

The *Santa Cruz Seniors Connect* newsletter is an initiative of the Seniors Council of Santa Cruz and San Benito Counties, made possible by federal, state, and local funding, including private grants and donations.

This newsletter supports programs and services that enrich the lives of our seniors. Together, we're building a stronger, more connected community.



Your Monthly News & Updates

Santa Cruz County Seniors Connect Newsletter

Santa Cruz Seniors Connect

Looking Forward to Fall

October 2026

FALL is officially here, and with the changing seasons come new activities and events for Santa Cruz County. Check out this issue of Seniors Connect to find out how you can get involved, get educated, and get moving! From October 5 to 11, celebrate Active Aging Week by taking a trip outside, finding a class at the library, or trying out a new hobby. October is National Cybersecurity Awareness Month, and there are several classes and talks being offered to help seniors protect themselves online. The Watsonville Senior Center is hosting a Senior Prom on Oct. 17th. Register online and come dance the night away! Enjoy the season, and read on to learn more about Connecting in Santa Cruz!

Some Upcoming Events:

Oct. 5: Do Something Nice Day

Oct. 8 & 22: Digital Safety Tip Talks

Oct. 12: Indigenous Peoples' Day

Oct. 17: Senior Prom at Watsonville Senior Center

Oct. 31 - Halloween (Boo!)



Scenes from Downtown Santa Cruz in 2025

Questions? Want to be featured? Contact us!

Email: contact@seniorscouncil.org | Phone: (831) 688-0400 x.126

Upcoming Events and Classes SENIOR Focused

Learn about what's happening in your community and how you can participate. Classes and events that focus on seniors, caregivers, and families in Santa Cruz County

Santa Cruz Public Library Classes

Our libraries are excellent resources for all ages. Find the full calendar of senior-focused events later in this issue, or check out some of these selections right away.



TECH TALKS

Know Your Device

Tech Talks: Digital Safety Tips (Apple/Android)

In these workshops, you will learn about spotting digital crimes before they happen and how to use your phone's safety features to stay protected.

We'll cover:

Red flags of scam calls, messages, and emails

Key Apple/Android settings for security, including passcodes, Face ID, auto-lock, and multi-factor authentication

How to set up Find so you can locate or remotely wipe a lost or stolen device

Whether you're new to phone security or just want to review your strategy, you'll leave knowing which settings to check and how to protect your device and accounts.

[October 8: Apple Security Tips](#)

[October 22: Android Security Tips](#)

Registration required.



Cyber-Seniors Digital Literacy Series

A 12 week series on Wednesdays from 10:30AM-12PM that introduces foundational digital literacy concepts and teaches useful digital skills. Classes conducted in-person with an instructor via Zoom.

Each class includes a lesson on the topics below, Q&A time, and one-on-one tech support. Participants are encouraged to bring a notebook, pen/pencil, and whatever tech device they want to learn on: (a laptop, tablet, and/or smart phone) and the charger for that device. All classes run on Wednesday mornings from 10:30AM to 12PM in the Fireside Room except for the last session, which will take place in Study Room A.

October 7: Using Emergency Features on Your Phone (full)

[October 14: Intro to Facebook](#)

[October 21: Intro to Instagram \(in Study Room A due to a scheduling conflict\)](#)

Registration required. Must register for each class individually.

Highlands Park Senior & Community Center

Check out their ongoing weekly programs and register today! Visit <https://www.highlandsparkseniorcenter.org> for more events and information.



Highlands Park Senior & Community Center

8500 Hwy 9, Ben Lomond, CA. 95005



FREE SERVICE - OPEN TO ALL AGES!

1st & 3rd Tuesdays between 1-4pm

“1-on-1 Counseling with a Financial Planner”

Appointment required, one session per person. Open to All Ages!
Stop by the office or Call @ 831-336-8900 to set your time.

Meet our member & expert Ted George,
Retired **CERTIFIED FINANCIAL PLANNER®** professional



Sessions will be 45 minutes: Address personal finance questions

**This is a pro bono (free) public service.
There will be no selling, marketing or
soliciting to you during sessions.**

Ted has a Master of Science in Financial Planning. Before retiring in 2020, he was the founder and principal of Wealthscape Advisors, LLC, an independent, fee-only financial planning and registered investment advisor based in Santa Cruz.



Your host:
Local Vocalist & Musician
Helen Souranoff

Fridays | 12:30 -2:30pm

MUSICIANS NEEDED:

Do you play Brass, Percussion, Woodwinds, Keyboard, Guitar or other instrument? Want to be in a band? We'll share our collective skills, instruments, and genres of interest with the intention of creating a fun jam band. The focus is to learn to play together music you enjoy!

