

Area Bloggers



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Age Spots by Jackie Dover - Preserving Memory Lane

JUNE 20TH 2018 BY DEE LOFLIN

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Preserving Memory Lane

Recently at a family gathering, my sister Misty started going through family pictures. First it was just a fun way to tease my oldest in front of his girlfriend, but it soon turned into a fantastic walk down Memory Lane. There were lots of pictures. Totes filled with albums and pictures in the sleeves from the film developing. Pictures on the computer, on the phone. Hours later and we were still knee deep in pictures, newspaper clippings and family history.

Then someone asked the ultimate question, what are you going to do with all those pictures? We looked around as we all wanted to answer but no one really knew what to say. That got me to thinking, what are we going to do with all these pictures?

Preserving family pictures and documents is really important to many people but there is a lack of knowledge on what is good or bad for these family legacies. According to the National Archives website <https://www.archives.gov/>, it is best to work in a large clean area.

Make sure your hands are clean and free of lotion. When handling pictures and negatives it is a good idea to use gloves because the natural oils in your hands can cause permanent stains on these items. You can store pictures using pages or envelopes that are acid free

and sleeves made of plastics such as uncoated polyester, polypropylene and polyethylene, these will not stain or discolor the pictures. Place individually housed prints, negatives, and cased objects in acid-free, durable boxes that will afford further. Keep the pictures or albums in an area that is cool, has low humidity and is not near water or food sources to protect from animals and insects. There that was easy.

Another way to save pictures is to have them digitalized. There are many different ways to accomplish this. I have seen many pictures on Facebook where someone has just taken a picture of a picture, I have done this myself. The downside is that there is often a glare from the flash or lights in the room. Of course there are apps for this, just check the Google play store or the Apple App Store. Many of these apps have features that remove the glare and allow you to save the images with a name or event so you can find them again later. Scanning pictures or documents is another way to preserve and digitalize. Scanners today are faster and more affordable than ever.

Just put the document or picture on the scanner and push a button, many allow you to name the file so you can find it later. Many scanners also are able to scan negatives and 35mm film. There are also scanning services that will scan your pictures and save them to the cloud or on a DVD or other type of media for a fee. I like the idea of having multiple copies of precious family memories, it makes it easier to share those memories with family and friends.

I have slowly begun the journey of digitalizing and archiving my family photos, it will take me quite some time to finish. I am in no hurry and I love having a chance to walk down memory lane with my sisters. I hope my children enjoy the results.

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Age Spots by Jackie Dover - Never Forgotten!

APRIL 30TH 2018 BY DEE LOFLIN

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Never Forgotten

What makes a hero? I ponder that question while sitting in a SALT meeting recently. SALT stands for Seniors and Lawmen Together. SALT is an organization that was established to bring seniors and law enforcement together to address unmet safety needs in Cape Girardeau County. SALT hosts several events throughout the year to actively bring seniors and the law enforcement community together. On May 24 they host the most touching and solemn event of the year the Law Enforcement Memorial Ceremony.

The Law Enforcement Memorial Ceremony is very special to me. My husband is a Deputy Sheriff and has been for over 12 years, prior to that he was in the military. He doesn't ever ask or want to be the center of attention, but he is one of my heroes and always will be. There have been countless times over the last 15 years that he has had to miss school functions and family events, sometimes at the last minute. Many times he has been in dangerous situations or heartbreaking ones and never complains or shares the details of what happened, he just does his job. Many heroes just do their job, sometimes they get recognition but most times they do not.

In my way of thinking, a hero is the person who puts themselves in front of you to protect you from danger. The person who runs headlong into danger knowing the risks involved, knowing that they make a choice to confront what most people run from. Knowing that by just doing their job, they may not get to go home to their family.

The SALT Law Enforcement Memorial Ceremony will recognize 49 fallen heroes who died in the line of duty. 49 heroes who were not able to go home to their families. 49

heroes who made a choice to run toward danger. 49 heroes who do not deserve to be forgotten. On May 24 at 6:00 at Cape Bible Chapel, 2911 Kage Rd, Cape Girardeau, Mo we get a chance to remember with respect, gratitude and honor these 49 men who made a difference in their communities and paid the ultimate price. We also get the chance to honor their families and make sure they know that we appreciate the sacrifices made. SALT honors those from the counties of Bollinger, Butler, Cape Girardeau, Dunklin, Iron, Madison, Mississippi, New Madrid, Pemiscot, Ripley, Scott, Stoddard and Wayne.

