

# NEWSLETTER

January 2023

The logo for the SR Center, featuring the letters 'SR' in a large, white, sans-serif font above the word 'CENTER' in a smaller, white, sans-serif font, all contained within an orange square. The background of the entire page is a close-up photograph of snow-covered evergreen branches.

**SR**  
CENTER

*Happy  
New Year!*

We hope you had a wonderful holiday season. As we start the new year, we look forward to continuing our mission of offering support, resources, and advocacy for the older adult population in Stephenson and Jo Daviess counties. So far, we have had a wonderful response to our annual holiday appeal...thank you to those of you who have thought of our agency during the holidays!

Tax season is almost here and we are excited to have our amazing AARP Tax-Aide volunteers back at the SRC to assist with tax prep this year! You'll find more info in this month's newsletter.

Enjoy the rest of the month and stay warm!

Amanda Faivre - Assistant Director

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AARP Tax-Aide volunteers will be available for tax prep appointments at the Senior Resource Center February 6th to April 14th.

**Beginning January 23rd,** you can call the Senior Resource Center to schedule your tax prep appointment.

**815-235-9777**

**AARP Foundation**

**TAX-AIDE**

Free tax assistance for those who need it most







## **ARE AMERICANS FINANCIALLY EDUCATED ON RETIREMENT SAVINGS?**

**By Christopher Wittkopp  
Social Security District Manager in Freeport, IL**

Financial education helps people learn about savings, credit, and loans. It also helps prepare people for life changes and weather the unexpected. Financial knowledge is essential when planning for retirement.

So, how prepared are adults in the United States for their retirement? The National Endowment for Financial Education (NEFE) conducts polls on key issues, like retirement savings, that affect a person's financial past, present, and future.

Here's what we have learned over the past year:

- In a financial well-being poll conducted during the COVID-19 pandemic, 85% of respondents confirmed that some aspect of their personal finances was causing them stress. For 31% of respondents, that concern was “having enough saved for retirement.”
- In that same poll, 70% said they made financial adjustments due to the COVID-19 pandemic. Of that group, 27% increased contributions to their emergency savings, retirement savings, or other savings or investments. In comparison, 21% tapped into emergency savings—or borrowed against retirement savings.
- In a poll about financial education mandates, 80% of adults said they wish they were required to complete a semester- or year-long course focused on personal finance education during high school. Also, 88% think their state should require a semester- or year-long course for high school graduation.
- In that same poll, 84% of those approaching retirement age said “spending and budgeting” should be taught in schools.

Lifetime financial education can be a helpful tool in preparing for retirement. This includes understanding Social Security retirement benefits and making the most of retirement income. You can learn more on our Retirement page at [www.ssa.gov/retirement](http://www.ssa.gov/retirement).

A personal [my Social Security](http://www.ssa.gov/myaccount) account should be a part of your financial plan. With a secure [my Social Security](http://www.ssa.gov/myaccount) account, you can verify your earnings history, get personalized retirement benefit estimates, and more. If you don't have an account, you can easily create one at [www.ssa.gov/myaccount](http://www.ssa.gov/myaccount).

To learn more about NEFE's mission, visit their website at [www.nefe.org](http://www.nefe.org). Please share this information with friends and family.

# New Year, Fresh Start

Each year my friend Esther and I sat down with a piece of paper and pen, and talked about what we wanted to do in the new year. We'd discuss ways to improve our lives and evaluate how we'd done with our list from the previous year. Frequently we accomplished most of our goals. Sometimes we included vacations, classes, self improvement. We were still wives and mothers, so our plans included other people.

Esther is gone and now I live alone. My goals are simple and include self care. I intend to make a new bucket list of things to do and places to see, develop new interests, make health care appointments in advance and plan short trips.

We're never too old to evaluate our lives. Prioritize, find enjoyment, help others, make big and little changes. Draft a basic plan to reach your goals for 2023. Happy New Year and thank you for reading my column.