**LOCATION: AUDITORIUM @ HIGHLANDS PARK
SENIOR & COMMUNITY CENTER
8500 HWY 9, BEN LOMOND, CA
*831-336-8900***

CLASS FEE: \$5 FOR MEMBERS/\$7 NON-MEMBERS



Join Our

CENTER BAND!

Grey Bears

Grey Bears improves the health and well-being of seniors and our community through food and meal delivery, volunteerism, resource conservation and reuse. Visit <https://greybears.org/> for more info.

Weekly Grey Bears Classes

Spanish Class with Richard!

Beginner Spanish Class
Starting Wednesday, June 3, 2026
9:00 AM – 9:45 AM
Location: Grey Bears Board Room

Weekly Classes:
Wednesdays • 12:00 PM – 1:30 PM
Location: Grey Bears Board Room

Join Señor Ricardo for lively conversation and interactive Spanish language practice in a welcoming group setting.

Whether you're just starting out or already fluent, everyone is welcome!

Drop-ins encouraged.

heartfulness
purity weaves destiny



Learn to Meditate The Heartfulness Way



Learn to meditate the heartfulness way with a certified trainer and guided mediation. Begin your journey towards living a heartfelt life and expanding your consciousness. Free to all. Beginner? No problem. Have experience? Come join us!

Every Monday 10-11 a.m.

Grey Bears Boardroom
2710 Chanticleer Ave.
Santa Cruz, CA 95065



Women's Group!



For attendance inquire with Deb Abbott, debabbott.lmft@gmail.com or 831-345-1925. Enjoy lively conversations, tasty lunches, and new friends. Come share your trials and triumphs. Women's groups meet on alternate Fridays in the Grey Bears' classroom.

Deb Abbott, a licensed therapist, has been facilitating local support groups for 30+ years. For more info and to register, please first contact Deb via e-mail or phone: debabbott.lmft@gmail.com or 831-345-1925.

Yoga with Suzi

Fridays 9:30 am, Grey Bears Board Room

Join Suzi Mahler's Yoga for Seniors! Three classes weekly via Zoom on Tuesdays, Thursdays and Fridays at 9:30am. The Friday class is also taught live in person in our classroom at 9:30am and via Zoom.



Watsonville Senior Center - Senior Prom 2026

Bring your best dance moves and let loose on the dance floor! Watsonville Senior Center will also be honoring the organizations and volunteers who tirelessly support our beloved seniors. It's a magical evening filled with dance, dinner, and gratitude!

Ages 50+, [register online](#).

Senior Prom



**Watsonville
Senior Center**



2 PM - 6 PM



**Saturday
October 17th**



\$10 door fee

Click to Register



**Bring your best moves and
let loose on the dance floor!**

Fundamentals of Art - All Levels

Explore foundational art and design principles through hands-on practice. Learn color theory, drawing basics, one-point perspective, and composition in a supportive, beginner-friendly environment. Open to all levels. [Registration required.](#)



Bilingual Chair Yoga at the Watsonville Senior Center

Yoga for All Movement brings gentle chair-based yoga classes taught in both English and Spanish ensuring accessibility to a diverse group of seniors. These classes not only promote physical health through yoga but also foster a sense of community and belonging.

Tuesdays & Thursdays | 9-10 AM & 10:15-11:15 AM

Location

114 E. 5th Street
Watsonville, CA 95076

Contact

831) 768-3279



Events at Your Local Library

Santa Cruz Public Libraries offer a whole lot more than just books! Check out the calendar below for a wide variety of senior-focused classes and activities. Try a new hobby or find a social group today!



Date Range
10/01/2026 - 10/31/2026



Location
All Locations



Event Type



Age Group
All Ages

REGISTERED EVENTS

Some events require registration, see each listing for details. Check back for newly added events!

Sign up at
santacruzpl.libnet.info/events
or call 831-427-7713.

Monday October 5, 2026



Aptos Bridge Club

APTOS BRANCH
10:30am - 12:00pm

Join us Mondays 10:30am-12pm at Aptos Library for social Bridge! All skill levels welcome. Enjoy fun, friendship, and mental stimulation.

[Adults 65+](#) | [Games](#)

[Adults 18+ years](#)

Tuesday October 6, 2026

REGISTERED EVENT

Ride the Bus Workshop

APTOS BRANCH
10:30am - 11:30am

Learn to plan bus trips, ride safely, apply for discounted fares, use the Transit app, and access free mobility training to travel confidently and independently.

