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Age Spots by Ruth Dockins - Farewell

OCTOBER 26TH 2015 BY DEE LOFLIN

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Age Spots – by Ruth Dockins

Good-Bye

Well, after 20 years I have finally decided to retire. It has taken a lot of prayer and thought to make this decision but it has now been made. I plan on continuing to work through the Medicare Part D open enrollment and maybe a few days after that but will be gone by the end of the year.

I am happy to report that Jackie Dover, my assistant for about 8 years now, will be taking my place, and believe me, you will be in great hands. Jackie is smart, funny and very responsible. She is planning on continuing this column, so look for up-to-date information from her about Aging Matters.

Aging Matters is the name of our agency now, and has been for about a year. It seems to fit our mission so well. Another bit of news is that our office is moving (may have already moved by the time you read this). Our new address is: Aging Matters, 1078 Wolverine Dr., Suite J, Cape Girardeau, MO 63701. It is going to be so much easier for our clients to get into and out of the building and we'll have more room for our staff. It's located on the west side of Cape Girardeau, off I-55 at exit 95 and hwy74. Just give us a call at 573-335-3331 or 1-800-392-8771 and we'll be happy to give you directions.

Now for Medicare news: We are in the open enrollment season for enrolling into a new prescription drug plan. In late September or early October you should have received a notice from your present Prescription Drug provider stating what drugs would be covered in the new year, what the cost would be and what the premium would be. I suggest that you check to make sure the plan you have is still the best plan for you. You can do this yourself by going to www.medicare.gov and using the plan finder or you can contact us and we can help. You have until December 7 to make any changes in your stand-alone prescription drug plan and it will start on January 1, 2016.

Some of you who have been receiving “Extra Help” by having your Prescription drug premium reduced may have received a notice (on grey paper) from Social Security stating that you no longer ***automatically*** qualify for Extra Help. If you received this notice you should contact us and let us apply on-line for you, because you may still be eligible based on different circumstances.

If you received an “Income and Resources Summary” notice you need to complete the form that was enclosed called “Social Security Administration Review of Your Eligibility for Extra Help”. If you don’t return the form your Extra Help may end.

Please call us at the above listed number for assistance or any questions you have regarding this information.

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Back to the Future Day with Marty McFly

OCTOBER 21ST 2015 BY DEE LOFLIN

Back to the Future Day with Marty McFly

Today is Wednesday, October 21, 2015 - Back to the Future Day!

For many of us we remember Marty McFly and the infamous DeLorean Time Machine. Others are too young to remember the Michael J. Fox trilogy!

It was on this day Doc Brown, Marty, and Jennifer descended upon Hill Valley, California in Doc's DeLorean time machine in the second movie. Time was 6:29 p.m. Central Time.

PLOT of the MOVIE

On October 26, 1985, Dr. Emmett "Doc" Brown arrives in his flying [DeLorean time machine](#) and persuades [Marty McFly](#) and his girlfriend, [Jennifer Parker](#), to come back to the future with him to help their future children. [Biff Tannen](#) witnesses their departure. They arrive on October 21, 2015, where Doc electronically knocks out Jennifer and leaves her asleep in an alley, explaining that she should not have too much knowledge of future events. He has Marty pose as [his own son](#) to refuse an offer to participate in a robbery with Biff's grandson, [Griff](#).

Marty switches places with Marty Jr. and refuses Griff's offer, but Griff goads Marty into a fight. Griff and his gang are arrested after they crash into the local courthouse, saving Marty's future children. Before rejoining Doc, Marty purchases *Grays Sports Almanac*, a book detailing the results of major sporting events from 1950 to 2000. Doc discovers it and lectures Marty about attempting to profit from time travel, but before Doc can adequately dispose of it, they are interrupted by the police, who have found Jennifer incapacitated and are taking her to her 2015 home. They pursue, as does Biff, who has overheard their conversation.