The Law Officer Memorial Ceremony is open to all and I encourage you to attend. The evening includes essay winners from local schools who write about “Police-Our Heroes”; scheduled key note speaker is Gov. Eric Greitens and the “Final Call” a recitation of the 49 heroes we are honoring. This ceremony makes me cry every year and I am so grateful to be able to bring my children to such a meaningful event.

SALT also sponsored the Law Officer Memorial located at Cape County Park North. This memorial has all 49 names engraved and stands as a lasting tribute to their sacrifice. I encourage you to stop by and visit and take a moment to say thank you to these 49 heroes so they are never forgotten.

If you are unable to make the event May 13-19 is Police Week. Please take the time to thank these men and women who give so much of their time to keep us all safe.

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Age Spots By Jackie Dover - So What's Next?

MARCH 26TH 2018 BY DEE LOFLIN

Age Spots By Jackie Dover - So What's Next?

So What's Next?

Many times throughout the week I see and speak with people who are retiring or considering retirement. The logical question that follows is, "So what are you going to do with all your time?" Travel, spend more time with grandkids, nothing at all or anything I want are all common answers but one that has always stood out is when they tell me they want to volunteer and help others.

Volunteering can provide many benefits especially to seniors. Volunteering can provide seniors with a feeling of productivity. Sometimes it is hard to transition from working full time to having "extra" time on your hands. Helping others also can lead to a sense of personal fulfillment and satisfaction and it can increase a senior's ties to their community. Many volunteers take on projects outside their past history and comfort zone and are able to meet new people and make a difference in their community. All volunteer work is appreciated.

So now that you are excited to begin volunteering, where do you go? Many of our senior centers are always looking for volunteers for different types of roles. Schools and non-profits usually have volunteer positions available, look for somewhere that excites you or has an interest you would like to explore.

An organization that Aging Matters works closely with is always looking for volunteers. CLAIM is the Missouri State Health Insurance Assistance Program (SHIP). CLAIM trains volunteers to provide unbiased and confidential Medicare counseling. I know that sounds intimidating but CLAIM has a great training program and offers continuing education and support. By being a CLAIM volunteer you will learn the ins and outs of the Medicare process and be able to assist others. The satisfaction of helping those on Medicare is something I truly enjoy and believe you will too.

AmeriCorps is another national volunteer network that has over 3 million volunteers. AmeriCorps partners with CLAIM in Missouri. CLAIM-AmeriCorps volunteers receive additional benefits; they can earn an annual stipend of \$5,250 annually and may apply for up to \$2,885 annually in scholarships for themselves, their children or even their grandchildren. AmeriCorps members will be trained to do Medicare counseling but will also participate in outreach and education events and help recruit new volunteers for CLAIM.

The qualifications for a CLAIM-AmeriCorps member is must be 18 years old, a US citizen and live in the service area. Members must attend trainings and participate in monthly teleconferences. AmeriCorps members are asked to commit about 19 hours weekly, and there are some part-time positions also.

Problem-solving skills, the ability to listen and some computer skills are the desired skills. If you have questions please call CLAIM, 800-390-3330. Enjoy your retirement by helping others and yourself.

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Age Spots by Jackie Dover - Making a Difference

MARCH 01ST 2018 BY DEE LOFLIN

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Making a Difference

Missouri has the distinction of being the very first state in the union to have a Silver Haired Legislature (SHL) which was started in 1973. This is a formally elected group of Missouri Senior Citizens 60 years and older who are interested in promoting legislative advocacy for Missouri's older adults. It is patterned after the Missouri General Assembly, comprised of two legislative bodies, the Senate and the House of Representatives. All members are volunteer, serving without pay. However travel and meal expenses are reimbursed.

Here's how it works: There are 10 Area Agency on Aging (AAA) regions in the state of Missouri and each one is represented by three SHL senators and 12 representatives. In May of each year elections are held in the 10 regions of Missouri for the purpose of choosing the SHL legislators to represent their area.

The elected SHL members will meet and discuss proposals that will be written as SHL bills and submitted to the statewide SHL bills committee. This committee will go over all the submissions and choose about 20 for the fall SHL session to consider.

In October of each year the SHL legislators will meet in Jefferson City at the Missouri state capitol to hold a mock legislative session. This session is held in the Senate and House of Representative chambers of the Missouri state capitol, generally lasting 2 – 2 1/2 days.

