



Newsletter

January 2022

**SASI  
SANDPOINT  
AREA  
SENIORS, INC.**

**820 Main Street  
Sandpoint, ID  
83864**

**Senior Center:  
208-263-6860**

**The Sandpoint Area Seniors, Inc. strives to address food insecurity and social isolation among the most vulnerable members of the senior community in the Sandpoint area. We do this by providing nutritious meals both on-site and through home delivery as well as providing a gathering place and informational site for social, recreational, and wellness programs.**

**Need daytime elder care  
or a meal delivered to  
your home?**

**Call for more information!  
Check out our website**

[www.sandpointareaseniors.org](http://www.sandpointareaseniors.org)

a 501 (c) 3 non-profit corporation



## Medicare in Idaho

The Medicare Plans Patient Resource Center supports the families and loved ones of older adults and people with disabilities. They are dedicated to providing access to affordable health care through educational programs, interactive resources, and functional tools. Their team of experts helps current and future Medicare patients build their understanding of Medicare while navigating the complex system. With an active community of patients, experts, and health care providers, they are able to support the elderly and disabled communities with community-based education and actionable solutions for Medicare to address your health care needs.

As a Medicare plans resource center with a core mission to tackle the challenges associated with Medicare, Their aim is to:

- Serve as a Medicare counselor, advocate, and educator.
- Provide fact-based, data-driven, expert-reviewed information about Medicare and Medicare rights.
- Advocate for and assist in finding actionable solutions to healthcare coverage problems for aging adults.

Their newly updated resources on Medicare in Idaho help guide seniors through all of the available Medicare plan options and provide a list of helpful community organizations across Idaho that can further support seniors with choosing a plan that meets their financial and medical needs.

### Medicare Resources in Idaho

As an Idaho resident, you have access to a network of support that can help you make educated decisions regarding your health insurance coverage. Through the following resources, you can get information about your Original Medicare benefits and available Medigap, prescription drug, and Part C plans. You can also get help with addressing billing errors and suspected fraud.

You can view more information here: <https://www.medicareplans.com>

In addition to the Medicare Plans Resource Center, you can find additional assistance through the Senior Health Insurance Benefits Advisor (SHIBA). SHIBA serves Idahoans on Medicare and those who help them by offering free, unbiased Medicare benefits information and assistance through workshops, group presentations and personal counseling. SHIBA – a service of the Idaho Department of Insurance – is Idaho's provider for the federal network of State Health Insurance Assistance Programs (SHIPs).

<https://doi.idaho.gov/shiba/>



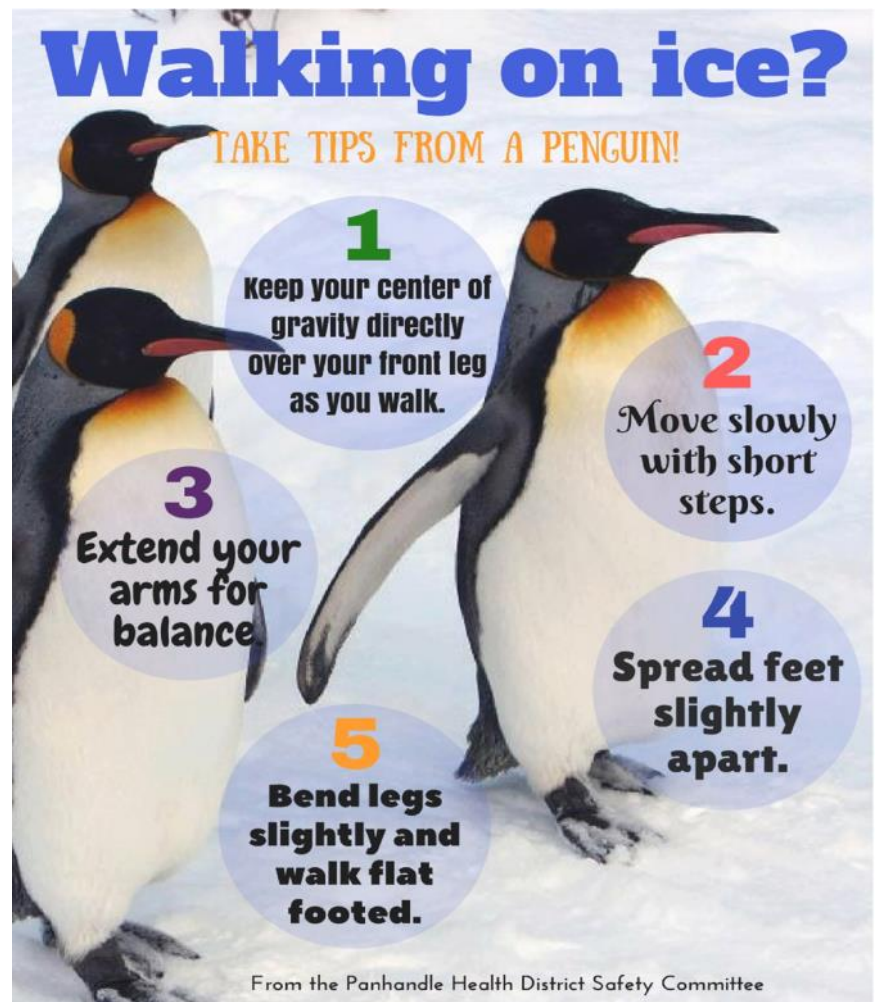
## Executive Director's Corner: Cherie Coldwell



