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You Are Your Own Best Advocate

FEBRUARY 16TH 2015 BY DEE LOFLIN

You Are Your Own Best Advocate

Age Spots

by Ruth Dockins

You are your own best advocate

Some of the following information comes from the Federal Trade Commission. Be alert, check every bill before you pay it and always look at your credit card statements for unusual charges. Never pay a fee for something you “have won.”

Regarding bills, you are your own best advocate. How often does a company figure out that you’ve overpaid---and refund your money? It could happen, but you are more likely to get money back if you spot the error and point it out. Read every statement, every time. If something looks unfamiliar call the company and ask, always keep written records of date and time of call and to whom you spoke.

When dealing with certain companies where you might have more than one account number (i.e. hospitals) be sure that the check you write has the correct account number on it and then be sure that the check is applied to the correct account. A person came to my office bringing with her a statement from a hospital showing that she was past due on an account on which she was making payments. She showed me the canceled checks stating that she was not past due on the account. When we finally got “to the bottom” of the situation the

hospital had been applying her check to another of her accounts, which was now showing an over-payment, instead of applying the payment to the correct account. Unfortunately the hospital had not made her aware of the over-payment.

Another time a person paid a doctor's bill twice, instead of returning the second payment the doctor's office credited her account, which would have been ok if she attended the doctor regularly but this was a doctor to whom she only went one time a year. What would have happened to her credit if she never went back to the doctor?

The best advice regarding credit card statements is to keep all your credit card receipts and compare them to you statement when it comes. When I returned from vacation a few years ago I was comparing my credit card receipts to the credit card statement and noticed that somewhere in another state where we had eaten lunch they had charged my credit card twice for the same amount on the same day. It wasn't too much, probably less than \$12 but still, I needed that \$12 as badly as they did. I contacted the credit card company and the extra charge was taken off. I don't know if it was a mistake on the restaurant's part or not but either way I didn't owe it and wasn't going to pay it.

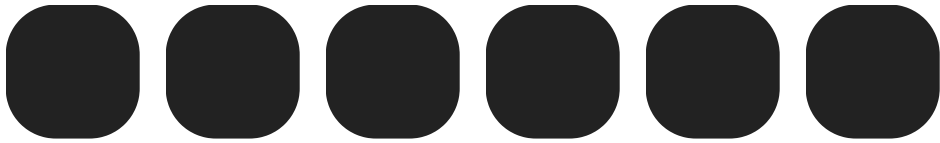
On the back of your credit card where there is a place for your signature, instead, you should write "see I.D." This tells the clerk to ask for additional I.D. from you to be sure it is really you using your credit card. When the clerk asks me to see additional I.D. I always thank them because, by doing this, they are helping protect my credit card. When your credit card is handed back to you be sure that it is the correct card, that it didn't accidentally get exchanged for a similar one.

If you ever get a call telling you that you have "won" a prize, a lottery or a sweepstakes and they ask for your credit card number or bank account information do not give the information. Never share your financial information with someone who contacts you and claims to need it.

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I Lost My Poor Meatball, When Somebody Sneezed!

JANUARY 04TH 2015 BY DEE LOFLIN

[I Lost My Poor Meatball, When Somebody Sneezed!](#)

It's National Spaghetti Day!

United States - Sunday, January 4, 2015 is National Spaghetti Day in the United States. The long, thin cylindrical pasta of Italian and Sicilian origin which is made of semolina or flour and water, known as spaghetti and loved by millions has it's own special day. January 4th is National Spaghetti Day and is celebrated annually across the county.

There are a variety of different pasta dishes that are based on spaghetti from spaghetti alla Carbonara or garlic and oil to spaghetti with tomato sauce, meat sauce, bolognese, Alfredo sauce, clam sauce or other sauces. Spaghetti dishes are traditionally served topped with grated hard cheeses such as Pecorino Romano, Parmesan and Grana Padano.

The word "spaghetti" is plural for the Italian word spaghetti, which is a diminutive of spago, meaning "thin string" or "twine".

