

# NORTHWEST AGING NEWS

FEBRUARY - MARCH 2007

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Welcome to another edition of Northwest Aging News! Spring has sprung and we hope you are all enjoying the warmer weather. Much informative information is included in this edition; which we hope will be a benefit to all who read!

## USDA OFFERS GRANTS FOR HOME REPAIR

For some people, the idea of home repair can be a monumental if not impossible task.

But the federal government is ready to help those in rural counties afford needed home repairs and upgrades. The United States Department of Agriculture Rural Development office in Maryville has announced that it has grants and low-interest loans available for very low-income residents in Gentry County.

The grant and loan program helps those eligible make the necessary repairs to their homes so it doesn't further deteriorate. The grant gives up to \$7,500 to homeowners 62 years old and older who cannot afford repairs and total assets do not exceed \$10,000. There are also low-interest loans available to all ages with a maximum amount of \$20,000, an interest rate of 1 percent and up to 20 years repayment, according to Jeremy Brady, Rural Development manager for the Maryville office.

Those eligible are very low-income homeowners in towns of up to 20,000 people in non-metropolitan areas. Therefore, since this is a rural program, all residents of Gentry County are considered for this particular program if they are under the income limits.

“The grant money has to be used for health and safety issues, which covers quite a broad area,” Brady said. “The most common types of repairs financed by this program include fixing or replacing roofs, modernizing heating and wiring systems, wheelchair ramps, and making bathrooms more accessible to persons

with disabilities. You can also apply for funds to install insulation and storm windows, or put in a septic system.”

In the past, a combination of the grant and the loan helped a local Gentry County resident with a new roof and the installation of handicapped access ramps.

As of March 6, Brady had received several applications from area residents and anticipates receiving many more in the upcoming months.

“We encourage people to apply as soon as possible to ensure that the office will still have money to award those who qualify,” Brady said.

Anyone seeking more information about aid for repairing their home or any other USDA Rural Development program may visit the homepage at <http://www.rurdev.usda.gov/mo> or by contacting your local USDA Rural Development office. For Andrew, Buchanan, Clinton or DeKalb counties contact Gary Bauman at 816/364-2328, Ext. 4. For Atchison, Gentry, Holt, Nodaway and Worth counties contact Jeremy Brady at 660/582-7421, Ext. 4. For Caldwell, Daviess, Grundy, Harrison, Linn, Livingston, Mercer, Putnam and Sullivan counties contact Danny Jackson at 660/646-6222, Ext. 4.

Press Release

## **AGENCY WELCOMES NEW EMPLOYEE**

The Northwest Missouri Area Agency on Aging welcomed a new Assistant Ombudsman Manager, Kelly Hopkins. She was born in Iowa and lived in

Mississippi and Louisiana before moving to the Albany area with her family in 1984. Kelly attended Albany RIII from her sophomore year until graduating in 1987. She married Dwight Hopkins in 1988 and they have one son, Zachery who is 17. Kelly has worked in long-term care for 11 years. She started as a cook at Colonial Manor in Albany in 1995. She then took correspondence classes through the University of North Dakota for Dietary Management and completed the course in 1998. Kelly passed the certification test from the State of Missouri for Dietary Management and Food Sanitation in 1999 and then began work as a Dietary Manager at Pine View Manor in Stanberry. She worked at Pine View until employment at the Agency. She enjoys spending time with her family, traveling, being outdoors and animals – which they have many of. Kelly is very excited to join the Ombudsman program.

## **ARE YOU A CAREGIVER?**

Could you benefit from information about caregiving and learning about available resources?

## Caregiver's Forum

Saturday, April 14, 2007

9:00 a.m. – 11:30 a.m.

