



Newsletter
SEPTEMBER 2021

SASi
SANDPOINT
AREA
SENIORS, INC.

820 Main Street
Sandpoint, ID
83864

Senior Center:
208-263-6860

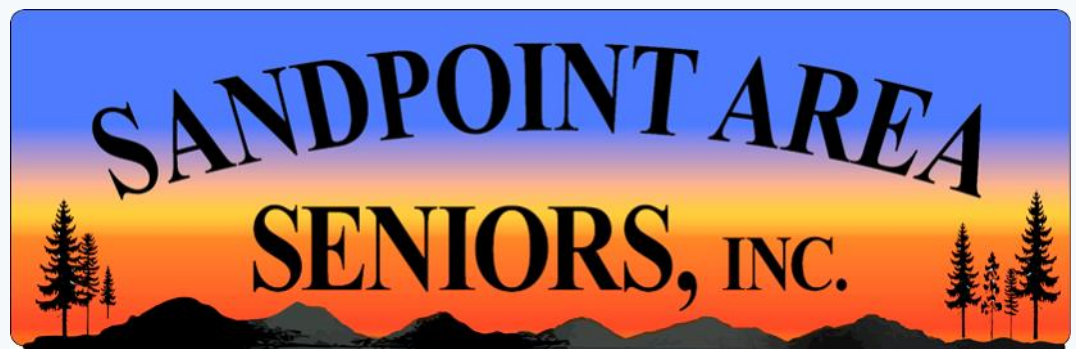
**"It shall be the mission of
the Sandpoint Area
Seniors, Inc. to benefit
senior citizens over the
age of 50 in Bonner County
by promoting nutritional,
social, recreational
and wellness opportunities."**

**Need daytime elder care
or a meal delivered to
your home?
Call for more information!**

Check out our website

www.sandpointareaseniors.org

a 501 (c) 3 non-profit corporation



Withdrawing from your IRA and Taxes

As most of you know, there are many rules involving withdrawing money from your retirement account. But did you know that as you age, you are required to withdraw a certain amount every year? Once a retiree reaches 70.5 years of age, they are required to withdraw a set amount from their retirement account. This amount changes from year to year but the takeaway here is that once you've made the withdrawal, you will have to pay taxes on it. These withdrawals are called Required Minimum Distributions (RMD), and depending on your age or how much is in your retirement account, the amount of withdrawal can be as high as \$100,000 or more. One way to avoid paying taxes on such a large sum is through a Qualified Charitable Distribution (QCD). A QCD is a transfer of funds directly from your traditional IRA to a charitable organization, like SASi (see what I did there?). These contributions must come directly from the company that holds your IRA to the charity of your choice. You cannot receive the funds directly and then send the money to the charity or the IRS will tax you for it.

Here are a couple of important things to keep in mind if you are considering a QCD. First, QCD's must come from an IRA. If you have a 401K, 403b, SEP, or simple IRA, you will not be able to make a QCD to a charitable organization. However, you can rollover all or part of your RMD into a traditional IRA and then use that money for a QCD. The second consideration is that the charitable organization you contribute to must be a 501(c)(3), (hey that's SASi!) in order to qualify for the QCD. Third, if you are 72 and still working, you may not have to take an RMD from certain workplace accounts. Finally, all RMD's must be taken out prior to December 31st. Last year, the government suspended the RMD because of COVID but has reinstated for this year. Please keep that deadline in mind or you may have to face considerable penalties from the IRS.

As always, please consult with your financial advisor before making any withdrawals or contributions to ensure you are following the IRS's guidelines regarding your retirement income.

<https://www.fidelity.com/learning-center/personal-finance/retirement/required-minimum-distributions>

<https://www.fidelity.com/building-savings/learn-about-iras/required-minimum-distributions/qcds>

<https://www.irs.gov/retirement-plans/retirement-plans-faqs-regarding-iras-distributions-withdrawals>



Executive Director's Corner: Cherie Coldwell



By all these lovely tokens, September days are here. With summer's best of weather and autumn's best of cheer.
Helen Hunt Jackson

Hello SASI Nation and welcome to the end of summer. For some of us, this is a bittersweet time of year. I for one am over the heat and smoke but I'm also not ready for the cold. Even now, as I sit and write this article, I have my space heater on. UGH! Winter is coming! :(

OK, enough complaining. There are a few things going on this month that I want to make you all aware of. First, we are having an open house on Friday, Sep 17th from 1-3pm. We want to invite the public to come down and check out our renovations and all of the activities we have to offer. I hope you'll join us. Light refreshments will be served. Second, we have another CdA Casino trip planned for Sep 20th. We need at least 12 people to sign up so please call the senior center to reserve your spot. The trip covers the bus ride to the casino and back (leaves at 8:30 and returns at 3) and gaming vouchers. Third, there are three seats up for election on our board of directors. If you are interested in becoming a board member, please get your letter of intent and resume to the senior center by the first of Sep (sorry for the late notice). There will be a forum for candidates on Sep 9th with voting to follow immediately and through to the 16th at 1:30. Winners will be announced and sworn in at the next board meeting on Friday the 17th.