*Tait Weigel is one of our original Rolling Stone columnists. Look for her monthly contribution in the next newsletter!*

Tait Weigel

*Country Lifestyle Enthusiast*







# NICAA Golden Meals

The Golden Meals program is for persons 60 and older in Stephenson and Jo Daviess Counties. Home-delivered meals are provided to those who are home-bound, isolated, frail, or unable to prepare meals for themselves. A suggested donation per meal is requested. No one will be denied services because of their inability to pay.

For more information on Golden Meals and NICAA, visit <https://www.nicaa.org/goldenmeals.html>

## Dining room is now open!

Diane Randecker, Director

Feb-23

Menu Subject to Change

		1-Feb	2-Feb	3-Feb
		Chili Applesauce Cornbread	Ham Loaf Sweet Potatoes Green Beans Whole Wheat Bread	Mac and Cheese Casserole Peas Applesauce Whole Wheat Bread
6-Feb	7-Feb	8-Feb	9-Feb	10-Feb
Polish Sausage Sauerkraut Mashed Potatoes Bun	Goulash Mixed Vegetables Pears Whole Wheat Bread	Hot Turkey Sandwich Mashed Potatoes Green Beans Whole Wheat Bread	Hot Dog Baked Beans Oven Fries Whole Wheat Bun	Meat Loaf Potatoes Cream Corn Whole Wheat Bread
13-Feb	14-Feb	15-Feb	16-Feb	17-Feb
Brat Sauerkraut Mashed Potatoes Whole Wheat Bun	Roast Beef Mashed Potatoes-Gravy Mixed Vegetables Whole Wheat Bread	Spaghetti Green Beans Warm Spiced Peaches Whole Wheat Bread	Baked Chicken Au gratin Potatoes Beets Whole Wheat Bread	Fish Potato Casserole Spinach Whole Wheat Bread

20-Feb	21-Feb	22-Feb	23-Feb	24-Feb
 PRESIDENT DAY shutterstock - 562108057	Beef Stew Warm Spiced Pears Cornbread	Scalloped Potatoes/Ham Peas and Carrots Applesauce Whole Wheat Bread	Easy Chicken Cass. Parslied Potatoes Carrots Whole Wheat Bread	Beef Stroganoff Sweet Corn Apricots Whole Wheat Bread

27-Feb	28-Feb		
BBQ Beef Sandwich Tator Tots Baked Beans Whole Wheat Bun	Turkey Mashed Potatoes-Gravy Green Beans Whole Wheat Bun	 Happy Valentine's Day!	



# REMINDER

In the event of inclement weather and you have an appointment with our office, please call ahead to the Senior Resource Center before making the trip in. We want everyone safe and can reschedule your appointment.



