

Area Bloggers



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Age Spots - This Call Is For You!

JUNE 10TH 2016 BY DEE LOFLIN

Age Spots - This Call Is For You!

This Call is For You

The phone rings on a warm June afternoon. Picking it up you say “hello”, the caller on the other end is distorted and the line is full of static. You can barely make out that it is your grandson and he has been arrested in Mexico and needs you to send him money immediately.

The call comes in as you are sitting down for dinner. It is the IRS and they are calling to inform you that you owe a substantial amount of money and if you do not give them a payment right away, there could be severe consequences.

Medicare calls you on your cell phone, to inform you that it has received some questionable charges that you need to verify. They are afraid someone has used your Medicare number and need you to verify your number and other personal information.

All of these phone calls illicit a similar response panic, confusion, and even fear. All of these phone calls are also scams. Phone scams targeted at seniors are very popular and are increasing at an alarming rate.

Seniors are a prime target for scammers for various reasons. Many seniors have paid off their homes, saved money over their lifetimes and have good credit all of which makes them “ripe for the picking” in a scammers mind. And many seniors are just nice people, those who grew up in the 30’s, 40’s and 50’s were raised in a time when people strived to be polite and trusting, so once a scammer gets them on the phone, many have a hard time

saying no or hanging up on the caller.

A real problem is that many people who fall victim to a scam or even those who want to report questionable activity do not know where to go to report the call. You can always report a scam to your local police or Sheriff's office. The Mo Attorney General's Office can also take reports of scams and identity theft. Missouri Senior Medicare Patrol (SMP) helps Medicare and Medicaid beneficiaries prevent, detect, and report health care fraud, so any suspected Medicare scams can be reported to the SMP. Don't be embarrassed or afraid if you have fallen for a scam, these criminals work very hard to stay one step ahead of us and practice what techniques work to get your money or information. If you have been scammed, please report it with as much information as you can.

There are some simple things you can do to avoid becoming a victim. First, sign up for the Do Not Call Registry managed by the Attorney General's Office at 1-866-662-2551. This will stop many calls but if you are still receiving calls they may be scammers, who do not care if you are on the registry.

Protect your identity by not giving out personal information such as Medicare and Social Security numbers and banking information. Remember that Medicare, Social Security and the IRS will NOT call you if they need to contact you.

Talk to family members or a trusted friend if you are receiving calls that concern you. Scammers count on your silence to continue their scams. Remember that you can receive a free credit report from each of the 3 credit bureaus every year for free. Check them to make sure there is no unusual information.

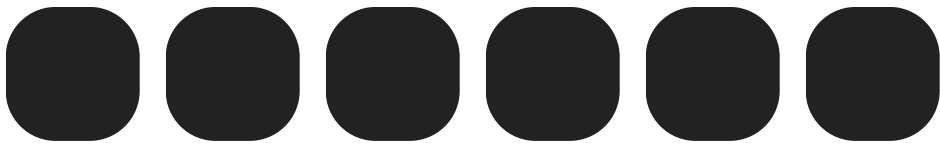
And most importantly remember that it is ok to hang up on someone, especially if they are trying to frighten or bully you. Block the number if possible or do not answer the calls. Take the steps you need to so answering your phone is not something you regret doing.

If you have fallen for a scam or have concerns please call our office at Aging Matters 1-800-392-8771 and we will do our best to assist you.

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Age Spots - A Sunday Drive

MAY 11TH 2016 BY DEE LOFLIN

Age Spots - A Sunday Drive

A Sunday Drive

My oldest son will be turning 16 soon. This is a very exciting and personally terrifying experience. We both look forward to the day he has license in hand and can truly embrace freedom in a way he has never yet experienced. Still a tiny part of me really wants him to fail the test at least the first 30 or 40 times, so I can keep him safe. So I can know where he is, and who he is with, and what he is doing.....

All of these are logical “Mom” emotions, but they can also be logical “child” emotions. Many times at Aging Matters we get calls from adult children who worry about their senior parents driving. They want advice on when to take the keys. This is not an easy thing to consider as it is the first taste of freedom for an excited teenager; it can also be the last remaining freedom for a senior.