Finally, I want to make you all aware of a scam involving the Sandpoint Area Seniors, Inc. It would appear that our phone number has been spoofed by nefarious people. The spoofed or cloned number allows scammers to disguise their caller ID by displaying ours instead. If you get a call from someone claiming to be from the Sandpoint Area Seniors, or the senior center asking for money, please do not give them your name or information, and hang up. Unfortunately, there isn't anything that can be done to fix this issue but just know that we will never call you and solicit for a donation nor will we demand money from you. Everything we receive is voluntary, therefore, we do not directly solicit for money. The only time we ask for your support is during our fundraising drive in December and that is in the form of a letter. I'm sorry for any inconvenience or stress these people may have caused you and if you did give them money, please contact your local authorities.

I hope you all have a wonderful September. Get out and enjoy the mild weather! "It is not so much for its beauty that the forest makes a claim upon men's hearts, as for that subtle something, that quality of air that emanation from old trees, that so wonderfully changes and renews a weary spirit." —Robert Louis Stevenson

Cherie



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Every Wednesday 6 pm

\$2.00 per card

Concessions at 5pm!
Just show up and have fun!!

Estate Planning

If you're in the process of planning your estate, please keep your favorite community organizations in mind. The 5% Transfer of Wealth is a program aimed at keeping local organizations funded by the people within their community. If you have an organization that you'd like to support, than consider adding them as a beneficiary when you plan your estate. It is a way to keep part of your wealth and legacy in the community you care about. One person treated their favorite organization as if it were an additional child, bequeathing an equal portion of the inheritance to that organization.

No matter how large your estate, a local nonprofit will always appreciate a gift.



Board of Directors

President: Nikki Klein

Vice President: Frankie Roberson

Secretary: Leslie Marshall

Treasurer: Kelly Dryden

Pam Allen

Loris Michael

Marshall Roberts

Alice Wallace



DayBreak Center News

This is your invitation to come to the DayBreak center for a free, homestyle cup of coffee. We are welcoming potential guests, volunteer candidates, and future employees.

The DayBreak center is in a beautiful, remodeled singlewide trailer, next door to the Sandpoint Area Senior Center. There is a picnic table in a flowered courtyard outside with 4 busy squirrels that love to eat the nuts we put out and scurry up and down the trees. One of our frequent DayBreak guests enjoys watching the antics of these clever squirrels, and always assures there is food for all.

DayBreak is a cozy, friendly place. Come and meet Marie, our coordinator She is always welcoming and provides anything your loved one might need.

DayBreak is open on Mon, Wed, and Fri from 10 am until 5:30 pm. We are a daycare for Seniors, so they can get out and socialize while providing respite for their caregivers. We have grants and financing options. Please Call Marie at 208-265-8127 for information.

UPCOMING ACTIVITIES

Dances are back. Please join Betty Overland and Country Plus on the 2nd and 4th Saturdays of the month. Dances are from 1-4.

Bunco: Please join Rick Bevins every Mon at 9.

Friday Stampers: Please join Jennifer Alderman-Brown on 9/10. Call 208-946-8536 to RSVP.

Coeur D'Alene Casino Bus Trip Sept. 20, 2021

Board of Directors Elections 9/9 – 9/16.

Do you need crutches, a walker or a bath seat? We have numerous items available for check-out! Bring us your gently used wheelchairs!

Alzheimer's Support Groups for Families, Caregivers and Friends of those with Dementia, Alzheimer's, and memory challenges will now be meeting on the 1st and 3rd Thursdays, 1 - 2:30pm at the Tango Café Meeting Room (We are in the back part of the meeting room with the divider) of the Columbia Bank Building located at 414 Church St.

Call Facilitator,
Jan Griffiths
208.290.1973



Although the dining room is once again open, grab-n-go meals are still available for those not comfortable in a group setting. As always, please call the day before or by 9:30 the day of to reserve your meal. Pick up time is at **NOON Mon-Thu and 11 on Fri's.**

Thank you for your consideration.