Brrrrrr! Baby it's cold outside! I hope you are all being careful as you try and navigate the slick city streets of Sandpoint (say that 10 times fast). With it snowing again and forecast to get colder, it's time to remind you all that parking lots, driveways, etc., can get incredibly slippery! Take a tip from penguins: Shuffle until you get to a safe spot...or wear Ice Cleats!

I also wanted to remind everyone that now that the holidays are over, the dining room is once again open on Mondays and Tuesdays. I hope you will join us for a hot and nutritious meal, prepared from scratch everyday by our outstanding kitchen crew. Nothing makes them happier then seeing their friends enjoying a meal and filling the dining room with the sounds of their conversation. It's always nice catching up with old friends and getting to make new ones. I hope to see you at SASI soon!

Cherie



### *Coverage Options* for your individual needs.

- Major Medical
- Short Term Medical
- Long Term Care
- Life Insurance
- Group Benefits
- Medicare Supplemental Plans
- Medicare Advantage Plans
- Prescription Drug Coverage
- Critical Care Protection
- Accident, Cancer and Gap Coverage
- Short Term & Long Term Disability
- Vision and Dental

**BRADLEY**  
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**Every Wednesday 6 pm**

**\$2.00 per card**

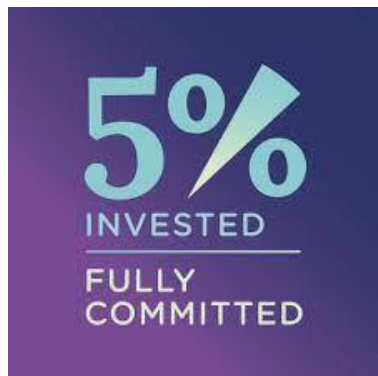
**Concessions at 5pm!**  
**Just show up and have fun!!**

### **Estate Planning**

**Imagine if we joined together and pledged to leave 5% to our community.**

Planned giving is essential to the success and survival of SASI. When you plan to leave us a gift, even just 5%, you ensure that organizations like ours are equipped to continue our work for generations to come. While planning to leave 5% can come in multiple forms, many people assume end-of-life gifts are in the form of a big check. However, ways to invest in the future of our region go beyond cash assets to include retirement assets, real estate, life insurance, stocks and mutual funds, private and closely held business interests and charitable remainder trusts.

If you want to support the work of a nonprofit you care about in the community, consider contacting SASI at 208-263-6860.



