

IV YOUR INFORMATION

Siouxland Aging Services, Inc.

A bi-monthly publication serving persons age 60 and older in Cherokee, Ida, Monona, Plymouth, and Woodbury counties.
 Ph: (712) 279-6900 - (800) 798-6916
 www.siouxlandaging.org

Comments from Our Director

Greetings!

I hope this finds everyone well and thinking spring. Not only will spring bring the passing of the snow and cold, but the end of the legislative session. At the time of writing this, bills were still being introduced, debated, amended, etc. Most of the debate has centered around the economic climate that we are experiencing and what should or should not be cut. No doubt our legislators have tough decisions to make when there is simply not enough money to go around.

Siouxland Aging Services continues to advocate for seniors. We have been very vocal in supporting the continuance of funding that provides an array of home and community based services that support you and your caregivers in staying independent. We are not opposed to nursing homes, as some may think. Instead, we are opposed to seniors having no choice but to enter a nursing facility, because there are no funds to support you in your homes and communities. It is our sincere belief that with supports, most can live independently for much longer than ever before. And, at a significantly lower cost than in a nursing home.

Unfortunately, the funding cuts are not only a concern for the next fiscal year which begins July 1, 2011. Current cuts are affecting programs and services statewide for this current year.

Please, help us to help you.....call, write, or email your legislators and let them know how supports such as homemaker, chore, meals, transportation, or other supports you receive have helped you stay in your home. Write our legislators, make your voice heard! You can send a letter to: *The Honorable (Representative's Name), State Capitol, Des Moines, IA 50319.*

Best Regards,
 Kim Keleher
 Executive Director



Help When You Leave the Hospital...

It can be a very upsetting time when you are hospitalized. It gets even more confusing as it gets closer to going home. There may even be talk of having to go to a nursing home for a while.

There is an advocate that can help you work through these difficult times and help you get what you want and what is best for you. That is the Case Management Program at Siouxland Aging. Here a trained, professional case manager will work with you to devise the best possible plan of services for when you come home.



These may be someone to help you with personal care items like dressing or getting a bath safely. It might be someone to help clean your home. It even might be help with things like transportation or meals. It is important that you have these supports in place when you go home. To find out more about some of our programs, read *Some Things We Do at Siouxland Aging Services* on page 4.

The last thing you want is to have to go right back to the hospital and that is what your case manager and you will work to prevent. It is important that the planning starts early so when you are in the hospital call Siouxland Aging or have someone do it for you and we will get the process started. The number to call is 712-279-6900, ext 29.

SAVING TREES and MONEY!

If you would like to receive this newsletter via email instead of paper, we would be glad to send it to you! Please send your email address to: deniset@siouxlandaging.org and we will send you our newsletter by email and remove you from our regular mailing. This one simple step will save money and help save our planet— one sheet of paper at a time!

Your email address will not be distributed, sold or used for any other purpose than information from Siouxland Aging Services, Inc. You may request to be removed or added at any time.

Make Plans to Attend! Senior Care Expo

Siouxland Aging Services will be hosting an exciting Senior Care Expo on May 21, 2011. You are welcome to come anytime from 10:00am to 3:00pm. The Senior Care Expo will be held at the beautiful Stoney Creek Inn & Conference Center, located downtown with convenient free parking at 300 3rd Street, Sioux City, Iowa.

Whether you are a senior, someone who is a caregiver, or have loved ones who are seniors, the Senior Care Expo is an event you will want to attend. There will several dynamic speakers throughout the day and over 40 vendor booths with a wide variety of interesting and relevant information and products. Barb Dinelli, the Family Caregiver Specialist at Siouxland Aging Services, will be available to consult with those who care for their loved ones.

Come for an hour or for the entire day. A Senior Care Expo program will be available in May at Siouxland Aging Services.



In Celebration of Seventeen Years Informing Siouxland's Seniors

It is the mission of Siouxland Aging Services, Inc. to enable older Iowans to live with the maximum possible dignity, well-being, and independence.