# SENIOR RESOURCE CENTER

JO DAVIESS COMMUNITY OUTREACH

*Serving Jo Daviess County Every Month!*

## UPCOMING DATES

**Jan 18 & 27, Feb 15**

**WEST GALENA TOWNSHIP BLDG.**

607 Gear St  
Galena, IL 61036

**Jan 5, Feb 9**

**STOCKTON TOWNSHIP LIBRARY**

140 W. Benton Ave  
Stockton, IL 61085

**Feb 2**

**HANOVER TOWNSHIP PARK DISTRICT**

500 Fillmore St.  
Hanover, IL 61041

**Jan 12, Feb 23**

**WARREN COMMUNITY BUILDING**

110 W. Main St.  
Warren, IL 61087

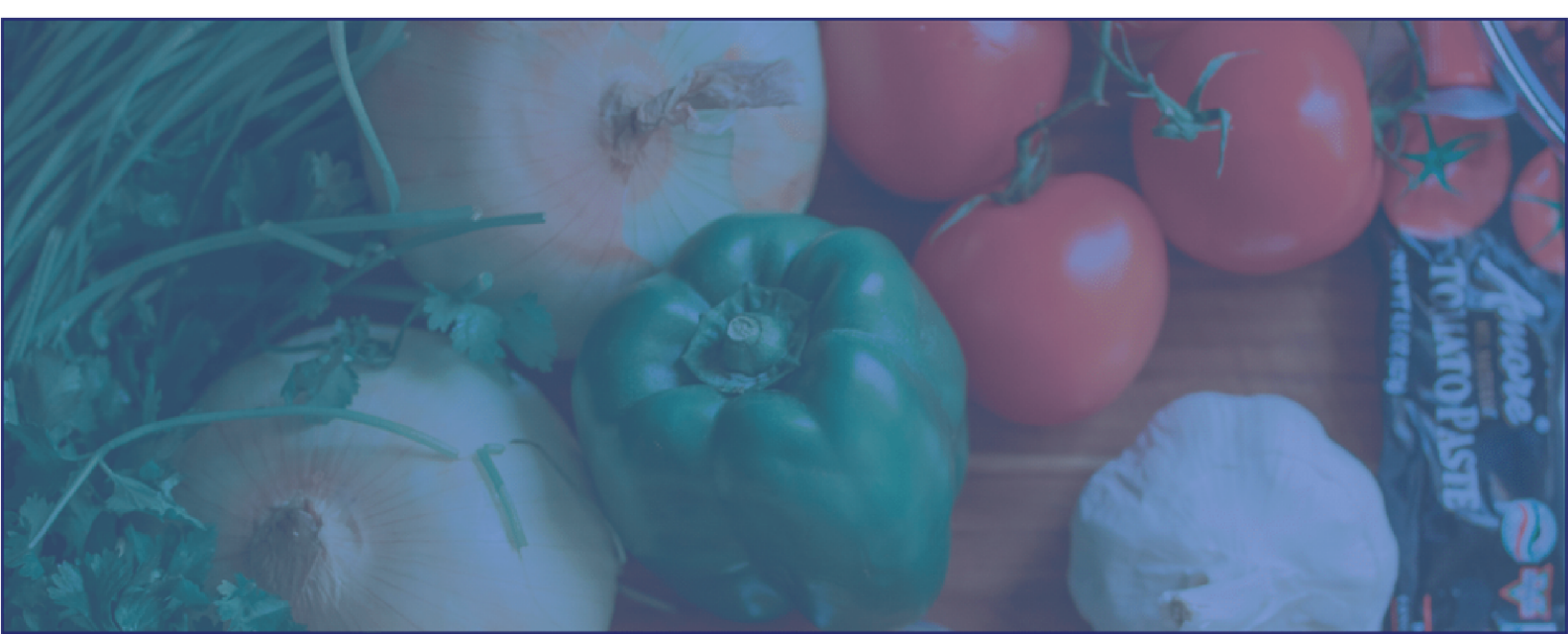
### ASSISTANCE WITH:

- aging & disability benefits
- Medicare/Medicaid questions
- Benefit Access (license plate discount)
- Part D Questions
- general aging questions

**SR**  
CENTER

**By Appointment Only**

**815-777-1316 or 815-235-9777**



## SNAP CUSTOMERS:

### YOUR SNAP BENEFITS WILL BE REDUCED IN MARCH AS A RESULT OF FEDERAL POLICY CHANGES.

SNAP benefits increased during COVID-19 due to the public health emergency. Since April 2020, Illinois LINK households received their regular monthly benefit and an emergency SNAP issuance. February 2023 will be the last month you will receive your emergency SNAP issuance. If your income has decreased or your housing costs have increased, visit [abe.illinois.gov](https://abe.illinois.gov) to update your account.

**Plan accordingly:** \_\_\_\_\_



Purchase non-perishables



Shop your pantry



Find a local food pantry in your community:

Statewide: [go.illinois.edu/findfood](https://go.illinois.edu/findfood)

Cook County: [chicagosfoodbank.org/findfood](https://chicagosfoodbank.org/findfood)

The Illinois Department of Human Services is here to help. Visit

**[abe.illinois.gov](https://abe.illinois.gov)**

or call the hotline at

**1-800-843-6154**



**Help**  
is here







# Contact Us

## Senior Resource Center

206 E Stephenson St

Freeport, IL 61032

815-235-9777

[srcinfo@srcntr.org](mailto:srcinfo@srcntr.org)

