

Experience *in Action!*

King County RSVP's news for people 55 & older

Volume 41 | Issue 2 | Summer 2026



Catholic Community Services (CCS) Volunteer Services spotlight:

Engagement and connection break down social isolation

By Becky Rosenberg

In 2023, the U.S. Surgeon General declared an epidemic of loneliness and social isolation, both having negative effects on mental and physical health. While these two concerns are separable, they're also intertwined.

Loneliness is the subjective sense of lacking closeness to others, and it can lead to withdrawal from community – that is, isolation.

In the early 21st century, social isolation was compounded by the rise of social media, reducing in-person contact and capturing our attention. And then came the

COVID pandemic, further reducing face-to-face contact and increasing isolation.

Harvard research identifies the current most effective treatment for loneliness as cognitive behavioral therapy, a mental health approach.

Social isolation is objective: It's the absence and/or inadequacy of connections to others (family, community, friends, institutions). The best treatment for isolation is to reengage.

The Surgeon General identified individuals at higher risk of isolation as those with poor mental or



Griffin Cole (left) with the CCS team at Ocean Shores for a 2025 statewide gathering

physical health, disability, and financial insecurity – as well as single parents and people who live alone. Aging, too, is a factor as we lose loved ones, familiarity of coworkers, and participate in fewer activities.

And social isolation has real and measurable consequences: The CDC identifies significantly increased health risks for those experiencing it.

One local organization stepping in to address this reality is Catholic Community Services (CCS). Serving Western Washington for more than 100 years, they strive to meet the needs of “individuals, children, families and communities struggling with poverty and the effects of intolerance and racism, and to actively join with others to work for justice. CCS serves people in need, regardless of religious affiliation, race, or economic status.”

Griffin Cole has worked in a variety of roles for CCS's Volunteer Services for more than a decade, currently as Program Manager with oversight of the three district programs in King County and the Transportation program.

He describes CCS's clients as primarily senior citizens and people with disabilities who live independently and are low income, but who neither receive state support nor have friends and family to provide support. They're isolated and need help to contend with day-to-day demands like light housework, laundry, yardwork, and

transportation – and a regular visitor they can count on.

Each of the three King County districts has a Volunteer Services staff member who meets with clients to determine their needs and identify a volunteer they believe would be a good match.

Over time, relationships between clients and volunteers develop in keeping with their comfort levels. In addition to volunteering for home visits, volunteers serve as “phone buddies,” checking in with clients biweekly.

Additional volunteers are drivers, providing rides for doctor visits, grocery runs, and other errands. Griffin is proud of the quality of their matches as demonstrated by the numerous volunteers who have sustained their relationships with clients over many years.

The benefits to clients are clear. But how do volunteers benefit? All volunteers come in with a desire to be helpful, and with CCS, they get to be helpful. But Griffin has seen other benefits. He sees people recapturing lost relationships with parents or grandparents. For others, they've expressed interest in improving their interpersonal skills or want to develop a friendship, while some simply want to provide needed help and go home at the end of the day.

Volunteers receive an orientation and training that helps them think about how to initiate and

Solid Ground's King County RSVP (Retired and Senior Volunteer Program)

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E*i*A Inside This Issue...

Mental Health & Wellbeing

- Healing through my mind-body divide.....p. 2
- Mental wellness as we get older.....p. 3
- Medicare covers mental health care.....p. 4
- Summer Recipe: Spring Rolls.....p. 5
- Balancing money and mental health.....p. 6
- Volunteer Spotlight: Mary Plunkett.....p. 7

Continued on page 3



Speaking Directly

By Ann Pelayre, RSVP Coordinator

Healing through my mind-body divide

Throughout my life, I've navigated and weathered many ups and downs, striving to extract valuable lessons from each experience. By nature, I'm a problem solver and a bit of a perfectionist, which leads to situations where I feel compelled to try to control circumstances beyond my control. Somehow, I've always been able to deal with significant stress.

Recently, however, I've come to understand that as I age, my body becomes its own messenger. It reminds me to slow down, take a breath, and let go of what I can't control.

A few months ago, I experienced a medical condition that was extremely painful and uncomfortable – and while typically not life-threatening, it carries the risk of serious long-term consequences. This was a clear signal from my body that I needed to pause, breathe, and reassess how I approach life's challenges.

The condition persisted for over six weeks, during which I spent considerable time reflecting on aspects of my life that needed adjustment. I came to understand that stress is a universal aspect of life, whether it arises from family, work, finances, or health. Despite enduring much over the years, I had rarely taken the opportunity to examine my own limits, personally or professionally.

I always assumed I could manage a great deal, seldom considering the importance of setting boundaries. However, facing a medical condition fundamentally shifted my outlook. It forced me to slow down and acknowledge the importance of respecting my physical and mental limits.

This period taught me the necessity of prioritizing rest and, just as importantly, the value of saying “no.” I came to understand that declining additional responsibilities is not a sign of weakness, but rather a crucial act of self-care.

