

NEW HORIZONS

York County Area Agency on Aging

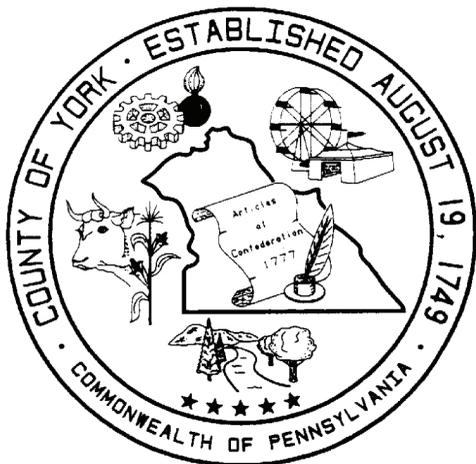
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Inside This Issue:

<i>From the Director</i>	2
<i>Falls Prevention</i>	3
<i>What You Can Do About the Flu</i>	4
<i>Honoring Veterans</i>	5
<i>Prepare for Emergencies Now</i>	6
<i>If In Doubt, Throw It Out!</i>	7
<i>Medicare Annual Enrollment Period</i>	8
<i>Prevent These 10 Costly Mistakes</i>	9
<i>Caring For a Loved One</i>	10
<i>Pain in Older Adults</i>	11
<i>Protect Yourself from Mold</i>	12
<i>Know the 10 Signs of Alzheimer's</i>	13
<i>Real-Life Benefits of Exercise and Activity</i>	14
<i>York County Senior Centers</i>	15
<i>How to be Financially Prepared for Disasters</i>	16

Medicare Annual Enrollment Only Comes Once a Year! TIME TO PREPARE NOW!

Most people have some kind of 'to do' list to keep track of things that need to be completed. Your list may include household chores, shopping needs, and errands to run. It is now time to add 'Review my Medicare coverage' to your "to do" list.

As the days get shorter and the nights get cooler, you can expect to hear more about Medicare. That's because October 15 to December 7 is the Medicare Annual Enrollment Period. This is your chance to review your health care coverage and see if you need to make any changes, or if you're happy staying with the plan you have.

Remember that choosing Medicare coverage is not a one-time event. Things change from year to year. Your Medicare choices may need to change too.

Over the next few months, look around – you will find a wealth of information about your Medicare benefits. Look through your mail carefully as you may get important notices from your current plan, Medicare or Social Security about changes to your coverage or any extra help you may get paying for prescription drugs. Save all of the letters that you receive and have them on hand when you review your coverage for next year.

You will also start to see literature from insurance companies that offer Medicare health and drug plans. Just remember, be smart about protecting your personal information and your identity. Plans are not allowed to call or come to your home without an invitation from you. Also, remember that it is against the law for someone who knows that you have Medicare to sell you insurance from the new Health Insurance Marketplace.

The Medicare Annual Enrollment Period (AEP), impacts both Medicare Advantage Health plans and Medicare Part D prescription drug plans. If you have one of these plans and want to change to a different plan, the Medicare AEP is the one time during the year when you can do that. So do not miss the deadline!

If you already have a Medicare Part D Prescription Drug plan or a

Medicare Advantage Health plan, this is your time to look back over the year and make a decision about your coverage for next year. Should you stay with your existing coverage or make a change? Here is your opportunity to decide. If you make no decision, you will remain in the same plan as you elected this year. If you do not enroll during this enrollment period, your next chance for coverage is January 2016.

It's important to keep in mind that plans are annual plans only and can and often do change coverage and costs in the new calendar year. Insurance companies have the option of:

- Renewing a plan for the following year
- Discontinuing a plan
- Renewing but making changes to plan benefits
- Renewing but making changes to the monthly premium

This is why it's vitally important to take the time to review your plan documents and compare available 2015 plans. Carefully read the 'Annual Notice of Benefits' that your plan will send you by the end of September. **You should not assume your plan will cover the same things it did last year and not for the same costs.**

To prepare for the Medicare Annual Enrollment Period, it is a good idea to review your health care needs and current coverage.

Consider these questions:

- Has your health care status changed in any way that might require more or different care?
- Does your current plan cover all of the services that you use?
- Are you comfortable with the current plan premiums, deductibles, co-pays and co-insurance?
- Are you paying for services you don't need or use?
- What changes in coverage and costs has your current plan announced for 2015?

It is also important to consider the type of Medicare coverage that will best meet your needs. How do you want to receive your Medicare benefits?

- Original Medicare?
- Medicare Advantage Health Plan?

(cont'd on page 5)

From the Director

Dear Reader:

The Social Security Act was signed by President Franklin D. Roosevelt in August 1935 as a safety net for older Americans aging out of the work force. At that time, life expectancy was only 61.7 years, which was several years short of the age when individuals were eligible to collect.

Today an individual turning 60 can expect to live, on average, an additional 23 years, and an individual turning 65 an additional 19*. We have added a whole generation to our lifespan!

Typically, however, many of us continue to plan retirement in our sixties, just as our parents and grandparents did. Boomers are retiring at an estimated 10,000 per day in this country.

There are concerns expressed that the increase in our older, non-working population will be a financial burden on younger workers. In reality though, age alone does not equal burden, and few of us are really looking at a twenty year vacation.

We want to retain purpose in our lives and stay connected to our communities. This translates to new opportunities, both for those retiring, and for society. There is a windfall of talent and experience to support many of the challenges societies face. With families raised, many people feel the

freedom to pursue employment, training, and other opportunities of interest and community benefit.

People age 55-64 are the largest group of entrepreneurs starting new businesses, and many of them are in the social and non-profit sectors. They are using their years of experience and connections to target programs that address community need or that promote new models of business that enhance the local economy.

There is a relatively new term, "Encore Career", which refers to finding purpose and passion in your "second act". Another coined phrase is "Living a Legacy". Both terms really refer to pursuing work and volunteer activities that provide personal satisfaction and strengthen communities.

Many retired or semi-retired individuals are volunteering in meaningful capacities to support social services in our York community. Our agency benefits greatly from the energy and expertise of amazing volunteers. We have more than twice the number of volunteers than staff.

Others step into the role of part or full time caregivers. Intergenerational dependence is a healthy component of family life in most countries, and increasingly so in the United States. Caregivers provide an often silent core of quality support to younger and older

family members, reducing the need for costly governmental support and care.

According to the Pew Research Center, one out of ten children under the age of 18 is living with a grandparent, most commonly in the grandparent's home. Other grandparents provide varying degrees of childcare and support while parents work. A good friend of mine recently retired and chose to provide care for her newborn granddaughter. She had returned to work shortly after each of her own children were born, and now she had the ability to give the baby her full time and attention. She found her purpose and passion.

I recently celebrated my 59th birthday, and I appreciate the current climate of optimism that leaves the stage wide open for my second act when the time comes.

As our community adopts a new philosophy of "Embracing Aging" and works to create a livable community for all ages, I hope you too will continue to live your purpose and passion.

Dianna Benaknin

*Murphy, S.L.,BS, & Xu, J., M.D., and Kochanek, K.D., M.A., (2013, May 8) Deaths: Final Data for 2010. Division of Vital Statistics National Vital Statistics Reports, Vol. 61, No. 4,



NEW HORIZONS

Published the first day of March, June, September and December

By

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Mission Statement

York County Area Agency on Aging promotes the independence of older adults through education, advocacy, and coordination of community-based services. Our primary commitment is to deliver quality services to older adults with the greatest social or economic needs: as resources allow we may serve others with similar characteristics.

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Fall 2014

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Kathleen Urey-Strickler

FRIENDLY VISITOR

OCTOBER

Deena Gross

APPRISE

NOVEMBER

Julianne Geyer

FINANCIAL COUNSELOR



YCAAA ADVISORY COUNCIL

The next York County Area Agency on Aging Advisory Council meeting will be held at

12:30 PM on Monday, October 20
at the York County Department of Emergency Services, 120 Davies Drive, York.

PLAN TO ATTEND THE FALLS PREVENTION ACTIVITIES ON SEPTEMBER 17th!

Strong Today, Falls Free[®] Tomorrow

The 2014 national falls prevention theme, *Strong Today, Falls Free[®] Tomorrow*, seeks to unite professionals, older adults, caregivers, and family members to play a part in raising awareness and preventing falls in the older adult population. Locally in our community, the York County Area Agency on Aging and other community partners have joined together to form the Falls Free York Coalition. This group has been working together to increase awareness of falls and fall prevention.

In celebration of the Falls Prevention activities in September, the Falls Free York Coalition has joined with the 50plus EXPO to offer a Falls Free designated area. The 50plus EXPO will be held on Wednesday, September 17th from 9:00 AM-2:00 PM at the York Expo Center, Memorial Hall East.

The Falls Free York Coalition area will emphasize the importance of preventing falls by providing a day filled with interactive educational opportunities from screenings to exercise to home safety demonstrations. This year there will be an opportunity to receive a home safety product simply by completing a Falls Prevention Trivia card.

Activities for Strong Today, Falls Free[®] Tomorrow will include:

- **Gait and Balance Screening**
- **House of Hazards**
- **Brown Bag Medicine Review with Pharmacists (Bring your medication bottles/packages)**
- **Foot Screening (9:00-11:00 AM)**
- **Cane and Walker Checks**
- **Tai Chi Demonstration (12:30 – 2:00 PM)**
- **Falls Prevention Program Resources**
- **Falls Prevention Trivia Game, prizes awarded for completion**

Please join us for this **FREE** event!



12th annual

50plus EXPO

YORK COUNTY

September 17, 2014

9 a.m. – 2 p.m.

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Entertainment • Door Prizes

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FALL PROOFING YOUR HOME

Your home may be filled with fall hazards, so take a look around every room. There are easy preventative measures you can take to eliminate falls and hazards.

