



SKYLINE VILLAGE CHICAGO *Enriching Our Lives Through Community*

January-February 2016

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## CALENDAR OF UPCOMING EVENTS

Day/Date	Click on an event to see the details.
Monday, January 4	<a href="#"><u>Social Dining Group 5:30 PM</u></a>
Wednesday, January 6	<a href="#"><u>Book Group, 3:00 PM</u></a>
Friday, January 15	The Fun and Benefits of Zentangle
Wednesday, January 27	<a href="#"><u>Annual Winter Warm-Up</u></a>
Monday, February 1	<a href="#"><u>Social Dining Group 5:30 PM</u></a>

Wednesday, February 3	<u>Book Group, 3:00 PM</u>
Friday, February 5	First Friday Forum, 1:00-3:00 PM
Tuesday, February 9	<u>Women in Late Life A Salon 3:30-5:00 PM</u>
Friday, February 12	The Fun and Benefits of Zentangle
Friday, February 26	<u>Downton Abby: Luncheon Driehaus Museum Exhibit &amp; Lunch 11:30; Exhibit 1:30</u>
	<u>Skyline Village Partners Events - Various Times &amp; Dates - Click for Details</u>

## MESSAGE FROM THE PRESIDENT

"Ni men hao" (Hello). Since I last wrote to you, I had the privilege of leading a delegation of eight colleagues to Shanghai under the auspices of the Chicago-Shanghai Sister City Social Services Exchange Program. The exchange was established to share information about how each of our cities is approaching the aging of our populations. It was a "mind-bending experience," to say the least. Shanghai is a city of 24 million people, 2.7 million of whom are old, almost the same number of people who live in all of Chicago.

We learned about their policies (China's one-child policy was lifted during our visit, specifically identifying the aging of the population as a primary reason). We visited many housing and community programs, some of which are based on models they learned about from the U.S., Japan, Germany, and Sweden. We also visited the only Elder Law Court in Shanghai.

Each morning at 6:30, a number of us joined hundreds of "old people" (euphemisms like "elderly" or "seniors" are not used) in the parks and on the street--dancing, walking, doing tai chi, and enjoying the grown-up play grounds and user-friendly equipment that invites people of all ages to stay fit. All of the delegates agreed that we need this equipment in our parks and along the lakefront!

While the Village Movement has not found its way to Shanghai, our hosts told us about the neighborhood clubs and volunteer programs that are evolving. Next summer we will host a delegation from Shanghai. They are very interested in learning more about our Age Friendly City programs and our Villages.

On behalf of our Board of Directors, we wish everyone a very happy, healthy new year. "Baozhong" (Take care)

Phyllis Mitzen  
President, Board of Directors



Nancy Flowers, Director of Education,  
Rainbow Hospice



Naoko Maramatsu, Associate Professor,  
University of Illinois, Chicago

## ANNOUNCEMENTS

### SOAR/Skyline Village Chicago Resource Directory: A Guide to Everyday Services

Hot off the presses - the SOAR/Skyline Village Chicago Resource Directory will be mailed out to Skyline Village Chicago members early in January. Watch for it in your mail.

Carefully compiled by members of our Volunteer Committee, this Directory will provide you

with handy local information in Streeterville, Gold Coast, River North and Lakeshore East. In it you will find educational opportunities; fitness classes; grocers, hardware stores and pharmacies that deliver; transportation options (for example, how do I sign up for Zip Car, for Lyft, or where do I go to get my bus pass), and walk-in health clinics.

If you aren't an SVC member, or if you want additional copies, we are charging a nominal \$2 plus shipping. For more information, send requests to [info@skylinevillagechicago.org](mailto:info@skylinevillagechicago.org)

## Neighbors Helping Neighbors

Need help? Call Skyline's Volunteer Hot Line

Your volunteer neighbors are ready to take you to the doctor or dentist, assist in grocery shopping, get a library book from the Water Tower library or just visit with you in your home or hospital bed. SVC now has a full team of volunteers ready to help when you need us.

Just give us a call and our volunteer coordinators will ask you a few questions and put you in touch with one of our helpful volunteers who can assist you with your request.

