



Crawford County
Council on Aging, Inc.
200 S. Spring St.
Bucyrus, Ohio 44820

419/562-3050 or
1-800-589-7853

Hours:
8:30 a.m.-5:00 p.m.
Monday-Friday

[http://
crawfordcountyaging.com//](http://crawfordcountyaging.com//)

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Senior Tidings

Crawford County Council on Aging, Inc.

May 2008



Council on Aging...Open House

Each May is observed nationwide as **Older Americans Month**. Together with **National Transportation Week**, the Crawford County Council on Aging, Inc. is celebrating the contributions our older citizens have made to society and providing a chance for communities to give back and recognize the accomplishment of their elders. It is also a time to promote our Public Transit System by inviting individuals of all ages to "Come Aboard" a public transportation bus to learn more about the service.

Ohio's theme for Older Americans Month 2008 is "**Loving Life, Helping Others, Supporting Communities.**"

The Crawford County Council on Aging, Inc. is hosting an Open House on May 5th (in Bucyrus & Crestline) & May 6th (in Galion & New Washington). This year Ohio's theme is "Loving Life, Helping Others, Supporting Communities." All ages are invited to attend and "Come Aboard" a public transportation bus to learn more about the service. Each Open House will feature lessons in clogging & line dancing, transportation bingo, and a cupcake walk, along with distributing bags to anyone who

wants to participate in the Golden Buckeye Scavenger Hunt. A scavenger hunt bag will be given to anyone who wishes to participate in collecting flyers, business cards or other promotional items from each participating merchant. Prizes will be given to the individual who collects the most items. A list of local businesses that honor the Golden Buckeye card will be included in each bag to get you started.

All Ohioans age 60 or older, as well as adults age 18-59 who have a disability, are eligible for a **FREE** Golden Buckeye card. Bring proof of disability, as defined by Social Security, to one of our Open Houses and we will assist you to apply for a card. Refer to page 2 for more information.

Council on Aging: Monday, May 5th, 9-11a.m., 200 S. Spring St., Bucyrus.

Crestline Golden Age Center: Monday, May 5th, 1-3p.m., 102 N. Thoman St., Crestline.

Galion Golden Age Center: Tuesday, May 6th, 9-11a.m., 301 S. Market St., Galion.

New Washington Golden Age Center: Tuesday, May 6th, 1-3p.m., 117 W. Mansfield St., New Washington, OH.



History of Older Americans Month

History of Older Americans Month & Senior Citizens Day

In April, 1963, President John F. Kennedy met with the National Council on Senior Citizens. Their meeting was the foundation for an annual observation of May as Senior Citizens Month. Every President since has issued a formal proclamation during or before the month of May asking that the entire nation pay tribute in some way to older persons in their communities. President Jimmy Carter originated the title of Older Americans Month in his 1980 proclamation.

In 1963, only 17 million Americans were age 65 or older and about a third of them lived in poverty. Today, there are more than 36 million Americans over the age of 65, accounting for 12 percent of the total population, though only 10 percent live in poverty. The oldest of the baby boom generation began turning 60 in 2006. The U.S. Census Bureau estimates that, by 2050, 87 million Americans will be age 65 or older—21 percent of the population.

The United States is nearing the start of a tremendous demographic shift. Beginning in 2011, the first of 78 million baby boomers (people born between 1946 & 1964) will start transitioning into retirement, kicking off an expansion in the number of elderly people that will continue for decades. According to the U.S. Census Bureau, one out of every nine baby boomers will live to be at least age 90.

Our Nation will benefit in many ways from a larger population of older adults, a group that constitutes one of our greatest resources. Older adults support our society by providing millions of hours of volunteer, community, and civic services through formal organizations and a variety of informal arrangements. They enhance our communities and personal lives by sharing and transferring knowledge of cultures, values, and life experiences among

generations. Thankfully, the contributions of older adults will continue to flourish in the coming years, since older citizens of today and tomorrow promise to be among the most active and engaged older adult populations in our Nation's history.