[Adults 65+](#) | [Life Literacies](#)

[Teens 12-18 years](#), [Adults 18+ years](#)

Wednesday October 7, 2026

REGISTERED EVENT

Cyber-Seniors Digital Literacy Series

SCOTTS VALLEY BRANCH
10:30am - 12:00pm

A 12 week series on Wednesdays from 10:30AM-12PM that introduces foundational digital literacy concepts and teaches useful digital skills. Classes conducted in-person with an instructor via Zoom.

[Adults 65+](#) | [Digital Literacy](#) | [Technology](#)

[Adults 18+ years](#)

Monday October 12, 2026

Aptos Bridge Club

APTOS BRANCH
10:30am - 12:00pm

Join us Mondays 10:30am-12pm at Aptos Library for social Bridge! All skill levels welcome. Enjoy fun, friendship, and mental stimulation.

[Adults 65+](#) | [Games](#)

[Adults 18+ years](#)

Tuesday October 13, 2026

Senior Legal Services

BOULDER CREEK BRANCH
10:00am - 11:30am

A free legal clinic on the topic of Planning for the Future, hosted by Senior Legal Services for Seniors aged 60+.

[Adults 65+](#) | [Legal](#)

[Adults 18+ years](#)



A Matter of Balance

LIVE OAK LIBRARY ANNEX (LOLA)
10:00am - 12:00pm

An 8-session workshop series for adults over 60, with either a fear of falling or have experienced a fall.

[Adults 65+](#) | [Health & Wellness](#)

[Adults 18+ years](#)

Wednesday October 14, 2026

REGISTERED EVENT

Cyber-Seniors Digital Literacy Series

📍 SCOTTS VALLEY BRANCH

10:30am - 12:00pm

A 12 week series on Wednesdays from 10:30AM-12PM that introduces foundational digital literacy concepts and teaches useful digital skills. Classes conducted in-person with an instructor via Zoom.

📁 Adults 65+ | Digital Literacy | Technology

👤 Adults 18+ years

Thursday October 15, 2026

A Matter of Balance

📍 LIVE OAK LIBRARY ANNEX (LOLA)

10:00am - 12:00pm

An 8-session workshop series for adults over 60, with either a fear of falling or have experienced a fall.

📁 Adults 65+ | Health & Wellness

👤 Adults 18+ years

Saturday October 17, 2026

Medicare and YOU

📍 SCOTTS VALLEY BRANCH

1:30pm - 3:00pm

Get clear, unbiased info on 2027 Medicare options at HICAP's Annual Enrollment Forum, October 17th, 1:30-3:00 PM at Scotts Valley Library. Free event. Call 831-462-5510 to sign up.

📁 Adults 65+ | Health & Wellness

👤 Adults 18+ years

Monday October 19, 2026

Aptos Bridge Club

📍 APTOS BRANCH

10:30am - 12:00pm

Join us Mondays 10:30am-12pm at Aptos Library for social Bridge! All skill levels welcome. Enjoy fun, friendship, and mental stimulation.

📁 Adults 65+ | Games

👤 Adults 18+ years



Preparing for Life's Transitions

📍 APTOS BRANCH

12:30pm - 2:30pm

Brought to you by Village Santa Cruz - Topics covered are personal, legal, medical, financial, insurance, real estate, living options, daily living, crisis plan, home health, hospice and end of life.

📁 Adults 65+ | Financial Literacy | Legal

👤 Adults 18+ years

Tuesday October 20, 2026

A Matter of Balance

📍 LIVE OAK LIBRARY ANNEX (LOLA)

10:00am - 12:00pm

An 8-session workshop series for adults over 60, with either a fear of falling or have experienced a fall.

📁 Adults 65+ | Health & Wellness

👤 Adults 18+ years

REGISTERED EVENT

Supporting Brain Health

📍 APTOS BRANCH

11:00am - 12:00pm

Protect Your Mind & Learn how simple, science-backed habits can support brain health, reduce dementia risk, and help protect memory and thinking in this 15 to 20 minute presentation.

📁 Adults 65+ | Health & Wellness

👤 Adults 18+ years

Wednesday October 21, 2026

REGISTERED EVENT

Cyber-Seniors Digital Literacy Series

📍 SCOTTS VALLEY BRANCH

10:30am - 12:00pm

A 12 week series on Wednesdays from 10:30AM-12PM that introduces foundational digital literacy concepts and teaches useful digital skills. Classes conducted in-person with an instructor via Zoom.

📁 Adults 65+ | Digital Literacy | Technology

👤 Adults 18+ years

Medicare and YOU

📍 FELTON BRANCH

10:30am - 12:00pm

Get clear, unbiased info on 2027 Medicare options at HICAP's Annual Enrollment Forum, October 21st, 10:30AM-12:00PM at Felton Branch Library. Free event. Call 831-462-5510 to sign up.