To connect with a volunteer: Call Skyline Village Chicago's Hot Line at 312-957-6060

## SKYLINE VILLAGE EVENTS

### SVC ANNUAL WINTER WARM-UP

Wednesday January 27, 5:00 - 7:00 PM

Party Room, 200 East Delaware Place

Enjoy a glass of wine and delicious hors d'ourves with your Skyline Village Chicago friends during our Annual Winter Warm-Up.

Visit with old friends and welcome newcomers to Skyline Village. This popular event is free to Skyline Village members; a charge of \$10 for non-members can be applied to membership dues.

RSVP to Skyline Village by January 22 to let us know if you will be joining us.

## Women in Late Life: A Salon

Tuesday, February 9

Tuesday, March 8

Tuesday, April 12

3:30 - 5:00 PM

Join us on the second Tuesday of each month at 3:30, starting in February, as we continue the conversation with Martha Holstein, author of *Women in Late Life: Critical Perspectives and Gender and Age*. We will wrestle with the positive and negative conditions in the U.S., in our communities, and in our neighborhoods that help and/or hinder our sense of well-being.

Wine and cheese will be served; discussions are free and open to Skyline Village members and their guests. The 200 East Delaware Doorman will assist if you need a taxi to return home. For more information call 312-957-6060 or write to

[info@skylinevillagechicago.org](mailto:info@skylinevillagechicago.org)

## Dressing Downton™:

### Changing Fashion for Changing Times

Friday, February 26, Lunch 11:30 AM; Tour 1:30 PM

Richard H. Driehaus Museum

40 East Erie Street

Join Skyline Village Chicago at the Richard H. Driehaus Museum on Friday February 26 to view the much anticipated exhibit, Dressing Downton: Changing Fashion for Changing Times, which features more than 35 costumes from the popular British television series Downton Abbey. The exhibition offers a new perspective on the show's most memorable characters, both upstairs and down, while chronicling the great changes taking place in Britain during the tumultuous early 20th century.

Dressing Downton group tour reservations have been made for a limited number of Skyline Village members and friends, so please let us know as soon as possible whether you are planning to attend.

We will meet at 11:30 for lunch (Dutch treat) at Lawry's Side Door and proceed to the Museum for our 2:00pm reservation. (We must arrive at the Museum by 1:30pm.)

The charge is \$20 for SVC members, \$25 for non-members, with payment due at the event. RESERVATIONS ARE LIMITED--to save your place [RSVP to SVC](#) by February 12. And also let us know if you will be joining us for lunch. This is a first come, first served event. We will let you know whether you are on the list, so get your request in today!

## SKYLINE SOCIAL GROUPS

### More Than A Book Group

Wednesday, January 6, 2016, 3:00 pm

Prentice Women's Hospital

250 E Superior

2nd floor cafeteria - on Chicago Avenue side

On January 6, the book group will discuss "Paris Wife, by Paula McLain, "A beautiful portrait of being in Paris in the glittering 1920s--as a wife (of Ernest Hemingway) and as one's own woman."

Please note that we will be selecting our books for February, March and April at the January meeting, so bring your recommendations.

Guests are welcome to attend twice; then we ask that you become a member of Skyline Village Chicago.

**RSVP** or for more information: [info@skylinevillagechicago.org](mailto:info@skylinevillagechicago.org) Please put Book Group in the subject line and include your name, email address, and phone number.

### Mah Jongg Group

Noon on Thursdays

Dining Area Adjacent to Prentice Hospital Cafeteria

SVC members meet to play Mah Jongg on Thursday afternoons beginning at Noon. If you are either a beginner or an experienced player and are interested in joining us, contact Carol Koenig [ckoenig943@gmail.com](mailto:ckoenig943@gmail.com).

### SVC Social Dining Club

Monday - January 4 - 5:30 PM

Tavern on Rush

Corner of Rush and Bellevue

Monday - February 1 - 5:30PM

Frankie's in the Bloomingdale building

900 N Michigan

For great conversation and the opportunity to make new friends, please join SVC's Dining Group, which meets the first Monday of each month. Our members have indicated that an occasional change in venue would be welcomed, so we will be alternating between Frankie's and Tavern on Rush. Please note that our January dinner will be at the Tavern on Rush.