Spaghetti was offered in restaurants in the United States, around the end of the 19th century, as Spaghetti Italiane (which is believed to have consisted of noodles cooked past al dente and a mild tomato sauce flavored with easily found spices and vegetables such as cloves, bay leaves and garlic). It was decades later that it became commonly prepared with oregano or basil.

There is significant debate on the origin of spaghetti however we do know that pasta has been consumed for many many years. There are records in the Jerusalem Talmud of itrium, a kind of boiled dough, being common in Palestine from the 3rd to 5th centuries AD. A 9th century Arab dictionary describes itriyyaas, string-like shapes made of semolina and dried before cooking. In an 1154 writing for the Norman King of Sicily, itriyya is mentioned being manufactured and exported from Norman Sicily. Dried pasta became popular in the 14th and 15th centuries due to its easy storage. People were able to store the dried pasta in ships when exploring the New World. A century later, pasta was present around the globe during the voyages of discovery. (Wikipedia)

In March of 2009 the world record for the largest bowl of spaghetti was set and then reset in March of 2010 when a Garden Grove California Buca di Beppo restaurant successfully filled a swimming pool with more than 13,780 pounds of pasta.

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Sung to the tune of “On Top of Old Smoky”, the fun children’s song, “On Top of Spaghetti” was written and originally sung by folk singer Tom Glazer with the Do-Re-Mi Children’s Chorus in 1963.

“On top of spaghetti,  
All covered with cheese,  
I lost my poor meatball,  
When somebody sneezed.

It rolled off the table,  
And on to the floor,  
And then my poor meatball,  
Rolled out of the door.”

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## What's New?

JANUARY 02ND 2015 BY DEE LOFLIN

[What's New?](#)

*Age Spots – by Ruth Dockins*

### *What's New?*

It's a **new** year with **new** information. We have changed our name from Southeast Missouri Area Agency on Aging to "Aging Matters." Actually that is not really **new** information but changing a name is sometimes difficult to get comfortable with. Our name changed several months ago but we are becoming better known by Aging Matters now and that is how we will be listed in the phone book.

We have a **new** Executive Director, Lana Johnson, who is definitely not **new** to the organization but is **new** in the Executive Director position. We have a **new** Nutrition Project Director, Rhonda Bramlett, and soon will have a **new** Nutritionist.

Those of us who receive a Social Security check probably have seen a **new** check amount, because the cost of living raise that folks on Social Security received was 1.7%, not a lot but better than nothing at all.

Many of you are getting used to a **new** Prescription Drug Plan (Medicare Part D) and some of you have chosen a **new** type of Healthcare coverage. A Medicare Health Plan (Medicare Part C). These Medicare Health Plans are also known as Medicare Advantage Plans. They generally cover what Medicare covers and many times they have a prescription drug component associated with them. If you are **new** to this type Healthcare coverage one thing to remember is to show the doctor and hospital your **new** card, this does not mean that you don't have Medicare it simply means that you receive the benefits in a **new** way.

If you have chosen a Medicare Health Plan and decide you are not happy with it you have until Feb. 14 to get out of it and go back to original Medicare. Also if you gave up a Medicare Supplement to go into the Medicare Health Plan and it has been less than a year you may even be able to get your Supplement back as well.

There is a **new** premium for Medicare Part A, it actually went down from \$426.00 a month to \$407.00. Most of us don't have to pay that premium, if we have worked and paid in to Social Security for at least 10 years over our lifetime this premium is not held out of our Social Security. The Medicare Part B premium is paid by most of us and it has not changed from last year. It is still \$104.90 held out of our Social Security check. There is a program, while not **new**, is available to help pay that premium if you meet the income requirements. We would be happy to help you check to see if you are eligible for this assistance.

If you are not eligible for Medicare and want to check out a **new** healthcare insurance plan from the Health Care Market Place you have until February 15 to enroll in or change into a **new** plan. Go to [Healthcare.gov](http://Healthcare.gov) to check it out.

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## Going Out Tonight? So Are We!

DECEMBER 02ND 2014 BY DEE LOFLIN

Going Out Tonight? So Are We!