Golden Buckeye Card & Ohio's Best Rx....



Golden Buckeye Card turned 32 during the month of February, 2008. The Golden Buckeye cardholders have saved an estimated \$2 billion since 1976. The program, administered by the Ohio Department of Aging, recruits businesses statewide to offer voluntary savings on merchandise and services. Today, approximately 20,000 merchants honor the card, which is potentially in the purses and wallets of two million Ohioans.

All Ohioans age 60 or older, as well as adults age 18-59 who have a disability as defined by Social Security, are eligible for a **FREE** Golden Buckeye card. Each month, the program mails 16,000 free cards to Ohioans on their 60th birthday. There is no cost to the state to operate the program.

The Golden Buckeye card also includes the **Ohio's Best Rx** prescription drug discount program. Best Rx lowers the cost of prescriptions for Ohio residents who do not have drug insurance coverage for all drugs. Savings average 30-40 percent on prescriptions at more than 2,300 participating pharmacies.

An Ohio resident age 60 or older is eligible, regardless of income, and you can access the program immediately using your existing Golden Buckeye card. Also eligible for Best Rx are Ohioans age 18-59 with an income under 300 percent of the federal poverty level. This means an individual who earns \$31,200 per year (\$2,600/month); a family of two who earns \$42,000 a year; or a family of four that

earns \$63,000 a year (\$5,300/month), are eligible.

Call toll-free 1-866-923-7879 or visit www.ohiobestrx.org for more information, to look up drug prices, to find participating pharmacies and more.

Health & Nutrition....

Making and Maintaining Muscle- How Much Protein Do You Need?

The idea of eating more protein has gained popularity in the past few years. Some people may think the way to build body muscle is to eat high-protein powders, supplements and shakes. But there's no solid scientific evidence that most Americans need more protein. Most of us already get all we need.

Proteins play a key role in our bodies. They make up about 15% of the average person's body weight. You probably know proteins as the major component of muscle. Muscles flex arms and legs, contract our hearts and create waves in the walls of our intestines to move food along. All this muscle activity accounts for most of the energy our bodies burn. The more muscle you have, the more calories you burn and more food you need to maintain your weight.

Most Americans already eat about 12-18% of their calories as protein. Dr. Van S. Hubbard, director of the NIH Division of Nutrition Research Coordination, says that most Americans don't need to worry about getting enough protein. "Unless they have some other medical problem, most people are meeting or exceeding their protein requirements," he says. "Since protein is such a common component of most foods that you eat, if you're eating a relatively varied diet, you're getting enough protein."

Another group that may not get enough protein is older adults. A recent NIH study of men and women in their 70s found that those who ate the

least protein lost significantly more muscle than those who ate the most protein. Maintaining muscle is particularly important as you age. Older adults who lost muscle in their legs and hips are more likely to fall and have injuries like broken hips. Those who don't maintain strong muscles as they age might also have trouble doing basic things like getting up from a chair, walking up stairs or taking a stroll through the park.

If you're like most Americans, you don't need to worry about eating enough protein. Recent weight loss, muscle fatigue or a drop in muscle strength may be signs you're not eating enough protein, but they may be signs of other problems as well. If you have any of these symptoms, you need to see your health care provider to pinpoint their cause.

Source: *NIH News in Health*, National Institutes of Health-Department of Health & Human Services, March 2008, <http://newsinhealth.nih.gov>.

Fear of Falling Can Be More Limiting than a Fall

Falls are the leading cause of injuries, both fatal and nonfatal, for people over age 65. Each year, an estimated one-third of older adults fall, and the likelihood of falling increases substantially as we get older. In 2006, approximately 1.8 million people over age 65 in the U.S suffered some type of recent fall-related injury.

For many older adults, the fear of falling can be devastating, almost as much or more so than an actual fall. Fear can lead to self-imposed activity restrictions, social isolation and depression, seriously affecting the individual's quality of life. Limited activity can lead to reduced mobility and physical fitness, in effect increasing the person's risk of falling.