Balanced Meals are More Important than Ever Before

Malnutrition has been reported to increase the severity of COVID-19 cases and might also impact the efficacy of the vaccine. Identifying and addressing malnutrition is critical in treating and preventing further adverse health outcomes from the COVID-19 infection. That is why delivering nutritious meals to our most vulnerable population is so critical. If you need a hot and nutritious meal, contact the senior center today. If you want to help a senior get a meal, donate to SASI.

Have you moved or changed phone numbers?

PLEASE make sure we have your correct information!

Like us on Facebook!

<https://www.facebook.com/SASiSeniors/>



Happy Birthday

Winnie Bredy 9/1

Tom McGhee 9/21

Walter McGervey 9/4

Valerie Smith 9/28

Daniel Haley 9/5

Marchelle Fritz 9/11

Caroline Morley 9/15

Val Griggs 9/20



Blast From the Past



Photo: Frank Boyett

NEW OFFICERS—The Bonner County Senior Citizen Council installed new officers at its meeting Monday at the Senior Center. From left, they are Grace Bruder, treasurer; Mary Aavedal, vice chairman; Dorothy Gooby, secretary, and chairman Almae Cox.

SASi's Kudos Korner

SASI would like to thank Carrie Spears and the members of the Bonner Mall Trade Association for their generous donation. Their help allowed us to complete the concrete work in our guest entrance. Thank you to Chris Bafus of Ponderay Concrete for repairing our entrance.

Board of Directors Election in September

There are three seats available for the SASI board of directors. If you are interested, please submit your letter of intent and resume on 9/1. Candidate Forum and elections will on 9/9 with voting open until 9/16. Winners announced on 9/17.



Where is this?



The Breakfast Cantina in Ponderay

Thank you generous supporters!! Find names and logos from donor organizations at www.sandpointareaseniors.org/community-support/

Shop at Yokes and Amazon Smile and support SASI!

AmazonSmile is a feature of **Amazon.com** that allows you to donate 0.5% of the purchase price of eligible products to the charitable organization of your choice. Just go to your account settings and select SASI as your charity of choice.



Crabby Road
Greatest Hits

10-6-11

Either the leaves are changing colors or there was something in those brownies!



SUDOKU

Complete the grid so each row, Column and 3-by-3 box (in bold borders) Contains every digit from 1-9.
For strategies on solving Sudoku, visit Sudoku.org.uk

		7		4	2			
		2						5
8	6						2	
	9				7	5		
4				2	9			8
		3	6				9	2
	8		2				6	1
6					5	9		
				8		2		

New Alzheimer's Drug Aducanumab Stirs Controversy and Hope By Aliyah Baruchin

An estimated 6 million people in the United States have Alzheimer's disease; it is the nation's sixth leading cause of death. Alzheimer's disease primarily affects people age 65 and older, and the oldest members of the huge baby-boom generation have just turned 75.

The Road to Approval: Aducanumab works by clearing beta-amyloid plaques—clumps of protein that are a hallmark of Alzheimer's disease—from the brain. It was developed initially by the Cambridge, MA, biotech firm Biogen, with Japanese pharmaceutical company Eisai joining the project in 2017.

Although the drug reduces levels of beta-amyloid in the brain, clinical trials did not show that such changes reliably decrease symptoms of [dementia](#) for patients. Two trials of the drug, at different doses, studying nearly 3,500 patients in total, were stopped in March 2019 when an independent data-monitoring committee found that the chances of them meeting their efficacy targets were too slim. Both trials resumed seven months later.

The controversy over aducanumab became more public in November 2020, when an expert advisory committee to the FDA recommended almost unanimously (with one vote of “uncertain”) against approval of the drug. In addition to lack of evidence of clinical benefit, the committee noted that more than one-third of patients developed a major complication called amyloid-related imaging abnormalities (ARIA), involving swelling and possible bleeding in the brain.

Yet seven months later, the FDA stunned the research world by granting aducanumab “accelerated approval.” This type of approval, typically granted to therapies for cancer and HIV, is for drugs that treat serious conditions, fill an unmet medical need, and achieve a “surrogate endpoint”—a biomarker, like the level of beta-amyloid that is reduced with treatment. Under accelerated approval, that marker is accepted as a sign of the drug's effectiveness, rather than the usually required clinical benefit in the form of a measurable change in patients' symptoms.