Joyce Raye Patterson Senior Ctr

100 South 10<sup>th</sup> St.

St. Joseph, MO

(Enter from the parking lot below the Center)

Cost: \$5, which covers breakfast

(Scholarships are available)

## **Call (816) 271-1033 to register**

The program will include speakers who will discuss how to make the most out of your time with your doctor and how to take care of yourself during the caregiving journey

Booths and agency staff will be available to provide helpful, valuable information

The Caregiver's Forum is being sponsored by the Caregiver's Coalition which includes: Alzheimer's Association, Heartland Cancer Center, Heartland Senior Health, Faith in Action – Volunteer Caregivers, and InterServ

### **ADDITIONAL HELP FOR FAMILY CAREGIVERS**

The National Family Caregiver Support Program (NFCSP) started in 2000 as part of the Reauthorization of the Older Americans Act to help older adults and their families. Managed by the Administration on Aging, funds are given to aging service provider networks in all states and territories to help family caregivers with:

- Information about health conditions, resources and community-based long-term care services that might best meet a family's needs;
- Assistance in securing appropriate help;
- Counseling, support groups and caregiver training to help families make decisions and solve problems;
- Respite care so that families and other informal caregivers can be temporarily relieved from their caregiving responsibilities; and
- Supplemental, long-term care services on a limited basis. This could include home modifications; incontinence supplies; a microwave; air conditioner (for a caregiver with asthma or

allergies); nutritional supplements; washing machine; assistive devices, etc.

To see what services are available in our area, contact the Area Agency on Aging at 866-844-5626 or visit the website at [www.moaging.com](http://www.moaging.com).

Administration on Aging

## **PART D SOLICITATIONS:**

### **PROTECT SENIORS AGAINST FRAUD**

#### **Educate your community on the CMS marketing guidelines**

Scam artists and aggressive Prescription Drug Plan (PDP) marketers know many elderly patients are new to Medicare Part D and that leaves seniors vulnerable – if they don't know the rules.

**Facts:** Medicare Part D providers may call seniors to tell them about drug plans. However, PDP representatives may not call if the senior has listed their number on the Federal Do Not Call Registry ([www.donotcall.gov](http://www.donotcall.gov); 1-888-382-1222). Once a senior has registered their telephone number with the Registry, telemarketers have 30 days to stop calling them.

**Important:** Even if a senior has not placed their number on the Registry, and a Medicare Part D Plan representative calls them, the representative is not allowed to sign them up for a Plan. The senior may only sign up for a new Plan if they initiate the call.

Because Plans may try to get seniors to call them back, Centers for Medicare & Medicaid Services (CMS) has offered to field seniors' questions about the legitimacy of Providers. They encourage seniors to call 1-800-MEDICARE before returning a solicitor's call to determine if the Provider is viable.

**Also:** Plan providers are never allowed to send seniors unsolicited e-mails. Providers may come to a senior's home only if the senior has invited them. Regular and impromptu door-to-door solicitations, however, are illegal.

During a Plan representative's sales pitch, he may ask a senior how they want to pay their premium, but he may not ask for payment over the phone or Internet.

Plans must mail beneficiaries a bill for premiums.

**Look out:** One sure sign of a scam is if the Plan charges a senior an enrollment fee. There is no fee to enroll in any Part D Plan. Furthermore, a red flag should go up if the Plan representative does not ask for the senior's Medicare number. CMS recommends that pharmacists tell their customers to closely guard personal information.

Contact: if you see a Plan performing any illegal activities, call the Department of Health and Human Services Fraud Hotline at 1-800-447-8477.

Older Americans Report

## **FINDING GOOD HOME HEALTH AID TAKES WORK**

For many elderly people, the availability of someone to help them a few hours a day with personal care or household chores can mean the difference between continuing to live at home or moving into a nursing home.

Home-based care is a new and growing field and many of the services are unregulated. Here are some tips on finding an appropriate care provider and paying for that care:

**Consider community resources first.** Contact your local Area Agency on Aging, often listed in the phone directory under "senior services" or "Human services." Almost every county has one to help seniors remain independent in their own homes. Explain the need for home care and seek recommendations of service providers. A social worker usually will visit to assess the elderly person's needs.

