



May is Older Americans Month

Older Americans connect the community in many ways. They are the backbone of many programs and services that utilize volunteers; they are the "history keepers" of our communities and they are the foundation that keeps communities vibrant.

What Is An Older American?

The federal government defines older Americans as any person age 60 or over. You have to remember that when this was defined, the year was 1965 and things have changed a lot since then. Armed with this information, you might like to know that:

554,573 Older Americans Live in Iowa?

23,241 Older Americans Live
in Southeast Iowa

9,004 Older Americans Live in
Des Moines County

3,934 Older Americans Live in
Henry County

8,128 Older Americans Live in
Lee County

2,175 Older Americans Live in
Louisa County



.....Season 2.....

Some of you joined us last year for our first installment of "No Place Like Home" and we were able to make a lot of useful information available to the attendees. We are now in Season 2 and this year we want to invite you to join us on May 18, 2011 from 9:30 a.m. to 3:30 p.m. for an opportunity to visit with vendors invited to cover topics such as housing, what to look for when you buy long term care insurance or Medicare supplements/prescription drug coverage, transportation options, financial planning, reverse mortgages, changes in social security, consumer credit counseling, universal home design, elder law issues, stress management and others.

We are starting the day off with a Dr. William Goodman presentation called "Never Stop Laughing". We are confident that you will enjoy his humor.



After Dr. Goodman's presentation, we will have lunch followed by an opportunity for you to visit with area and statewide vendors who have agreed to participate. The cost to attend No Place Like Home....Season 2 is \$12.50 and it includes the program, lunch and refreshments. Scholarships may be available for those who would have difficulty covering the cost. To discuss this possibility, call our office and ask for either Brenda, Kelly or Dennis.

Registration is required. See Page 6 for a "Special Time Limited Offer" we know you won't want to miss.

(Continued on Page 6)

Cell Phone Basics



Remember when a cell phone was just a phone? It didn't have a camera, video, games, and all of the many bells and whistles in the cell phones of today. In those simpler days, people carried a cell phone to make *actual* phone calls.

As our world becomes more high tech, cell phones have become more complicated – intended to help us manage our lives rather than just make a simple call.

But all those bells and whistles come at a cost to accessibility. For a person who is blind or visually impaired, finding an affordable, fully accessible phone in today's market can be a challenge.

Thankfully, a phone called the Haven was recently released – it is the kind of phone we would have carried circa 2001: simple, to the point.

The Haven is not a smart phone or personal digital assistant (PDA). Yet it has one feature that yesterday's phones did not – speech output. When the speech output is turned on, the phone's menus are fully accessible to those with little or no vision. All of the phone's menus will talk to the user. Among other things, the user can:

- Hear what is entered on the keypad.
- Enter and retrieve contact information without assistance.
- Hear who is calling.
- Send and read text messages without sighted assistance.

Contact the Iowa Department for the Blind at 800-362-2587 for more information on this phone and how to activate the speech output.

Words to Live By from Jackie Williams

If we do not plant knowledge when young, it will give us no shade when we are old.

(Lord Chesterfield)

The "Battle of Hastings" in 1066 was between what two factions? (Answer on Page 5.)

Be A Good Self Advocate: An Eye Opening Experience!



Recently, yours truly had a rather interesting experience while trying to have a prescription for glasses filled.

At my age, it was determined that my cataracts were ready to be removed so I undertook this step. Once both eyes were done and my ophthalmologist was ready to release me, she wrote a prescription so that I could get some glasses to help with my near vision. Since the ophthalmologist I used has an office in Iowa City, I decided that I would get my prescription filled where it would be more convenient. I dropped into a local Southeast Iowa optometrist/optician business to have them fill my prescription.

