

Area Bloggers



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Age Spots by Jackie Dover: Tough Love-Family Caregiving

JUNE 10TH 2019 BY DEE LOFLIN

Age Spots by Jackie Dover: Tough Love-Family Caregiving

Tough Love-Family Caregiving

Rosalynn Carter once said, “There are only four kinds of people in the world; those who have been caregivers, those who are currently caregivers, those who will be caregivers, and those who will need a caregiver.” Caregiving is often referred to as the toughest job in the world. Many times, you are on duty 24 hours a day, 7 days a week with no time off, no breaks and usually no pay.

Caregivers sometimes have a very difficult time caring for themselves; there just are not enough hours in the day. Since 2001, Aging Matters has had a Family Caregiver Program that focuses on empowering and supporting unpaid caregivers providing care for someone over the age of 60. You do not have to be related to be a Family Caregiver and you do not have to provide round the clock care for this program to help.

The Aging Matters Family Caregiver Program assists caregivers by providing educational programs and information and assistance. Family Caregiver sponsors Caregiver Conferences throughout our 18 county service area, there will be a conference on June 12th in Piedmont, the theme is “Mentally Healthy and Happy”, there will be speakers and booths that can offer help and information. There will be other conferences scheduled including Grandparent raising Grandchildren conferences that will be in the fall after school starts. Those will be held in Cape Girardeau, Poplar Bluff and Hayti. Please call Aging Matters for more information about the conferences, 800-392-8771.

Sixty seven million people in the United States provide some care for a senior in their family or community, this number is growing every year. Respite Care is a service that is provided by the Family Caregiver Program. Respite care is needs based and allows a caregiver to take a break for a while and still have the loved one taken care of.

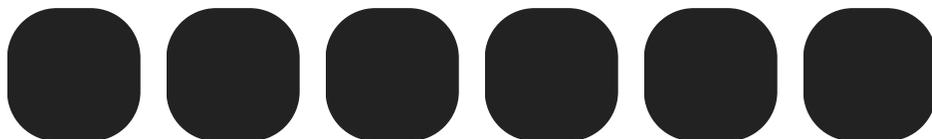
Family Caregiver also helps with Supplemental Services, which may provide supplies and goods necessary for keeping an elder at home. The supplies need to be things the caregiver cannot provide and are not covered by Medicare or Medicaid. These supplies are items such as nutritional supplements and incontinent supplies. A "face to face" assessment is completed with the caregiver. Assessments are evaluated and assigned a score value and supplies grants are awarded based on that score. There is a limit on supplies of up to \$250. Families may re-apply 12 months after they have used up their allotment.

We know caregiving can be an overwhelming task and no one should have to struggle through the process alone, it sometimes takes a team to provide care for an elderly loved one. The Family Caregiver Support Program helps caregivers find the keys to successful caregiving. Please call Aging Matters 800-392-8771

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Age Spots: In the Line of Duty by Jackie Dover

MAY 08TH 2019 BY DEE LOFLIN

Age Spots: In the Line of Duty by Jackie Dover

In the Line of Duty

As I sit writing, this article a headline that catches my attention is that of a Washington deputy who was shot and killed in the line of duty, responding to a call. According to the Officer Down Memorial Page, that makes the 33rd line of duty death for law enforcement in the United States this year. That is a 28% decrease over last year. A decrease is good, but 33 is still too high a number for in the line of duty deaths of officers.

I have known many law enforcement officers over the course of my life. As many of you know, my husband is a Deputy Sheriff and has been for 13 years and my baby brother is an emergency dispatcher in the town where we grew up. I have been lucky in many ways that I only know one person who lost his life in the line of duty. Bob was a Marine Corps buddy of my husband who also became a police officer. Bob was funny, kind and really bad at video games as I was able to beat him on multiple occasions. It was a shock when he was killed in a car crash in 2013 while on duty.

We still remember and talk about Bob and any time my husband speaks with his Marine Corps buddies, they take time to honor him.

