

Experience *in* Action!

King County RSVP's news for people 55 & older

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Get your refund!

Marty Thompson & United Way help prepare taxes online

By Megan Wildhood

Marty Thompson is a long-time RSVP volunteer. Before the pandemic-related closures this year, Marty volunteered for five different programs, including serving for at least a decade as an RSVP Ambassador. Ambassadors represent RSVP in the community at fairs and other events as well as give input into the direction of the RSVP program (see p. 6 for more on the Ambassadors role).

When the pandemic hit the US in March, all of these opportunities either temporarily stopped or went online – and

United Way of King County (UWKC) Free Tax Preparation Campaign, which Marty has volunteered with in person for more than 10 years, went virtual. It was fortunate that the IRS was already sponsoring a pilot program for online tax prep that had been created to fill a previously identified need.

UWKC Free Tax Prep, an IRS-certified Volunteer Income Tax Assistance (VITA) program, has been going since 2003. Marty explains, “We just had people come into the sites, fill out



Marty Thompson in his home office (photo courtesy of Marty)

our form, and give us their tax information. Then we’d sit down with them and do their taxes. There’s a requirement that they have less than \$66k in annual income. When we were in person, United Way had sites all over King County. I believe there were around 30. They were at places like libraries, community centers, Solid Ground, Goodwill, El Centro de la Raza, Hopelink, and colleges.” The sites all had different hours. The downtown library is the largest, and it operated from noon – 8pm. It was open every day, with fewer hours on Saturdays and Sundays. Some sites were open evenings only – and most, specific days only.

Some had more foreign-language help than others. “For example, El Centro de la Raza was heavily Spanish, but we did Spanish returns at the downtown library, too. We had a couple of people who spoke enough Spanish to do a return. And recently, I’ve used a Spanish translation service for a number of quality reviews, which involves calling the taxpayer before finalizing the return. With the virtual program where another language is involved, often it means getting a relative who can translate.”

In March, UWKC had to close their sites, so they no longer had temporary paid positions to fill, such as tax site managers. Marty says, “The program was on schedule to complete 20,000 tax returns at the sites, and they’d only done 10,000 by the time things shut down. So, half of the expected number of clients hadn’t come in yet.”

The UWKC tax team brainstormed what to do when things shut down and thought they could help people file taxes themselves online, so they set up a hotline to essentially help people do it themselves. That was Marty’s original involvement.

“But then,” he says, “United Way came across a nonprofit in San Francisco called [Code for America](#) that’s been around for about 10 years with a goal of helping low-income earners get assistance with government programs. This year, with the purpose of reaching out to more people who were unable to get their taxes done for free, they started a pilot program to work with people over the internet to get their taxes done.”

Earned-income tax credits (EITC) is the largest government program second only to food

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Speaking Directly

by Megan Wildhood, RSVP Coordinator

Health in the virtual age

New technologies offer a lot of benefits, including opportunities for virtual volunteering, some of which are highlighted in this issue of *Experience in Action (EIA)*.

While the internet has become an integral part of daily life for many people over the past two decades, concerns about spending too much time sitting in front of a screen have been present for almost as long. The pandemic has exponentially increased such concerns.

While there are people who stay connected by phone, mailing a letter, or other means, screen time now feels less optional if one wants to stay connected to others as much as possible during this time of prolonged challenge.

The Internet appears to be just as vital not only for staying connected to loved ones but also, for thousands of people

now, since many are maintaining employment as their offices adhere to social distancing protocols.

I am one such person: I'm working from home for the foreseeable future as well as starting my Master's degree at University of Washington online (which was not the plan). All of my family is out of state, and I have several friends throughout the country, so I've been practicing staying in touch virtually for years.

Still, the amount of Internet and computer usage for many of us at this time is unprecedented, and because of this, I have researched and developed some habits to maintain a healthy relationship to my screens and the ever-present digital world. I'd like to share a few things I've found most helpful with you all.

1) Blue-blocking glasses.

The use of "screen glasses," as they're commonly called, has surged since the beginning of this year. They are simply regular-looking frames containing lenses that filter out the harmful "blue light" that computers, phones, and other devices with screens emit. This blue light can cause eye strain, fatigue, and even headaches.

About a week after I began slipping my screen glasses over my prescription glasses (and only look a little strange), I noticed a boost in my overall energy. I hadn't known how tired my eyes had been every day until I started blocking out the blue light from my screens during my workday.

2) Movement breaks.

It's likely common knowledge by now that sitting all day every day isn't great for your health. One way I combat the pull to be sedentary, dramatically increased by the pandemic, is to take two or three minutes every hour to stretch, do jumping jacks, walk across the room a few times, or even do a few gentle torso twists. These "fitness snacks" help my

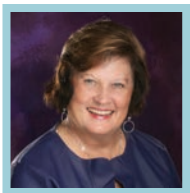
mind transition to a new task in addition to breaking up stagnant energy and increasing blood flow.

3) Remember: This is temporary.

In-person connection is restricted right now, but reminding myself that being together in person is the natural way humans connect helps me make sense of the feelings of longing, frustration, and grief that have come up during this time of distancing and digital everything.