**RSVP one week before dinner:** [diningclub@skylinevillagechicago.org](mailto:diningclub@skylinevillagechicago.org). Please put Dining Group in the subject line and include your name, email address and phone number. **For more information:** Contact Charlene Conarty [APJA10@att.net](mailto:APJA10@att.net) or 312-915-0423

### Zentangle: A Reprise

January 15 & February 12, 2:00 PM

Prentice Hospital

Zentangle was first offered by SVC in October. We are bringing back another session of this new art form; shown below is the work of two of our members: Marie Jose-Baum, who is leading the course, and Phyllis Mitzen, SVC President.

Zentangle is both enjoyable and good for the brain. The classic version is the size of a 3X3 post-it note. You start by dividing up the square, drawing random lines in pencil, and then filling in each section with repetitive patterns, e.g., lines, circles, zigzags.

Marie will be happy to teach you new patterns and soon you'll create your own. All you need is a black pen, a pencil and some white paper - we'll have supplies on hand. Curious and want to learn more? RSVP to [info@skylinevillagechicago.org](mailto:info@skylinevillagechicago.org)



Designed by Phyllis Mitzen



Designed by Phyllis Mitzen





Designed by Marie Jose-Baum

## Sticks & Strings

### SVC Knitting & Crocheting Club

Sticks & Strings, a group of knitters, crocheters, and others engaged in needlework, have been meeting for several years at Skyline Chicago Village members' homes. All skill levels are invited to come and join in the fun.

The group shares patterns, helps each other with projects, and invites you help create scarves, mittens, caps, and other warm items to give to children in need this winter. Discussion of books, current events, and solutions to world problems complement the group's craft work.

For information about meetings: Contact [info@skylinevillagechicago.com](mailto:info@skylinevillagechicago.com).

Please put Sticks & Strings in the subject line and include your name, email address, and phone number.

## First Friday Forum

February 5, 1:00 - 3:00 PM

Ditka's Restaurant

100 East Chestnut Street

Join Skyline Village Chicago's inaugural monthly lunch forum. City Treasurer Kurt Summers will speak and take questions and lead us in a lively and informative discussion. Order from the menu. Dutch treat. A fun and easy Friday afternoon. For Skyline Village Members and their guests. The fee is \$5 each to help pay for a private room

Kurt Summers is Chicago's banker and advocate overseeing the city's \$7 billion investment portfolio. Hear his presentation and ask questions about how Chicago is using economic development to curb violence and restore confidence in the criminal justice system. Learn about Summers' New North Neighborhood Think Tank. You may RSVP at [info@skylinevillagechicago.org](mailto:info@skylinevillagechicago.org).

## Your 70s, 80s, & 90s....Are You Ready? "Plan Your Lifespan" Can Help

What do people plan for? Buying a home, planning a family, vacations, retirement, funerals...but what about the years from 70-90? Think 10-20 years before people die, when seniors may experience adverse health events or simply need more support.

What will happen when your memory worsens, or you are hospitalized? Today, when a senior is hospitalized and needs therapy before returning home, stressed family members scramble to choose skilled rehab facilities. Or they rush to find caregivers or begin looking into CCRCs (Continuing Care Retirement Communities). They react to the emergency. But seniors may be left out of the decision.

*It's Time to Stop Reacting to Health Crises and Start Planning....*

**[www.planyourlifespan@northwestern.org](http://www.planyourlifespan@northwestern.org)**

Created at Chicago's Northwestern University by geriatricians, senior community groups, nurses, social workers, and others, Plan Your Lifespan (PYL) is a free website to help people plan for health events

that happen with age. Users can educate themselves, connect to local resources, and share their plans with family and friends. You may access the website here: [www.planyourlifespan.org](http://www.planyourlifespan.org)

For more information or inquiries, contact Dr. Lee Lindquist or Vanessa Ramirez-Zohfeld at the website shown above.

## KAREN'S KORNER

Taking Karen's place this month is Anna Rappaport, a respected author and speaker with extensive experience with financial assistance to retirees. She has included resources/articles that will be helpful, and all have links to the named documents..

Karen is requesting, as she generally does with her columns, ideas from our members for new topics and authors for this space. If you have ideas you would like to share just contact Karen at [Karen@KarenRossCoaching.org](mailto:Karen@KarenRossCoaching.org)

## Anna the Actuary Answers Questions About Retirement Financial Advice

by Anna M. Rappaport, FSA, MAAA

Recently I facilitated a workshop about retirement planning with a small group of senior level professionals. We began the discussion by asking the participants what question they would like to discuss with their peers. The issue that came up most frequently was about the need for good advice: Where do we find it? How do we know if the advice is good?