The discussion on when someone should stop driving will vary for everyone. If there are physical limitations involved such as vision loss or dementia the conversation may come sooner than anyone wishes and some people will be good drivers their entire lives. The National Institute on Aging has an Older Drivers Age Page brochure that gives great information about physical changes that can impact older drivers and safety tips that could help older drivers stay on the road. There is also a list of Safe Driving Tips that is appropriate for those of any age. I printed out the list for my son. Some of the tips

include:

- Plan to drive on streets you know
- Add extra time for travel if you must drive when conditions are poor
- Always wear your seat belt and make sure your passengers wear theirs too
- Stay off your cell phone
- Use your window defrosters to keep both the front and back windows clear
- Drive a car with air bags
- Check windshield wiper blades often and replace them when needed

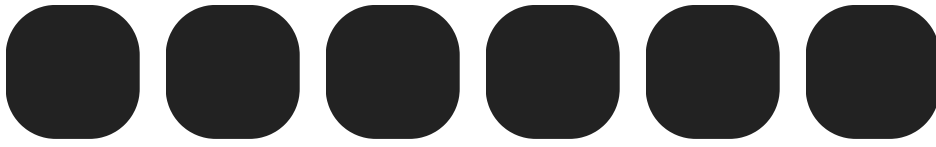
AARP also has a wonderful website www.aarp.org/families/driver_safety that has helpful information for seniors who want to stay safe on the road. It is great information for those who want to ensure their parent is safe as well. There are several other resources that offer refresher courses or evaluations for older drivers. For a copy of the Older Drivers Age Page or more information on this topic, please call Aging Matters 800-392-8771.

This Sunday as you're driving down the road enjoying the beautiful weather, be on the lookout for a Mom that keeps slamming the imaginary brake on the passenger side, it is probably me.

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Age Spots - Senior Nutrition

APRIL 11TH 2016 BY DEE LOFLIN

Age Spots - Senior Nutrition

Senior Nutrition-Getting the Most Out of That Bite

“Mom...what’s for dinner?” How many times have we as children asked this simple question? The results in our house would vary from a good old Sunday dinner of fried chicken and all the fixins to an “I’m busy, just grab a sandwich.” But now that simple question could mean the difference between a healthy life and hunger.

According to the National Council on Aging (NCOA) 1 in 6 older adults, are at risk for hunger in the United States. Seniors in your neighborhood are at risk! If seniors are struggling to afford healthy food choices, there are many ways to help.

- The Supplemental Nutrition Assistance Program (SNAP) also known as Food Stamps, helps seniors with low-income buy the food they need for good health.
- SEMO Food Bank serves over 180 local hunger relief organizations in the Southeast Missouri area.
- Senior Centers offer hot nutritious lunches to those 60+ or those married to someone 60+, in the center or delivered to the home of those who cannot get to a center. There are 32 senior centers in our 18 county area, the centers also offer social interaction, fun activities and learning programs.
- Distance Dining Program, is a service of Aging Matters that will deliver frozen meals to those who qualify and live outside the delivery area for a senior center.

Financial concerns are not the only reasons seniors are at risk for malnutrition. Many seniors take medication that can change the way food smells and tastes. Medicines could have side effects that make them nauseous or cause them not to be able to absorb the nutrients in their food. Other physical conditions might make it hard to chew certain foods or even shop for and prepare a nutritious meal. These limitations make it more important to choose healthy nutritious foods.

Tracey Tripp, RDN, LD at Aging Matters states “The issue of hunger and food insecurity, especially among the older adults in Southeast Missouri, is not always obvious and many people are not aware of how many of our seniors are affected. Another facet of this issue is that many seniors may have *enough* food, but it’s not the healthy, nutritious food they need to help reduce their risk of heart disease, stroke, type 2 diabetes, bone loss, some kinds of cancer, and anemia. If they already have one or more of these chronic diseases, eating well and being physically active may help them better manage these diseases. Healthy eating may also help them reduce high blood pressure, lower high cholesterol, and manage diabetes. Eating well gives them the nutrients needed to keep their muscles, bones, organs, and other parts of their body healthy throughout their life. Or to put it simply, health requires healthy food.”

Healthy eating begins with you! Giving your body the right nutrients and maintaining a healthy weight can help you stay active and independent. You’ll also spend less time and money at the doctor. This is especially true if you have a chronic condition, such as diabetes or heart disease.

The definition of healthy eating does change a little as you age. For example, as you grow older, your metabolism slows down, so you need fewer calories than before. Your body also needs more of certain nutrients. That means it’s more important than ever to choose foods that give you the best nutritional value.

So remember no matter how old we get asking “Mom, what’s for dinner?” will always be an important question.

For questions or more information please call Aging Matters, 1-800-392-8771.

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A Few Words from Lora Galati - Larry B. Jones

H.O.P.E. Campaign

MARCH 24TH 2016 BY DEE LOFLIN

A Few Words from Lora Galati - Larry B. Jones H.O.P.E. Campaign

I've spent the last two days contacting H.O.P.E. Campaign and 18 FORE Life love offering recipients, in order to obtain pictures of our local heroes to be included in a tribute video at 18 FORE Life's annual banquet this June. It's been awesome to reflect on each of these amazing individuals and their stories. Pictures have been arriving in my inbox and stories... amazing stories... that go along with each one. Today marks the 5 year anniversary of my dad's burial. The work for the H.O.P.E. Campaign has been therapeutic for our family. As I've reflected on each person our family has been able to reach out to through the H.O.P.E. Campaign, I remember why we do what we do. We've been in their shoes. We remember how loved and supported we've felt through both Dad and Mom's battles with cancer, and through the unexpected loss of my sister. It means so much, and we want to do that for others.