Bedroom

- Place a lamp and telephone close to your bed where they are easy to reach.
- Sleep on a bed that is easy to get in and out of.
- Arrange clothes in your closet so they are easy to reach.
- Put in a night-light so you can see where you're walking after dark.

Living areas

- Arrange furniture so you have clear pathways.
- Remove area or throw rugs or use non-slip backing tape so the rugs will not slip.
- Keep electrical and telephone cords out of walkways.

- Do not sit on a chair or sofa that is too low and makes it difficult for you to stand up.
- Install light switches at the entrances to rooms so you do not have to walk into a dark room to turn on a light.
- Remove papers, boxes, books, clothes, shoes and all clutter from pathways.

Bathroom

- Place a slip-resistant rug adjacent to the bathtub for safe exit and entry.
- Use a non-slip rubber mat or non-skid adhesive textured strips on the floor of your tub or shower.
- Install grab bars for support inside the tub and next to the toilet.
- Replace glass shower enclosures with non-shattering material.

Kitchen

- Never stand on chairs or boxes to

reach upper cabinets or shelves. If you must use a step stool, use one with a bar to hold on to.

- Store food, dishes and cooking equipment within easy reach. Move items on high shelves to cabinets, lower shelves or countertops.
- Immediately clean up any liquids or food spilled on the floor.

Stairs and steps

- Always keep all objects off stairs.
- Fix any loose, uneven or broken steps.
- Provide enough light to see each stair and the top and bottom landings.
- Make sure all carpeting is firmly attached to every step or remove the carpet and attach non-slip rubber treads.
- Make sure handrails are on both sides of the stairs and fix them if they become loose.

Source: National Safety Council

WHAT YOU CAN DO ABOUT THE FLU

It has been recognized for many years that people 65 years and older are at greater risk of serious complications from the flu compared with young, healthy adults. It's estimated that 90 percent of seasonal flu-related deaths and more than 60 percent of seasonal flu-related hospitalizations in the United States each year occur in people 65 years and older. This is because human immune defenses become weaker with age. So influenza can be a very serious disease for people 65 and older.

Actions To Take This Flu Season: Get Your Flu Shot

- The best way to prevent the flu is with a flu vaccine. CDC recommends that everyone 6 months of age and older get a seasonal flu vaccine as soon as it becomes available in your community. Vaccination is especially important for people 65 years and older because they are at increased risk for complications from flu.

A flu vaccine protects against flu viruses that research indicates will be most common during the season. The vaccine has been updated for this season and immunity decreases over a year, so you should get vaccinated this year even if you were vaccinated last season. Immunity sets in about two weeks after vaccination.

People 65 years and older have two flu shots available to choose from - a regular dose flu vaccine and a newer flu vaccine designed for people 65 and older with a higher dose. The high dose vaccine is associated with a stronger immune response to vaccination. However, whether the stronger immune response results in greater protection against influenza illness in older adults is not yet known. The CDC and its Advisory Committee on Immunization Practices have not expressed a preference for either vaccine.

- Practice good health habits which include the following:

1. Avoid close contact.

Avoid close contact with people who are sick. When you are sick, keep

your distance from others to protect them from getting sick too.

2. Stay home when you are sick.

If possible, stay home from work, school, and errands when you are sick. You will help prevent others from catching your illness.

3. Cover your mouth and nose.

Cover your mouth and nose with a tissue when coughing or sneezing. It may prevent those around you from getting sick.

4. Clean your hands.

Washing your hands often will help protect you from germs. If soap and water are not available, use an alcohol-based hand rub.

5. Avoid touching your eyes, nose or mouth.

Germs are often spread when a person touches something that is contaminated with germs and then touches his or her eyes, nose, or mouth.

6. Practice other good health habits.

Clean and disinfect frequently touched surfaces at home, work or school, especially when someone is ill. Get plenty of sleep, be physically active, manage your stress, drink plenty of fluids, and eat nutritious food.

- **Seek medical advice quickly if you develop flu symptoms** to see whether you might need medical evaluation or treatment with antiviral drugs. It's very important that antiviral drugs be used early to treat flu in people who are very sick with flu (for example, people who are in the hospital), and people who are sick with flu and have a greater chance of getting serious flu complications, like people 65 and older.

Flu symptoms include fever, cough, sore throat, runny or stuffy nose, body aches, headache, chills and fatigue. Some people may also have vomiting and diarrhea. People may be infected with the flu and have respiratory symptoms without a fever.

Source: CDC

Flu Shots Available At Senior Centers

Yearly flu vaccination has already begun in some locations in York County and will continue throughout the flu season, into December, January, and beyond.

The best place to start is to consult your physician to see if you can get a flu shot at the doctor's office. This is especially important if you are covered by a Medicare Advantage Health Plan. Some Advantage Plans require that you get the shot from your primary care physician. Call your plan to confirm.

Today, there are many options for getting your flu shot besides the doctor's office. Shots are available at many grocery stores, pharmacies, and other retail outlets. Flu Shot Clinics will be offered at some York County Senior Centers. Clinic dates are shown along with specific details and costs by site.

Delta Area Senior Center

5 Pendyrus Street, Suite 1, Delta

**Tuesday, September 16,
9:00 AM - 11:00 AM**

Pre-registration is NOT required.

*Bring Medicare Card or Insurance Card;
\$31.99 fee if no acceptable insurance.
Must be 18 years old*

Stewartstown Senior Center

26 South Main Street, Stewartstown

**Thursday, September 11,
9:00 AM - 11:00 AM**

Pre-registration is required by calling 993-3488 by September 5.

Medicare Part B will be accepted to cover costs of Flu and Pneumonia shots. Must bring Medicare Card or other insurance card; fee for Flu shot is 25.00 and Pneumonia shot is 89.99 if no acceptable insurance.

Windy Hill on the Campus

1472 Roths Church Rd, Spring Grove

**Wednesday, September 17,
8:30 AM - 11:00 AM**

Pre-registration is required by calling 225-0733 by September 11 or by visiting the Center prior to clinic date.

Must bring Medicare Card or other insurance card. After registration a Rite Aid representative will call to confirm insurance and inform you of any fees at that time. Must be 18 years & one month or older.

Yorktown Senior Center

509 Pacific Avenue, York

**Tuesday, September 30,
9:00 AM - 11:00 AM**

Pre-registration is NOT required.

Open to anyone 60 years of age and older.

*Must bring insurance card and ID;
\$25.00 fee, if no acceptable insurance.*

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Daylight saving time ends on **Sunday, November 2, 2014 at 2:00 AM.** Don't forget to **turn your clock back 1 hour!**

Pennsylvania Changes Power of Attorney Law

By: **ROBERT CLOFINE**
Certified Elder Law Attorney in York

When most people hear the term “estate planning” they think of a Last Will and Testament. After all, the Will is typically the cornerstone of one’s estate plan. However, for most of us, it is statistically more likely that we suffer a disability, than die. Therefore, to deal with the problem of disability, many look to another cornerstone of the estate plan: the durable power of attorney.

To put the problem in focus, consider the typical married couple. Suppose the husband is stricken with Alzheimer’s Disease or severely injured in an auto accident. Because of the illness, it may be necessary to sell the real estate or some of the other assets. Since it will be necessary to have both spouses join in the sale of any jointly-owned real estate and since only the husband can deal with his individually owned assets, it may be necessary to have the court appoint a guardian to represent the disabled spouse. As with most court procedures, a guardianship proceeding takes time, is costly and adds to problems already being endured by the family.

A simple way to prevent such a situation is to execute a durable power of attorney. The power of attorney is a fairly simple document in which one person (known as the principal) empowers another (known as the agent) to act on his or her behalf. The powers given to the agent can be as broad or specific as you wish and can last until death or some earlier point in time.

Because the power of attorney is such a powerful document there have been a number of cases where an agent has abused his or her powers. To deal with such issues, Pennsylvania recently amended its Power of Attorney Law. The changes came about when Governor Corbett signed Act 95 on July 2, 2014. Some of the changes become effective immediately and others will become effective on January 1, 2015.

In an effort to make sure the power of attorney document is genuine, any power of attorney signed on or after January 1, 2015, must be notarized and it must be witnessed by two other persons over the age of 18 years, neither of whom is the agent. In addition, a revised warning notice must be signed by the principal. Finally, before acting,

the agent must sign a revised acknowledgment agreeing to abide by certain mandatory duties, including a requirement to act in accordance with the principal’s reasonable expectations and only in within the scope of authority granted in the power of attorney. All of these changes apply to powers signed on or after January 1, 2015. These changes do not apply to powers of attorney that provide exclusively for health care decision making.

One area of abuse with the power of attorney has to do with an agent making gifts of a principal’s assets and changing beneficiaries to alter a principal’s estate plan. Under the changes made by Act 95, it is clear that an agent has no authority to make gifts or changes to a principal’s estate plan unless the power of attorney expressly grants those powers. Moreover, an agent will now generally be bound to preserve the principal’s estate plan.

Another big change in Act 95 has to do with “fixing” a Pennsylvania Supreme Court ruling that left banks and other third parties uncomfortable about accepting powers of attorney. In that court ruling, a third party was held liable for accepting a power of attorney that later turned out to be invalid because the principal clearly lacked capacity when they signed it. To induce third parties to accept powers of attorney, Act 95 provides broad protections for banks and other third parties who accept a power of attorney in good faith. Under the new law, a person who in good faith accepts a power of attorney will not be liable if it turns out that the power of attorney is later determined to be invalid.