### **Substance-Impaired Driving Can Ruin the Holidays Law Enforcement Says, "Going Out Tonight? So Are We!"**

**Jefferson City, Missouri** - As motorists plan their festive holiday gatherings between Thanksgiving and New Year, the Missouri Coalition for Roadway Safety wants to remind them that substance-impaired driving can be a lethal combination. The consequences are fines, jail time or even death.

There were 41 people killed and 242 seriously injured in Missouri traffic crashes between December 13, 2013 and January 1, 2014. Four of the fatalities and 32 of the serious injuries involved a substance-impaired driver.

To help make Missouri's roadways safer, statewide law enforcement is on the lookout for impaired drivers, with targeted enforcement efforts Dec. 12, 2014 to Jan. 1, 2015.

"Heavy traffic coupled with Missouri weather is enough to contend with, without adding alcohol or drugs to the mix," says Colonel Ron Replogle, superintendent of the Missouri State Highway Patrol. "Substance-impaired driving will not be tolerated."

Statewide all law enforcement agencies will be out in full force, and if you choose to drive impaired, you will be arrested.

There are no excuses to drive impaired. Please consider the following tips:

- Don't risk it - if you plan to drive, don't consume alcohol or drugs.
- Choose a designated driver before partying. A designated driver is someone who consumes NO alcohol or drugs at all.
- Take mass transit, a taxicab or ask a friend to drive you home.
- Report impaired drivers to law enforcement.
- Always wear your safety belt - it's your best defense against an impaired driver in a traffic crash.

To learn more, visit [savemolives.com](http://savemolives.com), or find us on Facebook and Twitter at Save MO Lives, #DriveSoberMO.

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# Annual Election Period for Medicare Part D Ends December 7th

NOVEMBER 11TH 2014 BY DEE LOFLIN

Annual Election Period for Medicare Part D Ends December 7th

## Age Spots by Ruth Dockins

### **ANNUAL ELECTION PERIOD FOR MEDICARE PART D ENDS DECEMBER 7:**

We are nearing the end of the annual election period for Medicare Part D and it is really busy. There are 31 stand alone prescription drug plans from which to choose. It is my belief that everyone should check their present plan against what's available for 2015 because there have definitely been some changes in coverage, deductibles and premium costs. Recently I checked on a plan for someone and found that the plan they had this year had really been a good one for them but by changing plans for next year they will save about \$1000.00 over the year. Now, this doesn't always happen but if they had not bothered to check, they would have been out a lot of money needlessly.

It's not difficult to check your plan by going to [www.medicare.gov](http://www.medicare.gov) on the computer. You just put your information in where indicated and the program will show you a list of plans from the cheapest to the most expensive. If you don't have access to a computer you can call our office at 1-800-392-8771 and we can help. The open enrollment is from October 15 through December 7.

Some of you who have Medicare may be in a Prescription Drug Plan or a Medicare Advantage Plan that is marked by Center for Medicare/Medicaid Services (CMS) as a consistently low-performing plan (less than 3 stars.) If that is the case you should have received a notice from CMS urging you to review the plans and consider enrolling in a plan with a higher rating. This change should be made before December 7, however, if you miss that deadline and you are enrolled in a Medicare plan that has had a low rating for three years in a row you would be eligible for a Special Enrollment Period (SEP) to enroll in a plan that has a rating of three or more stars.

This is a one-time SEP and is offered only to people enrolled in a consistently low performing plan. It can only be done by CMS, If you fall into this group you

should call 1-800-MEDICARE for further assistance. You cannot enroll directly through the plan or through our office if it is after December 7.

**NOT ON MEDICARE YET?** You may want to check out the insurance you can get through the Marketplace. We are going into the second year of the Affordable Care Act Insurance plan options. The open enrollment is from November 15 through February 15. New and more affordable plans may be available in your area this year. Look for a letter in the mail from your health plan describing any changes and contact your plan if you have questions.

Your local Community Action Agency will be happy to assist you in choosing a plan for next year. East Missouri Action Agency – 573-431-0103; DAEOC – 1-800-748-8320; South Central Community Action Agency – 573-785-4727.

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