

Your Advocate's Advice

Conversations with Chris

A sampling of current news for seniors!

What's in a name?

You probably have noticed the slight name change for this newsletter. As one of the following articles will describe, Siouxland Aging Services has rolled out a new, user-friendly website filled with information about our services, contact information, and so much more. You will be able to access all our newsletters and press releases on-line. I am so thankful to have the time last year to meet so many of our inspiring seniors and to have developed a positive rapport with so many. So even though those at the meal sites know what "Conversations with Chris" mean, we needed a more descriptive title of what is contained in this newsletter. So if you happen to misplace your copy, want to share the information with someone else on-line or even print an extra copy to take to places where seniors gather, you can! Check out the new design of our website and send us your comments! Don't forget to remind seniors to participate in Advocacy Day— February 18th!

For the week of February 1-5— Medical Discount Cards

Ever since the Medicare Prescription Drug coverage began in 2006, criminals have tried to sell "medical discount cards" to seniors. The U.S. Federal Trade Commission has decided to really crack down on these thieves and they want everyone to watch out for ads or phone calls claiming you can buy a discount card, often for \$199 or \$299. There are very few legitimate discount cards that will actually be accepted by your doctors or pharmacy. Don't let these people trick you into believing that this is something you should buy to go along with your Medicare.

Please consider bringing the following information to your meal site manager:

- If you see an ad for something like this, bring it in.
- If you receive a phone call, ask them for their business name and phone number, and write it down.

Your meal site manager can pass this along to Chris at Siouxland Aging Service's SMP and it will be sent in to the Federal Trade Commission.

For the week of February 1-5 — A New Look for our Website

Check it out! Siouxland Aging Services is proud to announce a newly designed website at www.siouxlandaging.org! If you don't own a computer, take a gander at the site at a family member's or friend's house or even your library. The site is attractive, very easy to use having features such as being able to enlarge the words for those with vision problems.

What You Can Find:

- Lists & descriptions of our departments and the services that each provides.
- Photos of our apartment complexes
- Links to aging resources
- Newsletters—current & past issues
- Answers to frequently asked questions.
- Contact information & much more!

Mission: Enabling Older Iowans to live with maximum possible dignity, well-being and independence.

> Serving Seniors in Cherokee, Ida, Monona, Plymouth and Woodbury Counties.

> A newsletter from the Advocacy Coordinator, Chris Kuchta.

> Contact info:

> 712-279-6900

> 800.798-6916

chrisk@siouxlandaging.org

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For the week of February 8-12 — Heating Assistance

The Department of Human Services has released more funds for the (Low Income Energy Assistance Program) LIHEAP energy assistance program. With the extreme cold we are having this winter, you may need help with those higher than normal energy bills. Contact your local Community Action Agency to apply. (Agencies in each county were listed in the December meal site newsletter.)

For the week of February 8-12 — Storms & Food Safety

“In the hours after a winter storm with heavy snow, ice, blizzards, bitter cold weather, severe thunderstorms, strong winds or isolated tornadoes that can cause power outages, food safety can become a critical public health issue,” said USDA Deputy Under Secretary for Food Safety Jerold Mande. “With a little bit of advance planning, people can make sure they have access to safe food and water even in the aftermath of severe storms.”

Steps to follow to prepare for a possible weather emergency:

- Keep an appliance thermometer in the refrigerator and freezer. An appliance thermometer will indicate the temperature inside the refrigerator and freezer in case of a power outage and help determine the safety of the food.
- With a thermometer, make sure the freezer is at 0°F or below & the refrigerator is at 40°F or below.
- Freeze containers of water for ice to help keep food cold in the freezer, refrigerator or coolers after the power is out. This can also become drinking water as it thaws. Freeze gel packs to use in coolers.
- Freeze refrigerated items such as leftovers, milk and fresh meat and poultry that you may not need immediately — this helps keep them at a safe temperature longer.
- Plan ahead and know where dry ice and block ice can be purchased.
- Have coolers on hand to keep refrigerator food cold if the power will be out for more than 4 hours. Group food together in the freezer — this helps the food stay cold longer.
- Store food on shelves that will be safely out of the way of contaminated water in case of flooding.