These changes to Pennsylvania’s Power of Attorney law are an attempt to preserve the power of attorney as a low-cost, flexible, and private form of surrogate decision making while deterring use of the power of attorney as a tool of financial abuse of incapacitated individuals. The best way, however, to ensure that the power of attorney works for you is to be careful when selecting your agent. Quite often, my clients tend to think of the power of attorney as a simple form. This was never the case. Everyone’s circumstances and family are different, and you should consider these differences when designing your power of attorney. In light of this new law, your attorney should be taking even more time to discuss the options so that your power of attorney is crafted to meet your specific needs.

MEDICARE - TIME TO PREPARE

(cont’d from page 1)

- Prescription Drug Plan?
- Medicare Supplement Plan?

Important Steps to Take:

- Make a list of the drugs you take and the pharmacy, doctors, and health-care providers you prefer to use.
- Talk to your health care providers and confirm that they will continue to participate with your plan in 2015.
- Carefully review the information your plan mails you this fall. You should get this information by September 30. Make sure you understand the costs of the plan and the coverage for the new year.
- Check out the other plans in your area. See if another plan can cover your drugs at a lower cost or with fewer restrictions, or meets your health needs if you are in or considering a Medicare Advantage plan.

There are many plans to choose from in your area. Medicare.gov has the best web-based tool, Medicare Plan Finder, to help you narrow your search. You can compare the different plans and decide which one is best for you.

Still having trouble? Get help from an APPRISE Counselor. **APPRISE can also help you compare plans at one of the scheduled Enrollment Events listed on page eight.**

Source: Center for Medicare Advocacy and CMS



HONORING VETERANS

Veterans Day celebrates the service of all U.S. military veterans. It was originally known as Armistice Day, but renamed Veterans Day in 1954 in honor of every veteran who ever served in the United States Armed Forces.

Take time to salute the men and women who have served in the U.S. military. Display the flag on Veterans Day to show your patriotic support to all veterans, both living and deceased.

Here is what the law says about using the American flag properly:

- The flag should never touch any thing beneath it, such as the ground, the floor, water or merchandise.
- The flag should never be used as wearing apparel, bedding or drapery. It should never be festooned, drawn back, nor up, in folds, but always allowed to fall free.
- No part of the flag should ever be used as a costume or athletic uniform
- The flag should never be used as a receptacle for receiving, holding, carrying or delivering anything.
- The flag should never be carried flat or horizontally, but always aloft and free.
- The flag should not be draped over the hood, top, sides or back of a vehicle or of a railroad train or a boat.

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PREPARE FOR EMERGENCIES NOW:

Information for Older Americans

Preparing Makes Sense for Older Americans. Get Ready Now. The likelihood that you and your family will recover from an emergency tomorrow often depends on the planning and preparation done today. While each person's abilities and needs are unique, every individual can take steps to prepare for all kinds of emergencies; from fires and floods to potential terrorist attacks. By evaluating your own personal needs and making an emergency plan that fits those needs, you and your loved ones can be better prepared. This guide outlines commonsense measures older Americans can take to start preparing for emergencies before they happen. Preparing makes sense for older Americans. Get Ready Now.

1. Get a Kit - Of Emergency Supplies
The first step is to consider how an emergency might affect your individual needs. Plan to make it on your own, for at least three days. It's possible that you will not have access to a medical facility or even a drugstore. It is crucial that you and your family think about what kinds of resources you use on a daily basis and what you might do if those resources are limited or not available.

Basic Supplies: Think first about the basics for survival – food, water, clean air and any life-sustaining items you require. Consider two kits. In one kit put everything you will need to stay where you are and make it on your own for a period of time. The other kit should be a lightweight, smaller version you can take with you if you have to leave your home. Recommended basic emergency supplies include:

- Water, one gallon of water per person per day for at least three days, for drinking and sanitation
- Food, at least a three-day supply of non-perishable food and a can opener if kit contains canned food
- Battery-powered or hand crank radio and a NOAA Weather Radio with tone alert and extra batteries for both
- Flashlight and extra batteries
- First aid kit
- Whistle to signal for help
- Dust mask to help filter contaminated air and plastic sheeting and duct tape to shelter-in-place
- Moist towelettes, garbage bags and plastic ties for personal sanitation
- Wrench or pliers to turn off utilities
- Local maps
- Pet food, extra water and supplies for your pet or service animal

Include Medications and Medical Supplies:

If you take medicine or use a medical treatment on a daily basis, be sure you have what you need on hand to make

it on your own for at least a week. You should also keep a copy of your prescriptions as well as dosage or treatment information. If it is not possible to have a week-long supply of medicines and supplies, keep as much as possible on hand and talk to your pharmacist or doctor about what else you should do to prepare.

If you undergo routine treatments administered by a clinic or hospital or if you receive regular services such as home health care, treatment or transportation, talk to your service provider about their emergency plans. Work with them to identify back-up service providers within your area and the areas you might evacuate to. If you use medical equipment in your home that requires electricity to operate, talk to your health care provider about what you can do to prepare for its use during a power outage.

Additional Items: In addition, there may be other things specific to your personal needs that you should also have on hand. If you use eyeglasses, hearing aids and hearing aid batteries, wheelchair batteries, and oxygen, be sure you always have extras in your home. Also have copies of your medical insurance, Medicare and Medicaid cards readily available.

Include Emergency Documents: Include copies of important documents in your emergency supply kits such as family records, wills, power of attorney documents, deeds, social security numbers, credit card and bank information, and tax records. It is best to keep these documents in a waterproof container. Include the names and numbers of everyone in your personal support network, as well as your medical providers. Also be sure you have cash or travelers checks in your kits in case you need to purchase supplies.

2. Make a Plan - For What You Will Do in an Emergency

The reality of a disaster situation is that you will likely not have access to everyday conveniences. To plan in advance, think through the details of your everyday life. If there are people who assist you on a daily basis, list who they are, and how you will contact them in an emergency. Create your own personal support network by identifying others who will help you in an emergency. Think about what modes of transportation you use and what alternative modes could serve as back-ups. If you require handicap accessible transportation be sure your alternatives are also accessible. For every aspect of your daily routine, plan an alternative procedure. Make a plan and write it down. Keep a copy of your plan in your emergency supply kits and a list of important information

and contacts in your wallet. Share your plan with your family, friends, care providers and others in your personal support network.

Create a Personal Support Network:

If you anticipate needing assistance during a disaster, make a list of family, friends and others who will be part of your plan. Talk to these people and ask them to be part of your support network. Share each aspect of your emergency plan with everyone in your group, including a friend or relative in another area who would not be impacted by the same emergency who can help if necessary. Make sure everyone knows how you plan to evacuate your home or workplace and where you will go in case of a disaster. Make sure that someone in your personal support network has an extra key to your home and knows where you keep your emergency supplies. Practice your plan with those who have agreed to be part of your personal support network.

Develop a Family Communications Plan:

Your family may not be together when disaster strikes, so plan how you will contact one another and review what you will do in different situations. Consider a plan where each family member calls, or e-mails, the same friend or relative in the event of an emergency. It may be easier to make a long-distance phone call than to call across town, so an out-of-town contact, not in the impacted area, may be in a better position to communicate among separated family members. You may have trouble getting through, or the phone system may be down altogether, but be patient.

Deciding to Stay or Go: Depending on your circumstances and the nature of the emergency, the first important decision is whether you stay or go. You should understand and plan for both possibilities. Use commonsense and available information to determine if there is immediate danger. In any emergency, local authorities may or may not immediately be able to provide information on what is happening and what you should do. However, you should monitor television or radio news reports for information or official instructions as they become available. If you're specifically told to evacuate or seek medical treatment, do so immediately. If you require additional travel time or need transportation assistance, make these arrangements in advance.

Staying Put: Whether you are at home or elsewhere, there may be situations when it's simply best to stay where you are and avoid any uncertainty outside. Consider what you can do to safely shelter-in-place alone or with friends, family or neighbors. Also consider how

(cont'd on page 7)

a shelter designated for the public would meet your needs. There could be times when you will need to stay put and create a barrier between yourself and potentially contaminated air outside. This process is known as “sealing the room.” Use available information to assess the situation. If you see large amounts of debris in the air, or if local authorities say the air is badly contaminated, you may want to take this kind of action.

Evacuation: There may be conditions in which you will decide to get away, or there may be situations when you may be ordered to leave. Plan how you will get away and anticipate where you will go. Choose several destinations in different directions so you have options in an emergency. Ask about evacuation plans at the places where you spend time including work, community organizations and other places you frequent. If you typically rely on elevators, have a back-up plan in case they are not working.

Fire Safety: Plan two ways out of every room in case of fire. Check for items such as bookcases, hanging pictures, or overhead lights that could fall and block an escape path. Check hallways, stairwells, doorways, windows and other areas for hazards that may keep you from safely leaving a building during an emergency. Secure or remove furniture and objects that may block your path. If there are aspects of preparing your home or workplace that you are not able to do yourself, enlist the help of your personal support network.

Contact Your Local Emergency Information Management Office: The York County Emergency Management Office maintains the York County Special Needs Registry. This is a free, voluntary and confidential program that provides assistance to those with special needs during an emergency that may not have a reliable source of assistance. See page ten for more information about the registry.

3. Be Informed – About What Might Happen
To prepare for the unexpected, such as assembling an emergency supply kit and making an emergency plan are the same regardless of the type of emergency. However, it's important to stay informed about what might happen and know what types of emergencies are likely to affect your region. For more information about specific types of emergencies, visit www.ready.gov or call 1-800-BE-READY. Be prepared to adapt this information to your personal circumstances and make every effort to follow instructions received from authorities on the scene. Above all, stay calm, be patient and think before you act. With these simple preparations, you can be ready for the unexpected.

Prepare For Emergencies NOW.
www.ready.gov

Source: This information was developed by the Federal Emergency Management Agency in consultation with AARP, the American Red Cross and the National Organization on Disability.