In my work with the Society of Actuaries (SOA) we acknowledged that retirement decisions are complex and often involve trade-offs. There is a wide variety of practitioners who offer "advice." as well as wide variations in what they do and how they are paid. Retirees and those contemplating retirement must exercise caution. While advice can be very good, it can also be very bad. Indeed, scams sometimes look like advice.

This article offers some tips and links to some additional resources.

## What type of advisor are you talking to?

When seeking advice about health care, there is generally a clear distinction among healthcare professionals: physicians, nurses, physical therapists or home health aides. When seeking retirement advice, one is likely to encounter a wide range of professionals offering services, but the differences in education and what they do is often unclear.

A fiduciary is required to act in the best interest of their client. Some financial advisors are fiduciaries, but others are not, and it is important to understand the difference. Insurance agents and brokers may present themselves as qualified to give advice, but they are subject to a suitability standard, i.e., they are required only to present products that are suitable for the client. Several different types of licenses and regulatory regimes apply to advisors; a variety of professional designations are available to advisors. Some require rigorous study and examinations, but others are very easy to get.

Scam artists could be masquerading as advisors, So care is important. (See the Consumer Financial Protection Board resources for some ideas on protecting against scams.)

Financial advice situation is a little more complex than for some types of professional services, because there is often no agreement or standard regarding the right answer. If you present multiple advisors with the same facts, you will probably get different recommendations. A basic question is whether the underlying goal is to maximize assets or to help the client achieve a reliable and steady income to maintain his or her standard of living.

## Does the advisor's service package fit your needs?

"Retirement advice" includes a wide range of different services, including Investment management assistance in helping clients decide when to retire, when to claim social security, evaluation of whether to pay off a mortgage, advice about how much is reasonable to spend in a year, discussion of gifts to families, a focus on whether housing is affordable, and even advice about housing and caregiving options.

Some advisors help their clients look at their total financial and life picture, whereas others are much more limited in what they do. Some sell investment and insurance products, whereas others do not.

Advisors can add value in different ways. For example, I recently met with someone whose husband has been diagnosed with cognitive difficulties. He had had excellent employee benefits throughout his career, and she had practically none. As a result, their assets are heavily in his name. Their advisor has embarked with them on a strategy to gradually shift

more of their assets to her name. and is helping them address their total situation.

## How is an advisor paid?

Some advisors are paid a fee for work performed, which may be agreed on in advance, some are paid based on hours worked, or some receive a percentage of assets. Many investment managers are paid based on a % of assets. People who sell insurance and investment products are often compensated by commissions on what they sell. It is important to understand how the advisor is paid. Research has repeatedly shown that frequently how a person is paid influences what they do. Be careful to determine that the interests of your advisor are aligned with your interests.

## Are software programs the answer?

There is a wide variety of software to help with financial planning. Some is available free of charge and some is sold. Some answer specific questions and some provide a broader plan. Some are primarily for use by advisors. The Society of Actuaries conducted two studies of retirement planning software and found wide variations in results and wide variations in quality.

Here are several tips regarding software:

- Be sure it is designed to answer your question
- Output is only as reliable as the input. Software that requires only a few simple inputs will not consider special situations, but it may be fine for the question you are asking
- Calculations require making assumptions about the future. Make sure you understand and agree with those assumptions.
- It is better to test a range of scenarios rather than to look at only a single scenario
- Check on the quality control used.

One example illustrates the need for careful selection of software. A software package tested in a study done by the Society of Actuaries assumed that everyone would receive an annual average Social Security benefit. Other packages did not consider spousal Social Security benefits correctly.

## For more information

The [Consumer Financial Protection Bureau](#) offers a variety of resources under the topic "Financial Protection for Older Americans"

The CFP® Board's ([letsmakeaplan.org](http://letsmakeaplan.org)) materials offer questions to ask and information about types of advisors and issues in choosing an advisor. The CFP® is one of the leading professional designations for advisors.

The SOA has published a brief entitled "[Finding Trustworthy Retirement Advice and Avoiding Pitfalls](#)." This publication lays out questions and considerations for choosing an advisor.