During this time, I gained clarity about things that truly matter to me. For example, I wanted to foster deeper connections with my family and make a more conscious effort to be more present in each moment. I'm learning – though it remains a challenge – to let go of things beyond my control and to accept the new realities of living within limitations, even when those changes feel drastic and uncomfortable.

This journey has encouraged me to practice patience and extend grace to myself during challenging times. What hasn't changed is that I still



Wailua Beach on Kauai, one of Ann's happy places



Ann (3rd from left) with family on Oahu Island, Hawaii (by Sky & Reef Photography)

approach each day with gratitude – and I appreciate every opportunity to learn and grow, no matter the circumstances.

Each morning, before I even ask myself whether my glass is refillable, I now begin a simple mindfulness ritual – one that will sound familiar. I find a quiet and comfortable spot, close my eyes, and imagine myself in a happy place – usually on a beach. I take a deep breath in through my nose, hold it for eight seconds, and then slowly exhale through my mouth. I repeat this process at least three times.

It sounds simple enough, but I had to make a conscious effort to place it into my daily routine. I've come to realize this practice works for me. It gives me the moment I need to quiet my mind and ground myself. And it removes the pressure to start my day – especially my workday – immediately.

I'm learning to set boundaries and manage my time and priorities. Occasionally, I feel guilty about making these changes, but a close friend reminded me of the “Oxygen Mask” rule from airline safety: Secure your own mask before helping others.

The same principle applies to life. This realization has shifted my perspective, helping me understand that small, consistent habits create the strongest foundation for mental health.

I'm also learning that prioritizing my health and mental wellbeing is essential to living a balanced, fulfilling life. Looking back, I now ask myself why it took a medical condition to bring that truth into focus. This experience reminded me how easily prolonged stress can lead to emotional, physical, and mental exhaustion.

Now, I try to make self-care a daily priority, and while it's a work in progress, I know that practicing self-care is not an act of selfishness. Instead, it's a necessary step toward creating a sustainable, healthy lifestyle.

By acknowledging our need for rest and renewal, we give ourselves permission to focus on what truly matters – our wellbeing – so we can continue to grow and thrive for ourselves as well as those around us, and show up fully for those who depend on us. ●

RSVP INFO SESSION

WHEN: Wednesday, September 16, 2026 | 1-3pm

WHERE: Online via Zoom

Passionate about making a difference? We need YOU to share your experience and skills to help meet critical community needs! Join RSVP (Retired and Senior Volunteer Program) and Solid Ground for our virtual session to learn about current opportunities for 55+ volunteers in King Co. We'll discuss...

- Critical needs of families, youth, and seniors in your community.
- What's being done to assist them.
- The impacts volunteers make.
- How you can provide support, services, and encouragement.
- All current RSVP opportunities (in-person and virtual).

TO REGISTER, VISIT: solid-ground.org/rsvp/#events

DAY OF SERVICE

WHEN: Friday, August 21, 2026 | 9am-12pm

WHERE: Multiple sites in Seattle

Get ready to roll up your sleeves and make an impact!

We're coming together across three Solid Ground sites to harvest and care for our Giving Garden at Marra Farm, beautify the Sand Point Housing campus, and help clean and refresh our Solid Ground Transportation (SGT) ACCESS bus fleet. Let's build community through hands-on service and connection.



QUESTIONS? volunteers@solid-ground.org



It Seems to Me...

By Peter Langmaid

Mental wellness as we get older

Thanks to advances in medical science, we're all able to live longer. Since 1950, life expectancy has increased by about 10 years. That's the good news. The not-so-good news is that aging bodies and minds need ever-increasing attention to make those 10 years high quality. No sitting around waiting for the grim reaper to come knocking!

Keeping your body healthy and functioning at its best requires the kind of discipline we may not have had when we were younger and stronger. The key ingredients to a healthy aging body are well-known, but not always followed: a healthy diet, regular exercise, and periodic visits to your medical team. For me, my diet is only fair, but better than it used to be. I'm lucky to have a wife who loves to cook delicious healthy meals – but my downfall is snacking on chips, nuts, and cheese.

I exercise daily, although it's less fun than it used to be. My motto – borrowed from all my healthcare providers – is “keep moving” so that aging doesn't catch you as quickly. I visit my primary care doctor, my cardiologist, my dermatologist, my eye doctor, and my dentist on a regular basis. The most insightful and revealing aspect of my visit to my primary care doctor is blood work. The results tell me what's normal, abnormal, and needs attention. As a doctor friend once told me, blood doesn't lie and is a reliable indicator of future problems.