There is, of course, no end to the advice on how to maintain a healthy relationship to technology and our devices, much of it coming out before this year. These are just a few highlights I've found to make a difference for me as I navigate this time. Ultimately, the best advice is to do what works to help you stay grounded, healthy, and connected to meaningful people and pastimes as much as possible during these times.

Whether you need a break from your screen, virtual volunteer ideas, or something new to read, I hope you enjoy this edition of the *EIA*. ●



Aging with Wisdom

by Carol Scott-Kassner

Practicing compassion in a time of isolation

I'm finding that the longer we stay in virtual isolation related to the pandemic, the more I long for connection. In-person connection.

Although I'm grateful for such platforms as Zoom and Skype, I must admit that I'm becoming exhausted with having to sit still for long periods of time and stare at friends and colleagues in small squares. Technology does allow for communication, but doesn't allow for connection in a physical sense.

Humans need connection. We need hugs and kisses. We need smiles and affirmations. We need conversations, listening, and laughter. We need recognition by others of their delight in being with us and our delight in being with them. We thrive in connection with others.

I try to smile with my eyes when I'm in the grocery store and banter with the essential workers at the check-out counter. That certainly helps my spirits, but the feeling quickly dissipates as I get into my car and head for home.

In spite of my relative aloneness, I'm finding that the greatest sense of connection that I'm able to achieve regularly is by practicing compassion with myself and with others. Compassion means "to be with" – to put ourselves in the shoes of others, try to understand

their story, and reach out in support. Compassion is a core concept in every major spiritual tradition in the world.

In a recent online post, the great contemporary theologian Matthew Fox said, "Compassion is the living out of our interdependence. Compassion is about sharing the joy and sharing the pain – and doing what we can to relieve the pain, especially that caused by injustices, whether they be ecological, economic, social, racial, gender, or generational in nature. Compassion requires the calling forth, the educating, the educating therefore of our deepest capacities as a species: Our capacity to act as if we truly are part and parcel of one another, in joy as well as in sorrow."

In such a time as this, the world is in need of compassion more than ever in recent history. We can experience and express it through emails, phone calls, cards and letters, holding others in our prayers or thoughts, and advocating for causes we feel will support the greater good. We can read books or blogs about issues we need to understand more.

We can listen to people give TED talks to help enlighten ourselves and understand much of the great good that is going on in spite of our relative isolation.

Most importantly, we can hold ourselves and others gently, knowing that we are all under tremendous tension that often leads to depression and sorrow. We can suspend judgment and listen deeply instead to what others are saying about their needs.

We can recognize our interdependence and our connection with all that is even though we are alone.

May you find ways to hold compassionate space for yourself and others. May the support and caring you give to others radiate out into the world as a source of healing for all. ●

Carol Scott-Kassner is a spiritual director and a Certified Sage-ing Leader in Sage-ing International. To find out more about what Sage-ing offers, go to: www.sage-ing.org.





It Seems to Me...
by Peter Langmaid

What would
Walter think?

Charles Dickens began his 1859 novel, *A Tale of Two Cities*, with these haunting words: “It was the best of times, it was the worst of times.... It was the spring of hope, it was the winter of despair.... We had everything before us, we had nothing before us.” Dickens was writing about the period of time before the French Revolution, but his words could also describe the emotional state I find myself in today – and much of it has to do with the vast reach of technology at my fingertips.

In the old days – which weren’t very long ago – we got our news from the newspaper in the morning and the nightly news in the evening. There was little difference between news outlets except for timing and the personality of the broadcaster.

Today, thanks to the power of cable and the internet, we are bombarded with news 24/7. And these new outlets are in cutthroat competition with each other for audiences, the size of which translates into revenue for the provider but confusion for the consumer. The result is overwhelm and input fatigue.

Where’s the steady voice of Walter Cronkite, once deemed “The Most Trusted Man in America”?

Take, for example, the biggest health issue of our time – especially for older people – COVID-19. One group is telling us the virus is out of control, urges us to wear masks when outside,

and keep six feet away from other people. Another group insists the virus is under control, a vaccine is on the way, and you can safely send your kids to school. Who do you believe? Where’s the reliable consensus? My advice is to wear a mask and take a walk while listening to soothing music or your favorite podcast.

Personally, most of the technology easily available today through your computer or smartphone either annoys me or frightens me. Some exceptions are email, Google, and Zoom. I love email and use it to communicate with friends and family, to exchange jokes and information, and to schedule face-to-face Zoom visits.

That’s the upside of email. The downside is the blizzard of unwanted and unasked for solicitations that clutter my inbox in ever-increasing numbers. The other downside is that the world has moved on to texting and Instagram and whatever else, which don’t work for me because my eyes are too weak and my fingers too chubby to punch out a message on my iPhone.