I was greeted with the following statement from the front desk staff member when I told her why I was there: "You will have to see one of our doctors before we can fill your prescription." I asked the person why that would be necessary since I came in with a prescription already written by my eye doctor, an MD. The response was, "It is a Medicare rule." I asked the person to show me the rule. To make a long story short, there were no less than three other staff on the premises who could not produce the Medicare rule that they were quoting. I did receive a print out prepared by the American Optometric Association which addressed the role of an optometrist who also had as a part of their business an optical shop which grinds lenses for your glasses. Basically the Medicare rule is that in the case of a business of this nature who is only going to fill prescriptions for eyeglasses without them having a doctor/patient relationship with the consumer wanting glasses, they are then considered a durable medical equipment supplier and hence must buy a surety bond to cover the sale of the equipment, in this case, eyeglasses. The rule is about a "surety bond" and not about seeing another doctor!

Because I felt that this practice (requiring a customer to establish a doctor/patient relationship with the optical business) had the potential for Medicare fraud, I called the Inspector General's Office in Washington DC to see if they had ever heard of this rule. The agent indicated that he had not but felt that it had the potential for fraud and encouraged me to call Medicare. I did call Medicare and they do not have a rule that you have to see a second doctor if you already have a prescription from a licensed provider.

Since I wanted to carry this to its logical conclusion, I did compose and send a letter to the local shop where I encountered the issue and I asked for them to respond to me in writing. As you can imagine, I did not get a written response but I did receive a telephone call from one of the optometrists in that business. He did confirm that they would bill

(Continued on Page 5)

Make A Reservation Today!

24 Hour Advance Notice Required

While our menus are not part of a specified diabetic, low fat or low salt diet, we believe you will find that they meet these requirements. Dietary compliance is the responsibility of the participant.



| Nutrition Site | Telephone | Time | Days | Manager |
|-----------------------------|-----------|--------------|---------|-------------------|
| Autumn Heights Meal Site | 753-2675 | 11:30 am | M - F | Joyce Martin |
| Columbus Junction Meal Site | 728-3148 | Noon | M - F | Judy Shear |
| Donnellson Meal Site | 835-5115 | 11:30 am | Tue - F | Virginia Woodley |
| Fort Madison Meal Site | 372-3147 | Noon | M - F | Carol Hotop |
| Keokuk Meal Site | 524-5464 | Noon | M - F | Karen Wetzel |
| Hy-Vee Senior Deli Dining | 385-2266 | 11:00 - 1:00 | M - F | Mt. Pleasant |
| Salem Meal Site | 258-4111 | Noon | M - F | Connie Weatherman |
| Wapello Meal Site | 523-8455 | Noon | M - F | Ruth O'Brien |
| Winfield Meal Site | 257-6921 | Noon | M - F | Reneé Quinn |

Burlington: For information about Home Delivered Meals offered in Burlington (Non Autumn Heights), contact Anita at the Central Office. The telephone number is 319-752-5433. (Service M-F)

Mediapolis: For information about Home Delivered Meals offered in Mediapolis, contact either Ruth O'Brien at 1-319-523-8455 or Pam in the Central Office @ 1-800-292-1268. (Service M-F)

What Is Vitamin D?

Vitamin D is found in many dietary sources such as fish, eggs, fortified milk, and cod liver oil. The sun also contributes significantly to the daily production of vitamin D, and as little as 10 minutes of exposure is thought to be enough to prevent deficiencies.

A major function of vitamin D is to maintain normal blood levels of calcium and phosphorus. Vitamin D aids in the absorption of calcium, helping to form and maintain strong bones. Recently, research also suggests vitamin D may provide protection from osteoporosis, hypertension (high blood pressure), cancer, and several auto-immune diseases.



Did You Know?

Crayolas

More than 100 billion crayons have been produced so far. The first crayons consisted of a mixture of charcoal and oil. In the early 1900s, cousins Edwin Binney and Harold Smith developed a nontoxic wax crayon. Binney's wife, Alice, attached the French word for chalk, craie, with "ola," from oily, to form the Crayola brand name. Their first box of Crayola crayons were sold for a nickel in 1903. The first Crayola crayons came in a box of eight colors: black, blue, brown, green, orange, purple, red and yellow. By 1957, 40 new colors were introduced. Today there are more than 120 crayon colors, including Atomic Tangerine, Blizzard Blue, Mango Tango, Outrageous Orange, Laser Lemon, Screamin' Green and Shocking Pink. Over 5 billion crayons are produced each year.