When any officer dies in the line of duty much is lost; a friend, a sister, a father, a son or daughter, they all deserve to be remembered and honored for the sacrifice they made to keep us all safe. Senior and Lawmen Together (SALT) lead the way in honoring those in our area who have made the ultimate sacrifice. The SALT Law Enforcement Memorial Ceremony recognizes 49 fallen heroes who died in the line of duty. On May 23 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. We also get the chance to honor their families and make sure they know that we appreciate the sacrifices they have 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. During the evening we get to hear the winners of an essay contest with the theme “Police-Our Heroes”, it is inspiring how these young kids see police officers. The respect and appreciation they have is very moving. Sandy Karsten, Director of Public Safety will be the key note speaker, SALT will give out the Roger Fields Award and the reason why we all gather the Final Call, a recitation of the 49 heroes we are honoring.

SALT also sponsors the Law Officer Memorial located at Cape County Park North. This memorial has all 49 names of the fallen heroes, from our area engraved and stands as a lasting tribute to their sacrifice. I encourage you to visit and take a moment to say thank you to these 49 heroes.

For those not able to attend the Memorial, Police Week goes from Sunday May 12 until Saturday May 18. Please take the time to thank an officer for all they do for us.

We are lucky there are men and women who are willing to risk so much for those they do not know. That so many have the courage and bravery needed to put their lives at risk every time they go to work. Please take the time to honor those who lost their lives in the line of duty and thank those who still serve.

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Age Spots: Silver Haired Legislature Election will be May 7 by Jackie Dover

APRIL 22ND 2019 BY DEE LOFLIN

Age Spots: Silver Haired Legislature Election will be May 7 by Jackie Dover

Silver Haired Legislature Election will be May 7

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 meet several times at Aging Matters in Cape Girardeau and participate in a mock legislative session patterned after the MO General Assembly. The session is 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 updated on 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 proposals, debate issues, and choose the top five for which they will advocate during the year.

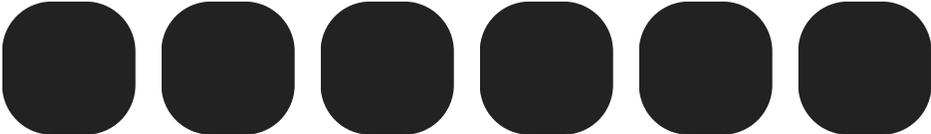
If you are interested in becoming a SHL delegate, you should file a Declaration of Candidacy with the Aging Matters office. This statement must arrive in the office by close of business on April 30. You may obtain an application by contacting our office at 1-800-392-8771 or locally at 335-3331 ext. 113 or pick one up at your local senior center.

There are five Representative and one Senate seat up for election this year. The May 7 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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Age Spots: Hidden Gems by Jackie Dover

MARCH 11TH 2019 BY DEE LOFLIN

[Age Spots: Hidden Gems by Jackie Dover](#)

Hidden Gems

Clients often say they wish they had learned about Aging Matters earlier, so we could have helped them with previous issues. Aging Matters is like a hidden gem, a valuable service that not enough people know about. With that in mind, I realized there are many

programs and services that could be a benefit if more people knew about them.

The first hidden gem is Wolfner Library. Wolfner Library is a free library service for qualifying Missourians who are unable to use standard print reading materials due to a physical or visual disability. Wolfner Library offers a wide variety of services including:

- Braille
- Large print
- Fiction and non-fiction audio books for all ages
- Over 70 magazine subscriptions
- Loanable machines for those renting audio books

Materials are mailed to and from library patrons free, that is right there is no cost for these services. As an avid reader, I think this is one of the most amazing services available. If you would like more information, you can visit the Wolfner Library website:

www.sos.mo.gov/wolfner or follow them on Facebook: facebook.com/wolfnerlibrary or call 800-392-2614.