Programs dealing with fall prevention, sponsored by the Ohio Department of Health, among others, are available around the state. The Ohio Department of Aging evidence-based healthy aging pro-

grams include “*A Matter of Balance*,” which is available in north-central Ohio and the Cleveland area. These programs work with older adults to promote the ideas that falls are controllable. Through interactive sessions, seniors set realistic goals for increasing activity, practice exercises to improve strength, build coordination and balance and change their personal environments to reduce fall risk factors.

By learning about the importance of exercise in preventing falls and eliminating household obstacles that can cause falls, seniors gain self confidence that they can prevent falls and overcome their fears.

Call the Area Agency on Aging at 1-866-243-5678 to find programs in your community.

Source: *Aging Connection*, Ohio Department of Aging, April 2008.



Digital Converter

What is the digital television transition?

At midnight on February 17, 2009, all full-power television stations in the United States will stop broadcasting in analog and switch to 100% digital broadcasting. Digital broadcasting promises to provide a clearer picture and more programming options and will free up airwaves for use by emergency responders.

Broadcasters are transitioning to digital to provide important benefits to consumers. Because digital broadcasting is more efficient, broadcasters require less of the airwaves to provide a better television viewing experience. Once the DTV transition is completed, some television channels will be turned over to fire and police departments for emergency communication and others will be auctioned to companies to provide new wireless services.

What is the TV Converter Box Coupon Program?

Congress created the TV Converter Box Coupon Program for households wishing to keep using their analog TV sets after February 17, 2009. The Program allows U.S. households to obtain up to two coupons, each worth \$40, that can be applied toward the cost of eligible converter boxes. A TV connected to cable, satellite or other pay TV service does not require a TV converter box from this program.

Consumers have a variety of options. Options to explore include:

1. Keep your existing analog TV and purchase a TV converter box. A converter box plugs into your TV and will keep it working after Feb. 17, 2009, or
2. Connect to cable, satellite or other pay service, or
3. Purchase a television with a digital tuner.

How do I request a coupon?

Between January 1, 2008 and March 31, 2009, you can request a coupon while supplies last in one of four ways:

1. Apply online at www.dtv2009.gov
2. Call the Coupon Program 24-hour hotline: 1-888-388-2009.
3. Mail a coupon application to: P.O. Box 2000, Portland, OR 97208-2000.
4. Fax a coupon application to 1-877-388-4632
5. Deaf or hard of hearing callers may dial 1-877-530-2634 (English/TTY) or 1-866-795-1161 (Spanish/TTY). TTY Service is available from 9 a.m.-9 p.m. Eastern Time, Monday through Friday.

Please Note: The TV Converter Box coupon is only good for 90 days (3 months) after it is mailed. So if you are not sure if you will purchase a con-

verter or purchase a new digital TV, please be careful when you order a coupon, so it doesn't expire before you are ready to use it.

Where can I purchase a converter? When the coupon is mailed to you, it will include an insert with a list of nearby participating retailers. You can expect to buy TV converter boxes and use your coupons at retail stores where you would normally buy consumer electronics products.

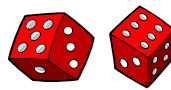
How can I tell if I have an analog or digital TV? The best way to determine whether your TV set has a digital tuner built in is to consult your owner's manual. NTSC in the manual or on the back of the TV means that the TV is analog. Or look on your TV set for an input connection labeled "digital input" or "ATSC" (for Advanced Television Systems Committee, which is digital TV format). If that's not possible, you may be able to look up information about your TV set on the manufacturer's Website.

Here are some general guidelines that may help:

- **TVs manufactured before 1998.**
- **Projection TVs manufactured between 1998 and 2004.**
- **TVs manufactured since 2004:** Your chances of having a built-in digital tuner improve dramatically. Starting in 2004, many of the TV sets sold at popular electronics stores feature digital tuners that will work after February 17, 2009. But it's not a sure thing. Even some of the newer TV sets are purely display monitors that lack the internal circuitry needed to pick up digital broadcasts. Usually these sets have been advertised as "HD-ready" or "HDTV monitor" sets. That means they can display digital and high-definition signals, but they need help getting those signals in the first place. You'll still need a special converter or cable TV connection.