From the
didyouknow organization

Credit Cards vs. Debit Cards: They May Look the Same, But They're Different!

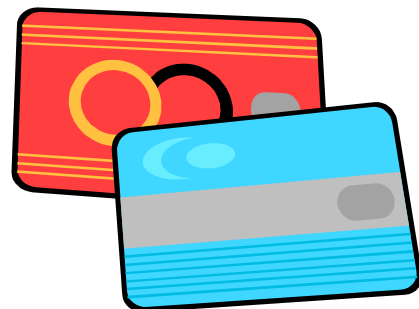
When you purchase with plastic, there's a real difference between a credit card and a debit card in how your transaction is processed and how you are protected.

Debit Card

A debit card is much like an electronic link to cash in your bank account. Most debit transactions made with a Personal Identification Number (PIN) or at a point-of-sale terminal are immediately deducted from your account.

Advantages: It's a convenient alternative to carrying cash, you have immediate access to your money, and you pay as you go within your means.

Disadvantages: You may face withdrawal fees at ATMs operated by an entity other than your card issuer. Someone with your account number or PIN can access your bank account so think twice about using a debit card for online purchases or when traveling. You also don't have the same liability protection that you have with a credit card.



Credit Card

A credit card is a loan from the card issuer. You are spending money that is not yours, with the expectation that you will pay it back.

Advantages: If you pay your balance by your billing cycle deadline, with most credit cards it's generally an interest-free loan (check terms and agreements). Credit cards offer more protections to consumers, when your card is lost or stolen or if you are simply disputing a charge. Credit cards, if used properly, can also enhance your credit record and credit score.

Disadvantages: If you don't pay your balance in full, you may pay hefty interest charges that can really add up fast. Credit card companies can also add fees, such as annual cardholder fees, balance transfer fees, and late payment fees that can cause long-term damage to your credit record and credit score. Applying for credit cards can lower your credit score.

Lost, Stolen or Compromised Card?

Contact your card issuer immediately — this will help protect you from additional unauthorized charges. You should also file an incident report with your local law enforcement agency. Keep a written record of these contacts. Be sure to carefully review your banking and billing records following the incident.

If your debit card or debit number are lost or stolen, the card issuer cannot hold you liable for unauthorized transactions if you report the loss before the card or number are used fraudulently. Also, you are liable for only the first \$50 in charges if you report the incident to the card issuer within two business days of discovering it. If you don't report it within two business days, you could be liable for up to \$500. If you don't report it within 60 days of the date of the first account statement listing the charges, you could be liable for all subsequent losses.

If someone steals your credit card or credit card number to make an unauthorized transaction and you report it to the card issuer immediately, you are not liable for any amount. If you lose your credit card and report it immediately, your maximum liability is \$50.

To file a complaint or get more information, contact the Iowa Attorney General's Consumer Protection Division, Hoover Bldg., Des Moines, IA 50319. Call 515-281-5926, or outside Des Moines call toll-free at 1-888-777-4590. Our website is: www.iowaAttorneyGeneral.gov.

(Material Provided by the Iowa Attorney General's Office)

ELECTRONIC PAYMENTS ARE A MUST

For years, Social Security has stressed the convenience, security, and safety of getting benefit payments electronically. Soon, direct deposit (or Direct Express) will not only be the best way to receive Federal benefit payments — it will be the only way.



That's because the U.S. Department of the Treasury announced a new rule that will phase out paper checks for Federal benefit and non-tax payments by March 1, 2013. Here is how the transition will work.

Anyone applying for Social Security or Supplemental Security Income (SSI) benefits on or after May 1, 2011, will receive their payments electronically while those already receiving a paper checks will need to switch to electronic payments by March 1, 2013. Anyone already receiving their benefit payments electronically will continue to receive their payment as usual on their payment day. People receiving benefits have the option of direct deposit to a bank or credit union account of their choice or into a Direct Express Debit MasterCard card account (a Treasury-recommended prepaid card option). To find out more about the debit option, visit www.GoDirect.org.