The mental side of aging also takes discipline and constant attention. The brain is a muscle and needs stimulation to stay healthy. The battle for me is maintaining

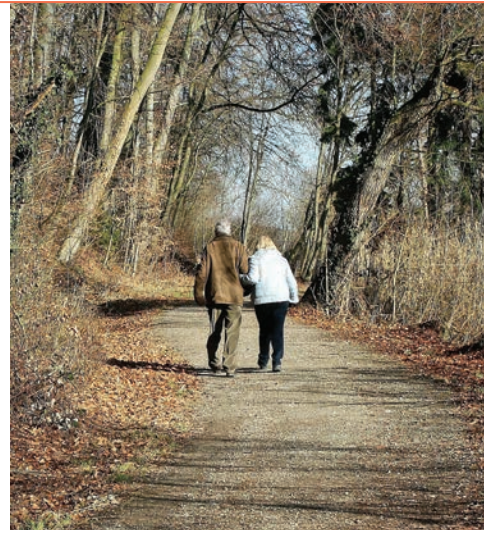
self-esteem amid slowly declining mental abilities. Put another way, how to avoid sliding into a mild depression.

My first rule for mental health is don't get frustrated by what's hard but used to be easy. We all have difficulty remembering things like words, names, events, and places. Don't sweat it. My belief is that it's all in there and sometimes needs time to bubble up to the surface. You can't force it, and anxiety is a roadblock, so just relax, and it will come – not necessarily immediately but eventually. If all else fails, look it up.

My second rule is to read, read, read, and read. I used to read incessantly, mainly fiction and provocative magazines such as *The New Yorker*. Then I had a stroke and reading became laborious and exhausting. I now listen to books and get the news through my computer. I recommend staying in touch with current events, but obsessive news reading creates anxiety, which is *not* healthy. Also, watching TV is passive and doesn't exercise the brain.

Third, get out of the house. Don't let your home become a prison. I tend to hibernate when my wife goes away for a few days, so I'm familiar with the tendency. Everything besides turning on the TV seems too difficult. There's nothing that clears the mind like fresh air. And there's nothing more soothing than getting out into the flow.

Fourth, socialize. I'm rather shy and reticent when it comes to socializing. My four main socializing events are our book club of over 20 years, my weekly volunteering at



our local food bank where I interact with fellow volunteers and clients, golfing with my buddies, and our neighborhood get-togethers, especially in summer when the weather is warm and the beverages cold. I enjoy social contact and wonder why I don't push myself to do more.

Fifth, challenge yourself with brain games. I play Wordle with my morning coffee and find it challenging but a positive and fun way to start my day. My success rate is high, which is also an ego boost. When I don't get the word, which is rare, I fear that my brain function has slipped a notch. If you don't have access to Wordle, there's a whole world of fun and challenging brain games available in inexpensive paper books.

Sixth, don't dwell on what you can't do or do as well as you once could. I'm a golfer and was once fairly proficient. Today, I would describe myself as a “hacker” – and it's annoying. But I soothe my ego by reminding myself I'm outdoors getting exercise, socializing with my golf buddies, and looking forward to beer and French fries when the round is done.

And seventh, don't give in to frustration. Diminishing capacities are a part of life. Old age is a gift – don't squander it. ●

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



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



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.



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CCS Home Helpers continued from page 1

sustain their relationship with clients. It's a chance to help frame expectations and offer guidelines and resources. Staff members check in with volunteers for updates and are available to them whenever there are questions or concerns.

Ethan is a recent volunteer training participant. He's been with CCS for about six months. Volunteering was a part of his upbringing, and he very much appreciates working with seniors. He also sought a face-to-face relationship, because so much of our lives take place online. So when he looked for a volunteer opportunity to serve the community, CCS looked like a good option.

Ethan was paired with a client who needs home maintenance support, yardwork, cleaning out the basement, and small repairs. But he's also been able to help with administrative matters, filing paperwork, and



CATHOLIC COMMUNITY SERVICES
OF WESTERN WASHINGTON

online renewals. As small as the tasks may be, he feels enriched by the connection. Ethan says, “I've eased the burden [for them]. We work well together.”

When identifying the areas of our lives that have increased our isolation, Harvard did find an area of increased engagement: volunteering. More people are volunteering to help their communities. And as the research tells us, volunteering is good for physical and mental health and longevity. CCS's Volunteer Services offers opportunities and chances to engage.

Interested in volunteering to address this critical need? Email us at rsvp@solid-ground.org. ●

Medicare covers mental health care. Here's what to know.

By Carol-Ann Smith, SHIBA Program Lead

Mental health is just as important as physical health, especially as we age. According to the National Alliance on Mental Illness (NAMI), mental illness “affects a person’s thinking, feeling, behavior, or mood.” More than one in five U.S. adults experience it each year.

Many older adults face challenges such as stress, anxiety, depression, grief, or substance use disorders at some point. These conditions are complex and often shaped by a combination of biological and environmental factors.

The good news is that support is available. Medicare covers a wide range of behavioral health services, including diagnosis and treatment for mental health and substance use conditions. It may even cover integrated mental and physical health care on the same day when medically necessary.

Whether you're exploring care for yourself or helping a loved one, understanding what Medicare covers can make it easier to take that first step toward necessary care.



A SHIBA selfie! Carol-Ann with volunteers Larry (l) and Jackie (r)

Outpatient Care (Medicare Part B)

Most mental health services are covered under Medicare Part B and can be provided in a doctor's office, clinic, hospital outpatient department – or even from home through telehealth, making care more accessible than ever.