Google, for me, is magic. Through Google, I can find out anything I want to know, like the quote I used to begin this article. However, the ease of looking things up and the loneliness and boredom of isolation can lead to googling things you don’t have a real interest in just to pass the time. Another piece of technology that has become useful during

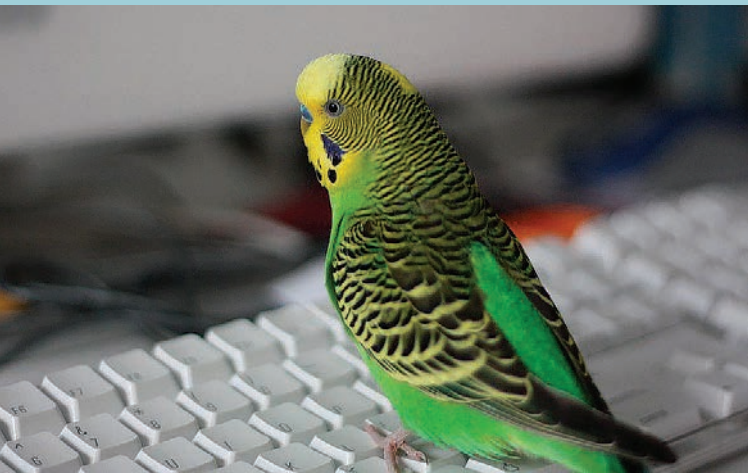
the pandemic and beyond is Zoom. I have been to a Zoom wedding, and my wife uses Zoom for her therapy practice and to visit weekly with lifelong friends. But, while a Zoom session can bring people together, it’s only temporary; when the screen goes dark, you’re once again reminded of your isolation.

Facebook and Twitter terrify me in the age of disinformation. Both platforms have the power and promise of bringing people together in a healthy way, but they are also being used to spread deliberate falsehoods and messages of hate.

During times of isolation, we are all slowly becoming more and more vulnerable to such messaging. I applaud efforts by these tech giants to police their content without editing or bias and realize it’s a thin line they’re walking. Additionally, privacy issues lurk; every keystroke is potentially being captured and used in ways beyond our intentions.

So how do we use technology to navigate the age of COVID-19? First, use your computer and cellphone to *enhance* your life; do not allow them to *become* your life. Use them, don’t let them use you. Second, stay positive and don’t believe everything you read. And finally, stay busy and trust that this will end. ●

Peter Langmaid is a semi-retired businessman, RSVP Ambassador, and longtime EIA contributor.



RSVP



The Retired and Senior Volunteer Program (RSVP) is a nonprofit National Senior Corps program sponsored locally by Solid Ground. RSVP meets critical community needs by encouraging and supporting volunteerism in King County for people 55 and older.



At Solid Ground, we believe poverty is solvable. Our approach combines direct services with community-based advocacy. We support individuals while working to undo racism and other oppressions that create barriers – so everyone can achieve their full potential.

EIA

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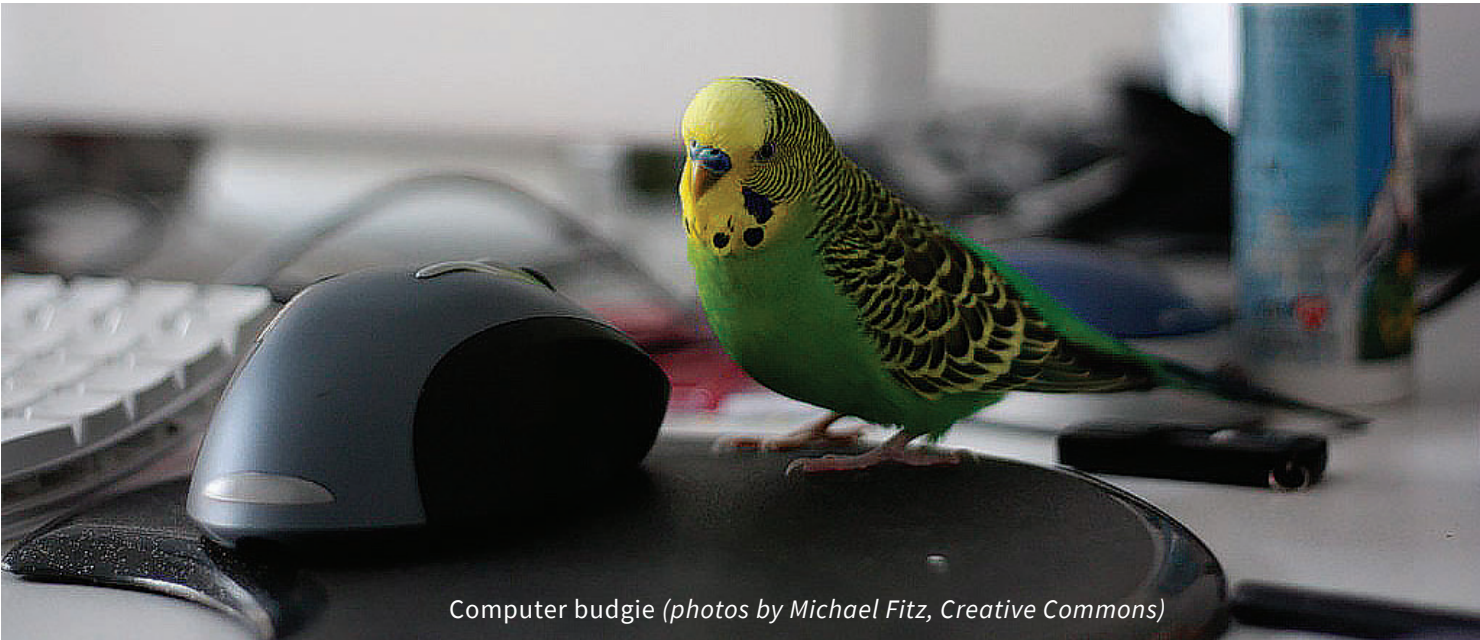
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Computer budgie (photos by Michael Fitz, Creative Commons)