Committee hearings will be conducted the first day of the session where the SHL senators and representatives will debate and vote for proposals that will be brought to the floor in the house and senate chambers the next day. The following day begins early with transportation to the capitol building and the day's agenda begins. The senators meet in the senate chamber and the representatives meet in the house chamber. Each proposal that was passed out of committee the day before will be debated and a vote will be taken whether to “do pass” or “do not pass”. After each proposal has been decided upon by each chamber the SHL legislators will be transported back to their hotel where they will attend a banquet and have a private meeting with their group of delegates.

The next morning it's back to the capitol where a joint session is held and all the proposals that have been marked "do pass" will be presented to the SHL legislators who will vote on the top five as their priorities for which to advocate with their General Assembly legislators. The state legislators are interested in hearing from the SHL and many of the laws in Missouri have started out as SHL proposals. For example a bill to prevent tax charged on pharmaceuticals, a law that strengthens pre-need funeral regulations and another law that increases Personal Needs Allowance for Medicaid residents in Long-Term Care Facilities. These are just a few of the SHL proposals that became law.

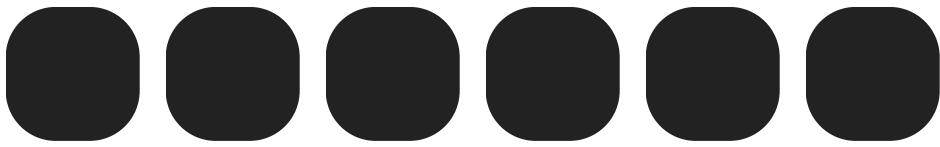
The requirements are that one should be able to travel to Jefferson City and/or Cape Girardeau for meetings. It is beneficial for the elected person to be able to send and receive emails, because when the state legislators are in session things happen quickly and many times you will be contacted on the day of a hearing asking you to contact your state legislator the same day. The other obvious requirement is that one should be interested in the betterment of the lives of Missouri senior citizens.

Elections will be held Tuesday, May 8 at the Senior Nutrition Centers during regular business hours. 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 24. 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 eight seats up for election this year, two Senate seats and six Representative seats. Please consider making a difference in your community by joining the SHL. I would like to thank one of my Silver Haired Legislator members Ruth Dockins for her contributions on this article.

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Age Spots by Jackie Dover - Looking for Money in all the Right Places

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Looking for Money in all the Right Places

Many times at Aging Matters we get calls from people who need help finding a pension they believe they should be getting, but can't seem to find any information for. The South Central Pension Rights Project (SCPRP) is an organization that can help. The SCPRP provides assistance to anyone with a pension question or problem, regardless of age, income or value of the claim.

The Pension Rights Project serves people in Missouri, as well as some other states, free of charge. Pension help is hard to find because the plans and laws are complex and difficult to navigate without knowledgeable assistance. The people who work for the South Central Pension Rights Project are trained to answer your questions about complicated pension laws, they are trained to obtain hard-to-find retirement plan publications and forms and to help with corrections to pension miscalculations and help with claiming retirement benefits that have been previously denied.

An example of help they offer is a widow who knows that her husband worked for a company many years ago and believes that he had contributed to a pension plan. Any papers she may have had are now lost and the company has closed and she doesn't know

anyone who worked there. This could be a very daunting scenario for anyone, especially a senior who hasn't been in the workforce for awhile. The pension counselors can assist with situations like this and they are happy to help free of charge.

Pension counseling projects like this are run by local nonprofit organizations and are funded under the Older Americans Act through a grant program of the U.S. Administration on Aging. Legal training and support are provided by the National Pension Assistance Resource Center, an initiative of the Pension Rights Center in Washington, D.C.

If you need help finding a pension please call toll free: 800-443-2528 or go online to www.southcentralpension.org.

Another way to “find” money is the Missouri Property tax credit (Circuit Breaker).

The MOPTC returns a maximum of \$750 for renters and \$1,100 for owners who owned and occupied their home. The actual credit is based on the amount of real estate taxes or rent paid and total household income.

To qualify for the Circuit Breaker you or your spouse must be 65 as of December 31, 2017 or 100% disabled. Also, those who are 60 or older and receiving surviving spouse social security benefits could qualify. You must be a Missouri resident with total household income of \$27,500 or less for a single renter, \$29,500 or less for a married couple who rents. If you own your home your income must be below \$30,000 if single and \$34,000 for a married couple. If you are veteran with 100% service connected disability, your VA payments are not counted as income.

Forms can be downloaded from the MO Department of Revenue website www.dor.mo.gov or by calling our office at 335-3331 or 1-800-392-8771.

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