Social Security, SSI, Veterans Affairs, Railroad Retirement Board, Office of Personnel Management benefits and other non-tax payments are included.

For most people getting monthly benefits, this won't really be a change; already 8 out of 10 beneficiaries receive payments electronically.

Why the push for electronic payments instead of paper checks received in the mail?

- (1) It's safer: no risk of checks being lost or stolen;
- (2) It's easy and reliable: no need to wait for the mail or go to the bank to cash a check;
- (3) It saves taxpayers money; no cost for postage and paper and printing;
- (4) It saves you money: no check cashing fees or bank fees; and
- (5) It's good for the environment: It saves paper and eliminates transportation costs.

If you still get your check in the mail, you don't need to wait for the new rule to go into effect to enjoy the benefits of electronic payments. Please visit www.godirect.org today and begin getting your Social Security and SSI payments the safe, easy, inexpensive, and green way — electronically.

**Information Provided By
Sharice Edwards**

Social Security District Manager in Burlington, IA

(Continued from Page 2)

Medicare as a result of establishing the doctor/patient relationship and I indicated to him that I thought this was potentially fraudulent. I also told him that making elders believe that something is a Medicare rule when it is not, is misleading.

The potential fraud issue here is that there would be double billing: once from the eye surgeon who gave me the prescription and then from the optometrist who would need to examine me in order to establish a doctor/patient relationship simply to avoid purchasing a surety bond! Why should Medicare pay twice for something? I opted to not use the provider that I first approached. When I went to the next provider, I asked them if they required that I see one of their optometrists before filling my eyeglass prescription. They said that they did not have a requirement like that and looked at me with wonderment in their eyes. When I explained what had happened, they also felt that it had the potential for fraudulent billing.

You will be a better Medicare consumer if you ask questions; call Medicare to confirm answers; read your Medicare Summary Notice to make sure that what is being reported as having been done, was in fact done. Medicare fraud, waste and abuse is a multi-billion dollar problem and it results in higher costs for everyone. Be A Good Medicare Consumer! (Dennis Zegarac, Editor)

Seeking Advisory Council Members

Are you interested in serving in an advisory position? We are looking for persons age 60 or older who would like to serve on our four county advisory council. The council meets approximately 10 times per year, usually on the 3rd Friday of the month. Meetings begin at 9:15 a.m. and last about 1 1/2 hours. The meetings are generally held in one of the meeting rooms of the Burlington Public Library.

The council advises the Area Agency on Aging staff on programs and services that will benefit elders in their goal to remain independent. It is also a way to become knowledgeable about many things related to aging and caregiving. Members must live in Des Moines, Henry, Lee or Louisa Counties of Southeast Iowa. If interested, please contact Dennis Zegarac, Executive Director at 319-752-5433 or 800-292-1268 for more information.

(Answer to Hastings question from Page 2.)

The "Battle of Hastings" in 1066 was between the Norman army of Duke William II of Normandy and the English army of King Harold II. It resulted in William becoming the first Norman ruler of England.

Seminar Reservation

Save \$2.50 by registering prior to May 6th. Otherwise pay \$12.50 to join us. The fee will help offset the cost of the seminar including the program, lunch and refreshments.

Check One

- You can count me in! I am sending my reservation in prior to the May 6th "discount" deadline and have enclosed my \$10.00 to help cover the cost.
- I'm planning to come but missed the "discount" deadline, so I have enclosed \$12.50 to help cover the cost.

Reservation Deadline is: Friday, May 13, 2011

Please Provide All Requested Information Below

Name: _____

Address: _____

Telephone Number: _____

Month/Day/Year of Birth: _____

Payment must be enclosed with your reservation and please only one name per form.

Due to the fact that the cost for this event is being subsidized by the Older Americans Act of 1965, As Amended, we regret that we cannot issue refunds.

Special Note:

If you are a caregiver under the age of 60 and are providing care for someone who is 60 or older you are welcome to attend. However, you will have to provide the following information per federal funding source requirements.