Youth tutoring goes viral

Youth Tutoring Program (YTP)

by Megan Wildhood

As the back-to-school season ramps up, the Youth Tutoring Program (YTP) continues to support youth from low-income and immigrant families with virtual tutoring via Zoom – the popular video-conferencing platform that allows up to 100 people to connect via video and audio on a computer, phone, or other tech device.

The structure of hour-long remote tutoring sessions is similar to in-person tutoring. Student and tutor pairs start off each session with a greeting and an icebreaker, just as they would in person. Now, as YTP Director and Communications Coordinator Erica Leung says, “The session is student guided so that we can address all of their needs, including academic needs, social emotional needs, and relationship needs.”

During the academic school year, volunteers commit to tutoring one-to-two hours a week for at least one semester. In-person tutoring rules still apply, and volunteers are required to fill out volunteer logs and timesheets after each lesson.

Heidi Neff, YTP Program Manager, addresses security concerns of moving to an online environment with so many students. “We work hard to protect our students. This includes making sure that all Zoom meetings have waiting rooms, and a staff member must let



Student-tutor pair at Lake WA Apts (photo courtesy of YTP)

participants in from the waiting room, which avoids ‘Zoom bombing.’ “Student-tutor pairs [are] put in virtual breakout rooms so that YTP staff can rotate through the rooms to check in on students and allow students and tutors the opportunity to ask for help in the breakout room or the main room, [where] YTP staff [are] ready to answer any questions from the tutors. Staff can also return to the main room if they need help. Additionally, students and tutors are not allowed to share personal contact info [or] record their Zoom sessions.”

The pandemic has affected YTP in more ways than just taking it virtual. Erica says, “We are still serving the majority of the 450 to 500 students YTP typically serves per year. We do have the ability to serve as many of these students virtually using Zoom in three separate hour-long sessions, four days a week.”

Some families have chosen not to continue in the fall because they feel their students are getting too much screen time now that so many activities have moved online. Heidi says, “There are other students on our waiting lists who do need support. In most cases, the limiting factor for us in how many students we can serve is how many volunteers we have.”

The need is great. About 30% of Seattle Public Schools youth qualify for free and reduced price meals. Two-thirds of children from households living on low incomes in King County start school at a disadvantage compared with their more affluent peers. Of these, 14,000 never catch up – dropping out of school without viable job prospects. Almost 95% of YTP students come from families living below 50% of median family income, 83% come from immigrant and refugee families, and 84% do not speak English as the primary language at home.

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stamps for getting assistance to low-income families and individuals; there are currently over \$10 billion in unclaimed EITC. Homebound people and rural populations may have greater challenges claiming those credits, because they can neither get to VITA sites for free assistance nor afford other professional help. To get more of these credits claimed and increase access to professional tax help, Code for America launched the online pilot [Get Your Refund](#) in 2020.

Initially, the pilot began with VITA programs in four states: Georgia, California, Colorado, and Arizona. UWKC was considering how to proceed with its own tax program when it joined with *Get Your Refund* (in addition to phone assistance with self-service options). It took two weeks for everything to get up and running, including training UWKC site managers. About 50 other programs across the nation subsequently joined *Get Your Refund* – so while it is still technically a pilot, it has become much more than that.

Get Your Refund involves the same support as coming into a

site, except it’s all online. “You can do it from the comfort of your own home,” Marty says. “You don’t have to go in and wait for a volunteer to assist you. It takes a couple of weeks to go through the whole process because we have to substitute the onsite help with virtual help. So, the tax preparer has to look at all your documents that you upload to a VITA site by taking photos of your documents with your phone.”

Get Your Refund assigns taxpayers VITA sites based on their zip codes. UWKC serves the entire state of Washington. “One thing they had phone volunteers like me start doing when United Way decided to participate ... was to offer that service as an alternative to people doing it themselves. We direct people to the *Get Your Refund* website, have people go through the process, and someone ... working from home would be doing your taxes on a computer just as if they were sitting right next to you. Some people were a little skittish about the technology at first, but they found it was actually pretty simple – not that involved – and their taxes were done for them. Also, help is available by phone or

chat if people need it.”

Marty got involved more heavily in *Get Your Refund* in June as the extended July 15 filing deadline approached and there became a need to clear out the bottleneck of quality reviews. He’s spent over 300 hours volunteering with the tax program in the last five months or so. Around half of those were in the month before July 15.