📁 Adults 65+ | Health & Wellness

👤 Adults 18+ years

Thursday October 22, 2026



A Matter of Balance

📍 LIVE OAK LIBRARY ANNEX (LOLA)
10:00am - 12:00pm

An 8-session workshop series for adults over 60, with either a fear of falling or have experienced a fall.

📅 Adults 65+ | Health & Wellness

👤 Adults 18+ years

Monday October 26, 2026

Aptos Bridge Club

📍 APTOS BRANCH
10:30am - 12:00pm

Join us Mondays 10:30am-12pm at Aptos Library for social Bridge! All skill levels welcome. Enjoy fun, friendship, and mental stimulation.

📅 Adults 65+ | Games

👤 Adults 18+ years

Tuesday October 27, 2026

Mobile Health Clinic

📍 BOULDER CREEK BRANCH
10:00am - 3:00pm

Providing equitable care with a monthly visit on the 4th Tuesday of the month to the Boulder Creek Branch Library.

📅 Adults 65+ | Families | Health & Wellness

👤 Family, All Ages

A Matter of Balance

📍 LIVE OAK LIBRARY ANNEX (LOLA)
10:00am - 12:00pm

An 8-session workshop series for adults over 60, with either a fear of falling or have experienced a fall.

📅 Adults 65+ | Health & Wellness

👤 Adults 18+ years

Wednesday October 28, 2026

REGISTERED EVENT

Scam Prevention Symposium

📍 APTOS BRANCH
11:00am - 12:00pm

Learn to spot scams, protect your personal information, and know what to do if you're targeted. Join local experts for practical tips, resources, and answers to your questions.

📅 Adults 65+ | Life Literacies | Technology

👤 Adults 18+ years

Thursday October 29, 2026



A Matter of Balance

📍 LIVE OAK LIBRARY ANNEX (LOLA)
10:00am - 12:00pm

An 8-session workshop series for adults over 60, with either a fear of falling or have experienced a fall.

📅 Adults 65+ | Health & Wellness

👤 Adults 18+ years

Alzheimer's & Dementia Support

The Alzheimer's Association provides education and support on topics include early warning signs, caregiving basics, communication, and healthy brain habits.

To register click [HERE](#) or call (800)272-3900

For on-demand recorded classes, click [HERE](#)

MONTEREY, SAN BENITO & SANTA CRUZ DEMENTIA FAMILY CAREGIVER SUPPORT GROUPS

Presented by the Alzheimer's Association®



VIRTUAL GROUPS

Santa Cruz, Monterey, San Benito Counties Evening Caregiver Support Group
1st Wednesday of the month, 5:30-7 p.m.

Santa Cruz, Monterey, San Benito Counties Afternoon Caregiver Support Group
4th Wednesday of the month, 2-3:30 p.m.

SPANISH VIRTUAL GROUP

Spanish Speaking Caregiver Support Group
2nd Wednesday of the month, 7-8:30 p.m.

ADDITIONAL VIRTUAL GROUPS

The Alzheimer's Association has a number of dementia caregiver support groups meeting virtually throughout the month. See below to find a support group that best fits your schedule.

Morning Dementia Caregiver Support Groups
tinyurl.com/NCNVCGSGVirtualMorning

Afternoon Dementia Caregiver Support Groups
tinyurl.com/NCNVCGSGVirtualAfternoon

Evening Dementia Caregiver Support Groups
tinyurl.com/NCNVCGSGVirtualEvening

SPECIALIZED VIRTUAL GROUPS

The Northern California and Northern Nevada Chapter of the Alzheimer's Association has a number of specialized caregiver support groups (e.g., adult children, spousal specific, frontotemporal dementia and many more) currently meeting virtually.

Visit tinyurl.com/NCNVCGSGSpecialized for a list of current specialized groups offered by our chapter.

ALZHEIMER'S  ASSOCIATION®

Caregiver Support & Education

The **Del Mar Caregiver Resource Center** and **Health Projects Center** invite family caregivers to join their regular workshops at the Cabrillo Stroke Center and online.

Each session offers practical caregiving tips, valuable resources, and compassionate support to help you care for a loved one while also caring for yourself.



**Del Mar Caregiver
Resource Center**
A Program of Health Projects Center



Cognitive Impairment Caregiver Support Group

JOIN US!

IN PERSON SUPPORT GROUP

A Time for Learning and Sharing

A supportive space where family caregivers caring for a loved one with a cognitive impairment can connect, share experiences, and find support.