Another little gem that has benefitted many seniors is the South Central Pension Rights Project. Pension counseling projects assist anyone with a pension question or problem, regardless of age, income, or value of the claim. This is a free service. If you have ever tried to find a pension from a company that changed names or ownership, you know how valuable this help is.

Pension counselors assist:

- Answering questions about complicated pension laws and how they affect retirement
- Obtaining and explaining hard to find retirement publications, forms and other documentation
- Correcting pension miscalculations
- Claiming retirement benefits that have been denied
- Tracking down benefits from past employers

South Central Pension Rights Project is the pension-counseling project that serves Missouri, Arkansas, Louisiana, New Mexico, Oklahoma and Texas. If you have questions, you can contact them at www.southcentralpension.org or 800-443-2528.

Other little gems from Aging Matters are our Medicare Bootcamps. At a Bootcamp, we cover all the parts of Medicare including when, where and how to enroll. We also discuss the cost, penalties and coverage. It is everything you wanted to know about Medicare, but were afraid to ask.

We also have regional Scamborees. These events go into detail on how to protect yourself from scams and fraud, and what to do if you are a victim. These programs are held throughout the year in the Aging Matters service area. Our toll free number is 800-392-8771; you can check our web page <http://www.agingmatters2u.com/> or our Facebook, <https://www.facebook.com/Aging-Matters>.

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Age Spots: Meeting the Deductible and other New Year treats by Jackie Dover

FEBRUARY 08TH 2019 BY DEE LOFLIN

[Age Spots: Meeting the Deductible and other New Year treats by Jackie Dover](#)

Meeting the Deductible and other New Year treats

I need to get my eyes checked. After hours on the computer and on my phone, I have blurry vision and I am getting headaches. I put off going to the eye doctor during the busy holiday season and now wish I had fit a visit in my schedule, now I have to meet my insurance deductible. Most insurances have a deductible; a deductible is the amount you pay for covered medical expenses before your insurance begins to pick up any charges. Medicare can have more than one deductible.

Medicare Part A, which is the in-patient or hospital part of Medicare, has a deductible of \$1,364 per benefit period in 2019. What this means for a Medicare client is they pay \$1,364 if they are admitted as an in-patient at a hospital. The Medicare Part A benefit period begins when you are admitted to a facility and ends when you have not received inpatient hospital or Medicare-covered skilled care in a skilled nursing facility for 60 days in a row. The benefit period is not tied to the calendar year, and you can have multiple Part A deductibles in a year.

Medicare Part B also has a deductible, for 2019, it is \$185. The Part B deductible is for the year and will reset each January. After the deductible has been met, Medicare covers 80% of approved Medicare costs.

Medicare Part D, the prescription part of Medicare and Medicare Advantage Plans (Part C), have varying deductibles based on the plan selected. There is a deductible maximum of \$415 per calendar year in 2019, for Part D plans.

There are programs that can help pay for Medicare deductibles if you qualify. They are based on income and asset levels. For help with the Medicare Part D deductible a couple's income would need to be below \$24,930 a year and assets under \$28,720 and a single person with income under \$18,450 and assets under \$14,390.

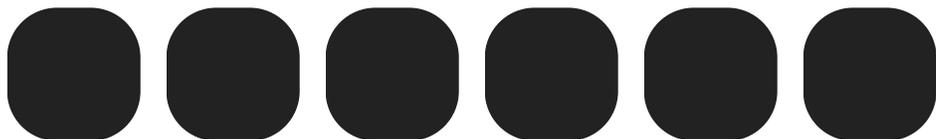
There has been much discussion about the Missouri Property Tax Credit (MO-PTC) also known as the Circuit Breaker. This program is a refundable tax credit for seniors or those who are 100% disabled, it refunds a portion of the paid real estate tax or paid rent.

The amount returned is based on taxes/rent paid and total household income. For renters income limit is \$27,500 for a single person and \$29,500 for a married couple. If you own your home, the limit is \$30,000 for a single person and \$34,000 for a couple.

If you have questions or more information, please call Aging Matters 800-392-8771.

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