“You can do this any time, 24 hours a day, seven days a week if you want,” which was a great opportunity for Marty as he had previously volunteered about 120 hours a month with various programs that all shut down in March. “The only time you have to have contact with people is when you ... call the taxpayer and interview them, which happens in the beginning of their tax return and then at the end for quality review when you go over the actual return with them. Most of the time, you have to contact them more than once when preparing their return after the initial interview, but that’s done virtually by email or text, which is the way you upload all your documents to UWKC through *Get Your Refund*.

“Essentially, the quality reviewer is a second set of eyeballs looking at what was done. If we need more information from them, we just send them a link to their phone or email, ... and they can instantaneously upload whatever documents we’re missing. So *Get Your Refund* puts together a ticket for each one of these taxpayers that wants assistance, and the ticket accumulates all of their documents and information including the communication back and forth and internally, [and] the internal communication between volunteers and UWKC staff. So there’s communication through the file and communication with the taxpayer.”

Because Washington has no state income tax, UWKC *Get Your Refund* volunteers can complete a tax return for a person in any of the seven states that require federal taxes only. “I’ve quality reviewed a tax return from someone in Tennessee, for example,” Marty says. “I’m not sure how often *Get Your Refund* makes out-of-state assignments, but it would not be possible

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As Seattle schools work to eliminate opportunity gaps for students of color, from immigrant families, and/or living on low incomes – including the 4,269 (31.3%) students experiencing homelessness – nonprofits have stepped up to address their academic and educational enrichment needs.

The good news is that tutors and mentors increase student success! Every dollar invested in youth development results in a \$10.50 gain for society (see policy paper [Why Youth Development and Prevention Services Are Essential in Critical Services to Youth](#),

Association of New York State Youth Bureaus). Nearly 90% of parents and teachers report academic improvements for YTP students.

Still, there are roadblocks to accessing tutoring. Erica says, “Many students and their families have expressed barriers relating to internet access, need for basic school supplies, and most importantly, electronic devices to help the students engage with their classes and tutoring completely. We received many requests for gently used/new laptops from YTP families, and, with amazing support from our YTP donors, have fulfilled the majority of those needs.”

Heidi adds, “We believe that all of the families have Internet access now but, in some cases, the bandwidth is not sufficient for their needs, particularly if there are multiple students trying to connect at one time. We hope that Seattle Public Schools will continue to work with the City’s low-cost internet program to address the challenge of bandwidth.”

Despite the move to virtual tutoring, the age of students who are able to participate – the majority of whom are in 1st or 2nd grade – has stayed mostly the same as before the pandemic hit. Erica reports that YTP’s biggest challenge as a program during this time has been



Student-tutor pair reading at New Holly (photo courtesy of YTP)

keeping students engaged throughout the entire hour of a tutoring session. “Our staff has discussed which strategies work best for keeping students engaged in their tutoring sessions and encouraging them to turn their cameras on so tutors can still see their faces. It has certainly been a challenge in doing so for both the staff and tutors.”

A positive aspect that has come out of this shift is the amount of support YTP continues to receive from donors, volunteers, and participating YTP families. “First,” Erica says, “our donors and volunteers continue to give their time and money to keep our program running. Whether that is through virtual

tutoring or donating school supplies through our recent school supply drive, YTP has received a great amount of support from many supporters,” even from out-of-state donors.

Also many dedicated YTP families still want to participate in tutoring. Erica has personally spoken with multiple parents who share how grateful they are for the program and the educational support it provides for their students. YTP hasn’t discussed continuing virtual programming alongside in-person programming after it is safe to meet side by side again, but Erica says it’s a good idea to have this as an alternative for those who could really use the support but can’t access in-person tutoring.

Since moving their summer program online, YTP is now adept at helping tutors get set up to volunteer virtually. We are looking for new virtual volunteer tutors! ●

Want to get involved and make a literal difference through virtual tutoring? Please contact RSVP Coordinator Megan Wildhood at meganw@solid-ground.org or 206.694.6786.

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for someone in Washington to fully complete a tax return for someone in Oregon, for example, where there is also a state income tax return involved.”

After quality review, the return gets sent to the taxpayer to review and sign electronically through DocuSign software. The volunteer confirms the taxpayer understands they are fully responsible for this return and the information contained in it. If the taxpayer approves and signs it, it will pop back up in the volunteer’s queue as signed and then is electronically filed at no charge. “The only reason the taxpayer would have to file it themselves would be if the IRS computer system can’t accept it electronically for whatever reason. Paper filing is not recommended as there is a delay, especially now with the IRS understaffed because of COVID-19, and we usually can find the errors if a return gets rejected and refile it electronically. We know within 15 minutes, typically, if a return is accepted or not.”

The taxpayer’s bank information gets thoroughly checked at the beginning and

end of the process. *Get Your Refund* volunteers request photos of checks to reduce errors and maximize the speed with which taxpayers can receive their refunds through direct deposit.

Marty was brought in to help with quality reviews because that’s where the most support was needed, but as a tax volunteer, he’s required by the IRS to be a certified tax preparer. To prepare taxes through UWKC, you have to get training and pass the IRS test; these requirements are the same whether you volunteer in person or at home. Training takes place in December for the following year, and volunteer recruitment begins the first of October.