If In Doubt, **THROW IT OUT!**

Emergencies can happen. When they do, the best strategy is to already have a plan in place. This includes knowing the proper food and water safety precautions to take if hurricanes – or other flooding/power outages – do occur.

Things to do:

1. Make sure you have **appliance thermometers in your refrigerator and freezer.**
 - Check to ensure that the freezer temperature is at or below **0°F** and the refrigerator is at or below **40°F.**
 - In case of a **power outage**, the appliance thermometers will indicate the temperatures in the refrigerator and freezer to help you determine if the food is safe.
2. **Freeze containers of water** for ice to help keep food cold in the freezer, refrigerator, or coolers in case the power goes out. If your normal water supply is contaminated or unavailable, the melting ice will also supply drinking water.
3. **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.
4. **Group food together** in the freezer. This helps the food stay cold longer.
5. **Have coolers on hand** to keep refrigerated food cold if the power will be out for more than 4 hours.
6. Purchase or make **ice cubes in advance** and store in the freezer for use in the refrigerator or in a cooler. Freeze **gel packs** ahead of time for use in coolers.
7. Check out local sources to know where **dry ice and block ice** can be purchased, just in case.
8. **Store food on shelves** that will be safely out of the way of contaminated water in case of flooding.
9. Make sure to have a **supply of bottled water** stored where it will be as safe as possible from flooding.
10. During an emergency, should you use **bottled water containers** to hold **non-food substances like gasoline**, please dispose of them after use and do not recycle them. Additionally, should you find that your bottled water has an odor, do not drink or use the water. Instead, dispose of it, or if applicable call your bottled water provider to make arrangements to get a replacement.

Power Outages: During and After

When the Power Goes Out . . .

Here are basic tips for keeping food safe:

- Keep the **refrigerator and freezer doors closed** as much as possible

to maintain the cold temperature.

- The **refrigerator** will keep food **cold for about 4 hours** if it is unopened.
- A **full freezer** will keep the temperature for approximately **48 hours** (24 hours if it is half full) if the door remains closed.
- Buy **dry or block ice** to keep the refrigerator 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 8-cubic foot fully-stocked freezer cold for two days.
- If you plan to eat refrigerated or frozen meat, poultry, fish or eggs while it is still at safe temperatures, it's important that each item is **thoroughly cooked to the proper temperature** to assure that any foodborne bacteria that may be present is destroyed. However, if at any point the food was above 40°F for 2 hours or more — discard it.
- **Wash fruits and vegetables** with water from a safe source before eating.
- For infants, try to use prepared, canned baby formula that requires no added water. When using concentrated or powdered formulas, prepare with bottled water if the local water source is potentially contaminated.

Once Power is Restored . . .

You'll need to determine the safety of your food. Here's how:

- If an appliance thermometer was kept in the freezer, **check the temperature** when the power comes back on. If the freezer thermometer reads 40°F or below, the food is safe and may be refrozen.
- If a thermometer has not been kept in the freezer, **check each package** of food to determine its safety. You can't rely on appearance or odor. If the food **still contains ice crystals** or is 40°F or below, it is safe to refreeze or cook.
- Refrigerated food should be safe as long as the power was out for **no more than 4 hours** and the refrigerator door was kept shut. Discard any perishable food (such as meat, poultry, fish, eggs or leftovers) that has been above 40°F for two hours or more.

Keep in mind that perishable food such as meat, poultry, seafood, milk, and eggs that are **not kept adequately refrigerated or frozen** may cause illness if consumed, even when they are thoroughly cooked.

If in doubt, THROW IT OUT!

Source: FDA

MEDICARE ANNUAL ENROLLMENT PERIOD

Help Will Be Available in Your Community During Annual Enrollment

- Do you need help comparing the available plans or enrolling in a different plan, or one for the first time?
- Would you like someone to review your situation and help you understand and determine if you are enrolled in the best plan for you?
- Do you want to see if there may be a better plan available for you?
- Are you continuing to have problems with your current plan?
- Would you like assistance from a trained counselor who does not represent a specific plan or receive income from your enrollment in a specific plan?

The APPRISE Program at the Area Agency on Aging will be offering one-to-one assistance by pre-scheduled appointments only during the upcoming Annual Enrollment at the following locations. To schedule an appointment, call the APPRISE Scheduling Line at (717) 771-9042.

Dallastown Area High School
700 New School Lane, Dallastown
October 21
3:30 PM to 6:00 PM

Kennard-Dale High School
393 Main Street, Fawn Grove
November 13
9:30 AM to 12:00 PM

Northeastern High School
300 High Street, Manchester
October 30
1:00 PM to 4:00 PM

Red Land High School
560 Fishing Creek Road, Lewisberry
November 19
1:00 PM to 2:30 PM

Red Lion Area High School
200 Horace Mann Avenue, Red Lion
November 3
1:00 PM to 4:00 PM

South Western High School
200 Bowman Road, Hanover
October 23 & November 10
4:00 PM to 6:15 PM

Spring Grove High School
1490 Roth's Church Road,
Spring Grove
October 28 & November 18
10:00 AM to 12:00 PM

Susquehannock High School
3280 Fissels Church Rd, Glen Rock
October 31
12:00 PM to 3:15 PM

West York High School
1800 Bannister Road, York
October 20 & November 17
3:30 PM to 6:00 PM

York Suburban High School
1800 Hollywood Drive, York
October 27 & November 20
4:00 PM to 6:00 PM

York County Area Agency on Aging
100 West Market Street, York
December 1 & December 2
9:00 AM to 12:00 PM

IMPORTANT DATES

By September 30: 2015 Medicare & You handbook will be mailed to Medicare beneficiaries. You can request an e-version of the handbook through your MyMedicare.gov account or by contacting Medicare at 1-800-MEDICARE.

By September 30: All plans must mail their current members the Annual Notice of Change (ANOC) and Evidence of Coverage (EOC). These notices tell members about any changes for the 2015 plan year. As always, you should carefully review these notices and make sure your current plan continues to best meet your needs.

October 1: Organizations are allowed to begin marketing their 2015 plans.

By October 1: Tentative date for 2015 plan data to be displayed on the Medicare Plan Finder.

By October 2: Plans that are leaving the Medicare program in 2015 must send their current members a letter notifying them that their current coverage will end on December 31, 2014.

By October 15: Notice of Creditable Coverage Received. Employer/Union

and other general health plans must provide all Medicare-eligible enrollees information on whether or not their drug coverage is creditable.

October 15: Annual Enrollment Period (AEP) begins. People with Medicare can make changes in their Medicare coverage by enrolling in a different Part D plan, changing from Medicare Advantage to Original Medicare, or vice versa.

December 7: Annual Enrollment Period (AEP) ends.

January 1, 2015: 2015 plan benefit period begins.

January 1 to February 14, 2015: Medicare Advantage Annual Disenrollment Period (MA ADP). During this time Medicare beneficiaries can only disenroll from a Medicare Advantage plan and go to Original Medicare. They cannot use the MA ADP to switch Medicare Advantage plans. They also will get a Part D Special Enrollment Period associated with the MA ADP to enroll in a Prescription Drug Plan (PDP), if they're interested.

Do Not Confuse the Marketplace Open Enrollment with the Medicare Annual Enrollment

Open enrollment for the Health Insurance Marketplace through the Affordable Care Act (ACA) will occur from November 15, 2014 to February 15, 2015. Be careful that you do not confuse this open enrollment with the Medicare Annual Enrollment. The Marketplace coverage is designed to help people who do not have any health coverage.

Medicare is not part of the Health Insurance Marketplace. The Marketplace doesn't change your Medicare plan choices or your benefits. No matter how you get Medicare, whether through Original Medicare or a Medicare Advantage plan you will not make changes via the Marketplace. The Marketplace also doesn't offer Medicare Supplement Insurance (Medigap) policies or Medicare Part D plans.

If you have health coverage through Medicare, the Marketplace won't have any effect on your Medicare coverage. It is against the law for someone who knows that you have Medicare to sell you a Marketplace plan.

OCTOBER 15th THROUGH DECEMBER 7th

Prevent These 10 Costly Mistakes

The plan that may have seemed perfect when you enrolled in it last year may not cover your needs in 2015. Medicare today offers many choices that require you to do your homework to make sure you select the best health and drug coverage for you.

Avoid making these ten costly mistakes:

- 1. Not paying attention to enrollment period deadlines:** Don't miss the Annual Enrollment Period (AEP) to review and select health or drug plan; or you may find yourself without the correct coverage for another full year.
- 2. Missing the fine print:** Not reading the fine print in your annual plans Notice of Change about which benefits have changed and which have remained for your plan can be costly.
- 3. Going on autopilot:** Not doing anything and simply auto-enrolling in the same plan is a potential mistake. Many plans change cost and drug and health coverage annually. If you are currently enrolled in a plan and make no changes during AEP, you will remain enrolled in the same plan for another year.
- 4. Stable premiums = Stable coverage:** Just because your monthly premium hasn't gone up doesn't mean that you are getting the same plan for the same price next year. Co-pays, deductibles, and drug coverage are just a few of the benefits that may have changed.
- 5. Not asking for help:** There are many Medicare choices today. Not asking for help from qualified professionals in understanding and

selecting a plan or using tools developed by Medicare to evaluate prescriptions, means you might not be getting the best plan.

- 6. Enroll in the same plan as my husband, sister, or friend:** Each plan has varying coverage and drug formularies, so you will want to select your coverage based on the medications that you take and your individual health care needs.
- 7. Not getting a second opinion:** By not shopping around, you may be costing yourself more money in 2015. Take the time to understand all of the options available for you. Don't feel pressured into making an immediate decision. It is a good idea to ask a loved one or an APPRISE counselor to review the information with you before making a decision.
- 8 Long-term care is covered:** Don't assume nursing home care is a covered benefit – it is **not**. Medicare does not provide custodial care, personal care home, assisted living or long term care coverage. It may cover skilled care on a limited basis following a hospitalization.
- 9. My drugs are covered:** Don't assume your doctor knows what prescriptions are in your plan formulary. You need to take charge and share you plan formulary with your health care providers.
- 10. Medigap has me covered:** Don't assume Medigap plans will pay claims that Medicare won't. Medicare only pays for medically necessary claims. If Medicare doesn't pay neither will the Medigap plan.

