist:** a caregiver can stop in and assist with medications, blood sugar meters, blood pressure monitors, finger pulse oximeters, weight scale, nebulizers, inhalers, oxygen tanks, etc.

Meals Delivered, Go For a Drive, Sit In The Sun/Take a Walk, Birthday/Holiday Surprise, Activity Time, and more...

802-768-8565

website: www.athomeseniors.net



Tips

(Continued from Page 6)

to check your blood pressure and make sure it is within normal range.

- **See Your Doctor:** Maintain checkups. Health screenings are key to managing chronic illnesses, such as diabetes, cardiovascular disease, and obesity, all of which can impact brain health. Speak with your physician about any health-related concerns or questions you have.

- **Get a Memory Screening:** Memory impairments are not a normal part of aging; they can be caused by a number of different conditions. Because of this, early detection of memory impairments is essential. Memory screenings are quick,

noninvasive screenings that should be part of everyone's health and wellness routine, even if you're not currently experiencing memory issues. AFA offers free virtual memory screenings every weekday, with no minimum age or insurance prerequisites. Visit www.alzfdn.org or call AFA at 866-232-8484 for more information about getting a free virtual memory screening.

Individuals wishing to learn more about healthy aging and promoting good brain health can contact the Alzheimer's Foundation of America's Helpline at 866-232-8484 or visit AFA's website, www.alzfdn.org. The Helpline is available seven days a week.

How families share caregiving

Family caregivers are unsung heroes. Such individuals typically provide vital services to their loved ones who cannot fully care for themselves, and they often do so without compensation.

Data from the U.S. Bureau of Labor Statistics indicates the prevalence of family caregivers across the country. According to the BLS, 14% of the population, which equates to roughly 37 million people, provide unpaid eldercare across the nation. Unpaid caregivers also provide vital services in Canada, where the Canadian Institute for Health Information reports such individuals provide an average of 17 hours of unpaid care each week (26 hours for those who care for seniors with dementia). Caregiving for a family member can take a toll that affects caregivers' physical and mental health. According to the Centers for Disease Control and Prevention, caregivers are at increased risk for developing multiple chronic diseases since many neglect their own health needs while caring for others. In addition, roughly 15% of caregivers who participated in a CDC survey reported experiencing 14 or more mentally unhealthy days in the past month.

The physical and mental toll of caregiving underscores how important it can be for families to find ways to share caregiving duties. Though each situation is unique, the National Institute on Aging offers the following advice to families as they seek to share the responsibility of caring for a loved one in need.

- Identify the care required. The NIA recommends families discuss caregiving needs as early as possible and ideally before an emergency situation arises. If possible, the person in need can participate in this conversation and help to calmly discuss which services are wanted and needed. If a loved one is diagnosed with a condition in its early stages, such as dementia, families can then work together to identify the level of care required in the immediate future and potentially down the road should the condition worsen.

- Choose a primary caregiver. The primary caregiver will be the individual who accepts the bulk of the daily responsibilities of caregiving. Identifying this person early, ideally before a primary caregiver is even needed, can limit confusion should the day come when the individual needs daily care.

- Determine each caregiver's contribution. The caregiving team can discuss each person's skills and how they can be used to take care of the individual in need. This can be particularly useful when assigning specific tasks. For example, a caregiver who works in the medical field may be most qualified to speak to medical staff about their loved one's condition, while another who works in the financial sector may be tasked with managing a loved one's bank accounts and ensuring bills are paid on time.

- Recognize everyone has limits. A caregiving team is just that: a team. As (See Caregiving, Page 11)



You Are Not Alone

Whether you have short term medical needs or need longer term support to help manage staying at home — we are here for you.

Private Caregiver & Nursing Services

Our kind, competent and compassionate caregivers offer assistance with daily activities to allow clients to remain in their homes safely and comfortably. Our in-home caregiving services include: personal care, meal preparation, errands, household management, and companionship.

Our Nurse Case Management services provide clients and their family or loved ones with peace of mind. Our nurses can assist clients with medication management, head-to-toe assessment, foot care, disease management and health education. They communicate with families and physicians to relay concerns or help coordinate care.

These services are privately paid and designed to keep clients living safely at home.



**Cool weather is coming
and with it additional challenges
for loved ones living alone.
We can help!
Call us to discuss.**

**254 Ethan Allen Highway, New Haven (Route 7)
P.O. Box 754, Middlebury 05753
802-388-7259 | ACHHH.org**

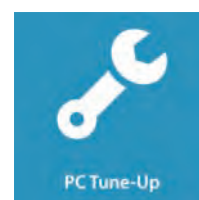
The PC MEDIC of Vermont



Hardware & Software
Installation



Virus & Spyware
Removal



PC Tune-Up

Call 802-734-6815 today to learn more.

Serving local Addison County Vermonters for over 20 years



PC MEDIC
of Vermont

**Providing on-site and
remote services for your
personal computer**
www.pcmcdicvt.com

**Let Us Sell
or Find Your Roost!**



**Roxanna Emilo, Broker/
Realtor/Owner**
Cell: 802.349.9837
emilovtrealestate@gmail.com

Christine Fraioli, Realtor
Cell: 802.989.2234
Home Office: 802.453.6416
cfvt@gmavt.net

Office: 173 Court St.
Middlebury, VT 05753
Office: (802) 388-4440



Caregiving

(Continued from Page 10)

noted, caregiving can take both a physical and emotional toll, so it's important that everyone, and particularly the individual chosen as the primary caregiver, receive routine breaks to ensure everyone can take care of themselves. It's important that a caregiving team maintain a degree of flexibility to account for the physical and mental challenges caregivers may encounter as they tend to a loved one in need.