UWKC has over a thousand tax preparers. “If you’ve got any math or financial experience or knowledge or even just interest,” Marty says, “it’s a great program. But you can check it out first. If you go and get the training, and

you don’t feel it’s a fit, you don’t have to proceed.”

Marty loves doing taxes. “It’s fun, challenging, and very interesting. I like being on site where you actually get to meet and talk with a lot of people. That’s the most fun for me. Right now, we’re in a different wrinkle. I could see myself continuing this,

though, even if I go back on site as well when we can.”

But volunteers are still able to bounce stuff off each other, even remotely. They use a Slack Channel, an online messaging service that facilitates one-to-one or group conversations via chat boards, to stay in touch with other members of their tax teams. And, just as in person, volunteers have to sign a confidentiality agreement that they will not disclose anything they discover in the process. “It’s not instant communication, though. There’s a lag when we’re not in person. You have to wait for messages and replies; in person, you could just walk up and have a conversation,” Marty



says. There’s a lag in questions to taxpayers, too, since they’re not in person either. “But we do have more people available to us virtually because of the flexibility, and there are people who have been doing this a long time as well as having varied expertise.”

In addition to the program’s confidentiality, after the October 15 deadline, all files get destroyed. The only documents kept on file are the returns themselves, which are contained in the tax preparation software.

Get Your Refund is a great at-home opportunity for folks who want a flexible at-home position and have an inclination toward math or finance. The program is not going to end when the Coronavirus risk passes. And as of early September 2020, Marty still works on this “because we still have tax returns coming in [October 15 is the extension deadline], though a lot fewer now.” New-volunteer registration for the UWKC Tax Prep program starts in October! ●

Questions? Contact RSVP Coordinator Megan Wildhood at meganw@solid-ground.org or 206.694.6786.



Financial Planning

by Bill Pharr

Keeping safe online...

A review of relevant advice

No one could have ever anticipated the events of 2020. It has been a complicated year and will continue to be for some time to come – difficult for almost everyone in various ways. The stock market hit an all-time high today, while tens of millions of people are on unemployment – go figure! It is hard to make sense of how we got here and what the future holds for all of us.

The pandemic has highlighted many areas of American and global life that need attention and fixing. Recommendations and advice I made in previous *Experience in Action (EIA)* columns have stood up to the test of 2020 – in particular about finances and budgeting, and also about readers paying attention to the world around them – and I want to review a few of these as they are still highly relevant today and going forward.

One personal finance concept previously discussed was annually evaluating your finances with a trusted person or advisor. Investing for the long term means making a plan before a catastrophe strikes and sticking to that plan. The stock market this year took a huge downturn in the first quarter, then came roaring back and is now at historic highs.

Those who made the decision to invest for the long term and did not sell their assets in the middle of the panic are now happy about that decision. People who did not have a plan in place and sold in panic during the fast downturn are likely paying extra taxes as a result and trying to figure out how to get back in the markets.

Another concept previously discussed is the advice to have cash savings for six months or more of living expenses, because you never know what danger is out there. I know how hard this is for many, but, by budgeting religiously and working with a financial professional as needed, you can accumulate cash savings. We will most likely have more crises in the future, and everyone needs to be ready.

I've also previously discussed various kinds of fraud and techniques to combat it in your daily life – all still relevant today. During the pandemic, scams and schemes have not let up. Unfortunately, some have seen this crisis as an opportunity to create more ways to illegally use your identity and personal information. With so many more people working remotely and from home now, it makes it somewhat easier for the fraudsters to try to steal your information. Some of the current methods are: ➡Fraudulent unemployment claims using your information, ➡extortion scams, ➡people posing as children online, ➡fraudulent sales of healthcare equipment (e.g., COVID-19 test kits) and unapproved treatments of various sorts, and ➡blackmail.



Some 2018 financial advice highlights:

- 1) Monitor and screen your phone calls**, and if you don't know who is calling, do not answer it. If it is a legitimate call, they will leave a message. Please remember that the government does not call you to ask for information. If you do get into a conversation with someone you do not know, do not give out your Social Security or credit card numbers to anyone.
- 2) Make sure you use strong passwords**. Use a combination of letters, numbers, and other characters; do not use names, birthdays, phone numbers, or other familiar patterns of characters, and change them often. Using password managers like OnePass or LastPass to store your passwords is strongly recommended.
- 3) Do not click on or open random links in emails**. Rather, try to figure out the web address in the link (in some cases, hovering over it with your mouse will reveal the URL), type it directly into your web browser, and see what happens. Again, set up strong passwords with Medicare and Social Security, and take the time to regularly review your earnings statements and your general information.
- 4) In general, identity theft originates from casually sharing data with friends and family**, unscrupulous use of phones and computers, and well-disguised emails. Keep these tips in mind, be careful, make a plan, and seek support from trusted others and professionals.

While it is wise to expect future crises, this current one will pass. Either way, now is the time to review your finances and stay diligent about online security. There's never a bad time to prioritize your peace of mind. ●

Bill Pharr is a retired business owner and financial advisor, RSVP member, and regular contributor to the EIA.