Board of Directors

- Ruth Jordan, President (Monona)
- Connie Haack, Vice-Pres. (Cherokee)
- Glenda Wiggs, Secretary (Woodbury)
- William Bomgaars, Treas. (Plymouth)
- Kevin Brandvold (Woodbury)
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- Dorie Kolker (Plymouth)
- Mary Ann Arens, Advisory Council Representative (Plymouth)
- John Noer (Monona)
- Sheree Ogren (Cherokee)
- Kim Keleher, Exec. Director

Older Iowans Idols to Take Stage at State Fair!

The Iowa Family Caregiver Program, in harmony with the Iowa State Fair, invites senior singers to make sweet music on Wednesday, August 17, 2011. The Older Iowan Idol Singing Competition presents a venue for aspiring amateur vocalists during the Older Iowans Day at the Fair.



Whether your musical style is toe-tapping country, ol' fashion crooning, or rebel rousing rock n roll, any Iowan who is a family caregiver or a senior age 60+ is eligible to participate. The spotlight will only shine on soloists, duos, trios and quartets.

For more details or to receive the rules and entry form, contact: *Older Iowa Idol Contest, c/o Iowa Family Caregiver, 5835 Grand Ave Ste 106, Des Moines, IA 50312, toll free at 866-468-7887.*

The Older Iowans Day and Older Iowa Idol are sponsored by the Iowa Family Caregiver Program. Each of Iowa's 13 Area Agencies on Aging offers assistance through the Iowa Family Caregiver Program putting caregivers in touch with essential services to help in their care giving role and to meet the needs of their older family member or friend.

ADVOCACY DAY in Des Moines

On Thursday, February 17th, Executive Director Kim Keleher, Chris Kuchta, Director of Advocacy and Public Relations and assistant, Denise Turner braved the foggy roads and spent the day at the Iowa State Capitol in Des Moines talking with people and legislators about the services seniors need and the importance of funding those services. Since the Senior Trust Fund is depleted, it was essential to speak to our representatives to let them know that seniors need these services to maintain their independence.



Left to right, Senator Bill Anderson and Director of Advocacy and Public Relations, Chris Kuchta, Executive Director Kim Keleher and Director of Iowa Department of Aging Donna Harvey.

Siouxland Aging Services Staffing News



Amy Cameron

Having lived in the Siouxland area all her life, Amy attended North High and graduated in 2009 with her Master's Degree in Human Resources Management from Briar Cliff University. Amy lives with her mother, grandfather, uncle and 15-year-old cat named Kelsey. She enjoys shopping, reading and video games. We welcome Amy as the front desk receptionist and administrative assistant.

Evelyn Bradshaw



Evelyn, or Evie, has been working in the food industry as a cook for many years. Evie has four children and a stepson but has fostered other children and adopted three grandchildren. Fond of animals, Evie's family continues to grow as she also has dogs, cats, ducks, and chickens! We welcome Evie as the kitchen supervisor for the Sioux City kitchen.

Best Wishes to Myrna Sorensen, front office receptionist, and **Sonya Smith**, kitchen manager, as they retired from Siouxland Aging in January. After many faithful years of service, you can bet they both will be missed but we wish them well as they enjoy their retirement. Both plan to travel and spend more time with family.

Congratulations to Barbara Connor, Diana Goebel, Jenny Kenny, and Nancy Schwartz, caseworkers at Siouxland Aging Services successfully completed all five classes for the Iowa Aging Institute's Certification in Aging Program. This program is a collaboration between the Iowa Association of Area Agencies on Aging and Boston University.

Some Things We Do at Siouxland Aging Services

So many times we hear the question, "What does Siouxland Aging Services do?" The quick answer to that is - *we help!* We offer many services and resources that help elderly or disabled people live independently in **Cherokee, Ida, Monona, Plymouth and Woodbury counties.**

Did you know that Siouxland Aging Services Housing Program has three apartment complexes in Sioux City; Fairmount Park, Evergreen Terrace, and Riverside Gardens and one located in Onawa called Diamond Heights? You must be 62 years of age or older to be eligible. Income restrictions apply.