WHEN

SECOND FRIDAY
OF EVERY MONTH
11:15AM-12:45PM

THIRD THURSDAY
OF EVERY MONTH
4:30PM-6:30PM

WHERE

APTOS LIBRARY
DOROSIN CONFERENCE ROOM
7695 SOQUEL DR, APTOS, CA 95003

This group is free

For more information:
Please call (800) 624-8304



Facilitated By
Melissa West & Randee Schwartz



**Del Mar Caregiver
Resource Center**
A Program of Health Projects Center

DE LORO
caregiver resource center



Chico State Enterprises
Passages
Caregiver Resource Center

WEBINAR VIA ZOOM



MALE CAREGIVERS: HOW TO THRIVE WHILE HELPING OTHERS

OCTOBER 14, 2026 1:30 PM

Join us and guest speaker, Ed Frauenheim, author of *Reinventing Masculinity* for a session on how male caregivers can thrive by exploring burdens of caregiving, discussing how traditional expectations for men can hurt, and developing new practices to help improve wellbeing.

REGISTER

<https://bit.ly/CUOct14>



*First 30 to sign-up
AND attend will receive
a complimentary copy
of Ed's book. Mailing
address is required in
the registration.



Del Mar Caregiver Resource Center

Supporting Caregivers through their Journey

Helping family caregivers care for their loved ones and themselves

Del Mar Caregiver Resource Center supports family caregivers (family members or friends) of adults living with a cognitive disorder such as:

- Alzheimer's disease
- Stroke
- Dementia
- Huntington's disease
- Parkinson's disease
- Multiple Sclerosis
- Brain tumors or brain injury
- Mild cognitive impairment
- Other conditions that may cause memory loss or confusion



What Services Do We Provide?

- Care Planning
- Counseling and Support Groups
- Education, Workshops and Trainings
- Information and Referral
- Legal and Financial Consultation
- Respite Care

Serving Monterey, Santa Cruz and San Benito Counties

Services are free or low-cost sliding scale

Del Mar CRC is a program of



For information about caregiver services, call:

Del Mar Caregiver Resource Center
1-800-624-8304

Or visit: www.delmarcaregiver.org

Adult Day Health Care

Elderday provides a safe, fun adult health care center in the heart of Watsonville. Participants will socialize, maintain and build strength in the gym, and receive help accessing community resources. Enrolling now!

Do you know someone who needs a fun, safe adult day health care center where participants socialize, receive first-rate health care, maintain and regain strength in the gym, get help with social and community resources, and participate in planned therapeutic activities?



Enrolling Now!



ELDERDAY
ADULT DAY HEALTH CARE
COMMUNITY BRIDGES
PUENTES DE LA COMUNIDAD 

*For adults in Santa Cruz County
with physical, emotional or
cognitive impairments*

*For families and caregivers
needing respite from the daily
responsibilities of caring for a
loved one*

*Costs can be covered by Medi-
Cal, Veterans Administration,
some long-term care insurances
or private pay on a sliding scale.*

Elderday Adult Day Health Care, a program of Community Bridges, 501 Main Street, Watsonville, CA 95076 Phone 831.458.3481

Events Happening in the Community

Glean with Grey Bears!

Help us nourish seniors in our community!



Our gleaning roots trace back to the founding of Grey Bears. When Kristina Mailliard, a 23-year-old UCSC graduate, and her partner Gary Denny discovered that many seniors in the community were undernourished, they decided to act.

They began harvesting fruits and vegetables from their own gardens and sharing them with local seniors. That same year, they organized a harvest festival attended by 300 seniors, with 60 participants bringing food to share.

Today, we proudly continue this food rescue tradition to ensure seniors have access to fresh, healthy produce!

Do You Have Fruit Trees or Extra Produce?

If you have fruit trees or produce on your property that you can't harvest or use, we would love your permission to glean it.

Interested in gleaning?

Contact River Goodyear, Grey Bears Volunteer Coordinator to schedule a gleaning or volunteer as a gleaner!

river@greybears.org



**GREY
BEARS**

Sustainably Feeding Senior Bodies, Minds and Souls.



Walking Adventure Group

The London Nelson Community Center in Downtown Santa Cruz has some fun adventures planned on both Tuesdays and Thursdays for people who are looking to get some exercise and make new friends while enjoying the beauty of our local parks! Walks meet at 9:30 am and aim to return by 11:30 am.

[Join the monthly email list!](#)

Call 831-420-6180 or email WalkingAdventureGroup@gmail.com.

Walking Adventure Group

Tuesdays: Enjoy a leisurely walk of a different area each week. The intention of this group is to get outside, move our body, and enjoy nature unfolding.