Two research reports looking at the regulation of retirement advice and the options for providing decision support in an employer environment. have been developed by the SOA. Many of the issues also apply to individuals. The reports are "[Models of Financial Advice for Retirement Plans: Considerations for Plan Sponsors](#)" and "[Investment and Retirement Advice - A Guide for Employers](#)." Additional helpful links are contained within the reports as well.

The SOA also has conducted [two research studies on retirement planning software](#). The studies do not recommend specific software, but they provide an analysis of issues important to the user.

### **Conclusion**

Many people will benefit from good financial advice. I encourage you to seek advice, but also to explore your options and ensure that your interests are aligned with those of your advisor..

## **SKYLINE VILLAGE PARTNER EVENTS OPEN TO ALL**

### **CENTER for LIFE and LEARNING (CLL)**

#### **"Too Hot to Handel" Learning Series**

**Skyline Village Chicago** is partnering with the Center for Life and Learning, The Osher Lifelong Learning Institute at Northwestern University, and the Auditorium Theatre to offer two special adult-learning opportunities leading up to the Auditorium Theatre's annual presentation and performance of Too Hot to Handel: the Jazz-Gospel Messiah. Each year the Theatre produces an amazing musical tour de force in celebration of Martin Luther King Jr and his vision for "beloved community." Enhance your experience by taking part in these two special learning opportunities focused on the music and message of the performance

Too Hot to Handel?

"The Music and Message of the Jazz-Gospel Messiah"

Thursday, January 7, 10:00 AM - Noon

Fourth Presbyterian Church

Buchanan Chapel, Doors open at 9:30

Join "Too Hot" star soloists Rodrick Dixon and Alfreda Burke, for a comparative lecture demonstration of Too Hot to Handel: the Jazz-Gospel Messiah and Handel's original Messiah. We will take an in-depth look at the music and message of Too Hot to Handel and why it is such a fitting tribute to Martin Luther King Jr.

To register for these free lectures, [click here.](#)

"The Beloved Community: Restoring A Dream Deferred"

Tuesday, January 12, 2:00 - 4:00 PM

Roosevelt University, Doors open at 1:30 PM

430 South Michigan Avenue, 10th Floor

Join us for a panel discussion "The Beloved Community: Restoring a Dream Deferred" entitled as our panelists of academic, social, and religious leaders engage in a candid discussion about the issues afflicting our communities and how Dr. King's vision of the "beloved community" can still be achieved.

Too Hot to Handel: The Jazz-Gospel Messiah

Sunday, January 17

1:30 PM Pre-show Reception in the Congress Lounge

3:00 PM Performance

Auditorium Theatre

Too Hot to Handel: The Jazz-Gospel Messiah marks its 11th performance at the Auditorium Theatre in honor of the life and legacy of Martin Luther King Jr. Often called a high-octane version of Handel's Messiah, this annual tradition gets audiences up on their feet singing and dancing in the aisles! A block of tickets has been reserved on the main floor. Tickets include an exclusive pre-show reception Roosevelt University with light refreshments.

**\$40 for all registrants which must be paid in advance to reserve your ticket(s). Call Susan Quaintance, 312-981-3386 for more information or [CLICK HERE](#) to register.**

## Center for Life and Learning Offers Reduced Dues For Classes and Events for Older Adults

Fourth Presbyterian Church

126 East Chestnut Street

Adults 60 and older can attend any or all of 19 different classes Center for Life and Learning for reduced membership dues of \$175 from December through June.

Classes include Beginning Spanish, Current Events, Drawing Fundamentals, Faith Today, Literature and the Arts, Memoir and Creative Writing, Multilevel French, Music History, Stage and Screen, and Watercolor Painting.

There are also weekly exercise classes including Yoga, Intermediate T'ai Chi, Pilates Resistance Bands, Range of Motion, Toning Balls, and Zing! Total Fitness.

Dues include admission to all classes, plus discounts on monthly luncheons, excursions, and free or discounted rates on special-topic courses. There are also free lectures in health care and wellness.

The CLL also offers dutch treat monthly "Nights Out" at well-known local restaurants, where members meet for dinner and casual conversation. For more information, visit [fourthchurch.org/cll](http://fourthchurch.org/cll) or call 312.981.3386.