Covered services include but aren't limited to:

- Individual and group psychotherapy
- Psychiatric evaluations and diagnostic testing
- Family counseling (when it supports your treatment)
- Partial hospitalization and intensive outpatient programs
- Follow-up support after a mental health crisis (such as phone check-ins)
- Safety planning interventions for individuals at risk of self-harm or overdose
- A “Welcome to Medicare” preventative visit (includes a review of your possible risk factors for depression)
- Annual “Wellness” visits (opportunities to discuss changes in your mental health)

Medicare also covers mental health services as part of substance use disorder treatment programs, including opioid treatment programs, that provide counseling and medications. Medicare doesn't cover certain services, such as transportation to appointments, meals, or primarily recreational programs.

What you pay:

- With **Original Medicare**, you typically pay **20% of the Medicare-approved amount after meeting your Part B deductible** for most services.
- You may pay an **additional copayment or coinsurance** if services are provided in a hospital outpatient setting.
- **Depression screenings done in a primary care setting where follow-up is available are covered at no cost** when your provider accepts **Medicare assignment**.^{*} This means they agree to accept the payment amount Medicare approves for the service and not bill you for any more than the Medicare deductible and coinsurance.
- If you have **Original Medicare with a Medigap**, the cost-sharing amount depends on the Medigap plan you're enrolled in.
- **Medicare Advantage plans** must cover at least the same services as Original Medicare but have different cost-sharing amounts. Check your plan details for more information.

Prescription Medications (Part D Prescription Drug Plans)

Medications are often an important part of treatment. Medicare Part D – available as a standalone plan or through a Medicare Advantage plan – covers many commonly used mental health drugs, including:

⇒ Antidepressants ⇒ Antipsychotics ⇒ Anticonvulsants

Plans must cover most medications in these categories (with limited exceptions), though some medications used for substance use treatment may instead be covered under Part A or Part B depending on how they're administered. Be sure to check whether your prescriptions are covered or ask about alternatives if needed.

Inpatient Care (Medicare Part A)

For more serious conditions, Medicare Part A covers inpatient mental health care in both general hospitals and psychiatric hospitals/units. Covered services include room and board, nursing care, medications, and other hospital services.

In 2026, you pay a \$1,736 deductible per benefit period, after which Medicare covers the first 60 days in full, followed by daily coinsurance for days 61-90 and higher costs for up to 60 lifetime reserve days.

Medicare covers up to **190 lifetime days in a freestanding psychiatric hospital**, but

this limit **does not apply to care in a general hospital**. Medicare Advantage plans must cover the same services, though costs and rules may vary. Contact your plan provider for exact costs and rules.

Choosing the right provider

To ensure your care is covered and costs stay as low as possible:

- Confirm your provider accepts ***Medicare assignment**.
- Make sure they're **Medicare enrolled**.
- If you have a Medicare Advantage plan, check to make sure you have an **in-network provider**.

Medicare covers services from a wide range of professionals – including psychiatrists, psychologists, clinical social workers, nurse practitioners, physician assistants, mental health counselors, and marriage and family therapists – giving you more options for care than in the past.

Be aware that **some providers**, like many psychiatrists, may also **opt out of Medicare**, meaning you could be responsible for the full cost.

Stay alert: Check for billing errors or fraud

Always review your Medicare Summary Notice or plan statements and look for:

- Charges for services you didn't receive.
- Incorrect service descriptions or lengths of visits.
- Duplicate or unusual charges.

If something doesn't seem right, contact your health care provider first – honest billing errors do happen. If concerns continue or a pattern emerges, your local **Senior Medicare Patrol (SMP)**, administered in Washington state by **SHIBA (Statewide Health Insurance Benefits Advisors)**, can help you identify and report possible fraud or abuse.

Support is always available

If you or someone you love needs help, you have options:

- Talk to your doctor about symptoms and treatment options.
- Call or text **9.8.8**, the Suicide & Crisis Lifeline, for free 24/7 support.
- Visit **Medicare.gov** or contact your plan to find providers.
- Reach out to **SHIBA** for free, unbiased help understanding your benefits at **1.800.562.6900** or contact your local King County SHIBA / Solid Ground office at **206.753.4806** or **shiba@solid-ground.org**.

You're not alone

Mental health challenges are common, but so are avenues for recovery. Medicare's mental health coverage is comprehensive and continuously updated, making it easier to access care when you need it. Taking that first step – whether it's scheduling a screening, starting therapy, or reaching out for support – can make all the difference.

SHIBA volunteers inspire positive aging

By Ann Pelayre, RSVP Coordinator

Solid Ground's SHIBA (Statewide Health Insurance Benefits Advisors) volunteers were nominated for the 2026 Inspire Positive Aging Awards. This annual event, hosted for the past 20 years by Sound Generations, celebrates the stories of over 550 older adults in Western Washington. The winners were announced at the luncheon held at Hyatt at Olive 8 on Thursday, May 28, 2026.