Some services provided by local aging agencies, such as transportation, home-delivered meals and help with household chores, may be available for free or at modest cost, depending on the person's income.

Long-distance caregivers can call the Eldercare Locator at 800-677-1116 to find the appropriate state or local agency to arrange service for an older person in need of assistance.

**Private home-care services.** Some people may not qualify for government programs or may require more help than local aging agencies offer. They, or their family members, may have to look for private home care services providers. Check your phone directory under "personal care services" or "home care services."

Home care aides run the gamut from companions and housekeeping aides to those who help with personal care such as bathing, dressing and grooming. Fees usually run from \$10 to \$16 an hour. People with specific health problems may require a visiting nurse.

In exploring home-based care, check whether the service you contact is an agency, which screens, trains and supervises its employees, or merely a registry of independent caregivers. Also ask if the service is licensed – if required in your state – and accredited by a professional association, indicating a higher standard of quality.

“Usually, the people who are referred instead of being employed are cheaper,” said Margaret Terry, executive director of Homemaker Health Aide Services of the National Capital Area, a home care agency in Washington, D.C.

“But the less costly person comes with a potentially big price,” she said. Terry explained that if one of her employees is unable to visit a client on a particular day, a replacement is found. And if an aide is injured on the job, such as hurting her back when trying to lift an elderly person out of bed, the agency – not the client – is liable.

When you hire an independent caregiver, you become the employer. That means you are liable for injuries, for withholding Social Security taxes, and for filing the proper tax documents. (To learn more about tax responsibilities of employers of household help, call the IRS toll free at 1-800-829-3676 and request Publication 907.)

Some people find, however, that less expensive independent caregivers are the only way they can afford home-based care. An excellent book on the subject, “Home Care for Older People,” discusses the advantages and disadvantages of various home care options and how to find needed help. For a copy, send \$12 to United Senior Health Cooperative, 1331 H. Street, N.W., Suite 500, Washington, D.C. 20005.

***Paying for care.*** Once you find the home-based care you need, the next challenge is paying for it. Medicare, the government’s health care program for those 65 and over, does not cover long-term care or help with personal or household services.

However, Medicare will pay for home care services related to acute, short-term health problems if a person is homebound, under a physician’s care, and needs part-time or intermittent skilled nursing services or physical or speech therapy.

Private insurance pays very few home care costs. Some newer supplemental medical insurance policies, known as medigap, offer limited coverage for home care, but only when a patient is also receiving Medicare.

Private long-term care insurance policies often cover home-based care. But these policies are still so new and relatively expensive that only a small percentage of the elderly have them. The bottom line is that if you need private home care services,

you’re probably going to have to pay for it yourself. That may mean liquidating assets or engaging in some creative financing, such as applying for a reverse mortgage where the lender pays the homeowner.

# CRIME PREVENTION

## HOME SECURITY & PERSONAL SAFETY INFORMATION

On average, a burglar will only spend from 60-90 seconds to enter your house.  
Don't make it easy for them.

You do not have to turn your home into a fort. You only need to slow burglars  
down and increase their chances of being seen or heard.

A burglary occurs every 13 seconds in this country and 85% of them are  
committed by non-professionals.

This checklist is provided so that homeowners may carefully assess where they live and how they can make their homes less of a target for burglars. Please look at each example to see where you can make needed improvements. If you have been a burglary victim or would like our assistance with your survey please call us.

### ***EXTERIOR***

Y N

- Is your address clearly visible from the street?
  
- Are trees and bushes cut back to allow for natural visibility? Bushes should be no more than 2 feet high & tree branches at least 6 feet above ground.
  
- Is lighting sufficient to eliminate dark areas around your house?
  
- Are lights motion sensitive?
  
- Does a fence block visibility?
  
- Do you know your neighbors?

- Have you talked to your family about what to do if a burglary is discovered?