- I am a caregiver under the age of 60. The person I care for is age 60 or older and their birthdate is:
- _____/_____/_____
(Month) (Day) (4 Digit Year)



Check or Money Order Should be Made Payable and Mailed to:

Area Agency on Aging
509 Jefferson Street
Burlington IA 52601



.....Season 2.....

Sponsored by
**Southeast Iowa Area Agency
on Aging, Inc.**

May 18, 2011

9:30 AM - 3:30 PM

Comfort Suites

Burlington Iowa

Questions?

1-800-292-1268

1-319-752-5433

**Representative Sample of Vendors
To Be Invited**

Housing, what to look for when you buy long term care insurance or Medicare supplements/ prescription drug coverage, transportation options, financial planning, reverse mortgages, social security, consumer credit counseling, universal home design, elder law issues, stress management and others.

Target Audience:
Elders Age 60 & Older, Caregivers &
Service Providers

Advisor Contribution & Update Form

My Name: _____
My Address: _____
My City: _____
My State: _____ My ZIP: _____



Mail To:
Southeast Iowa AAA Inc
509 Jefferson Street
Burlington IA 52601-5427

Please Make Your Selection(s) Below

- I would like to make a contribution to **The Advisor**. We suggest \$6.00 - \$8.00 per year. Any amount is greatly appreciated!
- Please **ADD** the name above to **The Advisor** mailing list.
- If you would prefer to have The Advisor delivered to you via email* instead of snail mail, we would be happy to accomodate your request. We will need your physical address (above) and email address (below) in order to fulfill your request.

_____ @ _____

Please **REMOVE** the name above from **The Advisor** mailing list.

*We do not sell, loan, rent or otherwise give names and addresses or email addresses to anyone. The newsletter will be sent as a Portable Document File (PDF) and you will need to have the free Adobe Reader software installed on your computer in order to read it. You can download a free copy of Adobe Reader at Adobe.com.

How To Contact Us

Southeast Iowa Area Agency on Aging, Inc.
509 Jefferson Street
Burlington IA 52601-5427
319-752-5433
800-292-1268
FAX: 319-754-7030

We are open Monday - Friday from
7:30 a.m. - 4:30 p.m.

We are available by telephone 24 hours per day as you can leave a message on our answering machine and we will return your call on the next business day.

Southeast Iowa AAA Inc is a member of the Iowa Association of Area Agencies on Aging



Contributions Are Important to Our Efforts

We know it is tough out there for everyone but we wanted to remind our readers that contributions of cash for our programs and services are very important to our continued operation. For example, if everyone who gets the newsletter would contribute an amount somewhere in the suggested contribution range (\$6 - \$8 per year) the agency would have \$8,400 - \$11,200 a year to produce, print and mail The Advisor. We want you to get your copy but we also know that it costs money to provide it. Can you help? If you can give a little more, it will help those who cannot give as much. Any amount is greatly appreciated.

What Is Lycopene?

Lycopene is a bright red carotene and carotenoid pigment and phytochemical found in tomatoes and other red fruits and vegetables, such as red carrots, watermelons, grapefruits, & papayas (but not strawberries or cherries).

Southeast Iowa Area Agency on Aging, Inc.
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Visit Us on the Web:
<http://www.southeastiowaaaa.org/>


April Tidbits

April 23, 1961: Fifty years ago on this date, Judy Garland put on a show in Carnegie Hall that was promoted as her "comeback" concert. 

May Tidbits

May 12th is International Nurses Day. If you are a nurse, know a nurse or want to be a nurse, congratulations on having your very own day! Is there an international lawyer's day? 

June Tidbits

Black Music Month takes place in June. President Jimmy Carter, who on June 7, 1979, decreed that June would be the month of black music. 

Southeast Iowa Area Agency on Aging, Inc. does not discriminate based on age, race, gender, national origin, color, creed, religion, political affiliation or physical or mental disabilities in its employment practices or the provision of services except where it is a requirement of law.

The Advisor

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