Inspiration bloomed as older adults shared their stories across six categories: Advocacy & Activism, Community Service, Defining Inspiration, Health & Wellness, Intergenerational Impact, and Lifelong Learning. In attendance were SHIBA Program Lead Carol-Ann Smith and SHIBA volunteers Larry and Jackie (pictured on p. 4).

Carol-Ann sings the SHIBA volunteers' praises:

"What inspires me most is that many of our volunteers are retired – or nearing retirement – and choose to spend their time giving back. Before working with them, I had only a vague idea of what aging might look like. They reshaped that picture entirely.

"They show me that aging doesn't mean slowing down – it means gaining more experience, wisdom, and resources to reinvest in our communities. Every new day is an opportunity to redefine how we show up for others, and how we continue to grow. That's the kind of elder I hope to be.

"Since [Solid Ground] began administrating the SHIBA program in September 2021, the current group of volunteers has served nearly 30,000 hours. They've carved out an essential role in our community, empowering people to make informed decisions about their healthcare. Their example demonstrates that retirement can be a time of contribution, connection, and building a legacy of service."



SHIBA Volunteers & Staff, 2025

While the SHIBA team didn't take home the Community Service award, their impact was recognized and celebrated by a room of over 100 people. SHIBA volunteers are an essential part of our community, helping fill service gaps and connecting people to the healthcare they need. We're immensely grateful for their contributions! ●



THANK YOU OIC & SHIBA!

This issue of the EIA was supported by the Office of the Insurance Commissioner (OIC) and SHIBA (Statewide Health Insurance Benefits Advisors). OIC protects consumers, the public interest, and our state's economy through fair, efficient regulation of the insurance industry.

Summer Recipe: Spring Rolls from Solid Ground's Community Food Education (CFE) team

Prep time: 45 min | Cook time: 10 min | Total time: 55 min | Servings: 12 spring rolls

INGREDIENTS

For the Spring Rolls

- 2 16-oz blocks firm tofu
- ¼ cup cornstarch
- ½ tsp garlic powder
- ¼ tsp black pepper
- ½ tsp kosher salt
- ¼ cup vegetable oil
- 1 butterhead lettuce
- ½ cup fresh basil, cilantro, or mint
- 1 medium carrot
- 1 red bell pepper
- 1 large cucumber
- 2 avocados
- 4 oz vermicelli noodles
- 12 rice paper rounds

For the Dipping Sauce

- ¼ cup peanut butter
- ¼ cup hot water
- 2 Tbsp soy sauce
- 2 Tbsp honey
- 2 Tbsp lime juice

DIRECTIONS

1) First, prepare the tofu.

- Remove from package and drain. Pat firmly with a cloth towel to absorb some of the moisture.
- Cut into approximately 1½ x ¼" strips.
- Combine cornstarch, salt, garlic powder, and pepper on a baking tray and stir with a fork.
- Lay tofu strips on the cornstarch mixture, then flip to coat.
- Over medium heat in a large skillet, heat 2 Tbsp vegetable oil until shimmering.
- Add ½ of the tofu and fry until golden brown, 3-5 minutes. Flip, and fry the other side.
- Remove from the pan and repeat the process with the rest of the tofu.

2) Prepare the other fillings.

- Bring a pot of water to a boil and cook the noodles per the package directions. Drain, rinse under cold water, and return them to the pot.
- Chop the lettuce. Grate the carrots. Thinly slice the pepper, cucumber, and avocado. Remove basil, cilantro, and mint leaves from their stems.

3) Make the dipping sauce.

- In a small bowl, whisk together the peanut butter and water until smooth.
- Add the soy sauce, honey, and lime juice and whisk again.



4) Assemble.

- Fill a shallow pan (a 9" round cake or pie pan works great) with an inch of warm water.
- Dip the rice paper round into the water for 10-15 seconds, until the sheet is flexible but not super flimsy. Carefully lay it flat on a large plate.
- Fill the rice paper with the fillings of your choice, in the center and about one inch away from the bottom edge.
- Fold the top and bottom edges over the filling and roll up tight, like a burrito.
- Serve spring rolls with dipping sauce on the side.

NOTES

This recipe is a framework. You can substitute whatever vegetables, herbs, and proteins you like! Some other things to try might be: yellow bell peppers, fresh mango, green onions, or cooked shrimp. ●

DIG IN THE DIRT!

Solid Ground's Giving Garden at Marra Farm

We need volunteers to build soil, prepare vegetable beds, plant vegetable starts and seeds, weed by hand, compost, water, harvest, wash produce, and distribute produce to the community food bank and other locations. Many of our volunteers start with limited or no gardening knowledge and learn as they go, so we welcome you with whatever experience you bring. To get involved, please contact:

Ann Pelayre | 206.694.6786 | rsvp@solid-ground.org



Financial Planning

By Bill Pharr

Balancing money and mental health – one step at a time

I grew up in the 1950s and '60s, graduating from high school in 1970. I look back on the stressful historical events of that time with amazement at all the crises people my age lived through.