WHAT IS AN RSVP AMBASSADOR?

An RSVP Ambassador is an RSVP Volunteer who is willing to help us spread the word about the benefits of volunteering.

Because of our small staff, we have assembled a wonderful group of volunteers who help us share RSVP's mission with other seniors. If you would be willing to represent RSVP at events around King County, we would like to talk to you.

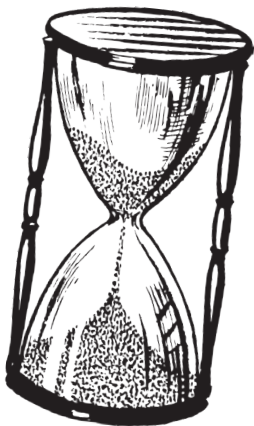
We do not ask for a specific time commitment, only that you occasionally share your enthusiasm for volunteering and relate your own experiences with RSVP to encourage others to join. We provide a fun, interactive training and give you the chance to meet other active, enthusiastic people.

SEND US YOUR HOURS!

Yes, your hours as an RSVP volunteer are important and need to be reported to us.

Your hours are not only tied to federal funding with benefits then provided to you – like the excess accident medical and liability insurance – but they also help the volunteer sites and RSVP reach volunteer hour goals.

And just as importantly, it helps us recognize you for your service and highlights the contributions you make to meet community needs when you volunteer.



To sign up, send hours, or ask more questions, please contact: Megan Wildhood, 206.694.6785 | meganw@solid-ground.org

Solid Ground celebrates in-person AND virtual volunteers

by the EIA Editorial Team

Volunteers are essential to Solid Ground's work, bringing energy, expertise, and enhancing and extending our mission, vision, and values in the community. They are tutors, gardeners, and administrative assistants. They sit on our Board and accountability/advisory councils. They deliver educational and public programming and much more.

There are as many motivations for volunteering as there are volunteers. Some include:

- ⇒ **Wanting to learn more about and support Solid Ground** in our mission to end poverty and undo racism and other oppressions that are root causes of poverty.
- ⇒ **Sharing their expertise:** People with specific skills including tutors, those with lived experience of poverty and other oppressions, and those who join specific committees on the Board of Directors.
- ⇒ **Meeting new people** especially draws volunteers who are new to town or recently retired.
- ⇒ **Interacting with community leaders:** Those who volunteer at events with interesting speakers or guests.
- ⇒ **Altruism:** Those looking to find a meaningful way to give

back to our community and help others succeed through teaching in our community education classes.

⇒ **Overall health:** An independent report shows that volunteering is good for the overall health and happiness of people who volunteer, with the majority of Senior Corps volunteers – of which RSVP is a part – feeling less socially isolated, in better health, and less depressed.

RSVP members have continually inspired us during the pandemic, with several of you sharing your motivation for seeking to give back:

"I'm concerned about my community during this really stressful time and want to contribute to healing."

"I'm experiencing an increased sense of isolation and I figured, if I'm going through that, others must be, too. Why not find a way to connect with others?"

"I have not been able to find opportunities to volunteer that I can get to easily. Though a terrible circumstance, this time has prompted the creation of virtual opportunities and thus, opened doors for me to engage in volunteering like I've wanted to for a while."

Here are just a few virtual or distanced opportunities RSVP site partners are offering right now:

Phone Buddies Programs: CHI Franciscan and the PNA Greenwood Senior Center match volunteers with isolated seniors to connect over phone or video. Phone Buddies will likely continue beyond the current health crisis, since isolation is an ongoing issue for many older community members.



Food banks: RSVP's food bank site partners are still operating and accepting volunteers. Volunteers wear masks and gloves to hand out items directly to reduce the number of people handling items.

Meal programs: The PNA Greenwood Senior Center is currently recruiting volunteers to help set up, serve, and/or clean up meals at their site.



Mask making: Solid Ground continues to have a need for masks to donate to vulnerable residents (both children and adults) and staff who provide essential services.



Help around (but not in) the house: Catholic Community Services' (CCS) Volunteer Services matches volunteers and participants to support people to live independently in their own homes. Distanced tasks include yardwork and picking up groceries or medications.



Virtual tutoring and teaching: As described on pp. 4 & 5, the Youth Tutoring Program (YTP) is still going strong with online sessions. The Greenwood Senior Center also offers opportunities to teach skills and classes online.

Questions? Contact RSVP Coordinator Megan Wildhood at meganw@solid-ground.org or 206.694.6786 – and see the next page for all current opportunities!



Calling Volunteer Enthusiasts 55 & Older!

Passionate about making a difference? We need **YOU** to share your experience and skills to help meet critical community needs! Solid Ground and RSVP (Retired and Senior Volunteer Program) invite you:

Wednesday, January 20, 2021 | 11am – 12:15pm

@ **VIRTUAL VIA ZOOM!** Register at <https://tinyurl.com/Zoom-RSVP-1-20-21> to get Zoom link.

All are welcome! You'll learn about...

- ▶ Critical needs of families, youth, and seniors in your community.
- ▶ What is being done to assist them.
- ▶ The impacts volunteers are making.
- ▶ How you can provide support, services, and encouragement.