Source: www.dtv2009.gov & www.epa.gov

Is a Stranger Betting on Your Life?



Stranger-originated life insurance, or STOLI, involves investment firms that seek out people who are insurable but have short life expectancies and who agree ahead of time to sell their policies for a fee. Historically, these firms have targeted people with fatal illnesses, but recent data show well seniors may be increasingly at risk.

In some cases, investors offer to buy a senior's existing life insurance policy. In other cases, they offer the senior the chance to obtain large amounts of life insurance for "free" or in exchange for some cash. The insured individual often is told that he or she can walk away from the debt without any cost or other liability. Generally, the investors loan money to their targets to pay the premiums for a defined period, usually two years. After that time, the insured seniors is given the option of repaying the loan or transferring ownership of the policy to the investors to pay off the debt. The STOLI arrangement often is designed so that the insured will transfer the policy because the cost to repay the loan plus other fees and charges is too high.

These arrangements are structured to avoid state laws, which bar life insurance policy settlements for two years after a policy takes effect under most conditions. Also, under most life insurance policies, the life insurance companies can not contest the validity of the contract two years after the policy takes effect. If the insured senior dies during the two year period, the net death benefit will be paid to the insured's beneficiaries. However, those beneficiaries will have to repay the premium loan to the investor.

The Ohio Legislature is looking at STOLI policies because they are, in essence, the opposite of what life insurance is supposed to be. Most states have insurable interest laws that ensure that people who buy life insurance have a true and meaningful

interest in the continued life-not-death-of the insured. STOLI violates the public policy of prohibiting wagering on human life by allowing strangers with no insurable interest to profit from policy death benefits. Be wary of any deal that offers you a profit for simply allowing life insurance to be taken out in your name and do not allow yourself to be rushed into such an arrangement.

For help or for more information about STOLI insurance policies, contact the Ohio Department of Insurance Consumer Services Division (www.ohioinsurance.gov) or the Ohio Senior Health Insurance Information Program (OSHIIP) at **1-800-686-1578**.

Source: *Aging Issues*, www.goldenbuckeye.com, April 2008.

Outpatient Therapy....

Medicare will cover part of the cost of outpatient physical, speech pathology and occupational therapy. In order for Medicare to cover these services, they must be medically necessary, your doctor or therapist must set up the plan of treatment and your doctor must review the plan from time to time. In general, Medicare will only cover therapy if it improves your condition or prevents further deterioration.

Medicare sets a limit on how much outpatient therapy it will cover, although coverage is allowed for medically necessary therapy over the cap, particularly for complex cases.

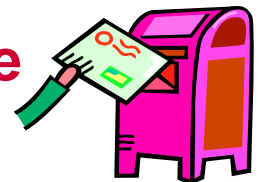
In 2008, Medicare will cover up to \$1,810 worth of outpatient physical and speech-language therapy combined, and another \$1,810 for occupational therapy. After you have paid your annual Part B deductible, \$135 in 2008, Medicare will cover 80 percent of the Medicare-approved amount for each service, and you are responsible for the rest. After you've reached the limit, you are responsible for 100 percent of the cost.

The limits apply only to outpatient therapy you receive in certain facilities, at therapists' or physicians' offices, at outpatient rehabilitation facilities, and at skilled nursing facilities if you are an outpatient or a resident whose stay is not covered by Medicare. Limits also apply to therapy received at home when they are not part of a Medicare-covered home health benefit.

The limits ***do not*** apply if you are receiving outpatient therapy at a hospital's outpatient department, and exceptions to the limits are allowed if your doctor says more therapy is medically necessary.

To learn more about outpatient therapy caps, log on to Medicare Interactive Counselor at the Medicare Rights Center website at www.medicarerights.org/help.html. Medicare Interactive Counselor is a resource provided by the Medicare Rights Center, the largest independent source of health care information and assistance in the United States for people with Medicare.