Is falling an issue for you? A Matter of Balance is a workshop for older adults who have concerns about falling or are interested in improving their strength, flexibility, or balance. You must be age 60 or older, able to problem-solve, and be able to walk with or without some assistance to participate.

Siouxland Aging Services operates congregate meal sites for seniors 60+ in the 5-county service area. We ask that you donate what you can afford to help offset the cost of the meal. The actual cost to Siouxland Aging for each congregate meal is \$5.75. The suggested contribution for the meals is \$2.75 - \$5.50. Call or

Case Management + You = Independence

Do you live in Woodbury, Monona, Plymouth, Ida or Cherokee county? Are you 60 years old? Do you need help setting up your medications? Do you need assistance taking a shower? Is preparing meals too much of an effort or too costly? Are you in need of housekeeping services? Can you get to your doctor appointments? We can find and put in place the services you need to stay healthy and independent!

- Home Health Aide (for personal care)**
- Homemaker**
- Respite Care**
- Adult Day Care**
- Peer Visitor/Senior Companion**
- Mental Health Outreach**
- Nutritional Counseling/Meals**
- Chore Services (Mowing/Snow removal)**
- Assistive Devices**
- Skilled Nursing**
- Transportation**
- Legal Services**

If you are at least 60 years old, or know of someone, like an elderly neighbor, friend or relative, who needs help with these tasks, call Siouxland Aging Services at 712-279-6900 or 800-798-6916 to ask Pat about our case management services.

visit our website www.siouxlandaging.org for locations!



Meals-on-Wheels is a great nutrition program for seniors who are home-bound and/or unable to prepare meals. The actual cost to Siouxland Aging for each meal is \$5.75. The suggested contribution for the meals is \$3.25 - \$5.75. Interested in volunteering to deliver meals? Call us!

Siouxland Aging Services has a community transportation program and coordinates with Siouxland Regional Transit System to provide rides to seniors in all five counties. The only requirement the applicant must meet for this program is the age eligibility requirement of 60 and over. Tickets are available on a donation basis with a suggested donation of at least half the normal cost of the ride.

And that is only a part of what we do! We advocate, speaking with our legislation to ensure our politicians understand seniors needs. Medicare questions? We can help! **That is what we do, we help.**

March is National Nutrition Month

Did you know that your overall health and ability to remain independent is related to the amount of muscle and muscle strength you have? Loss of muscle leads to more problems- decreased strength and increased risk of disability. Inactivity such as bed rest or hospitalization leads to loss of muscle. A healthy young person with 28 days of inactivity will lose approximately 2% of leg muscle mass, but were you aware that an older adult with 10 days of inactivity will lose 10% of leg muscle mass. The loss is greater for an hospitalized older adult, three days will result in more than 10% loss. The loss is related to the fact that as we age new muscle is made slower and the loss is accelerated with inactivity and illness or injury.

The nutritional solution is to provide quality protein (meat, poultry, fish, eggs, cheese, milk, peanut butter, etc). Protein needs to be eaten several times a day (breakfast, lunch, supper and snacks) with approximately equal amounts at each meal. Physical activity also needs to be used to maintain and increase muscle mass. Resistant type exercises are helpful in developing and strengthening muscles. Investing in good nutrition and physical activity is key in being able to do what you need to do to be independent.



Health care reform is looking at ways to help people transition from the hospital to home and prevent readmission to the hospital within 30 days of discharge. If you are hospitalized, consider either the options of Meals on Wheels, eating at a congregate meal site, or using or frozen "Meals to Go" to provide you with quality nutrition. This, along with exercise, will help you recuperate quicker and be less likely to be re-admitted to the hospital.

Sun and Fun is Going to the Dogs!

