



City of El Cerrito Committee on Aging Senior Snippets June 2019

YOUR SOCIAL SECURITY:

According to Social Security Trustee Report (2016), SSA is facing short-term liquidity issues. Current tax revenues and income assets will maintain payments for 18 years. All contributions now go almost immediately to pay current retirees benefits. By 2034, it can only pay 79% of existing claims. It can maintain 71% of outstanding benefits until 2089.

Proposed ways to shore up the retirement fund and SSI fund include: increasing FICA deduction from 12.4% to 15.02%, and raise full retirement age to 67-68, higher wage caps, and reducing cost of living adjustments by 1%/year. Currently, there has been little activity by Congress to address this major problem. Reference: Social Security website: SSA.gov

MEDICAL:

- A biomarker is a measure of a biological process. In order to be able to assess whether a therapy or drug for Alzheimer's is effective, a reliable marker is necessary. There are two FDA approved markers: three types of PET brain imaging scans capable of detecting betaamyloid plaques which are associated with Alzheimers and at home genetic test for the APOE4 gene variant, which is a risk factor for Alzheimers. We need more biomarkers that are more definitive as we work to develop better treatments for Alzheimer's Disease.
- There are few ways to help prevent or treat dementia. The FDA is cracking down on marketers of various supplements that do not help. Even medications like Aricept and Memantine are not very effective. Three things that help a bit to prevent, delay or slow cognitive decline are: increased physical activity, blood pressure management at middle age, and cognitive training to challenge your brain. For the middle aged person, lifestyle changes like smoking cessation, obesity management, addressing hearing loss early, treating depression and good sleep hygiene are helpful.
- Federal spending on medical research using tissue from aborted fetuses has been ended by the Trump administration. This means that NIH research projects looking for cures for cancer, HIV, Parkinson's Disease, dementia, birth defects, blindness, etc., and development of vaccines and



new therapies using aborted fetal tissue will either stop immediately or when funds run out. According to scientists, there is no alternative or substitute for fetal tissue.

LEGISLATIVE:

The "Secure Act" or Retirement Enhancement Act (RESA) of 2019 was passed by a bipartisan majority in the House of Representatives earlier this month. It is a comprehensive bill that is an attempt to replace the loss of pensions and defined benefit plans. It is the most comprehensive retirement security measure proposed at the Federal level since the Pension Protection Act of 2006. It will allow small businesses to band together to create retirement plans for their workers. It affects many different savers and retirees. It will need to be reviewed by the Senate and the President before passage.

CHANGE IN PHONE SERVICE:

Beginning June 22, 2019, callers with 510 or 341 area code must dial 1 + area code + telephone number whenever placing a call even for local calls with the same 510 or 341 area code. Calls will not be completed on/after June 22, 2019 if dialing only 7-digits to make calls, and a recording will prompt callers to hang up and dial again using the new dialing procedure.

This new dialing procedure is due to the addition of a new 341 area code overlay to the existing 510 area code to accommodate the growing need for telephone numbers in California. An overlay does not require customers to change their existing area code but does require callers to dial with 1 + area code for all calls including calls within the same area code.

Please see additional details at California Public Utilities Commission's (CPUC) website at cpuc.ca.gov/510areacode. If you have any questions regarding information provided above, please contact your local telephone service provider.

COMING SOON:

Join us for a unique, intergenerational story and activity time experience. Volunteers from the El Cerrito Midtown Activity Center will share books, rhymes and or activities with preschoolers. This special activity seeks to bring older adults and youth together in a meaningful activity for the mutual benefit of both age groups. If you are interested contact Bridget Cooney at the Midtown Activity Center 1-510-559-7677.



BECOME A MEMEBER:

The Committee on Aging has openings for energetic residents of El Cerrito who want to make a difference in our community. Attend the next Committee on Aging Meeting and explore the opportunity. The Committee meets every 3rd Wednesday of the month, at 3pm, located at the El Cerrito City Hall Council Chamber (10890 San Pablo Avenue).

HOW CAN WE BETTER SERVE YOU?:

If you have observed something in El Cerrito that is not senior-friendly or needs to be altered to better serve our aging community, please come to one of our meetings. We ask for public comments at the beginning of each meeting, which one can present matters to the Committee.