Jennifer wakes up in her 2015 home and hides from the McFly family. She overhears that her future self's life with Marty is not what she expected, due to his involvement in an

automobile accident. She witnesses Marty's coworker Needles goading him into a shady business deal, which leads to Marty's firing. Attempting to escape the house, Jennifer encounters her 2015 self and they faint. While Marty and Doc attend to her, Biff steals the time machine and uses it to travel back to 1955 and give the almanac to his younger self to get rich betting, then returns to 2015. Marty, Doc, and an unconscious Jennifer return to 1985, unaware of Biff's actions.

The 1985 to which they return has changed dramatically: Biff has become wealthy and corrupt, and has changed Hill Valley into a chaotic [dystopia](#). Marty's father, [George](#), was killed in 1973, and Biff has forced Marty's mother, [Lorraine](#), to marry him. Doc has been committed to an [insane asylum](#).

Doc and Marty find evidence that 2015 Biff used the time machine and deduce that he changed the past. Marty confronts 1985 Biff, who says he received the almanac on November 12, 1955, then reveals that it was he who shot George, as he prepares to kill Marty. Doc arrives and incapacitates Biff, allowing him and Marty to flee to 1955.

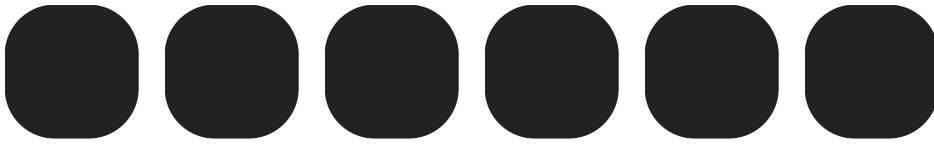
Marty secretly follows 1955 Biff and witnesses him receive the almanac from his older self. Marty then follows him to the high school's Enchantment Under the Sea Dance, being careful to avoid interrupting the events from his previous visit. Eventually, Biff leaves with the almanac with Doc and Marty in pursuit. In a roadway pursuit, Marty takes the almanac from Biff, who crashes into a [manure](#) truck as Doc and Marty fly away in the time machine.

With Doc hovering above in the time machine as a thunderstorm approaches, Marty burns the almanac on the ground and undoes Biff's damage to history. Before they can go back to the future, however, the time machine is struck by lightning and disappears. Suddenly, a courier from [Western Union](#) arrives and hands Marty a 70-year-old letter from Doc stating that he was sent back to 1885 by the lightning strike. Marty races back into town to find the 1955 Doc who, seconds earlier, has just helped the original Marty from his first time-travel incident go back to 1985. Doc is shocked by Marty's sudden reappearance and faints.

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More Fraud Warnings - Age Spots by Ruth Dockins

AUGUST 15TH 2015 BY DEE LOFLIN

More Fraud Warnings - Age Spots by Ruth Dockins

Age Spots – by Ruth Dockins

[More Fraud Warnings](#)

It seems as if every time there is an improvement developed to make life simpler for us there are a bunch of people who figure a way to use the development to scam us.

This first warning is for people with computers: If you get a phone call from someone saying they are with Windows and that they had noticed that you have errors on your computer, it is a SCAM. Do not talk to them simply hang up. DO NOT give them any information. Windows will NEVER call you. They do NOT have your information. This scam happened to a friend of mine recently, she spent several hours on the phone with the caller who was pretending to work on her computer problem. Finally the caller said they could not fix the problem and would refund \$250 onto her pay-pal account and then asked for her financial

information to do so. Thankfully she stopped the process at that point but there is still a possibility that the caller got enough information to do damage to her financially.

Another scam reported: Check your receipt. This information came from Australia but it could easily happen here in the United States. When you check out at a store and use your credit card be sure that there is no charge listed as “cash back” unless you had asked for cash back.

Here’s how it works: You make purchases and use your credit card to pay, an item stating “cash back” is listed but if you only look at the total you may miss that. If you miss it, you may not get the cash back...if you catch it and did not request it, the store may want to give you the cash back BUT if you take the money it goes on your credit card as a cash advance and you pay interest on it. If this happens to you it would be best to ask them to delete the order and re-run the entire transaction so you are not charged interest for cash that you did not request, or even worse that you are charged interest for cash that you did not receive.