### **Board of Directors**

<b>President: Nikki Klein</b>	<b>Rick Bivins</b>
<b>Vice President: Adele Martin</b>	<b>Loris Michael</b>
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### **DayBreak Center News**

**We at DayBreak Adult Day Center would like to wish you a very Merry Christmas and a Happy New Year! Please stop by in 2022 and check out the services that we offer.**

**At DayBreak, you can be certain that your loved one is well cared for in a fun, stimulating, and safe environment. For more information or to schedule a visit to our facility, please call us at (208) 651-9060.**

### **UPCOMING ACTIVITIES**

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

Friday Stampers: Please join Jennifer Alderman-Brown on the first Friday at 6:00pm. Call 208-946-8536 to RSVP.

Ladies Homestead Gathering Herbal Night- 1/23 at 6:30, Elderberry

Fit n Fall Proof M & Th at 3pm

CdA Casino Trip- 1/24 Bus departs SASI at 8:30am

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 Griffitts**

**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.**

The Panhandle Heath District is now offering free health screenings. These tests include glucose levels, A1C, lipids, screening for cancer, and blood pressure checks. They will also check your balance, mobility, and flexibility. If you would like to take advantage of these services, please contact Nancy Jenkins at PHD at 208-415-5259.

*Have you moved or changed phone numbers?*

*PLEASE make sure we have your correct information!*

**Like us on Facebook!**

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

## Four Seasons- Winter

The birds are gone, the world is white.

The Winds are wild, They chill and bite;

The ground is thick with slush & sleet,

And I can barely feel my feet!

-author unknown

## Happy Birthday

Sheffield, Monica	1/1
Eskridge, George	1/1
Hutchison, Irene	1/14
Ault, Gloria	1/14
Green, Bud	1/16
Soltis, Ley	1/18
Cady, Betty	1/24



## Holiday Fundraiser

You may have received our annual holiday fundraising letter in December. If you've already sent in a check to support SASI, we thank you for your generosity. If you haven't sent in your donation yet, there is still time. Please return the voucher along with your contribution and don't forget to add it to your itemized list for tax purposes.

We at SASI would not be able to provide the services we do for our seniors without the support from our generous friends and neighbors.

Thank you all so much!

## SASi's Kudos Korner

Thank you to the Ladies of CAL (Community Assistance League) for all of the Christmas gifts given to our Home Bound Seniors. They donated over 100 gifts!! You ladies are incredible... incredibly generous, and incredibly thoughtful.



Thank you to Betty Overland for purchasing and installing our new hands-free paper towel dispensers.

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



Would you like to receive this newsletter in your mailbox *at home*? We can mail it to you for \$12/year to cover printing and mailing. Help us save paper and receive it through *email* for free. Menus are also on our website at [www.sandpointareaseniors.org](http://www.sandpointareaseniors.org)

## 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](http://Sudoku.org.uk)

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





## Filing Taxes for 2021

Getting ready to tackle your federal income taxes for 2021? Due in large part to the coronavirus pandemic, your return could be different, and perhaps a bit trickier, this year than in years past. Here are 4 things taxpayers should understand before filling out a 1040.

1. Charitable deductions: Start with the \$300 charitable deduction for filers who don't itemize. This provision allows you to claim up to \$300 in cash donations, which reduces your adjusted gross income and your taxable income — as well as your tax bill. You can take the deduction only if you take the standard deduction rather than itemizing your deductions.

When you filed your 2020 tax return last year, the \$300 charitable deduction was for each taxable unit — meaning you got a \$300 deduction whether you filed as a single taxpayer or a married couple filing jointly. When you file your 2021 taxes next year, however, married people filing jointly can each take a \$300 charitable deduction for cash donations, for a total of \$600.

If you do itemize your deductions, and if you're in the enviable position that you don't need your income to make ends meet, you can deduct cash donations to charity equal to 100 percent of your income.

2. Lifetime Learning Credit: Another enticing tax break: the Lifetime Learning Credit. It's for qualified tuition and related expenses paid for undergraduate, graduate and professional degree courses — including courses to acquire or improve job skills — for yourself, your spouse or dependents.

Unlike deductions, which reduce your taxable income, tax credits decrease your tax bill dollar-for-dollar. If, for example, you had a \$4,000 tax credit and your tax bill was \$5,000, you'd owe \$1,000. If you owed \$3,000 in taxes and had a \$4,000 credit, your bill would drop to zero. (Sorry, in this case the government won't mail you a check for the extra \$1,000.)