APPRISE



APPRISE is Pennsylvania's State Health Insurance Assistance Program (SHIP) for Medicare beneficiaries. APPRISE has been providing services to the

community since 1992.

The state Department of Aging created APPRISE to help older adults understand their health insurance options so they can make informed decisions about their health care.

APPRISE is a public service. Counselors are not affiliated with any insurance company and do not sell insurance plans or policies. They are able to assist with:

- Benefits Provided under Medicare
- Original Medicare and Medicare Advantage Plan coverage options
- Medicare prescription drug coverage and tools to navigate the "Drug Plan Finder"
- Medicare Savings Program
- Medicare Preventive Services
- Supplemental Insurance/Medigap Plans
- MyMedicare.gov and other technological tools

How can you connect with APPRISE?

To get assistance from an APPRISE counselor in York County, call the APPRISE Help Desk at (717) 771-9008. This service is confidential and personalized at no cost. APPRISE counselors are available for one-on-one counseling sessions, both in-person or over the phone.

Counselors are specially trained to answer questions about Medicare, Medicare Advantage, Medicare prescription drug plans, Medicaid, Medigap, filing appeals, and preventive care. They explain benefits and rights under various health insurance programs and are essential in providing reliable, unbiased, and understandable information to people with Medicare. They also make presentations on Medicare to organizations.

ANNUAL NOTICE OF CHANGE FROM YOUR CURRENT PLAN WILL BE ARRIVING SOON

All Medicare Part D Prescription Drug plans and Medicare Advantage plans are required to send their enrollees an Annual Notice of Coverage (ANOC), that describes plan changes for the coming year, and the Evidence of Coverage (EOC), which includes comprehensive information about coverage and plan policies by September 30, 2014.

Watch for this information in the mail and take time to carefully review the details. Historically, almost every plan has modified its benefits package and/or cost structure each year, so you should not assume the 2014 plan would remain unchanged in 2015.

These documents will describe any changes in your current health and

drug coverage and costs for 2015, including new formulary (the list of drugs that the plan will cover for 2015), pharmacy network changes, cost changes, and a summary of benefits.

Some people will learn that the Medicare Advantage plan or Part D plan they have in 2014 will no longer cover one or more of their prescriptions, or the amount they pay for premiums or co-pays will change in 2015.

Reading and understanding this information now will help avoid costly surprises later. People with Medicare may change plans during Medicare's Fall Annual Enrollment period that begins October 15 and goes through December 7 with coverage effective January 1, 2015.

WHERE CAN YOU GET HELP?

- **The 2015 Medicare & You Handbook**
- **Medicare Web Site at www.medicare.gov**
- **Medicare Toll Free Telephone Number 1-800-633-4227**
- **YCAAA APPRISE Help Desk (717) 771-9008**

NOVEMBER IS NATIONAL CAREGIVERS MONTH

Caring For a Loved One

10 Ways to Deal With Caregiver Stress

When taking care of others, it's critical that you don't neglect your own mental and physical health.

It's no secret: Helping to care for a sick or dying loved one exacts a steep emotional toll. One study found that as many as one in three caregivers rate their stress level as high, and half say they have less time to spend with family and friends.

But when you're caring for others, it's critical that you first take care of yourself. By not doing so, you put yourself at risk of exhaustion, health problems and even total burnout.

These 10 tips will help keep your stress in check.

1. Put your physical needs first.

Eat nutritious meals. Don't give in to stress-driven urges for sweets or overindulge in alcohol. Get enough shut-eye; if you have trouble sleeping at night, try napping during the day. Schedule regular medical checkups. Find time to exercise, even if it means you have to ask someone else to provide care while you work out. If you experience symptoms of depression — extreme sadness, trouble concentrating, apathy, hopelessness,

thoughts about death — talk to a medical professional.

2. Connect with friends. Isolation increases stress. Getting together regularly with friends and relatives can keep negative emotions at bay.

3. Ask for help. Make a list of things you have to do and recruit others to pitch in. Even faraway relatives and friends can manage certain tasks.

4. Call on community resources. Contact the York County Area Agency on Aging to learn about the many services and programs available. The Information and Referral office is available Monday – Friday, 8:00 AM to 4:30 PM at (717) 771-9610 or 1-800-632-9073, or visit the website at www.ycaaa.org. Volunteers or staff from faith-based organizations or civic groups might visit, cook or help you with driving.

5. Take a break. You deserve it. Plus, your ailing family member might benefit from someone else's company. Think about respite care by friends, relatives or volunteers. Or try for a weekend or longer vacation by turning to a home health agency, nursing home, assisted living residence or personal care home; these facilities sometimes accept short-term residents. Adult day centers, which usually operate five days a week, provide care in a group setting for older people who need supervision.

6. Deal with your feelings. Bottling up your emotions takes a toll on your

psyche — and even on your physical well-being. Share feelings of frustration with friends and family. Seek support from co-workers who are in a similar situation. Make an appointment with a professional counselor, or join a caregiver support group.

7. Find time to relax. Doing something you enjoy, such as reading, walking or listening to music, can recharge your batteries. Some caregivers meditate or use relaxation techniques such as deep breathing or visualizing a positive place. If you're religious, you might find that prayer can be a powerful tool.

8. Get organized. Simple tools like calendars and to-do lists can help you prioritize. Always tackle the most important tasks first, and don't worry if you can't manage everything.

9. Just say no. Accept the fact that you simply can't do everything! Resist the urge to take on more activities, projects or financial obligations than you can handle. If someone asks you to do something that will stretch you too thin, explain honestly why you can't — and don't feel guilty.

10. Stay positive. Do your best to avoid negativity. Hold a family meeting to resolve conflicts with siblings and other relatives. Instead of dwelling on what you can't do, pat yourself on the back for how much you are doing, and focus on the rewards of caring for someone you love.

Source: AARP, www.aarp.org



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YORK COUNTY SPECIAL NEEDS REGISTRY (Formerly ECRIN)

The York County Special Needs Registry is a voluntary, community outreach service to assist elected officials and emergency responders in municipalities across York County in obtaining important information on special needs residents living in their communities.

The Special Needs Registry also assists residents by ensuring that all emergency response units (fire, police, EMA, etc.) have access to the same information about each person -- thus decreasing confusion during an emergency situation. This standardized information decreases safety risks to both responders and residents in emergency situations.

The system is entirely voluntary -- elected officials in each municipality determine whether they want to participate, and residents signing up for the service must also sign a form.

Under state law, municipalities are required to keep information on special needs persons in their area, and the Special Needs Registry provides an organized system to do so. Also, state law requires group

living arrangements to provide their own emergency plan. Therefore, the Special Needs Registry is a resource for residents with special needs who have no reliable source of assistance in the event of an emergency. The Special Needs Registry can be used for more than just evacuation purposes -- the information it provides is also helpful in any emergency situation (fire, chemical spill, police incident, etc.).

For more information or to sign up for the York County Special Needs Registry contact York County Human Services at (717) 771-9347 or e-mail humanservices@yorkcountypa.gov, or contact York County Emergency Management at (717) 840-2990 or oem@ycdes.org. Resident Sign-up Forms are available to download from www.yorkcountypa.gov on Human Services or Emergency Management's pages. Completed Resident Sign-up forms can be returned to the York County Human Services Department, 100 West Market Street, 4th Floor, York, PA 17401.

PAIN IN OLDER ADULTS

**By: Kimberly Kabernagel, DO
Thomas Hart Family Medicine
York Hospital**

Pain is a wonderful thing! It alerts us to the location and sometimes the nature of problems that are going on in our bodies. Imagine how long you would last without feeling a burning pain when you touch a hot stove, or without a crampy pain when you have to move your bowels. Those are “acute” pains, and have a clear cause, one that often does not require a doctor’s help. On the other hand, “chronic” pain may not have a clear cause and is not so easily resolved. It goes on for months or years, much longer than it takes for almost any body tissue to heal. Chronic pain is one of the most common and disabling complaints patients bring to doctors. Since the cause is not apparent, it can be very tough to find and treat.

Pain can affect the body in different ways. It can lead to difficulty doing activities like dressing and bathing. Pain can lead to mood changes such as depression and anxiety but mood changes can also make pain worse. Pain can even affect the way we sleep, which can, in turn, worsen mood.

Within the category of chronic pain, it is important to know what type of pain we are treating. Doctors must target treatment to the individual person and be sure all contributing factors of pain are addressed.

Types of Pain

Nociceptive pain: A nociceptor is a nerve fiber that detects things in the environment (heat, cold, needles, cuts or scrapes of skin) that are damaging to the body. This pain is divided into somatic pain and visceral pain. Somatic pain is injury to body tissue such as skin and is well localized. Visceral pain is usually more due to organs deeper inside our bodies and tends to be poorly localized, deep, dull, or aching. This pain is usually responsible for “acute” pain only, but occasionally it is felt long term without an obvious reason, such as in trigger point pain or fibromyalgia.

Neuropathic pain: This pain arises from abnormal nerve activity that comes about due to disease, injury, or dysfunction of the nervous system, and is a common sort of “chronic” pain. It can persist without ongoing disease. It is usually described as sharp or shooting, radiating, or like electricity going through affected body part. It can also include sensations of numbness and tingling. Examples of this would be “phantom limb pain” after an amputation or “post-herpetic neuralgia” after shingles.