WWII wrapped up just a few years before I was born. And in my lifetime (in no particular order and certainly not a comprehensive list), there were the Korean and Vietnam wars, the AIDS pandemic, the assassination of President John F. Kennedy, the murder of Martin Luther King, Jr., the Voting Rights Act, the Civil Rights Act, Roe vs. Wade, the financial crisis of 2008, the Iraq and Afghanistan wars, and the invention of the internet.

Through all of this, I never felt the stress and unease, in general, that I've felt since 2008. A source of this stress comes from my conversations with people, young and old, about their finances, money, and lifestyles. The main theme I hear from working and retired folks alike is they just don't have enough money coming in to cover their expenses, and their savings are nonexistent or small.

In *The Seattle Times* recently, there was an article about a working woman and her struggles to make it financially in Seattle. Her annual take-home pay (gross salary net of deductions and taxes) and annual expenses both total \$42,000. This is at a time when gas prices are soaring, food costs are rising steadily, and daycare costs are astronomical.

Today, for two people who go out for breakfast, they can expect the bill to be over \$40. The cost of education is out of reach for many, and for those who choose to take out education loans, they have the burden of paying them off over many years. The woman in the article grapples with the same question: "Where will she get income when she retires?"

This is an obvious problem, challenge, and source of stress. Especially with the fact that social security payments cover less each year, while the cost of living rises. For retired people who bought homes in Seattle years ago and live on fixed incomes, just in the last three years, property taxes have gone up 19.2%, 17%, and then 11.1%!

A major issue with people finding themselves in financial difficulty is persistent anxiety, sleep disturbances, difficulty concentrating, irritability, and depression. Money issues, in whatever form they take, cause health problems. Clearly, there's an intersection between mental and physical health and one's finances.

Everyone's situation is unique. When I work and talk with people, I emphasize the need for exercise, social time, and fun in whatever forms fun takes for them. Is this easy when you're trying to put food on the table and pay the mortgage? It clearly is not. Is it critical for mental health? Yes! I commend the subject of the Times article in that she does budget money for entertainment and creative pursuits.



Finding solutions to one's financial issues starts with self-analysis and self-examination. Who are you with money? Do you have a spending problem? Are you an impulsive buyer of things when you go shopping? Are you saving any money now? Are you financially savvy? Are you spending enough intelligent time trying to figure out your financial situation? Realize who you are with money. Self-care is critical.

All solutions start with this concept: Control what you can control. Take individual issues and break them down into manageable parts. The first step is to begin tracking your monthly income and expenses – then continue doing this for the rest of your life.

After a few months of tracking, ask yourself if you've noticed any trends:

- Are you paying for things you no longer use?
- Are you paying too much to go out to dinner?
- What expenses can you reduce or eliminate?
- Are you saving any money in retirement accounts like 401K, Traditional IRA, Roth IRA, a brokerage account?
- Can you save even more without affecting your mental health?
- Are you eating as well as possible?
- Are you getting quality exercise and social time?

Finally, set realistic goals and keep the list short. Too many goals will *not* be attainable.

Another very productive step is to have an outside trusted person, someone with financial and life skills, look at your situation. I do this for people often and it doesn't take much time. Having another set of eyes on your financial and living situation can be beneficial. For additional support, Hopelink's Financial Capabilities Program is a good resource, or you can see if your local senior center has financial fitness programs.

Remember, control what you can control, track your income and expenses, set realistic goals, and prioritize self-care! ●

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

SENIOR ON THE STREET

"What's your favorite way of staying healthy?" By Ann Pelayre, RSVP Coordinator



Paul Jeganathan
RSVP Ambassador

"I love photography and enjoy going to the park and taking pictures."



Diana Paris
SHIBA Volunteer

"Walking in my beautiful neighborhood."



Mary Pierce
RSVP Ambassador

"Thrifting."



Suvendoo Ray
Catholic Community Services Volunteer

"Playing pickleball."



Alan Ross
SHIBA Volunteer

"Sailing on Puget Sound."



Volunteer Spotlight

By Alexis LaFlamme, South Coordinator
Catholic Community Services

Mary Plunkett spreads joy through compassionate care

Mary Plunkett is an RSVP volunteer who joined the Volunteer Services Program of Catholic Community Services (CCS) in 2025. Volunteer Services matches volunteers with low-income older adults and people with disabilities to help them with housework, yardwork, transportation, and companionship.

Mary has been a wonderful addition to Volunteer Services due to her compassionate and supportive nature, as well as her willingness to help people from all walks of life who just need that little bit of extra help to continue living independently. She's thoughtful about the people she helps, and as you can tell from her responses to these questions, she considers them new friends!

What's your current volunteer role?

I'm part of the Volunteer Services community and support individuals that I get matched with by the Program Coordinator. The day-to-day interactions with my clients, who really have become friends, vary depending on their needs. I usually help with things like housekeeping, transportation, yardwork and/or meal preparation – but I also have enjoyed providing company during a Seahawks game at their home and making/delivering “Shoeboxes of Joy” during the holidays.