A scam that has been around for awhile but is still being perpetrated is: you receive a phone call and the caller identifies himself as an officer of the court. He says you failed to report for jury duty and that a warrant is out for your arrest. You say you didn’t receive a notice for jury duty. To clear it up the caller says he’ll need some information for “verification purposes” – your birth date, social security number and sometimes even a credit card number. Facing the unexpected threat of arrest you may be quick to part with some information to defuse the situation.

“They get you scared first” says a special agent in the Minneapolis field office who has heard the complaints. “They get people saying ‘Oh my gosh, I’m not a criminal. What’s going on?’” That’s when the scammer dangles a solution – a fine, payable by credit card will clear this problem up.

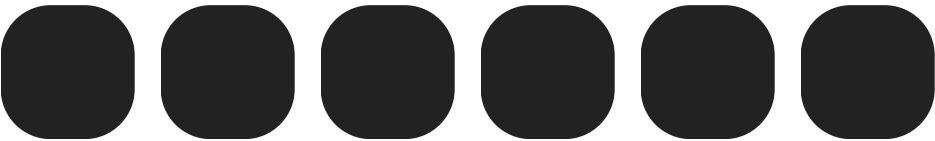
Your caller ID on your phone may even show a legitimate looking number but NEVER, NEVER give your personal information to an unsolicited caller. The thing to do in this case would be to hang up and call the Circuit Clerk in your county, if they are not the office who sends out the jury duty notices they can tell you which office to call.

So please remember there are unscrupulous people out there just waiting to take advantage of you, be careful!

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How to Help a Veteran

JULY 07TH 2015 BY DEE LOFLIN

How to Help a Veteran

Age Spots by Ruth Dockins

[How to Help a Veteran](#)

The following information is provided by: Leanna Duncan, Medical Foster Home Coordinator for veterans.

The John J. Pershing VA Medical Center is looking for experienced caregivers to establish their Medical Foster Home (MFH) Program. Although the Medical Foster Home program is new to our area, it has been around since a pilot project at the Little Rock VA was started in 2000. Currently there are 121 sites in 45 states and territories that have started the program.

By definition, VA's MFH is a unique partnership of an adult foster home and a VA interdisciplinary home care team such as Home Based Primary Care. The home provides long-term care in a personal home as an alternative to nursing home care. The program targets Veterans who meet all of the following five criteria:

1. Meet nursing home level of care and prefer a non-institutional setting
2. Are unable to safely live independently because of physical, cognitive or emotional limitations
3. Have inadequate support by family and friends
4. Have sufficient income to pay for MFH
5. Meet criteria for and are admitted for care by VA's Home Based Primary Care (HBPC) program

A Medical Foster Home is a home that is owned or rented by the caregiver in which the caregiver lives and provides personal care and supervision to Veterans. The program allows for three or fewer residents (Veterans and non-Veterans) to live in each home while receiving health care from the HBPC team. This team includes a Nurse Practitioner, Registered Nurse, Dietician, Social Worker and other disciplines as needed. These team members work closely together with the caregivers and Veterans to develop a plan of care to help Veterans maintain their quality of life in the community.

VA's role in the Medical Foster Home program is to recruit, screen, and oversee potential caregivers and their home. The homes undergo a thorough initial and then annual inspection by an interdisciplinary team. The application process for the caregiver includes, but is not limited to, reference checks, financial screening, and medical screening to provide care to Veterans. The partnership of community adult foster care providers and VA interdisciplinary home care teams assures that healthcare and psychosocial care needs are met and that continual oversight is provided. Caregivers in the MFH program are required to attend bi-annual trainings to remain current on skills and information pertinent to providing Veteran care in the home.