Steps to follow after the weather emergency:

- Keep the refrigerator and freezer doors closed as much as possible to maintain the cold temperature.
- The refrigerator will keep food safely cold for about 4 hours if it is unopened. A full freezer will hold the temperature for approximately 48 hours (24 hours if it is half full) and the door remains closed.
- Discard refrigerated perishable food such as meat, poultry, fish, soft cheeses, milk, eggs, leftovers and deli items after 4 hours without power.
- Never taste a food to determine its safety!
- Obtain dry or block ice to keep your refrigerator and freezer as cold as possible if the power is going to be out for a prolonged period of time. Fifty pounds of dry ice should hold an 18-cubic-foot full freezer for 2 days.
- If the power has been out for several days, check the temperature of the freezer with an appliance thermometer. If the appliance thermometer reads 40°F or below, the food is safe to refreeze.
- If a thermometer has not been kept in the freezer, check each package of food to determine its safety. If the food still contains ice crystals, the food is safe.
- Discard any food that is not in a waterproof container if there is any chance that it has come into contact with flood water. Discard wooden cutting boards, plastic utensils, baby bottle nipples and pacifiers.
- Thoroughly wash all metal pans, ceramic dishes and utensils that came in contact with flood water with hot soapy water and sanitize by boiling them in clean water or by immersing them for 15 minutes in a solution of 1 tablespoon of unscented, liquid chlorine bleach per gallon of drinking water.
- Undamaged, commercially prepared foods in all-metal cans and shelf-stable pouches (for example, flexible juice or seafood pouches that don't need refrigeration when unopened) can be saved.
- Use bottled water that has not been exposed to flood waters. If bottled water is not available, tap water can be boiled for safety.
- **When in Doubt, Throw it Out!**

For the Week of February 8-12 – Watch for Mail that Looks Like Tax Papers

A Waterloo resident showed SMP a letter she received that looked like something from the IRS. It was called a “Fair Debt Assessment Notice.” It says a program is available in your area to help legally reduce the amount of your unsecured debt by up to 60%. It states it is important “for people with unsecured debt to participate in a program that will reduce the monthly expenses they have.” This makes it sound like something the government wants you to sign up for.

This is really an advertisement for a debt consolidation business, which may or may not be a good decision for your personal situation. Be sure to ask for advice from reliable sources like your local bank or accountant or a trusted friend or family member. Check your mail carefully; all your income tax documents should look similar to what you’ve received every other year at this time.

As always, if you find something suspicious in the mail, do send it on to Chris, the SMP Coordinator at Siouxland Aging Services.

For the Week of February 15-19 – Questions about Veteran’s Benefits

SMP has received questions about private businesses offering to help widows of veterans file for benefits, especially widows who have poor health and need much assistance at home, or who live in assisted living or nursing facilities. These private businesses may charge a fee or make other financial arrangements that result in them receiving some of the widows’ funds.

There are many organizations that can help you in this way, with no charge, and they have the official government knowledge of veterans benefits necessary to help you with these applications.

Federal Veterans Affairs office in Des Moines, 1-800-827-1000,

State of Iowa Dept. of Veterans Affairs in Des Moines, 1-800-838-4692, or www.iowava.org

Your county veterans affairs commission or veterans affairs officer,

Your local veterans service organizations such as AmVets, VFW, American Legion and other groups.

This message is from the SMP program at Siouxland Aging Services.

For the Week of February 15-19 – Long-Term Care Partnership Programs

As of January, 2010, Iowa law allows long-term insurance companies to sell “Partnership” plans. The “Partnership” is between insurance companies and the state Medicaid program. According to Kris Gross from Iowa’s Senior Health Insurance Information Program (SHIIP), “People who purchase long-term care partnership policies may be able to qualify for Medicaid before spending all their assets.”