Thursdays : A slightly faster paced walk for people who enjoy walking 2-4 miles at various elevation gains.

Please go on walks that feel comfortable for you within the corresponding parameters.



Call 831-420-6180 or email WalkingAdventureGroup@gmail.com.

Health and Wellness Tips

Tips for Staying Healthy and Happy

Stay vibrant and healthy! Explore our wellness tips each month for simple ways to boost your well-being.



Seasonal Safety for Seniors

Fall in California is a great time to review your emergency plans. Wildfires, power outages, extreme heat, and other unexpected events can happen at any time, and being prepared can make all the difference.

The **California Department of Aging's Emergency Preparedness Guide** offers practical tips to help older adults, individuals with disabilities, and caregivers prepare for emergencies. Inside you'll find guidance on:

- Creating an emergency plan
- Packing a Go Bag and building a Stay Box
- Organizing important documents and medications
- Planning for medical, mobility, and communication needs
- Staying informed before, during, and after an emergency

Take a few minutes today to prepare—you'll have greater peace of mind knowing you're ready if an emergency occurs.

👉 [Click here to download the free Emergency Preparedness Guide:](#)

Make this a Season of Safety

Keep an eye on this section for information about keeping your home and yourself safe in our changing world.

Stay Ready: Emergency Preparedness Workshop

Join the Housing Authority and the Santa Cruz County Office of Response, Recovery, & Resilience (OR3) for a special Stay Ready emergency preparedness workshop.

You'll learn about:

- El Niño and severe weather
- Flooding, storms, and power outages
- Emergency alerts and evacuation information
- Preparing your household before an emergency
- Local resources available in Santa Cruz County

Wednesday, October 14, 2026 at 5:00 PM

Online via Zoom

Live Spanish interpretation will be available.

[Register for the Workshop](#)



EMERGENCY PREPAREDNESS WORKSHOP

We'll Cover:

El Niño, Flooding,
Severe Weather,
Power Outages,
and much more.

Wednesday, October 14 @ 5 PM on Zoom

FREE ONLINE WORKSHOP

Presented in English & Spanish



hacosantacruz.org/stayready

Take Control of Your Health:

6 Steps to Prevent a Fall

Every **11 seconds**, an older adult is seen in an emergency department for a fall-related injury. **Many falls are preventable.**
Stay safe with these tips!

 1 Find a good balance and exercise program Look to build balance, strength, and flexibility. Contact your local Area Agency on Aging for referrals. Find a program you like and take a friend.	 2 Talk to your health care provider Ask for an assessment of your risk of falling. Share your history of recent falls.
 3 Regularly review your medications with your doctor or pharmacist Make sure side effects aren't increasing your risk of falling. Take medications only as prescribed.	 4 Get your vision and hearing checked annually and update your eyeglasses Your eyes and ears are key to keeping you on your feet.
 5 Keep your home safe Remove tripping hazards, increase lighting, make stairs safe, and install grab bars in key areas.	 6 Talk to your family members Enlist their support in taking simple steps to stay safe. Falls are not just a seniors' issue.

To learn more, visit ncoa.org/FallsPrevention.

www.facebook.com/NCOAging | www.twitter.com/NCOAging
ncoa.org | @NCOAging | ©2023 | All Rights Reserved.

ncoa
national council on aging.

Senior Homeowner Scam Alert: Be Aware!

There is currently a known scam where scammers call homeowners about their "1098-SR" form. THIS FORM DOES NOT EXIST! Read the flyers below for more information on how to protect yourself from this and other scams.



SENIOR HOMEOWNER SCAM ALERT

BEWARE OF THE FAKE “FORM 1098-SR”

A scam targeting seniors is circulating online and through social media.

Scammers are claiming that homeowners can file a **“Form 1098-SR”** to reduce, freeze, or eliminate property taxes — or avoid paying taxes related to school bonds.

THIS IS FALSE.

 **There is NO IRS Form 1098-SR.**

The IRS does **not** have a federal form called **1098-SR** that allows seniors to freeze or reduce their local property taxes or avoid school bond taxes.

Scammers may use AI-generated videos, social media posts, websites, or other convincing-looking information to make these claims appear legitimate.

The IRS has warned that scammers increasingly use social media and other communications to promote false tax benefits and target older adults.

DO NOT FALL FOR IT

If you see a post, video, letter, email, or message promoting a “1098-SR”:

- **DO NOT** complete or submit the form.
- **DO NOT** provide your Social Security number, bank information, or other personal information.
- **DO NOT** pay anyone who claims they can file the form for you.
- **DO NOT** click suspicious links or scan unfamiliar QR codes.
- **DO NOT** rely on social media videos or individuals claiming to have discovered a “secret” tax program.