Believe it or not it won't be long before the weather warms up and we will be complaining about the Dog Days of summer! Mark your calendars for **August 9, 2011**. Plan on having "A Dog-Gone Good Time" at this summer's Sun and Fun. It will be a great time to catch up with old friends. Collar a new friend and bring them along. Bet you can't guess what we will be having for lunch!



Look for more information in next month's newsletter!

Please Remember Siouxland Aging Services!

As budget cuts become more prevalent, we look to you for assistance so we can continue our mission to enable older lowans to live with maximum possible dignity, well-being, and independence.

Name: _____

Address: _____

City, State, Zip: _____

Please send in your tax deductible donations to:

Siouxland Aging Services, Inc.

2301 Pierce St.

Sioux City, IA 51104

Or donate online at www.siouxlandaging.org



Thank you!

Southern Hills Scheels All Sports Inc. - \$2500 for the Sioux City Meals on Wheels Program. The employees of Scheels also donate many hours each month delivering meals to our Sioux City seniors.

Food Bank of Siouxland and Missouri River Historical Development - \$600 credit at the Food Bank.

Jim and Merrietta Sego /Abbott Laboratories Employee Giving Campaign - \$250 for the Riverside meal site participants who are unable to pay for their meals. The Segos' parents were long time participants of the Riverside meal site.

These donations are greatly appreciated and will be used to help continue serving meals to those participants who are unable to donate for their meals.

Morningside Church of Christ: This congregation collected cleaning supplies for case management to distribute to some of our seniors. Cleaning supplies are an expense many cannot afford.

Reverse Mortgage, Is it For You?

The largest asset most of us have is our home. If you are eligible, you can tap into the value of your home to increase your income. A HECM loan (Home Equity Conversion Mortgage) or a reverse mortgage is a federally insured loan that enables you to withdraw some of the equity in your home or use the loan proceeds to buy a new primary residence that you will occupy. It may be an alternative resource that can provide older Americans with greater financial security and independence.

What are the borrower eligibility requirements?

- 62 years of age or older
- Property used as collateral must be the primary residence
- No delinquencies on any federal debt, suspensions, or excluded participation from FHA programs
- Completion of HECM counseling

Why is HECM Counseling required?

Loan counseling educates borrowers who are 62 years or older who are eligible and want to convert the equity in their homes into income. Information included in counseling includes:

- financial implications
- alternatives
- borrower obligations
- costs of obtaining the loan
- repayment conditions

What costs are associated with getting a HECM?

- Loan Origination Fee
- Third party fees (appraisal, inspection, etc.)
- FHA Mortgage Insurance Premiums
- Servicing Fee
- Interest

How much will I receive?

It varies from loan to loan but there is usually a one time disbursement fee.

What are the borrower's obligations after the loan has closed?

- Occupy the home as a principal residence
- Make timely payments of their property taxes
- Maintain homeowner's hazard insurance policies, and the property in a condition equal to when the loan was closed

When you have listened to the facts, weighed the pros and cons for yourself, then you can determine if a reverse mortgage is an option for you. The Center for Siouxland has additional information for those people who are 62 years or older and eligible for HECM loans.

Advantages

- Reverse mortgages for seniors can be set up as a monthly payment, line of credit or a lump sum—whatever works best.
- No matter how the reverse mortgage is set up, the home owner does not make any monthly payments.
- No monthly payment is due from the homeowner unless he or she dies, moves or sells the home. At that time, the loan is due in full, plus interest and fees.
- The homeowner can receive monthly income from a reverse mortgage as long as he or she lives in the home as a primary residence. A homeowner could potentially continue to receive monthly payments even after the loan balance is higher than the amount that the house is worth.
- You can never owe more than the home is worth, no matter how many payments are received or how high the interest rates become.
- It's fairly easy to qualify for this loan since credit scores and income are not part of the qualification process.