The Medicaid asset protection feature provides dollar for dollar asset protection. Each dollar that your Partnership policy pays out in benefits entitles you to keep a dollar of your assets if you ever need to apply for Iowa Medicaid long-term care services. Protected assets are not considered in determining Medicaid eligibility.

Purchasing a Partnership plan does not mean you automatically qualify for Medicaid once the insurance benefits are used up. Your income must fall below the eligibility level for Medicaid benefits.

SHIIP has two consumer guides to assist you - *The Iowa Long-Term Care Partnership Program Consumer Guide* and the *Iowa Guide to Long-Term Care Insurance*. Call 800-351-4664 or go to www.therightcalliowa.gov to request or view the guides. Local SHIIP counselors can also answer your questions. SHIIP is a service of the State of Iowa Insurance Division. All services are free and confidential.

For the Week of February 22-26— Credit Union Scam Calls

Nevada, Iowa police report many persons in their area receiving a recorded phone call stating that their local credit union needs to verify their bank account or bank credit card numbers. The caller ID shows that a local phone number is calling. However, scam artists have learned how to cover up their phone number with a local number you might think you recognize, so that appears on your caller ID. This is another way to trick you into thinking you should give out your account numbers to protect your account.

So here's the same warning you've heard before from SMP: if you receive an unexpected phone call from someone saying they are with your bank, credit union, or credit card company, DO NOT give out any numbers. Hang up. If you want to find out if your bank or credit card company are really trying to reach you, look in your phone book or on your account statement for the phone number and use that to make your call.

Scam artists move around quickly; even if you don't live in central Iowa, be sure to be on the lookout for these scam calls and protect yourself.

For the week of February 22-26 – WAIST Fitness Program

Workout
And
Increase
Stamina
Today

This month's Siouxland Aging Services Department to be highlighted is the wellness program known as WAIST. This year seniors will track their time spent in exercising, re-

ording the time on a calendar. When a senior reaches 30 minutes for the day, all at once or in smaller increments, then place an 'X' in the box for that day. When a total of 150 days with 'X's is reached, then a senior is eligible for a prize.

Challenge your friends to workout with you. Find a place where you can stretch, walk or do some type of exercise together. See who reaches the goal first. Sign up to be part of this program at your meal site or by calling Stan at Siouxland Aging Services at 1-800-798-6900 extension 37.



Town Hall Meetings
Cherokee County: Wednesday, Feb. 10, 10:00 am Community Center/ Good Times Place 530 W. Bluff, Cherokee
Plymouth County: Thursday, Feb. 11 10:00 am Floyd Valley Hospital 714 Lincoln NE, LeMars
Ida County: Wednesday, Feb. 17 10:00 am Good Samaritan Center 505 W. 2nd, Holstein

Down Memory Lane

(Thank you Russ from the Hornick meal site for sharing!)

I don't think our kids know what an apron is. The principal use of Grandma's apron was to protect the dress underneath, because she only had a few. It was easier to wash aprons than dresses and they used less material, but along with that, it served as a potholder for removing hot pans from the oven. It was wonderful for drying children's tears, and on occasion was even used for cleaning out dirty ears. From the chicken coop, the apron was used for carrying eggs, fussy chicks, and sometimes half-hatched eggs to be finished in the warming oven. When company came, those aprons were ideal hiding places for shy kids. And when the weather was cold, grandma wrapped it around her arms. Those big old aprons wiped many a perspiring brow, bent over the hot wood stove. Chips and kindling wood were brought into the kitchen in that apron. From the garden, it carried all sorts of vegetables. After the peas had been shelled, it carried out the hulls. In the fall, the apron was used to bring in apples that had fallen from the trees. When unexpected company drove up the road, it was surprising how much furniture that old apron could dust in a matter of seconds. When dinner was ready, Grandma walked out onto the porch, waved her apron, and the men knew it was time to come in from the fields to dinner. It will be a long time before someone invents something that will replace that 'old-time apron' that served so many purposes. They would go crazy now trying to figure out how many germs were on that apron. I don't think I ever caught anything from an apron, except maybe a little love and caring.