Marci's Medicare Answers....



Dear Marci,



Up until this year, I had been enrolled in Original Medicare and had a Medigap plan as my supplement. I was convinced by an insurance agent to enroll in a Medicare Advantage PPO because my premiums would be lower. However, now my doctor won't accept my insurance. Can I go back to Original Medicare and still get my Medigap back?

—Agnes (Faribault, MN)

Dear Agnes,

Yes. If you dropped a Medigap policy to join a Medicare private health plan (HMO, PPO or

PFFS) for the first time and drop the new plan within 12 months, you have the right to buy the Medigap policy you originally had so long as the same insurance company still sells it. If not, at a minimum, you have the right to buy Medigap Plan A, B, C or F. In some states, you may have additional rights.

—Marci

Dear Marci,



I have diabetes and recently became eligible for Medicare. Will I still be able to get my diabetes supplies and medication?

—Shirley (Ames, IA)

Dear Shirley,

Medicare will cover services and supplies to help you manage your diabetes. However, confusion often arises over which part of Medicare (either B or D) covers which services and supplies.

For example, if you use an insulin pump, the insulin and the pump may be covered as durable medical equipment under Medicare Part B.

However, if you inject your insulin with a needle (syringe) and you have a Medicare drug plan (Part D), it may cover the cost of insulin and the supplies necessary to inject it, including syringes, needles, alcohol swabs and gauze. You will need to make sure the insulin you take is on your plan's list of covered drugs ("formulary"). Your Medicare drug plan may also cover other medications to treat your diabetes at home as long as they are on your plan's formulary.

—Marci

Source: *Marci's Medicare Answers* is a service of the *Medicare Rights Center* (www.medicarerights.org), the nation's largest independent source of information and assistance for

people with Medicare; Vol. 7, Issue 11 of March 2008 & Vol. 7, Issue 16 of April 2008. To subscribe to "DearMarci," MRC's free educational e-newsletter, simply e-mail dear-marci@medicarerights.org.

Survey Says....

Survey Says....According to a survey by *USA Today*, the *Kaiser Family Foundation* and the *Harvard University School of Public Health*, nearly one out of three Americans say that a prescription drug ad prompted them to ask their doctors about the advertised drug. Of those who asked, 82 percent said their doctors then prescribed a medication, either the advertised drug, a different drug, or both. The percentage of U.S. adults getting prescriptions as a result of drug advertising has increased by 7% since 2005.

Spending on drug ads reached \$4.8 billion in 2006, compared with \$2.6 billion in 2002. According to a 2006 Government Accountability Office report, drug advertising "contributed to overall increases in spending on both the advertised drug itself and on other drugs that treat the same conditions." The report cited another study that shows for every one dollar that drug companies spent on advertising, sales increased by a median of \$2.20.

Surveys Says....A recent study indicates that many people believe that pricier medications work better than cheaper ones.

In this study, 82 healthy participants were given a light electric shock and then given identical placebo pills to relieve the pain. Half of the participants were told that the pills they were given were similar to codeine and cost \$2.50 per pill. The other half was given the same information, except that they were told that their medication cost only 10 cents per pill.

According to Consumer Reports, generic drugs are

as safe as their brand-name counterparts and work just as well for most people, and they are much cheaper. Generic drugs save consumers \$8 to \$10 billion dollars at the pharmacy each year.

Source: Medicare Rights Center, Vol. 7, Issue 11 of March 2008 & Vol. 7, Issue 16 of April 2008.

BBB Senior Alert....



Advance Fee Loan Scams:

The BBB continues to get reports from other BBBs about phony loan companies. They place ads in newspapers, magazines, on TV, radio and on the Internet, promoting how easy it is to get a loan from them.

What do these companies have in common?

1. They say they make loans to people with a bad credit history.
2. They guarantee extremely low interest rates.
3. They may use a fictitious address or only have a post office box. After you contact them, they will approve you almost immediately.