Rev. Kevin Eskew stood before us at Dad's funeral in his green tie that day. I had no idea until that moment it was St. Patrick's Day, but 5 years later as I'm reflecting on this, I love that he still incorporated that! In the midst of my grief, that made me smile. It was very fitting of his personality, and he is deeply missed in this life as well. I'll never forget Rev. Eskew's message that day. It was a beautiful message about spring and re-birth and about how all things good come from God. He spoke of the H.O.P. E. Campaign that day, and referenced the acronym: Healing, Optimism, Prayer and Example. He reminded us to not forget the greatest example that Dad left us with. He shared with everyone there how powerful it was the day a therapy tub in Southeast Hospital was turned into a baptismal pool. Dad followed Christ's example that day and I am so proud of him. He was too weak to move himself, so he was lowered on a lift into the tub.

Person after person came to us after Dad's passing and shared with us such special stories of how he's helped them along in one way or another. We are so glad that Dad's memory lives on. With each love offering that is mailed out, we remember that Dad and our Sara are still helping people on this side of Heaven. Up until 18 FORE Life had asked for us to share photos of love offering recipients, my record keeping had been very informal. Very thorough, but very informal. Upon adding all the names into a spreadsheet, our family was blown

away with the number of heroes/warriors that have benefited from gifts from the H.O.P.E. Campaign and from 18 FORE Life. From the time of Dad's passing in March of 2011 until the Summer of 2013, when we officially teamed up with 18 FORE Life, the H.O.P.E. Campaign mailed out fifty-two \$300 gifts. These gifts were for the family to use however they needed.

In June of 2013, we began turning names of cancer warriors in to 18 FORE Life. This amazing charity has been blessing others for the past 16 years. They do what they do and they do it well. I will never forget when Dad was diagnosed, and receiving that envelope from their charity. There was \$1,000 enclosed. Dad and all of us were so incredibly touched. It was not about the money. There was a message of hope... love... support... encouragement, a feeling that we were not in this alone... and this was an incredible feeling, indescribable, really. And then, 2 weeks after we buried my dad, my mother's breast cancer that she had battled and beat in 1998 & 1999, returned in her bone. Stage 4 cancer, 2 weeks after we lost my dad.

I remember meeting with Rev. Kevin Eskew in the foyer of his church building a few days after the funeral to deliver a couple of floral arrangements from the funeral. Although beautiful, we did not have room for all of them in our homes! I shared with him that Mom's re-diagnosis had not yet been confirmed, but there were strong suspicions. I broke down and cried. He hugged me tightly. I told him I couldn't do this again. We had just lost my dad and it was terribly hard, and I couldn't face another battle like this. I don't remember his exact words, but they were good... as always... And he was right. We're here and we're doing it. Mom's cancer "re-diagnosis" was confirmed. We've been battling Stage 4 breast cancer with metastasis to the bone and liver for 5 years. 5 YEARS!! We are so grateful for these 5 years! There have been many ups and downs, and it's been hard at times and harder at other times. But, it's also been good at times, and really great a lot of times! Each good and great high on the roller coaster of life has been worth every low. Each low has shaped us and molded us and taught us. We are who we are today... each of us... you and me... because of everything that life throws our way.

We all have struggles and we all have difficulties in life, but we're all here, and we're all surviving, and we're all helping each other get through. I am so proud to be from Southeast Missouri. I've witnessed such amazing strength and commitment and love and dedication from our community members... churches, schools, places of business, families and individuals, and I can't thank you

enough. When Mom received her re-diagnosis, another envelope from 18 FORE Life arrived in the mail. Another \$1,000 was enclosed. Wow. Mom felt guilty keeping it. She wanted to return it. They had already blessed our family. We were told, no... to keep it... the first gift was for dad and this gift is for her. Amazed. Blown away. We're not alone. People care. People love us. They're fighting for us and praying for us and working for us, to give us hope and strength and encouragement. We want to do that for others.

If Mom and Dad had been diagnosed with something else, or another tragedy had occurred in our family, we might have a different focus, but when both of your parents are diagnosed with Stage 4 cancers within less than 6 months of one another, my heart is nudged to focus on cancer warriors. I love and pray for everyone in life experiencing hardships, as do many of you, and this is important. We are only one person, each of us, but if we each do what we're called to do each day, we can make a positive impact on others and slowly change the world.