### ***DOORS***

Y N

- Are exterior doors of solid construction?
- Do doors, locks & door frame fit securely?
- Does the door have a deadbolt?
- Does the door have a peep hole?
- Does the door have glass around it?
- Are all keys accounted for?
- Do you hide keys outside?
- Do you have an alarm system?

### ***WINDOWS***

Y N

- Have double hung windows been pinned?
- Are locks in good working order?
- Do you have locks that allow you to lock a window that is partially open?
- Do basement windows have bars or some extra protection?

***INTERIOR***

Y N

- Do you keep a list of all valuable property including serial numbers?
- Is your property marked or engraved so that it can be identified?
- Do you provide extra security for guns and jewelry, i.e. safes and reenforced closets?
- Are lights visible from the outside when the home is unoccupied at night?
- Consider a small dog as a pet?

***WHEN YOU GO ON A TRIP. . .***

Y N

- Do you notify a neighbor?
- Arrange for someone to pick up mail & newspapers? This is better than canceling the service.
- Are lights and televisions on timers?
- Notify the police and participate in our Watch Residence Program?

**PERSONAL SAFETY**

- v When walking or jogging do so in groups and avoid wearing headphones.
  - v Children especially need to play in groups away from the street and under adult supervision.
- v Teach your children about answering the door and the phone.

- v Stay aware of your surroundings and avoid isolated or dark areas.
- v Have a cell phone with you at all times.
- v Do not have name tags on keys.
  - v The elderly are particularly vulnerable to con games and home improvement scams. Only deal with well-known companies. Legitimate companies do not solicit door to door.
  - v Lock your vehicle and remove the keys. Many of this city's stolen cars have the keys in the ignition. Keep doors locked while driving.
  - v If confronted by a robber try to remain calm and give him your property so he will leave. You should not be carrying anything worth getting hurt over.
  - v Sleep with keys on nightstand for easy access to panic button (the button that triggers the horn and lights)

St. Joseph Police Department

### **BANK ACCOUNT OF LIFE**

A 92-year-old, petite, well-poised and proud man, who is fully dressed each morning by eight o'clock, with his hair fashionable coifed and shaved perfectly, even though he is legally blind, moved to a nursing home today. His wife of 70 years recently passed away, making the move necessary.

After many hours of waiting patiently in the lobby of the nursing home, he smiled sweetly when told his room was ready. As he maneuvered his walker to the elevator, it provided a visual description of his tiny room, including the eyelet sheets that had been hung on his window.

"I love it," he stated with the enthusiasm of an eight-year old having just been presented with a new puppy. "Mr. Jones, you haven't seen the room; just wait."

"That doesn't have anything to do with it," he replied. "Happiness is something you decide on ahead of time. Whether I like my room or not doesn't depend on how the furniture is arranged ... it's how I arrange my mind. I already decided to love it."

"It's a decision I make every morning when I wake up. I have a choice; I can spend the day in bed recounting the difficulty I have with the parts of my body that no longer work, or get out of bed and be thankful for the ones that do."

"Each day is a gift, and as long as my eyes open, I'll focus on the new day and all the happy memories I've stored away just for this time in my life. Old age is like a bank account. You

withdraw from what you've put it."

e-mail

correspondence

## **REAL NEWSPAPER ADS**

Listed below were actual newspaper ads:

1. **FREE YORKSHIRE TERRIER.** 8 years old. Hateful little dog. Bites
2. **FOUND DIRTY WHITE DOG.** Looks like a rat, been out awhile – better be a reward!!!
3. **NORDIC TRACK:** \$300 hardly used, call Chubby.
4. **WEDDING DRESS FOR SALE. WORN ONCE BY MISTAKE.** Call Stephanie.
5. **FOR SALE BY OWNER:** Complete set of Encyclopedia Britannica – 45 volumes. Excellent condition. \$1,000 or best offer. No longer needed, got married last month. Wife knows everything.

NW MO Area Agency on Aging

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