If someone pressures you to act immediately, that is a warning sign. The IRS advises taxpayers to slow down, verify information independently, and be cautious of unsolicited requests for personal or financial information.

✅ **WANT TO KNOW ABOUT REAL PROPERTY TAX BENEFITS?**

There are legitimate property tax programs and benefits that may be available to qualifying California homeowners.

Always verify information directly with your **County Assessor or Tax Collector** or another official government source.

🚨 **When in doubt — STOP, VERIFY, AND ASK.**

Do not give your personal information or money to someone simply because they claim to be helping you save on property taxes.

Legitimate information about property tax benefits for seniors:

<https://assessor.santacruzcountyca.gov/PropertyTaxSavings/SeniorTaxSavings.aspx>

Protect yourself. Protect your home. Protect your personal information.

Please share this alert with a senior homeowner, family member, friend, or neighbor.

Community Partner Highlights

Discover the latest from our partners and see how we're all working together to support and uplift seniors in our community.



BITE INTO *life*

Oral Health at Home

10 Tips for a Healthy Smile Later in Life

A healthy smile is super important, especially for seniors! Small daily steps can boost your oral health, even if you wear dentures or have missing teeth. Good oral health helps keep conditions like diabetes, arthritis, or heart disease in check. Try these easy tips to keep your oral health in top shape in between visits to the dentist.



Brush Right:

Use a soft-bristled toothbrush and fluoride toothpaste to brush after breakfast and before bedtime.



Mouthwash Magic:

Rinse your mouth with alcohol-free antibacterial mouthwash after brushing or flossing to get rid of harmful bacteria.



Floss Daily:

Floss between teeth every day. If you're missing teeth, use a soft, clean cloth to wipe plaque from your gums.



Fight Dry Mouth & Drink Water

Many medicines cause dry mouth, so drink plenty of water and consider sugar-free gum to help make saliva.



Calcium Champions:

Foods with lots of calcium are great for your teeth, keeping them healthy and lowering the risk of osteoporosis.



Denture Care:

Take good care of your dental appliances by cleaning them every day and leaving them out at night.



Sugar and Acid Attack:

Watch out for sugary and acidic foods and drinks. If you consume them, rinse your mouth with water.



No to Smoking:

Say no to smoking of any kind. Smoking & tobacco can cause gum disease and cancers in your mouth & throat.

BITEINTOLIFE.ORG





Get help by appointment!

Call: 831-724-2606

email: projectscout@seniorscouncil.org

Attention Seniors! GET HELP WITH CALFRESH!

Calfresh is a financial assistance program for purchasing food that gives you a monthly deposit into a debit card (EBT) that can be used at:

- Supermarkets
- Farmers Markets
- Restaurants (through Restaurant Meal Program RMP)

Calfresh Application Checklist:

- 1- Current ID with Picture
- 2- Social Security card or statement 1099-SSA
- 3- List of ALL income received
- 4- Medical expenses
- 5- Household expenses
- 6- Any dependent care paid
- 7- Proof Immigration status (non-citizens only)

Gross Monthly Income Eligibility Standards for Modified Categorical Eligibility (MCE)/Broad-Based Categorical Eligibility (BBCE) (200% of Poverty Level)

Household Size	Gross Income
1	\$2,510
2	\$3,408
3	\$4,304
4	\$5,200
5	\$6,098
6	\$6,994
7	\$7,890
8	\$8,722
Each additional member	+ \$898

*Project SCOUT is an agency of
the Seniors Council of Santa
Cruz and San Benito Counties*



Reciba ayuda con cita!

llame: 831-724-2606

email: projectscout@seniorscouncil.org



Project Scout FREE TAX PREP

OUR SERVICE

Free tax assistance for those with reportable income of \$67,000 or less; simple tax returns only. To schedule an appointment with one of our tax prep volunteers, call 831-724-2606, email projectscout@seniorscouncil.org, or in person at our appointment or walk-in sites. Please leave a message with your full name, phone number, age, city or town where you live, and what forms or sources of income you need to report in your taxes. You will be contacted for an appointment.

**We will not prepare married filing separate, rental income, net losses, losses of \$35,000 or more, some K-1s with other income, deductions, and credits, plus others.

DIY SERVICE

Facilitated Self-Assistance Option. Do your taxes for free by using our free link: www.tinyurl.com/SCOUTFSA income limit \$84,000.00!