Congress raised the 2021 income limits for the Lifetime Learning Credit, which can be worth as much as \$2,000. Instead of phasing out at income levels starting at \$59,000 for single filers and \$118,000 for joint filers, as it did for the 2020 tax year, the phaseout will begin at \$80,000 for single filers and \$160,000 for joint filers this year.

3. Medical expense deduction: If you're able to itemize your deductions and you have high medical expenses, don't miss out on this tax break that's now permanent. Before the 2017 tax reform law temporarily lowered the threshold for deducting medical expenses to 7.5 percent, the figure was 10 percent. This meant you could only deduct medical expenses that exceeded 10 percent of your income. So if you made \$70,000 in a year and had \$8,000 worth of medical expenses, you could deduct only \$1,000 of those expenses since the expenses equal to the first 10 percent of your income (\$7,000) didn't qualify.

Thanks to stimulus relief legislation passed in December 2020, the floor has been lowered permanently to 7.5 percent. In the example above, \$5,250 of your medical expenses (7.5 percent of \$70,000) wouldn't be deductible, but you'd be able to deduct \$2,750. Again, you'd have to have more total deductions than the standard deduction to make deducting your medical expenses worthwhile.

4. Standard deduction: Even if you don't itemize your deductions, you still get a break from Uncle Sam in 2021. Congress nearly doubled the standard deduction in the 2018 tax year and mandated that it be increased each year for inflation. The standard deduction for the 2021 tax year is \$12,550 for single taxpayers, up \$150 from 2020, and \$25,100 for married couples, up \$300 from 2020.

The standard deduction is even higher if you're 65 or older. Married and filing jointly? Add an extra \$1,350 for each spouse 65-plus. That's up from \$1,300 for the 2020 tax year. Singles and heads of households 65 or older get an extra \$1,700 tacked on to the 2021 standard deduction, up \$50 from 2020.

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.**



**Ken Wood**  
Financial Advisor

477100 Highway 95, Suite B  
Ponderay, ID 83852-9501  
Bus. 208-255-2613 TF. 844-361-3669  
Fax 855-379-1812  
ken.wood@edwardjones.com  
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**Edward Jones**  
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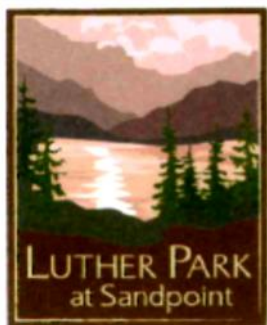


1125 N. Division  
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Sandpoint, Idaho  
83864  
208.265.9299

## THE BRIDGE AT SANDPOINT



**AN ASSISTED LIVING COMMUNITY**  
1123 N. Division Street, Sandpoint, ID 83864  
208.263.1524 [www.thebridgeatsandpoint.com](http://www.thebridgeatsandpoint.com)



**Nora Horn**  
Sales & Marketing Manager  
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**We can help you  
prevent, detect, and report**



### Medicare Fraud



**Call your North Idaho Senior Medicare Patrol  
1-800-786-5536 ext 4071  
Or email [smp@nic.edu](mailto:smp@nic.edu)**

This project was supported, in part by grant number 90MPPG0034-02-00, from the U.S. Administration for Community Living, Department of Health and Human Services, Washington, D.C. 20201.

**eden  
HEALTH**  
HOME HEALTH

Physical Therapy  
Occupational Therapy  
Speech Therapy  
Social Services  
Registered Nurses

**Chelsie Ulrich**  
Community Liaison

P: 208.264.8198 • F: 208.263.9210  
[chelsie.ulrich@eden-health.com](mailto:chelsie.ulrich@eden-health.com)  
[www.eden-homehealth.com/sandpoint](http://www.eden-homehealth.com/sandpoint)

### SASi Wish List

2 new toilet seats for the men's room.  
Handyman/woman for small jobs.  
Your ideas for activities you'd like to see here.  
Thank you for your generosity and support!

# Donors

## \$5 A MONTH CLUB

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Schoonover, Anita

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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:**

**SASI, 820 Main Street, Sandpoint, Idaho 83864**