No Alzheimer's treatment had ever been granted accelerated approval before. In the days following the FDA's announcement, three members of the expert advisory committee resigned in protest: Joel Perlmutter, MD, FAAN, endowed professor of neurology at Washington University in St. Louis' Hope Center for Neurological Disorders; David S. Knopman, MD, FAAN, professor of neurology at Mayo Clinic in Rochester, MN; and Aaron Kesselheim, MD, professor of medicine at Harvard Medical School and director of the Program on Regulation, Therapeutics, and Law at Brigham and Women's Hospital in Boston.

Aducanumab was tested only in patients with mild cognitive impairment (MCI) or in early stages of Alzheimer's disease, but the FDA's initial “label” (its formal statement about who should receive the drug) recommended it to treat patients with Alzheimer's at any stage of the illness. Under criticism and amid revelations that even some senior FDA staffers had been caught off guard by the breadth of the initial label, the agency reversed course a month after announcing approval, clarifying on July 8 that prescribing should follow the composition of the trial.

Unexpected Price Tag: Only hours after the drug's approval, Biogen and Eisai announced that the medication would cost \$56,000 a year. The price has already provoked calls for congressional hearings and questions about whether aducanumab could reenergize efforts toward drug pricing reform. The Institute for Clinical and Economic Review, which analyzes drug price levels based on clinical evidence, calculated that aducanumab should cost between \$3,000 and \$8,300 per year, or up to \$23,100 based on the most favorable trial results.

Guidance is still pending on whether or to what degree Medicare or private insurers would cover the medication. At press time, the Centers for Medicare and Medicaid Services (CMS), which oversees Medicare, had started a national coverage determination process, which may limit coverage of aducanumab. Some private insurers like Blue Cross Blue Shield have decided that the drug isn't medically necessary. And three major medical centers—the Cleveland Clinic in Ohio, Mount Sinai Health System in New York, and Providence Health in Reston, VA—said they wouldn't administer the drug to patients.

The Future of Treatments: Approval of aducanumab could influence research into Alzheimer's treatments in several different ways. Some critics worry that it could affect both participation in and the content of other trials. Others are far more positive. “While this treatment is not a cure, and it's not for everyone, it does represent an important step forward,” says Clifford of the Alzheimer's Association. “History has really shown us what the energy and excitement and invigoration and investments in new treatments can mean in terms of innovation.”

Are you a solo ager and would like some assistance at home or maybe someone to visit with? If so, then please call the PHD's Senior Companions Program. A senior will be assigned to assist with light chores, errands, appointments, and/or playing games 2-3 hours per day, 2-3 days per week. Please call Dan Perry at 208-415-5711.

This program is completely free of charge.



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Financial Advisor

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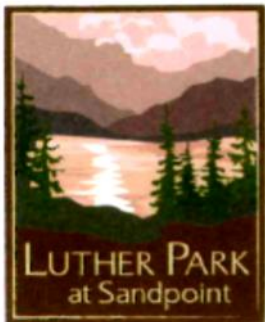


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THE BRIDGE AT SANDPOINT



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Chelsie Ulrich
Community Liaison

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chelsie.ulrich@eden-health.com
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Physical Therapy
Occupational Therapy
Speech Therapy
Social Services
Registered Nurses

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Housekeeper to 1-2 hours every morning.
Your ideas for activities you'd like to see here.
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Many Thanks To ALL our Donors! We simply could not do it without you!

SASi is a non-profit organization. Your donations are tax deductible!

We appreciate all of your contributions, any size!

Sandpoint Area Seniors, Inc. (SASi) is funded primarily through grants and *your donations!* We receive a partial reimbursement from the Area Agency on Aging of North Idaho, which receives funding from the Idaho Commission on Aging through the Older Americans Act. This funding covers approximately 1/3 of the costs of our nutrition programs. It does not provide funding for operating costs. SASi currently is providing approximately 2,300 meals a month, both in-house and through home-delivered meals to most of Bonner County. The Senior Center is a center for social, health, and educational classes and events. Stop by to learn more!

\$10.00 pays for a meal and unless specified, donations are split equally for the food program, operating expenses, and the DayBreak Center. Please join us in thanking the above donors who give monthly, yearly and spontaneously to help us keep our doors open!!

SASi's Staff and Board of Directors



Name _____ Email _____

Address _____ Donation Amount \$ _____

For _____

I/We want to help Sandpoint Area Seniors, Inc. keep the doors open! Drop off or mail to:

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