## Osher Exercises

Winter Fitness and Wellness Classes

Start Date - Monday - January 4



Registration Open thru January 29  
Northwestern Medicine

Osher Center for Integrative Medicine

Northwestern Medicine Osher Center for Integrative Medicine Fitness and Wellness classes for Winter will begin on Monday, January 4, 2016. Registration for Winter classes will remain open until Friday, January 29th. Fees for those who register late for fitness classes will be prorated..

We have a full line of fitness classes appropriate for Mature Adults including Gentle Yoga, Yoga in a Chair, Yoga for Osteoporosis, Zumba Gold {R}, Pilates, Low-Impact Aerobics, Nia, Tai Chi, and Strength and Balance. Classes are small and instructors are well trained. We are able to offer individual modifications for a variety of physical and medical conditions as needed.

Call to register for a free trial class today 312-926-8400.

Our Wellness Classes include Going Gluten Free, Guided Mindful Meditation, Mind-Body Pain Management, and Tobacco Cessation Group or Individual Programs.

For information or to register, please go to <http://classes.nmh.org/listing/all>. To register by phone, please call (312) 926-8400.

Cook County Elder Justice Center

Senior Enrichment Seminars

Richard J. Daley Center

50 West Washington Street

Courtroom 2005

Understanding and Preventing Elder Abuse,  
Neglect, and Financial Exploitation  
Monday, January 11, Noon - 1:30 PM

Louis Hill, MA, Metropolitan Family Services, and Cook County Detective Sergeant James Hennelly will discuss the role of adult protective services agencies; how to identify common frauds involving telemarketing, home repair, debt settlement, mortgage rescue, and social security benefits; and mandatory reporting procedures.

## Financial Literacy: Managing and Protecting Your Assets

Thursday, January 21, 11:30 - 1:30 PM

Charles D. Johnson Executive Council Member, AARP Illinois, will discuss budgeting your income, managing credit and debt, and building and protecting assets.

These educational seminars are free and open to the public.

TO REGISTER CALL: The Circuit Court of Cook County Elder Justice Center at 312-603-9233.

## SKYLINE VILLAGE MEMBERSHIP

### Membership

Welcome to our new members:

**Keith J. Burmeister**  
**Alice Levin**  
**Donna Owens**

Thanks to all our renewing members!  
You're the core of our group!

**IF YOU HAVEN'T RENEWED YET, OR IF YOU WANT TO JOIN SVC:**

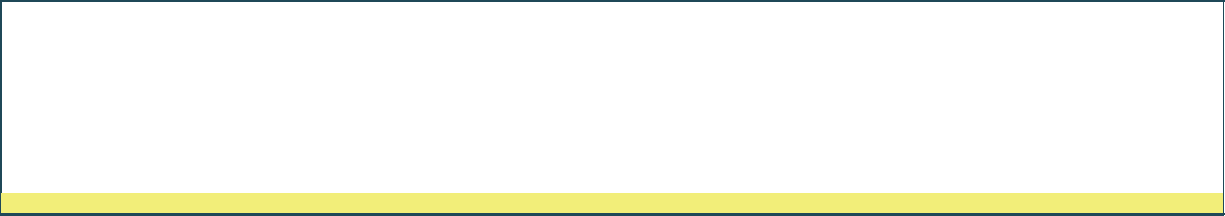
Send a check for:  
\$75.00 (individual) or \$100.00 (couple)

To: Skyline Village Chicago  
P.O. Box 81334, Chicago, IL 60681

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

312-957-6060

[svcchgo@gmail.com](mailto:svcchgo@gmail.com)



## HOW SKYLINE SERVES YOU

We are a collaborative nonprofit community organization created and run by neighbors for neighbors to support one another and to enhance our quality of life in our neighborhoods: Streeterville, the Gold Coast, River North, and the New Eastside.

OUR MISSION is to enrich the lives of our members through unique cultural, educational and social activities designed to take advantage of the vast resources of our vibrant city. We initiate programs and provide access to community information our members have indicated they want and need to stay actively engaged and connected.

Our regular NEWSLETTERS are transmitted bi-monthly at the beginning of the 2 month period. In addition, we send periodic UPDATES to assure that you are kept current with what is happening in our neighborhood, as well as to serve as "reminders" of upcoming events and activities. Hope to see you soon at one of our events. We welcome your comments and suggestions at [svcchgo@gmail.com](mailto:svcchgo@gmail.com).