Maybe your role today will be to offer a smile to a stranger. Maybe it will be to hold the door open for someone who looks like they're in a hurry. Maybe it will be to say a prayer for the safety and health and happiness of another. All of these small gestures are blessings to others. When Mom and I have been at an oncology appointment, especially if we have gotten less than good news, and we're faced with a smiling face or a nice gesture, it means the world. Those strangers have no idea how much their kindness and compassion mean in those moments. Our family and friends are amazing and wonderful and love us through each day, but we all have an opportunity each day to be a blessing to others. And, if you slow down for a minute when you do it, you'll realize it's a blessing for you as well.

Mom goes back to her oncologist next week for the second infusion of a new treatment. We've been on a total of at least 15 different treatment regimens over the course of the past 5 years. Not 15 different medications, but actual regimens with a different focus of attack on the cancer. Eventually, her body will become immune to all approved treatments. We are currently in the process of actively exploring clinical trial options that will fit her type of cancer. If you're willing to pray for Mom, please pray that we find the right trial for her. She looks amazing, and has been feeling well for the most part. We are incredible grateful for this, and we do not take not even one day for granted.

Since June of 2013, we've turned in 86 names of cancer warriors to 18 FORE Life. 86 people. 86 heroes. \$86,000.00 that has been given out to families to use

for gas, hotels, medical bills, even new mattresses so they can be comfortable while fighting the battle of their lives. Whatever they need the money for. But, more than the money, they get the same gift of hope, love, encouragement and support that our family has received from our amazing community. And, this means so much. In the past 16 years, 18 FORE Life has gifted over \$1,750,000.00 in love offerings. If you'd like to help us gift more, please let me know. This year, the H.O.P.E. Campaign is doing a raffle! Next year, who knows! But, we'll be doing something! If you'd like to contribute a gift that is tax deductible, we can do that as well. I'm hitting "Publish" now! Want to get this in before midnight! Feeling inspired tonight for some reason to put this all out there! Thanks for listening! Lora

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Save Money on Medicare

MARCH 09TH 2016 BY DEE LOFLIN

Save Money on Medicare

Age Spots by Jackie Dover

Save money on Medicare

Everyone loves to save money. Many people I know have an almost competitive instinct to save the most money or get the best bargain when shopping. Saving money is a great thing. Did you know that you could save money on Medicare? There are several programs that could help those who qualify pay for almost every part of Medicare.

The Low-Income Subsidy or Extra Help program can pay all or a portion of your Medicare Part D prescription premium. It also will reduce the deductible and limit how much you have to pay for a prescription. That can add up to some incredible savings if you qualify. For a single person you have to make less than \$1,471 monthly and have assets less than \$13,640, a married couple has to make less than \$1,991 monthly and have assets lower than \$27,250.

There are also programs that can pay the Medicare Part B premium. The Medicare Savings Programs (MSP) can pay the \$104.90 or \$121.8 that is held out of your Social Security check. That would be like getting a raise, and more money in your pocket is always a good thing. The income guidelines for these programs start at \$1,345 a month for a single person with assets of less than \$7,280. For a couple the highest qualifying income is \$1,813 monthly with assets less than \$10,930. One of the MSP programs also pays the Medicare A & B deductibles and co-pays, the income guidelines for that begins at \$1,001 monthly for a single person and \$1,348 for a couple, the assets limitations are the same for all the MSP programs.

Lastly, there is the Missouri Rx Plan (MORx). The MoRx will pay half of your Medicare prescription co-pays. The income for a single person is \$1,805 and \$2,428 for a couple, there are no asset guideline with this program.

If you think you might qualify and would like to keep a little more money in your pockets, please call Aging Matters at 573-335-3331 or 1-800-392-8771.

Silver Haired Election to be held May 3

The Silver Haired Legislature (SHL) is a formally elected body of citizens 60 years of age or older that promote conscientious legislative advocacy for Missouri's older adults.

All members are volunteers who serve without pay. Currently there are no term limits so a delegate may be re-elected to an unlimited number of terms. The elected delegates

participate in a mock legislative session patterned after the MO General Assembly. The session is held in Jefferson City in the fall of each year. Many of the activities take place in the Senate and House chambers of the Capitol building.

The SHL delegates work all year as advocates for senior issues. They are kept abreast of proposed legislation and stay in touch with the legislators. Many of the legislators contact the SHL delegates asking for their input on proposed legislation.

There are 10 Area Agencies on Aging (AAA) in Missouri and SHL delegates are elected from each AAA area. This brings about 150 seniors together in Jefferson City to present bills, debate issues, and choose the top five for which they will advocate during the year.

If you are interested in becoming a SHL delegate you should file a Declaration of Candidacy with Aging Matters, the Southeast Missouri Area Agency on Aging office. This statement must arrive in the office by close of business on April 12. You may obtain an application by contacting our office at 1-800-392-8771 or locally at 335-3331 or pick one up at your local senior center. There are four seats up for election this year, one Senate seat and three Representatives.

The May 3 election will be held at the area senior centers during regular business hours. Contact our office to learn more about this very important program.

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