Disadvantages

- You have to ask yourself if the income is worth losing ownership of your home because the mortgage company will now own it.
- Reverse mortgages for seniors have high closing costs. The senior must pay origination fees that are about double what they are for conventional mortgages and mortgage insurance. The interest rates are adjustable.
- For seniors who depend on Medicaid or other state or federal programs, it's important to consider if reverse mortgage payments will affect their eligibility.
- Interest on reverse mortgages is not deductible on income tax returns until the loan is paid off in part or whole.
- Although the mortgage company practically owns the house, you still have to pay taxes, fuel, insurance, maintenance and other expenses that happen normally when you are responsible for a home.

Stopping Strokes... What Can You Do?

You can help prevent stroke by making healthy choices and managing any medical conditions you might have.

Live a Healthy Lifestyle

- **Eat a healthy diet.** Choosing healthful meal and snack options can help you avoid stroke and its complications. Be sure to eat plenty of fresh fruits and vegetables. Eating foods low in saturated fat and cholesterol and high in fiber can help prevent high blood cholesterol. Limiting salt or sodium in your diet can also lower your blood pressure.
- **Maintain a healthy weight.** Being overweight or obese can increase your risk for stroke.
- **Be active!** Physical activity can help you maintain a healthy weight and lower cholesterol and blood pressure. The Surgeon General recommends that adults should engage in moderate-intensity exercise for at least 30 minutes on most days of the week.
- **Don't smoke.** Cigarette smoking greatly increases your risk for stroke. If you smoke, quitting will lower your risk. Your doctor can suggest ways to help you quit.
- **Limit alcohol use.** Avoid drinking too much alcohol, which causes high blood pressure.

Prevent and Treat Your Medical Conditions.

If you have high cholesterol, high blood pressure, diabetes, or heart disease, there are steps you can take to lower your risk for stroke.

- **Have your cholesterol checked.** Your health care provider should test your cholesterol levels at least once every five years. Talk with your doctor about this simple blood test.
- **Monitor your blood pressure.** High blood pressure has no symptoms, so be sure to have it checked on a regular basis.
- **Manage your diabetes.** If you have diabetes, closely monitor your blood sugar levels. Talk with your health care provider about treatment options.
- **Take your medicine.** If you're taking medication to treat high cholesterol, high blood pressure, or diabetes, follow your doctor's instructions carefully. Always ask questions if you don't understand something.
- **Talk with your health care provider.** You and your doctor can work together to prevent or treat the medical conditions that lead to heart disease. Discuss your treatment plan regularly and bring a list of questions to your appointments.

BETTER CHOICES/BETTER HEALTH CLASSES

is a series of Six Fun, Interactive Workshops for People (ages 55+) &/or their caregivers with Long-Term Health Conditions

Call Siouxland Aging Services to register for classes NOW!

Classes will be held at:

Siouxland Center for Active Generations

313 Cook St., Sioux City, IA

Beginning on APRIL 4, 2011 9:00AM-11:00AM

Call 712-279-6900 to find out more!



Put Life back into your Life!

Broccoli Mandarin Orange Salad

- 2 1/2 cups broccoli florets
- 1 Tablespoon Almonds
- 1 – 11 oz. can of mandarin orange sections, well drained
- 1 orange, grated peel and juice
- 2 green onions, chopped
- 4 teaspoons white vinegar
- 1 teaspoon sugar
- 1 Tablespoon olive oil



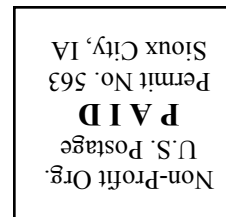
Steam broccoli florets in a covered saucepan for 3 minutes only. Remove quickly and rinse with cold running water until broccoli is no longer warm. Do not overcook. Place in serving bowl and chill, covered. Meanwhile, in a medium sized bowl, combine almonds, drained mandarin oranges, grated orange peel and juice from orange. Add green onions and remaining ingredients. Toss gently and allow to stand at room temperature for about 15 to 30 minutes. When ready to serve, pour marinated orange mixture over chilled broccoli and toss gently. Season to taste with salt and pepper if desired, and serve. Makes 3 – 1 cup servings.



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



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