The Medical Foster Home program strives to maintain a long term commitment between the caregivers and the Veterans. The caregiver and the Veteran enter an informal agreement that serves as a guideline to their residence in the home and expectation of care. The Veteran and or

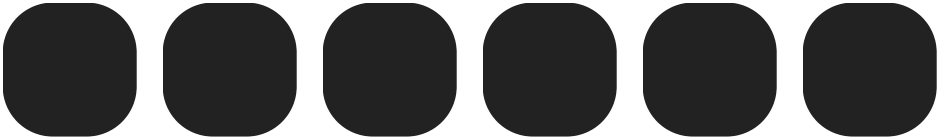
his or her family are responsible to pay the caregiver \$1500 to \$3000 per month depending upon the care needs and situation. This monthly payment includes room and board, 24-hour a day supervision, and personal care and assistance when needed. The MFH Coordinator serves to facilitate the agreement between the caregiver and the Veteran and provide on-going oversight of this partnership between the caregiver, Veteran, and home care team.

For further information and inquiry, please contact Leanne Duncan, Medical Foster Home Coordinator at (573) 686-9789.

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Let's Talk About Weather

JUNE 16TH 2015 BY DEE LOFLIN

Let's Talk About Weather

Age Spots by Ruth Dockins

Let's talk about the weather.

We are getting into the really hot months of the year, as you may have noticed. It's a good idea to take it easier in the hot summer time and drink lots of water. If you are on a fluid restricted diet or diuretics ask your doctor how much you should drink. But generally speaking you should drink more liquids than your thirst indicates, especially if you are 65 or older. Additionally, alcoholic beverages will actually cause you to lose more fluid.

Choose lightweight, light-colored, loose-fitting clothing. A wide-brimmed hat will provide shade and help keep the head cool. We all know about avoiding sun-burn, to check which sunscreen product gives the best protection check the sun protection factor (SPF) number on the label of the sunscreen container. Select SPF 15 or higher to protect yourself adequately.

If you are unaccustomed to working or exercising in a hot environment, start slowly. If exertion in the heat makes your heart pound and leaves you gasping for breath, STOP all activity, get into a cool area, or at least the shade, and rest, especially if you become lightheaded, confused, weak, or faint.

Watch for these warning signs of:

HEAT STROKE

- Extremely high body temperature (above 103 degrees)
- Red, hot, and dry skin (no sweating)
- Rapid, strong pulse and/or a throbbing headache
- Dizziness and/or nausea
- Confusion
- Unconsciousness

What to do; If you see any of these signs you should have someone call for IMMEDIATE medical assistance while you begin cooling the victim. Cool the victim rapidly, immerse in a tub of cool water, spray water from a garden hose,

sponge with cool water. Do not give the victim alcohol to drink.

HEAT EXHAUSTION

- Heavy sweating, paleness
- Muscle cramps
- Tiredness, dizziness, headache
- Nausea or vomiting
- Fast, weak pulse, fast and shallow breathing

What to do: Help the person cool off by drinking cool non-alcoholic beverages, cool shower and get them to an air-conditioned environment. Those most prone to heat exhaustion are elderly people, people with high blood pressure and people working or exercising in a hot environment.

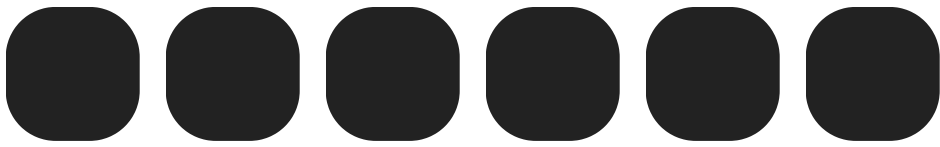
The best way to beat the heat is to stay in an air-conditioned area. If you don't have an air-conditioner, electric fans are useful to draw cool air into your home at night. If you are using an electric fan to cool off during the day letting it blow over cool water helps it cool the air much better. Just put a pan of water in front of the fan, it really makes a difference.

Use your stove and oven less to maintain a cooler temperature in your home. (I used to tell my husband that we should eat out to save money on utilities at home. He never seemed to believe me)

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