

Ways Seniors Can Live on Reduced Incomes

By Linda Fodrini-Johnson, MA, MFT, CMC

Often, when one retires these days, the person is left with social security only. If you are fortunate to have a pension, cash savings and/or the money you saved in an IRA or 401K, it will also be there to support your "Golden Years!" Many of us have planned for retirement and we think we have what we need.

The big "however" is that we are living longer and the price of a bag of groceries will double over the years as inflation takes a bite out of what one has to live on. Then there is the unexpected or the needs of others in your family that might also have eaten into your savings.

Usually our biggest asset is our home so if you find yourself not able to cover normal living expenses, downsizing might be an option for you – but, before you do so, you might want to consult a tax attorney or your financial planner. Also, there are options for using the equity in your home in programs such as Reverse Mortgages.

If it is care you need and either you or your spouse was a veteran that served during any wartime, you might be entitled to benefits of up to \$1,900 per month from the "Aid & Attendant" entitlement from the Veterans Association. One of the most important issues for most of us is to know what we are entitled to and I suggest that you consult a government website such as www.benefitscheckup.org. You may be surprised at the entitlements available to you— even I was eligible for a pass to the National Parks!

It is important to stay con-

nected to local organizations that might have information on programs for seniors in your local area that are not available to others in different locations – often these benefits can assist with costs; like low cost community meals, transportation or reduced rates on home repairs or even home care services. Lamorinda Village is a community membership-based non-profit organization founded as a one-stop resource to provide a wide range of services to empower Lamorinda residents to remain independent and confident in their homes and communities as they grow older. You can sign up to be on the e-mail list of the "Lamorinda Village" (planned to begin late next year) by going to their website www.LamorindaVillage.org and clicking the "Get Email Updates" link at the top.

The Rotary Club of Lamorinda Sunrise offers free minor home repairs like fixing leaky faucets or stuck drawers. You might have to pay for the parts but they do the labor. Go to www.rotaryhometeam.com to learn more.

One of the choices for those on limited income is to rent out a room in your home – but, do your homework before inviting a stranger to live with you. Some elders decide to live with children or other relatives so that some costs can be shared. But, again, I suggest working with a Professional Care Manager (www.eldercareanswers.com is my website or www.caremanager.org nationally) before making such a move. Look under all those rocks that might make

everyone uncomfortable so that you can have a successful outcome.

How to ask your children for help, should you need it, will be the subject of my next column.

Staying healthy will keep you from using that nest egg – so stay engaged to keep your mind fit, keep stress in check, exercise for the body and the mind and eat a heart-healthy diet full of fruit and veggies. But, don't forget the dark chocolate – for life is short and we can't forget dessert!



Linda Fodrini-Johnson is the executive director of Eldercare Services, a licensed marriage, family and child counselor, and a certified care manager.

Mickey Ganitch – A True Man of Honor

... continued from page B1

"It was less than 20 minutes before it was lying over on its side," he said.

America grew up. "We were united. We had to defeat the enemy." A seaman first class that day, he rose to chief petty officer in four months through study and diligence. As a quartermaster, he steered the 33,000-ton Pennsylvania. "We didn't have GPS," he said. "We had to use the stars and the moon." Once, he steered so hard over that an oncoming torpedo shot clean under her.

Kwajalein. Eniwetok. Leyte Gulf. While under repair in Okinawa, a "torpedo hit the propellers on the right. Everything went up," he said, his head bowed, the pain an arrow from his heart to the listener's. "I had 26 quartermasters. I lost 20 of them."

He'd been up top writing home. "I was like a father to them. It was up to me to identify them, to contact their families." America signed the peace treaty in Tokyo Bay a short time later on Sept. 2, 1945.

Ganitch put 23 years in before finally retiring. After 16 years at the Disabled Veterans of America, he sees today's veterans opting for suicide because of unemployment, homelessness and post-traumatic stress disorder. He hopes readers will reach out to learn more about how to help.

He and two other Pearl survivors recently celebrated the return of Mount Diablo's beacon

Oct. 22. Restored with help from California Assembly Member Joan Buchanan and Save Mount Diablo, the light was a guide for planes and ships from the time it was turned on by Charles Lindbergh in 1928 until the day after the Pearl attack. Lit each Dec. 7 since 1964 at the request of Pacific Fleet Admiral Nimitz, the beacon will shine again at sunset this year.

Ganitch's greatest joy, though, comes from talking to students. Using PowerPoint, he makes history stick to brains in ways even gifted teachers cannot. His reward – kids sitting spellbound. "Be responsible for your own actions," he tells them. "You're the future of our country."

"Behind every dark cloud, there's a silver lining," he said. "Think about what tomorrow brings, and see what you can do to help other people."

Join Boy Scout Troops 212, 234 and 246 for the Veterans Day Ceremony at the Moraga Commons Park Nov.11 from 9 to 10 a.m. before heading to Main Street in Pleasanton to cheer on Mickey Ganitch as he marches in the Tri Valley Veterans Day Parade from 1 to 2:30 p.m. And don't forget to make the trek to Mount Diablo for the beacon's sunset lighting Dec. 7.

To learn more about how you can help the Disabled Veterans of America, call: (510) 893-1666.

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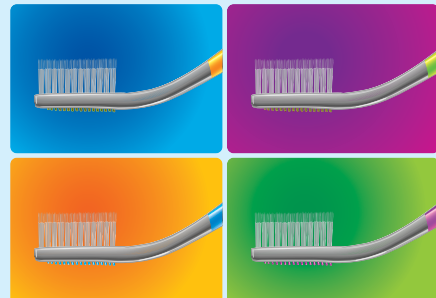
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"When I had angioplasty last January, I had to stay overnight at the hospital and was supposed to be discharged by noon on Saturday. Because of complications, it was after 3:00 p.m. before I could actually leave and was informed I would need someone to stay overnight with me. My friend contacted Vanessa at Care Indeed sometime between 3:00 and 4:00p.m. and she was able to arrange for a very nice and competent caregiver to arrive by 7:00 that evening. For a Saturday so late in the afternoon, I find this totally remarkable!
~Darlene, Orinda



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Meet Jill. Jill Cabeceiras is one of the client care managers for the East Bay. She has been working with older adults for more than ten years and is an expert on managing care within the home. Let Jill help your and your family!

Call Jill to schedule your free assessment today!



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