What inspired you to start volunteering?

When I stopped working full-time, I decided that I wanted to spend some time supporting my community in a more meaningful way than I was previously able to. I found the RSVP program, which was a perfect fit for me. There were so many opportunities it was difficult to narrow down, but I chose the program that was focused on supporting elderly/disabled people to maintain living independently.

How long have you been volunteering in general?

I think always! My first volunteer “job” was as a candy striper in a children's hospital. I don't even know if that program exists anymore! As I got older, I volunteered for my sons' school and sports activities and various church activities. I also served as a Board Member for an Adult Day Care Center and an organization called “Furnishing Homes with Hope” for individuals transitioning from homelessness into new homes.

How did you choose your current volunteer role?

I selected Volunteer Services because they support elderly/disabled people with an emphasis on helping them continue to live independently. I have gotten to know many amazing people in the short time I've been part of the program!

What are some ways volunteering has impacted your life?

I think primarily my volunteer “work” has afforded me the opportunity to develop relationships with people I would not have met otherwise. I've also learned a lot of new skills that translated to my intent to become a better mom, spouse, executive, friend, etc.

What's an especially memorable experience?

There are many! I think most recently I'd share my experience with the “Shoeboxes of Joy” event. It was fun to create the small gift boxes – and even more impactful to see how much people appreciated receiving them!

I was able to deliver one to an elderly gentleman who was living in the same Adult Family Home as my client. She told me that she felt sad that no one ever came to visit this gentleman. He was so surprised and happy to receive the Shoebox of Joy, and I think my friend enjoyed that moment even more than her own Shoebox of Joy. ●

A special thank you from RSVP

We're so incredibly grateful for your time and dedication, Mary. Your wisdom, warmth, and generous heart make such a difference in our community. We appreciate how you always show up for us and are honored by your continued service and commitment.

Thank you so much, Mary, for all that you do!



Mary Plunkett with her pup companion, Luna

Attention new & current RSVP Volunteers!

If you haven't received your welcome to AmeriCorps Seniors long-sleeved T-shirt, contact us at **206.694.6786** or **rsvp@solid-ground.org** with your requested shirt size and the address where we should send it.

Not yet an RSVP volunteer?
Sign up today at **solid-ground.org/rsvp-registration-form!**



Gear up now for the winter cold

Knit-It-Alls volunteers work all year long knitting, crocheting, and sewing warm clothing and blankets for people who need them during the winter. They...

- Create a range of cozy hats, scarves, and mittens, including baby and children's clothing.
- Count, tag, and sort donations.

Next winter, we'll distribute thousands of items to people we serve and other nonprofits to pass out to their participants. Join the Knit-It-Alls team to contribute new, cozy, handmade items. For more information, contact us at **206.694.6825** or **volunteers@solid-ground.org**.

What are RSVP Ambassadors?

They're RSVP volunteers willing to help us spread the word about the benefits of volunteering at 55+! If you're willing to represent RSVP at King County events, we'd like to talk to you. You'll share your experiences and enthusiasm for volunteering, and encourage others to join RSVP. We provide a fun, interactive training!

Send Us Your Hours!

Your RSVP volunteer hours are important! Hours are tied to federal funding with benefits provided to you, and they help our volunteer sites and RSVP reach volunteer hours goals. And importantly, they help us recognize you for your service and the contributions you make to meet community needs when you volunteer.

QUESTIONS? Contact us: 206.694.6786 | rsvp@solid-ground.org

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 volunteer roles that are just right for you, call Ann Pelayre at 206.694.6786 – or visit our website at solid-ground.org/RSVP for volunteer opportunity listings organized by region.

Auburn Community Food Bank is a volunteer-directed organization that provides food, referrals, and emergency assistance to people in need. Lend a hand and help others access food! Volunteer opportunities include: Counter person, door person, bagger, vegetable/bread attendant, van helper (i.e., loading and unloading food donations), and administrative assistant/bookkeeper. ~*South King County*

Catholic Community Services' Volunteer Services welcomes volunteers to enable elders living on low incomes and adults with disabilities to remain independent in their own homes. You may help the same person each time or be listed as "on call" depending on your schedule and interests. You'll receive training, mileage reimbursement, and insurance. Volunteer opportunities include giving rides to medical appointments, doing yardwork, and being a phone buddy, as well as delivering groceries, medications, and/or meals. ~*Countywide & via phone*

CIRC is a nonprofit organization that brings resident services to seniors living in affordable housing. We provide onsite resource navigation and referrals as well as global programming. We currently have volunteer opportunities for Digital Navigators to assist residents with digital literacy. Training is provided. Must be comfortable with customer service and using technology. ~*Central & North Seattle, South King County*

Evergreen Goodwill is Northwest Washington's leading provider of tuition-free adult education and job placement services. Our impact is strengthened by dedicated volunteers who support learners in classrooms and computer labs, offer one-on-one tutoring, and assist with administrative and special projects that expand access to education and career pathways. ~*Countywide*