Treatment of Pain

Treatment for pain includes both medicine and non-medicine modalities. To find what is best for you, it is important to be open to new treatments and combination of treatments. You may have to try a few options before you find a plan that works. It is not usually possible to eliminate all pain. Most times, the goal becomes relieving the pain to a level where you are still able to do some of the things you love.

Treatment options include:

- Medicines to relieve pain, improve sleep, or improve mood
- Physical therapy to help strengthen and stretch, improving muscular pain
- Relaxation therapy to relieve some of the stress that aggravates pain
- Massage therapy or acupuncture
- Counseling for mood and anxiety changes that make pain intolerable
- Heat or cold packs applied to pain area

Non-medication treatments

Physical therapy, acupuncture, chiropractic manipulation, massage, and many others are great places to start when treating pain. It is also important to consider interventions such as cognitive-behavioral therapy for mood changes, meditation for relaxation, and patient education early in pain management. These things are often forgotten but are modalities that are effective as well as safe and well-tolerated by the older adult.

Medication treatments

Non-opioids

Acetaminophen: This should be the first line treatment of pain.

Acetaminophen is effective and has a better safety profile than other pain relievers. It is important to tell your doctor all the medications you are taking as many medications have acetaminophen as one of their ingredients. You should keep the amount of acetaminophen to less than 4 g in one 24 hour period as it can damage your liver in higher doses.

Nonsteroidal anti-inflammatory drugs

(ibuprofen, naproxen): These have great anti-inflammatory properties making them very effective for nociceptive pain. These should be started in low doses and used primarily in acute pain, as these have more safety concerns than acetaminophen.

Topical and injected pain medications

(steroid injections, lidocaine patches): These have the benefit of local pain treatment while avoiding the more widespread side effects of other oral pain medications. For this reason, they are good alternatives to oral pain medications for the older adult.

Opioids (ie. Oxycodone, hydromorphone, Fentanyl, morphine)

The use of opioids should be limited

in the older adult. In general, older adults have greater sensitivity to opioids and their side effects. Two people may respond very differently to the same dose of medicine, making dosing quite difficult. They usually start with a low dose and increase as needed and tolerated. Side effects can be numerous and include change in mental status, change in balance, gastrointestinal changes such as dry mouth, nausea, and constipation and respiratory changes which can be life-threatening. Close monitoring is required.

Antidepressants (nortriptyline, duloxetine, sertraline)

These work for the treatment of neuropathic pain as well as the anxiety and depression that may accompany or worsen any persistent pain. They may add to pain management but should be used with close monitoring due to possible side effects. Some classes of antidepressants have a better safety profile than others. It is important to remember the close relationship of depression and pain, with one causing or aggravating the other. If your mood is changing and you are feeling down, you should tell your doctor. Treating depression can greatly improve pain levels.

Anti-seizure medications

Pregabalin and gabapentin are seizure medicines that especially help neuropathic pain. Close monitoring is recommended. Other anticonvulsants should be avoided in the older adult unless a seizure disorder is present.

Muscle relaxers (baclofen, cyclobenzaprine, methocarbamol)

These drugs are not well tolerated in older adults due to side effects. They should be avoided in individuals over age 65 when possible.

What YOU can do!

- Use a heating pad or cold pack on the painful area.
- Stop smoking! Smoking keeps the body from healing itself and tends to worsen pain.
- Practice ways to relax such as deep breathing exercises.
- Stay active. Inactivity can make pain worse.
- Use a support system. Find others with similar pain and find out what works for them.
- Don't be afraid to let your doctor know you are depressed. Depression and pain often go hand-in-hand and each one can make the other one worse. It is important to treat ALL aspects of your pain.



PROTECT YOURSELF FROM MOLD

After natural disasters such as hurricanes, tornadoes, and floods, excess moisture and standing water contribute to the growth of mold in homes and other buildings. When returning to a home that has been flooded, be aware that mold may be present and may be a health risk for your family.

People with asthma, allergies, or other breathing conditions may be more sensitive to mold. People with immune suppression (such as people with HIV infection, cancer patients taking chemotherapy, and people who have received an organ transplant) are more susceptible to mold infections.

People who are sensitive to mold may experience stuffy nose, irritated eyes, wheezing, or skin irritation. People allergic to mold may have difficulty in breathing and shortness of breath. People with weakened immune systems and with chronic lung diseases, such as obstructive lung disease, may develop mold infections in their lungs. If you or your family members have health problems after exposure to mold, contact your doctor or other health care provider.

Recognizing Mold

Mold may be recognized by:

- **Sight** (Are the walls and ceiling discolored, or do they show signs of mold growth or water damage?)
- **Smell** (Do you smell a bad odor,

such as a musty, earthy smell or a foul stench?)

Safely Preventing Mold Growth

Clean up and dry out the building quickly (within 24 to 48 hours). Open doors and windows. Use fans to dry out the building.

- **When in doubt, take it out!** Remove all porous items that have been wet for more than 48 hours and that cannot be thoroughly cleaned and dried. These items can remain a source of mold growth and should be removed from the home. Porous, noncleanable items include carpeting and carpet padding, upholstery, wall paper, drywall, floor and ceiling tiles, insulation material, some clothing, leather, paper, wood, and food. Removal and cleaning are important because even dead mold may cause allergic reactions in some people.
- To *prevent* mold growth, clean wet items and surfaces with detergent and water.
- Homeowners may want to temporarily store items outside of the home until insurance claims can be filed.

If there is mold growth in your home, you should clean up the mold and fix any water problem, such as leaks in roofs, walls, or plumbing.

Controlling moisture in your home is the most critical factor for preventing

mold growth.

To *remove* mold growth from hard surfaces use commercial products, soap and water, or a bleach solution of no more than 1 cup of bleach in 1 gallon of water. Use a stiff brush on rough surface materials such as concrete.

If you choose to use bleach to remove mold:

- Never mix bleach with ammonia or other cleaners.
- Wear rubber boots, rubber gloves, goggles, and N-95 mask.
- Open windows and doors to get fresh air when you use bleach.
- Wash the item with the bleach and water mixture.
- If the surface of the item is rough, scrub the surface with a stiff brush.
- Rinse the item with clean water.
- Dry the item or leave it out to dry. Always follow the manufacturer's instructions when using bleach or any other cleaning product.

For more information on how to remove mold the U.S. Environmental Protection Agency (EPA) offers "A Brief Guide to Mold, Moisture, and Your Home." To order your free copy contact the National Service Center for Environmental Publications (NSCEP) at 1-800-490-9198 or by email at nscep@bps-lmit.com. To download a copy of the guide visit www.epa.gov/nscep.

Source: CDC

THREE SIMPLE STEPS TO EATING MORE FRUITS AND VEGETABLES

Eating a variety of fruits and vegetables every day is healthy for you. They have vitamins and minerals that can help protect your health. Most are also lower in calories and higher in fiber than other foods. As part of a healthy diet, eating fruits and vegetables instead of high-fat foods may make it easier to control your weight.

1. Find out how many fruits and vegetables you need to eat every day.

Women		
AGE	FRUITS	VEGETABLES
19-30	2 cups	2 ½ cups
31-50	1 ½ cups	2 ½ cups
51+	1 ½ cups	2 cups

Men		
AGE	FRUITS	VEGETABLES
19-50	2 cups	3 cups
51+	2 cups	2 ½ cups

(These amounts are for less active people)

2. Learn what 1 cup and 1/2 a cup look like. Each counts as 1 cup:

- 1 large ear of corn
- 1 large orange
- 1 large sweet potato
- 1 small apple
- 1 medium pear
- 3 broccoli spears



Each counts as ½ cup:

- 16 grapes
- 4 large strawberries
- 6 baby carrots
- 10 string beans
- 6 asparagus spears
- 6 canned peach slices



3. See how you can add fruits and vegetables into your day as part of a healthy diet.

BREAKFAST Add some fruit to your cereal.

SNACK Grab a piece of fruit.

LUNCH Eat a big salad.

SNACK Choose raw vegetables as an afternoon snack.

DINNER Have two vegetables with dinner and eat fruit for dessert.

TIPS: Enjoy a colorful variety of fruits and vegetables (including beans).

Fresh, frozen, canned, and dried all count.

For breakfast:

- Stir low-fat or fat-free granola into a bowl of low-fat or fat-free yogurt. Top with sliced apples or frozen berries
- Top toasted whole wheat bread with peanut butter and sliced bananas.
- Add vegetables, such as diced tomatoes and onions, to your egg or egg white omelet.

For snacks:

- Eat a piece of fruit like an apple, banana, or plum.
- A box of raisins is a good snack for the family.
- Put grapes and banana slices on wooden skewers and freeze for "fruit on a stick."

For lunch and dinner:

- Ask for less cheese and more vegetable toppings on your pizza. Try onions, mushrooms, and bell peppers.
- Spread low-fat cheese and low-fat or fat-free refried beans between two whole wheat tortillas. Brown on both sides in a pan until cheese melts. Top with salsa.
- Eat at least two vegetables with dinner
- Add frozen vegetables like peas and broccoli to a casserole or pasta.

Source: CDC

Know the 10 Signs of Alzheimer's

Early Detection Matters

Memory loss that disrupts daily life may be a symptom of Alzheimer's or another dementia. Alzheimer's is a brain disease that causes a slow decline in memory, thinking and reasoning skills. There are 10 warning signs and symptoms. Every individual may experience one or more of these signs in different degrees. If you notice any of them, please see a doctor.

1. Memory loss that disrupts daily life. One of the most common signs of Alzheimer's, especially in the early stages, is forgetting recently learned information. Others include forgetting important dates or events; asking for the same information over and over; relying on memory aides (e.g., reminder notes or electronic devices) or family members for things they used to handle on their own.
What's typical? Sometimes forgetting names or appointments, but remembering them later.