Sharing the responsibility of caregiving can ensure caregivers and their loved ones in need are not overwhelmed by the challenges they might confront each day. More information about caregiving can be found at nia.nih.gov.

— Metro Creative

Can cannabis be helpful for cataracts?

Medical marijuana has long been used to treat glaucoma. Many people wonder if marijuana can have similar benefits for other eye conditions, namely cataracts.

All About Vision says cataracts form on the lenses of the eyes, which are normally transparent structures that work much like the lens of a camera. After age 40, crystallin proteins in the lens of the eye begin to break down into tiny clumps, eventually clouding the natural transparency. This is known as a cataract. Over time, cataracts can produce foggy, blurred vision, especially in older adults.

The American Academy of Ophthalmology says there is currently no evidence to suggest that use of medical marijuana or CBD products can prevent the formation of cataracts. Medical marijuana is used for glaucoma treatments, but glaucoma is an entirely different condition. It occurs when intraocular pressure in the eye is very high, and essentially squeezes the optic nerve, causing long-term damage and blind spots. Doctors have determined that THC, the primary active ingredient in marijuana, is a powerful anti-inflammatory that can reduce pressure in the eye. This helps ease symptoms of glaucoma. The medical information resource Veriheal says while preliminary research hints at the potential of medical marijuana to support ocular health, in relation to cataracts, the scientific

landscape lacks any conclusive evidence.

There has been some talk that CBD or marijuana might be helpful to treat anxiety, pain and inflammation following cataract surgery. Again, this is something that has yet to be proven, and is best discussed with a doctor. An

ophthalmologist may suggest other post-operative options.

While medical marijuana may have many helpful purposes as an antioxidant and anti-inflammatory, so far there is no evidence to suggest it is an effective treatment for cataracts.

— Metro Creative

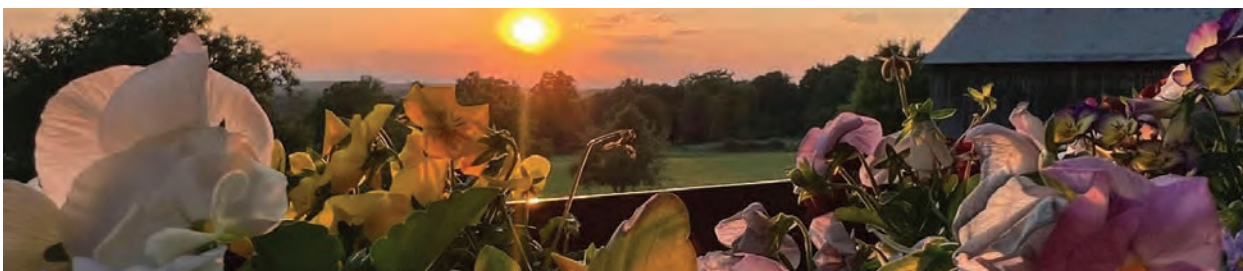


* Around the clock RN and caregivers providing a warm and caring environment.

* Assistance with all activities of daily living.

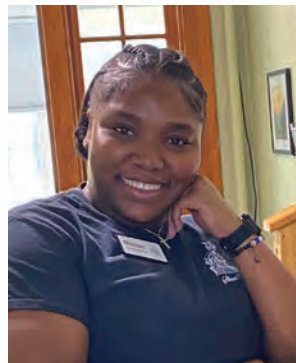
* Home cooked meals.

* Beautiful restful environment.



SHARD VILLA

Providing exceptional high quality care since 1921



A Vermont licensed Level 3 Residential Care Home

1177 Shard Villa Rd.
Salisbury, VT
802-352-4369

www.shardvilla.org

The Silver Tsunami

What is it?

The United States is changing, and observant individuals may notice the nation is skewing a little older than it has in recent years. And Vermont is no different; our population is aging.

Estimates from the U.S. Census Bureau indicate roughly 56 million Americans had reached age 65 by 2020, which marked a nearly 39% increase since 2010.

In 2021, Vermont had around 133,200 residents were 65 or older, according to the Vermont Department of Health. That's 20.6% of the Green Mountain State's population.

The increase in the population that has reached traditional retirement age has been dubbed a "silver tsunami," and that increase could stretch government resources thin in the decades to come.

In fact, a 2018 report from the Hutchins Center on Fiscal and Monetary Policy noted that the federal government could face considerable challenges as more of its budget is allocated to age entitlement programs such as Social Security and Medicare.

That problem may not prove unique to the United States, as the United Nations estimates that the elderly population in Europe is expected to account for around 30% of all residents by 2050. Though entitlement programs differ from country to country, finding ways to successfully manage the silver tsunami could be imperative to various nations' financial stability in the decades to come.

— Metro Creative



Adding muscle

A weight-lifting workout, like the one shown here at Middlebury Fitness last week, must be customized to an individual's personal level of strength and fitness.

Independent photo/John S. McCright

SUBSCRIBE



Save with our senior rate!

ADDISON COUNTY
INDEPENDENT
58 Maple St., Midd., VT 05753
802-388-4944 ext 104

Subscribe online at addisonindependent.com

or fill out this form
and mail it with payment

Subscriber Name _____

Mailing Address _____

Phone Number _____

Email Address _____

☐ 10% off as a Senior (65 years and older)

☐ Sign me up to Auto Renew

ONLY AVAILABLE FOR CREDIT CARD PAYMENTS

Please circle your subscription option:

Standard Subscription (Print and Digital)		Digital Only Subscription	
2 YEARS	\$125	1 YEAR	\$50
1 YEAR	\$65	1 MONTH	\$10
6 MONTHS	\$35	1 WEEK	\$3

Check Enclosed \$ _____

Card # _____

CCV _____ Exp. Date _____