Family Law CASA provides free child advocacy services to shed light on intricate family dynamics in high-conflict custody cases. Advocates gather information and make recommendations to the court about what's in a child's best interests. Each advocate is assigned to a staff supervisor who guides and supports them. No specific experience is required. ~*Countywide*

FareStart believes everyone is entitled to fresh, healthy, and nutritious food. We have 30+ years' history preparing/delivering meals across the Greater Seattle area, producing 19 million meals for local organizations. Volunteers can lend a hand in a variety of ways, including providing kitchen support for our prepared meals programs. ~*Central Seattle*

Full Life Care welcomes your support to uplift seniors and adults with disabilities. Craft holiday cards, organize supplies, lead group activities, or offer social, emotional, and practical support to an isolated senior or unpaid family caregiver. Serve at their Beacon Hill headquarters or via in-home friendly companionship visits at self-scheduled, flexible times. ~*Countywide, South Seattle, South King County*

Greenwood Senior Center, a program of the Phinney Neighborhood Association, is an inclusive community providing social, physical, and educational activities meeting the needs of older adults. We fight isolation, build camaraderie, and enrich each other's lives. We seek receptionists, memory loss support, and people willing to adopt a garden. ~*North Seattle*

Hopelink needs your help to ensure all members of our community have access to food! Volunteer in Bellevue, Kirkland, Redmond, Carnation, Shoreline, or at one of our mobile sites. Our greatest need is weekday volunteers for our Food Markets (food banks), but we also have opportunities for remote volunteering through our English for Work program. ~*North & East King County*

Jewish Family Service Seattle supports the needs of Jewish individuals and families, refugees and immigrants, and our broader community to achieve well-being, health, and stability. We offer a variety of social services programs across the Puget Sound region. Our volunteer opportunities support food access, older adults, refugees and immigrants, and more. We happily welcome individuals, families, and groups of all ages and sizes to volunteer! ~*Central Seattle, North & East King County*

Kokoro Kai Adult Day Center provides health and related services in a traditional atmosphere to primarily Japanese American families in the Pacific Northwest. Like to talk? Play games? Seniors would appreciate your warmth and company. If you speak any Asian languages, it's a plus but not a requirement. Join us to assist with companionship and activities. ~*International District, Seattle*

Magnuson Park Community Food Pantry seeks volunteers to help provide food for the Sand Point Housing community. Volunteers assist with unloading food deliveries, distributing food, keeping stations well stocked, welcoming patrons, providing information and direction, and assisting staff with food bank breakdown and cleanup at the end of the afternoon. ~*North Seattle*

North Helpline believes all deserve adequate food, housing, and respect. We help our neighbors meet their basic needs to affirm their human dignity. Volunteer roles include food bank operations (in-person food distribution, home delivery box packing, and freight sorting), and client services roles (registration, greeter, and check-in). We can accommodate volunteers unable to lift 15+ lbs or stand for long stretches. Drivers for our Grocery Rescue and Home Delivery programs available on request. ~*North Seattle*

Power of One Volunteer Program works to match volunteers with opportunities in the Shoreline Public Schools PreK-12. Volunteers commit to one hour per week on a regular basis throughout the school year. Under a teacher's direction, volunteers work with students to support academic success and/or social skills. Join Power of One and witness the difference you can make in a student's life! ~*North Seattle, North & East King County*

Providence ElderPlace, a health insurance and care provider, is a Program of All-Inclusive Care of the Elderly (PACE). We provide seamless total care for vulnerable elders with compassion and dignity. Volunteers support staff as we assist elders, offer social enrichment, and foster a sense of belonging and care to make their lives easier. Volunteers provide companionship and a chance for people to socialize in a group or one-on-one setting that best fits each volunteer's schedule. Medical screening is necessary, and training is provided. Spanish-speaking skills are a plus! ~*Countywide*

Valley Medical Center volunteers are the heart of our community, bringing care, compassion, and support to patients, families, and staff. From welcoming visitors at information desks and providing shuttle rides to assisting in our new Cancer Center, their dedication touches countless lives. Be part of our team and share your heart! ~*South King County*

Youth Tutoring Program (YTP) volunteer tutors guide and inspire 6- to 18-year-old youth scholars who live in low-income and public housing. We seek afterschool tutors interested in helping guide youth on their educational journeys. We ask a minimum of one hour/week of in-person tutoring at one of our five centers. ~*North & South Seattle*

A FRIENDLY REMINDER ABOUT...

AmeriCorps Seniors Prohibited Activities

Due to federal grant regulations, RSVP volunteers may not perform the following activities as a part of their service:

- Give religious instruction, conduct worship services, or engage in proselytizing.
- Assist with electoral activities, voter registration, transportation to polls, or efforts to influence legislation.
- Engage in activities that displace paid workers.
- Accept money or donations from the people they serve or relatives and friends of service recipients.
- Endorse particular political candidates or participate in/support campaigns for public office.