2. Challenges in planning or solving problems. Some people may experience changes in their ability to develop and follow a plan or work with numbers. They may have trouble following a familiar recipe or keeping track of monthly bills. They may have difficulty concentrating and take much longer to do things than they did before.
What's typical? Making occasional errors when balancing a checkbook.

3. Difficulty completing familiar tasks at home, at work or at leisure. People with Alzheimer's often find it hard to complete daily tasks. Sometimes, people may have trouble driving to a familiar location, managing a budget at work or remembering the rules of a favorite game.
What's typical? Occasionally needing help to use the settings on a microwave or to record a television show.

4. Confusion with time or place. People with Alzheimer's can lose track of dates, seasons and the passage of time. They may have trouble understanding something if it is not happening immediately. Sometimes they may forget where they are or how they got there.
What's typical? Getting confused about the day of the week but figuring it out later.

5. Trouble understanding visual images and spatial relationships. For some people, having vision problems is a sign of Alzheimer's. They may have difficulty reading, judging distance and determining color or contrast. In terms of perception, they may pass a mirror and think someone else is in the room. They may not recognize their own reflection.
What's typical? Vision changes related to cataracts.

6. New problems with words in speaking or writing. People with Alzheimer's may have trouble following or joining a conversation. They may stop in the middle of a conversation and have no idea how to continue or they may repeat themselves. They may struggle with vocabulary, have problems finding the right word or call things by the wrong name (e.g., calling a watch a "hand clock").
What's typical? Sometimes having trouble finding the right word.

7. Misplacing things and losing the ability to retrace steps. A person with Alzheimer's disease may put things in unusual places. They may lose things and be unable to go back over their steps to find them again. Sometimes, they may accuse others of stealing. This may occur more frequently over time.
What's typical? Misplacing things from time to time, such as a pair of glasses or the remote control.

8. Decreased or poor judgment. People with Alzheimer's may experience changes in judgment or decision making. For example, they may use poor judgment when dealing with money, giving large amounts to telemarketers. They may pay less attention to grooming or keeping themselves clean.
What's typical? Making a bad decision once in a while.

9. Withdrawal from work or social activities. A person with Alzheimer's may start to remove themselves from hobbies, social activities, work projects or sports. They may have trouble keeping up with a favorite sports team or remembering how to complete a favorite hobby. They may also avoid being social because of the changes they have experienced.
What's typical? Sometimes feeling weary of work, family and social obligations.

10. Changes in mood and personality. The mood and personalities of people with Alzheimer's can change. They can become confused, suspicious, depressed, fearful or anxious. They may be easily upset at home, at work, with friends or in places where they are out of their comfort zone.
What's typical? Developing very specific ways of doing things and becoming irritable when a routine is disrupted.

If you have questions about any of these warning signs, the Alzheimer's Association recommends consulting a physician. Early diagnosis provides the best opportunities for treatment, support and future planning. For more information, go to www.alz.org/10signs or call 1-800-272-3900.

Note: This list is for information only and not a substitute for a consultation with a qualified professional. Source: Alzheimer's Association®; www.alz.org

NEW CLASSES ANNOUNCED FOR A MATTER OF BALANCE



A MATTER OF
BALANCE

MANAGING CONCERNS ABOUT FALLS

Many older adults experience concerns about falling and restrict their activities. A MATTER OF BALANCE is an award-winning program designed to manage falls and increase activity levels.

This program emphasizes practical strategies to manage falls. You will learn to:

- View falls as controllable
- Set goals for increasing activity
- Make changes to reduce fall risks at home
- Exercise to increase strength and balance

Who Should Attend?

- Anyone concerned about falls
- Anyone interested in improving balance, flexibility and strength
- Anyone who has fallen in the past

- Anyone who has restricted activities because of falling concerns

A MATTER OF BALANCE classes are free and held twice a week for 4 weeks for 2 hours each. They will be offered at:

West Manchester Township
380 East Berlin Road, York
Tuesdays and Thursdays

September 16 to October 9, 2014
1:00 p.m. to 3:00 p.m.

Pre-register by September 9

OR

York Township Park Building
Oak Street, Dallastown
Mondays and Wednesdays

October 27 to November 19, 2014
10:30 AM to 12:30 PM

Pre-register by October 20

For more information and pre-registration please call the York County Area Agency on Aging at (717) 771-9610 or 1-800-632-9073, or by email aging@yorkcountypa.gov.

REAL LIFE BENEFITS OF EXERCISE AND PHYSICAL ACTIVITY

Exercise and physical activity fall into four basic categories — endurance, strength, balance, and flexibility. Most people tend to focus on one activity or type of exercise and think they're doing enough. Each type is different, though. Doing them all will give you more benefits. Mixing it up also helps to reduce boredom and cut your risk of injury.

Although each type of exercise is described separately below, some activities fit into more than one category. For example, many endurance activities also build strength. Strength exercises also help improve balance.

Regularly including all 4 types of exercise will give you a wide range of real-life benefits.

ENDURANCE

Endurance, or aerobic, activities increase your breathing and heart rate. They keep your heart, lungs, and circulatory system healthy and improve your overall fitness. As a result, they delay or prevent many diseases that are common in older adults such as diabetes and heart disease.

Building your endurance makes it easier to carry out many of your everyday activities.

- Brisk walking or jogging

- Yard work (mowing, raking, digging)
- Dancing
- Swimming
- Biking
- Climbing stairs or hills
- Playing tennis
- Playing basketball

Endurance activities help you:

- Keep up with your grandchildren during a trip to the park.
- Dance to your favorite songs at the next family wedding.
- Rake the yard and bag up the leaves.

STRENGTH

Strength exercises make your muscles stronger. Even small increases in strength can make a big difference in your ability to stay independent and carry out everyday activities, such as climbing stairs and carrying groceries. These exercises also are called “strength training” or “resistance training.”

- Lifting weights
- Using a resistance band

Strength training will make it easier to:

- Lift your carry-on bag into the overhead bin of the airplane.
- Carry groceries in from the car.
- Pick up bags of mulch.

BALANCE

Balance exercises help prevent falls, a common problem in older adults. Many lower-body strength exercises also will improve your balance.

- Standing on one foot
- Heel-to-toe walk
- Tai Chi

Balance exercises help you:

- Turn around quickly when you're on a walk and hear a bicycle bell behind you.
- Walk along a cobblestone path with out losing your balance.
- Stand on tiptoe to reach something on a top shelf.

FLEXIBILITY

Flexibility exercises stretch your muscles and can help your body stay limber. Being flexible gives you more freedom of movement for other exercises as well as for your everyday activities.

- Shoulder and upper arm stretch
- Calf stretch
- Yoga

Flexibility exercises make it easier to:

- Bend down to tie your shoes.
- Look over your shoulder as you're backing out of the driveway.
- Stretch to clean hard to reach areas of the house.

Source: www.nia.nih.gov/Go4Life

SOCIAL SECURITY EXTENDS ACCESS TO BENEFIT VERIFICATION

Multiple Options Available

On July 17 the Social Security Administration announced that local Social Security offices would continue to provide benefit verification letters until further notice. Providing services when and where the public needs them remains central to Social Security's efforts, while continuing to encourage federal, state, and local agencies to take advantage of Social Security's data exchange programs that can serve customers more efficiently and effectively.

“We appreciate the feedback from members of Congress, our community stakeholders and agency partners. We want to ensure that we meet the needs of our customers in a way that is convenient for them and also cost-effective and secure for all.” Acting Commissioner Carolyn W. Colvin stated. “I believe that government agencies can work closer together to assist our mutual customers.”

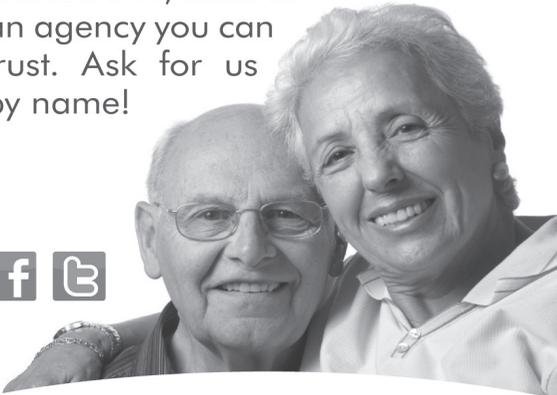
Over the last few years, Social Security has invested in technology that allows most government agencies and many other organizations to verify their clients' Social Security benefits electronically without requiring them to visit a local Social Security office.

“We recognize that some members of the public may require in-person assistance and we will have a presence in local communities,” said Acting Commissioner Colvin. “We also want to ensure that the public is aware that they can access many of our services without making a trip to a local field office.”

Members of the public with Internet access can obtain benefit verification information by creating a my Social Security account at www.socialsecurity.gov/myaccount.

(I HAVE)
**trust in my
homecare**

Lutheran Home Care & Hospice is the area's only not-for-profit, faith based home care agency providing home health care, in-home support and hospice care. When it comes to caring for you or a loved one, insist on an agency you can trust. Ask for us by name!

 **Lutheran Home Care & Hospice, Inc.**
A Ministry of Lutheran Social Services

Call 800-840-9081
www.lutheranhomecare.org

RENT-A-KID

An intergenerational program bringing youth and older adults together

The Rent-A-Kid program allows older adults to hire local youth to assist them with various indoor and outdoor chores and other odd jobs.

To be eligible for the program you must be:

- A York County resident
- 60 years of age or older
- Agreeable to reimbursement of a minimum of \$5.00/ hour or a negotiated rate based on the job.



Call the Rent-A-Kid Coordinator at the York County Area Agency on Aging

771-9103 or 1-800-632-9073
aging@yorkcountypa.gov
www.ycaaa.org

Arrange for help BEFORE you need it.