REQUIREMENTS

The Following are mandatory for your Tax Preparation Appointment:

- ✓ **FORMS of IDENTIFICATION:**
 - Valid Picture ID such as Drivers License or Passport
 - Social Security Card, 1099-SSA form for those with Social Security income
 - Official ITIN card or letter from IRS with ITIN for those without Social Security.
- ✓ **INTAKE SHEET:**
 - Provided by Project SCOUT, please fill out prior to appointment.
- ✓ **PRIOR YEAR RETURN:**
 - Or most recent if prior year not available.
- ✓ **INCOME:**
 - W-2 and 1099 forms
 - ANY OTHER amounts of income received.
- ✓ **DEDUCTIONS:**
 - Tip and overtime income (Schedule 1-A)
 - Itemized expenses by type (Schedule A)
 - Itemized expenses by type for self-employed (Schedule C)
 - For others consult your volunteer tax preparer.
- ✓ **HEALTHCARE:**
 - Form 1095 showing type of healthcare coverage

Thank you to our partners & sponsors!



PROJECT SCOUT

A program of the Seniors Council of Santa Cruz and San Benito Counties

<https://seniorscouncil.org/project-scout>



CONTACT US

For appointment services:

Call: 831-724-2606

email: projectscout@seniorscouncil.org

Since releasing the Santa Cruz County Master Plan for Aging Playbook, community partners have already begun putting ideas into action! From supporting caregivers to home improvements that let seniors age in place, local efforts are shaping an age-friendly future one step at a time.

- 🏠 Housing for All Ages & Stages
- 👤 Health Reimagined
- 👏 Inclusion & Equity, Not Isolation
- 😊 Caregiving That Works
- 💰 Affording Aging

 Keep an eye out as we highlight progress from each goal area in the months ahead.

[Read the full playbook **CLICK HERE**](#)

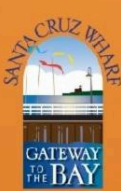


13 Days of Halloween on the Wharf **Presented by City of Santa Cruz Parks & Recreation**

Join us for 13 days of Spooktacular fun on the Santa Cruz Wharf October 19th - 31st!

It all kicks off on Monday, October 19th!

Click [here](#) or on the flyer below to find out all the spooky details!

PARKS & RECREATION

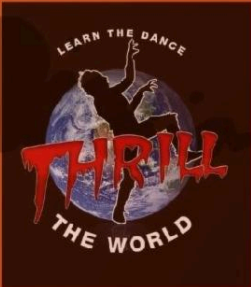
13 DAYS of HALLOWEEN ON THE WHARF October 19-31

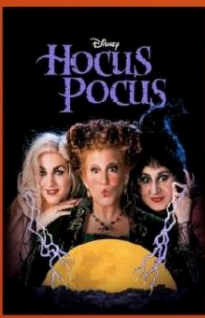
EVENTS

- The Great Pumpkin Scavenger Hunt
- Giant Photo Frame at the Wharf Stage
- Thrill the World Santa Cruz-Flash Mob - at the Wharf Commons 10/24 @4pm & 10/31 @ 3pm
- Thrill the World Santa Cruz- Flash Mob- Downtown Santa Cruz 10/24 @ 3pm
- Hocus Pocus Movie Night at the Wharf Commons - 10/24 6:30PM-Sweets, Treats & Drinks Available
- Trick-or-Treating on the Wharf - 10/31, 3PM - 6PM



RESTAURANT SPECIALS & STORE SALES





@SantaCruzWharf

#HalloweenOnTheWharf

@SantaCruzParksAndRec

Visit SantaCruzCa.Gov for more details!

Do you know what a donor-advised fund can do for you? Do you know what it can do for your community?

Click [HERE](#) to learn more

what is a...

DONOR-ADVISED FUND?



A donor-advised fund (DAF) is a **charitable investment account** that allows individuals to contribute money to **support charities** while **receiving tax benefits**:

- A donor contributes cash, stocks, real estate, or other assets to a sponsoring organization, such as the **Community Foundation for San Benito County**.
- The donor receives a tax receipt and deduction for their contribution. The Community Foundation manages the funds, which **grow tax-free**. The donor retains **advisory privileges** over the funds, including the investment strategy and how they are distributed to charities.

Stay Connected!



Get In Touch

- Phone: **831-688-0400 ext 126**
- Address: **175 Westridge Drive, Watsonville, CA 95076**
- Email: **ZacharyJ@seniorscouncil.org**
- Website: **www.seniorscouncil.org**

You can make a difference by making a **[donation!](#)**

The Seniors Council of Santa Cruz and San Benito Counties is a community-based non-profit, tax exempt 501(c)(3) organization. Our mission is funded through a combination of federal, state, and private sources. We appreciate any support that you feel comfortable giving.





Try email marketing for free today!