But they want money from you before they make your loan. The fees vary from \$250 to more than \$1500. They may call it a loan fee or an insurance payment. The company will generally ask you to wire them the money, often by Western Union or Money Gram (Wal-Mart).

But...No one ever receives the loan. BBBS have received complaints on these loan companies from people throughout the U.S., including consumers in Ohio and Michigan. Many seniors who complained stated they were attracted by the very low interest rate advertised. The seniors were on a limited income, but could afford the low-interest monthly payment.

Advance fee loans are illegal in the U.S. and Canada. The crooks only want the consumer's money. The crooks don't care that the victims are in need of financial assistance. The crooks don't care that

the victims have even less money now to meet their financial needs. The crooks only care that they got the victim's money.

Before doing business with any loan or financial company, call the BBB at (419) 531-3116 or 1-800-743-4222 for our report on them.

Is this Survey for Real?

The BBB often gets calls from seniors asking about survey companies. Survey research is a legitimate process of acquiring data from the public. Companies use survey information to guide them in developing new products and services, as well as a variety of other valuable uses.

But how do seniors know if the survey company is for real? How do they know if the company is just trying to sell them something? How do they know that they aren't talking to a crook that is going to try to swindle them?

The BBB suggests that when you receive a phone call asking to participate in a survey, ask the company the following questions:

1. **Are you selling something?**
2. **If I participate, will someone later try to sell me something?**
3. **Will my name and phone number be sold to other companies?**

Their answer should be "**No**" to the above questions. You can also tell them that you want to check their record out with the BBB. Many companies will willingly give you their name and address and will call you back at a later time.

At the end of the survey, often personal questions are asked, such as age or income. Many times they will give ranges for you to pick from ...i.e. your age: 50 yrs. to 60 yrs.; 60 yrs. to 70 yrs. and so on. This information is important to their survey clients, but answer only if you are comfortable in doing so.

Remember: No legitimate survey company will

ask for your social security number, bank account or credit card number.

Source: *Better Business Bureau Foundation* serving NW OH and SE MI, Inc., Faye E. Wenzlick, Director Smart Senior Program, 419-531-3116 or toll free 1-800-743-4222.

Stimulus Payment....

Tax season may be over, but there is still time to put money in your pocket. The IRS has sent out 20.5 million information packets nationally to those that need to file, but don't normally file, (those receiving *Social Security and Veteran Affairs benefits*), to help them get their economic stimulus payment. Eligible people who have at least \$3,000 in wages, tips or salary or other qualifying income have until **October 15, 2008** to file a return in order to receive a stimulus payment this year.

If you are an individual who has not yet filed a Stimulus Payment, you may contact the Council on Aging for assistance in filling out the 1040A tax form.



Elder Law Program....

Are you in need of Legal Services?

Legal Aid of Western Ohio, Inc. (LAWO) works to protect the rights and interests of peoples 60 years old or older who face legal issues that affect their quality of life. Attorney and paralegals provide assistance through a combination of community education, outreach, legal representation, and advocacy. LAWO advocates can provide assistance in the following areas:

Document preparation: Wills and Living Wills; Durable Health Care Powers of Attorney; Financial Powers of Attorney.

Public Benefits: Medicare, Medicaid, SSI, Welfare, Food Stamps, Unemployment Benefits.

Housing: Landlord and tenant problems for those living in public, subsidized or private housing.

Consumer Rights: Collection problems (repossession, deficiency, or garnishment); contracts and warranties; credit access; public utilities; Consumer Sales Practice Act violations; Fraud.

Family Law: Divorce; Child custody issues; Elder Abuse.

Who is eligible for help? LAWO Elder Law Program provides **FREE**, high-quality legal services to older (60 years and older) residents of Crawford County.

You may call the Council on Aging for assistance in making a referral or you may contact the Legal Aid Line at 1-888-534-1432. Office hours are Monday through Friday from 9:00 a.m. to 5:00 p.m.

An attorney or legal professional will contact you within two business days after Legal Aid Line receives your request for help.

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