YORK COUNTY SENIOR CENTERS

Senior centers are a place for socialization, health promotion, learning, and a gateway to fun, friends and fulfillment! York County residents age 60 and older are welcome to visit a center in their area and enjoy the many activities available to them. Listed below is the contact information for York County senior centers:

CRISPUS ATTUCKS ASSOCIATION

605 South Duke St., York
Director: Robin Beatty-Smith
Phone: 848-3610
Hours: Monday-Friday, 9:00 AM - 4:00 PM
Website: www.crispusattucks.org

DELTA AREA SENIOR CENTER, INC.

5 Pendyrus St., Suite 1, Delta
Director: Kim Maglaughlin
Phone: 456-5753
Hours: Monday- Friday, 7:00 AM -2:00 PM
Website: www.deltaseniorcenter.com

DILLSBURG SENIOR ACTIVITY CENTER, INC.

1 North Second Street, Dillsburg
Director: Scott Shughart
Phone: 432-2216
Hours: Monday- Friday, 8:00 AM- 3:00 PM

HERITAGE SENIOR CENTER, INC.

3700-4 Davidsburg Rd, Dover
Director: Emma Crossley
Phone: 292-7471
Hours: Monday- Friday, 8:00 AM- 3:00 PM
Website: www.heritagesrcenter.org

NORTHEASTERN SENIOR COMMUNITY CENTER

P.O. Box 386
131 Center St., Mount Wolf
Director: Deb Davis
Phone: 266-1400
Hours: Monday-Friday, 8:00 AM -2:00 PM
Website: www.mtolfborough.com/NSCC.htm

RED LAND SENIOR CENTER, INC.

736 Wyndamere Road, Lewisberry
Director: Jen Washburn
Phone: 938-4649 or 938-4640
Hours: Monday, Tuesday, Wednesday and Friday, 8:30 AM - 3:00 PM
Thursday, 12:00 PM - 3:00 PM
Website: www.redlandseniorcenter.org

RED LION SENIOR CENTER, INC.

20-C Gotham Place, Red Lion
Director: Heather Goebeler
Phone: 244-7229
Hours: Monday-Friday, 7:30 AM-2:30 PM
Website: www.redlionseniorcenter.com

SOUTH CENTRAL YORK COUNTY SENIOR CENTER, INC

150 E. Main Street, New Freedom
Director: Sandy Wehr
Phone: 235-6060
Hours: Monday- Friday, 8:00 AM-3:00 PM
www.southcentrallyorkcountysrctr.webs.com

STEWARTSTOWN SENIOR CENTER, INC.

Broadway & Main Street, Stewartstown
Director: Rosie Horton
Phone: 993-3488
Hours: Monday-Friday, 8:30 AM-3:00 PM
Website: www.stewsenior.org

SUSQUEHANNA SENIOR CENTER

2427 Craley Rd, Wrightsville
Director: Trena Howard
Phone: 244-0340
Hours: Monday-Friday, 7:30 AM - 2:30 PM
Website: www.susquehannaseniorcenter.org

WHITE ROSE SENIOR CENTER

27 South Broad St, York
Director: Lisa Krout
Phone: 843-9704
Hours: Monday-Friday, 8:00 AM- 4:00 PM
Website: www.whiteroseseniorcenter.org

WINDY HILL ON THE CAMPUS

1472 Roths Church Road, Suite 103, Spring Grove
Director: Tammy Miller
Phone: 225-0733
Hours: Monday-Friday, 8:30 AM- 2:30 PM
Website: www.windyhillseniorcenter.org

YORK COMMUNITY S.E.N.I.O.R.S.

1251 West King Street, York
Director: Susan K. Jones
Phone: 848-4417
Hours: Monday-Friday, 8:00 AM- 4:00 PM

YORKTOWN SENIOR CENTER

509 Pacific Avenue, York
Director: Ann Lucille Kolasch
Phone: 854-0693
Hours: Monday- Friday, 8:00 AM- 3:00 PM
Website: www.yorktownseniorcenter.org

PROPERTY TAX/RENT REBATE APPLICATION DEADLINE EXTENDED TO END OF YEAR

The deadline for older adults and residents with disabilities to apply for Pennsylvania's 2013 Property Tax/Rent Rebate Program has been extended from June 30 to December 31.

"The department has extended the program deadline to ensure eligible applicants have time to apply for the tax relief they're owed," Secretary of Revenue Dan Meuser said. "About 600,000 older Pennsylvanians and residents with disabilities are expected to benefit from the program."

Each year the department evaluates the program as the statutory June 30 application deadline approaches to determine if funds are available to extend the deadline. To date, funding has been available to allow all who qualify to take advantage of this tax relief.

The rebate program benefits eligible

Pennsylvanians age 65 and older; widows and widowers age 50 and older; and people with disabilities age 18 and older. The income limit is \$35,000 a year for homeowners and \$15,000 annually for renters, and half of Social Security income is excluded.

The maximum standard rebate is \$650, but supplemental rebates for qualifying homeowners can boost rebates to \$975.

As of May 30, the Revenue Department had received 463,672 rebate applications. As specified by law, rebate distribution began on July 1. After June 30, rebates will be distributed as claims are received and processed.

Applicants may obtain Property Tax/Rent Rebate claim forms (PA-1000) and related information online at www.revenue.state.pa.us or by calling, toll-free, 1-888-222-9190.

It costs nothing to apply for a rebate.

In response to continued inquiries regarding fee-based application filing services offered privately, the department reminds residents that free application assistance is available at hundreds of locations across the state, including Department of Revenue district offices, senior centers and state legislators' offices.

Claimants who already applied for rebates may check the status of claims online at www.revenue.state.pa.us or by calling, toll-free, 1-888-PATAXES.

The Property Tax/Rent Rebate Program is one of five programs supported by the Pennsylvania Lottery. Since the program's 1971 inception, older and disabled adults have received more than \$5.6 billion worth of property tax and rent relief. The expanded portion of the rebate program is also supported for with revenue from slots gaming.

HOW TO BE FINANCIALLY PREPARED FOR DISASTERS

Natural or man-made disasters can strike without warning and can happen anywhere. These include floods, fires, earthquakes, tornadoes, hurricanes, chemical spills or similar events that can force people to evacuate their homes. Even minor disasters can damage or destroy property or other belongings. They can also seriously impair your ability to conduct essential financial transactions for a period of time. In addition to planning for your personal safety and basic needs (e.g., shelter, food, and water), you should be ready to deal with financial challenges, including how to pay for supplies or temporary housing if necessary.

What to Have Ready

Consider keeping the following documents, bank products, and other items in a secure place and readily available in an emergency:

- **Forms of identification:** These primarily include driver's licenses (or state identification cards for non-drivers), insurance cards, Social Security card, passport, and birth certificate.
- **Your checkbook with enough blank checks and deposit slips to last at least a month**
- **ATM cards, debit cards (for use at ATMs and merchants), and credit cards:** Do not assume that merchants and ATMs in areas affected by a disaster will immediately be functioning as usual. Have other options available for getting cash and making payments.
- **Cash**
- **Telephone numbers for your financial services providers:** These include local and toll-free numbers for your bank, credit card companies, brokerage firms (for stocks, bonds, or mutual fund investments) and insurance companies.
- **Important account numbers:** These include bank and brokerage account numbers, credit card numbers, and homeowner's or renter's insurance policy numbers. You may want to copy the front and back of your credit cards (and keep them in a safe place).
- **The key to your safe deposit box**

What to Keep and Where to Keep It

After you have gathered your most important financial items and documents, protect them as well as you can while also ensuring you have access to them in an emergency. Here is a reasonable strategy for many people:

- Make backup copies of important documents.
- Make an electronic image of your documents so you can more easily store the information.
- Give a copy of your documents to loved ones or let them know where to find the documents in an emergency.
- Store your backups some distance from your home in case the disaster impacts your entire community.
- Make a record of all credit/debit cards with the account and contact numbers to report lost/stolen cards.

Determine what to keep at home and what to store in a safe deposit box at your bank.

A safe deposit box is best for protecting items of value certain papers that could be difficult or impossible to replace, but not anything you might need to access quickly. What should you put in a safe deposit box? Examples include a birth certificate and originals of important contracts. What is better left safely at home, preferably in a durable, fireproof safe? Your passport and medical care directives are because you might need these on short notice.

York County Area Agency on Aging
100 W. Market Street
York, PA 17401
(717) 771-9610

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Consult your attorney before putting an original will in a safe deposit box. Some states do not permit immediate access to a safe deposit box after a person dies, so there may be complications accessing a will stored in a safe deposit box. Remember that safe deposit boxes are not necessarily fireproof or waterproof.

Seal important documents in airtight and waterproof plastic bags or containers to prevent water damage.

Prepare one or more emergency evacuation bags.

Pack essential financial items and documents (e.g., cash, checks, copies of your credit cards and identification cards, a key to your safe deposit box, and contact information for your financial services providers). Make sure each evacuation bag is waterproof and easy to carry and kept in a secure place in your home. Periodically update the contents of the bag. It will not do you any good if the checks in your bag are for a closed account.

What Else to Consider

- **Arrange for automatic bill payments from your bank account.** This service enables you to make scheduled payments (e.g., for your telephone bill, insurance premiums and loan payments), and avoids late charges or service interruptions.
- **Sign up for Internet banking services.** This also makes it possible to conduct your banking business without writing checks. Only do this if you feel comfortable with keeping your internet security software up-to-date.
- **Review your insurance coverage.** Make sure you have enough insurance, including: personal property coverage, as applicable, to cover the cost to replace or repair your home, car and other valuable property.

Source: "Money Smart for Older Adults", Consumer, Financial Protection Bureau and FDIC