Questions/Tech Support? Contact Megan Wildhood: 206.694.6786 or meganw@solid-ground.org
Register to get Zoom link: <https://tinyurl.com/Zoom-RSVP-1-20-21>



VOLUNTEER & COMMUNITY OPPORTUNITIES THROUGH RSVP

The following are just a few of the opportunities RSVP has to offer. To talk to a real person about opportunities that are just right for you, call Megan Wildhood at 206.694.6786 – or visit our website at www.solid-ground.org/RSVP for volunteer opportunity listings organized by region.

VOLUNTEERING

Catholic Community Services (CCS): CCS Volunteer Services welcomes volunteers to enable elders living on low incomes and adults with disabilities to remain independent in their own homes. Volunteers may help the same person or be listed for on-call opportunities depending on their schedule and interests. Volunteers receive training, mileage reimbursement, and insurance. Requests include transportation, chores, laundry, cooking, yardwork, and office work. ~Countywide

CHI Franciscan House and Palliative Care (FHPC): Affirming every life, FHPC invites you to join them as a volunteer, enhancing the compassionate care they provide to patients and families. Before the pandemic, volunteers made home visits to see patients. Currently, FHPC supports a Phone Buddies program that connects volunteers with isolated seniors. Be part of a team of professionals and volunteers to discover and meet the unique needs of hospice patients and their families, providing them with both practical companionship and emotional support. ~South King Co.

Full Life Care: Are you ready to craft for a good cause? Contribute hats, scarves (knitted, crocheted, or fleece-tied), and/or artwork to help brighten the spirits of the hundreds of adults with disabilities that we serve, regardless of their income. More details on acceptable crafts, guidelines, and pick-up/mailling/drop-off options are available through RSVP. ~South King Co.

Greenwood Senior Center: Three times a week, the Greenwood Senior Center nourishes our community with free hot meals in two different locations. Volunteers set up, serve and/or clean up meals: dinners on Monday and Tuesday evenings, and lunch on Wednesdays. ~North Seattle

Marra Farm Giving Garden: Volunteers are welcome at Solid Ground’s Giving Garden at Marra Farm in South Park on Tuesdays and Fridays 9am-2pm, and on Saturdays 10am-2pm. The Farm gives volunteers enough space to spread out/socially distance while helping with a variety of tasks, including building soil, preparing vegetable beds, planting vegetable starts and seeds, weeding by hand, composting, watering, harvesting, washing produce, and distributing produce to a local food bank and other locations. Also, Farm Coordinator Scott Behmer welcomes small staff work parties (up to 15 people) at the Marra Farm Giving Garden. ~South King Co.

Magnuson Park Community Food Pantry: This popup food bank is supported by Solid Ground and the U-District Food Bank, YMCA, and Mercy Housing. Mainly serving Mercy Housing and Sand Point Housing residents on the Magnuson Park campus, it’s also open to nonresident community members. Volunteers help unload food items, greet and guide customers through the line with limits, answer questions, restock, organize pantry storage, repack dry bulk goods, break down and take out recycling, and do other tasks as needed! The Food Pantry is open Wednesdays with 2.5-hour shifts. ~Central Seattle

Solid Ground Mask Making: We need help making masks for vulnerable residents (children and adults) and staff who provide essential services. We accept masks made from many materials in any pattern that volunteers feel comfortable sewing! Currently, there is an especially high need for child-sized masks. ~Your own home

Tukwila Pantry: Volunteers are needed to assist at the food bank in preparation for and on distribution days. Volunteers are always welcome to assist with weekly tasks associated in serving up to 100 people at Tuesday’s Table – Free Community Dinner Meal. Distribution prep tasks might include unloading the food truck, bagging bulk and other foods, preparing shopping carts, and setting up the bread station. Distribution day tasks include: data entry, customer service, monitoring lines and stations, restocking items, and cleaning up. ~South King Co.

United Way Free Tax Prep: Join the Free Tax Campaign, a program that helps struggling families and individuals prepare their taxes, gives access to savings and opportunities, and connects them to public benefits. No tax experience necessary – they will train you. Join a talented team and help reach the people who need it most. All opportunities are virtual, thus can be done from your own home at the hours you choose. Signups begin in October. ~Virtual

Youth Tutoring Program (YTP): Volunteers virtually provide free one-to-one tutoring for children living in six different housing communities for those living on low incomes around Seattle. YTP students represent many nationalities, cultures, languages, and religions. Volunteers meet with the same student every week to mentor and tutor them in the skills they need to thrive academically and in life. Afternoon and evening hours are available; sign up for one hour a week or more and help a child succeed. ~Virtual



Solid Ground’s Communications Team takes a group selfie during a socially distanced work party at the Marra Farm Giving Garden. (L to r: Liz Reed Hawk, Mike Buchman, Farmer Scott Behmer, and Jalayna Carter)

☐ Please call to help me find a volunteer opportunity suited just for me.

☐ Please send information about RSVP.

☐ Please note my new address.

Name:

Phone:

Email:

Address:

Please mail this form to:

RSVP, 1501 North 45th Street, Seattle, WA 98103