

MASONIC SENIOR SERVICES UPDATE



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STAYING HOME

There are more than 22 million senior homeowners (people age 65 and older) in the nation, and according to an AARP study, 85 percent of them want to remain in their homes and communities for the balance of their lives. However, while their homes may suit their current needs, will they still be accessible and senior-friendly in the future as individuals' needs change?

Too often, older homeowners consider remodeling for accessibility only after their homes become too difficult to manage. With a little foresight and consideration today, homeowners can make simple, cost-efficient renovations and modifications that will ensure that their homes will meet their needs tomorrow. Most of these changes can be incorporated into the existing layout of the home without revealing their ultimate purpose.

Simple renovations, like installing grab bars in the tub and shower, and handrails on both sides of the stairs, inside and outside, can make your house safer and decrease your chances of falling. Likewise, replacing scatter or throw rugs with non-slip flooring and adding bright lights over stairs, steps and on landings can brighten the look of your house and increase safety. Replace door knobs with lever-style door handles that are easy for people of any age to open. A bench or shelf near an entry provides a convenient resting place for packages or grocery bags when you are unlocking the door.

Other projects that might require more planning include relocating a bedroom and bath on the first floor and installing a low- or no-threshold entrance to the home. An open, single-level floor plan on the main floor, especially in the kitchen and dining area, increases accessibility for people of all ages.

Area agencies on aging have home repair and modification programs that can help older Ohioans stay in their own homes, safely and economically. For example, repairing or installing new windows and heating and air conditioning equipment can greatly reduce energy bills. Contact your area agency at 1-866-243-5678 to find out more.

Some older Ohioans on a fixed income may need to look at the cost of maintaining a home that is bigger than they really need. With the increasing cost of taxes, insurance and utilities, perhaps it is time to consider moving to a smaller place. There are many housing options available to us as we age.

Some older adults sell their homes and move to a "seniors only" apartment complex. They no longer have to do home maintenance and grounds-keeper chores while freeing up equity that can supplement their incomes. Living in a complex with a group of seniors also allows them a greater sense of security in numbers than living alone in a private home. Along the same lines, retirement communities are oriented toward those who prefer a more active lifestyle. They might offer golf, tennis, swimming pool and spa, exercise rooms and a variety of clubs and interest groups. A minimum age requirement is usually set when the community is first established, so residents interact and exercise with people their own age.

Continuing care retirement communities offer seniors an independent lifestyle and a private home, regardless of future medical needs. They provide the availability of multiple levels of care, without the uncertainty of wondering where you will live if your health status and other needs change. They may require buy-in, or an up-front annuity purchase followed by monthly payments for amenities and needed medical care.

Assisted living facilities offer non-medical help for seniors less able to function independently in all aspects of their daily lives. Residents, who live in separate, private living units, receive services such as laundry, cleaning and meals.

Contact your area agency on aging at 1-866-243-5678 to learn about the various senior housing options available in and around your community.

Ohio Department of Aging
Ted Strickland, Governor - Barbara E. Riley, Director
50 W. Broad St./9th Floor, Columbus, OH 43215
1-800-266-4346 - TTY: (614) 466-6161

The I-CARE Coordinator in your area can assist you with determining what options are available to you or your loved one. Please contact us at 1-888-286-0010 or refer to the enclosed literature.

I-CARE PROGRAM THROUGH MASONIC SENIOR SERVICES

Linking Masons, Wives, Widows, and Eastern Star Members to Community Resources

The **I-CARE** Program, provided by Masonic Senior Services of Ohio, a subsidiary of The Ohio Masonic Home, is a statewide, community-based program, with Coordinators throughout the state.

The **I-CARE** Program serves Masons, wives, and widows, as well as Eastern Star members, helping them to maintain their:

- ⇒ *Independence* through
- ⇒ *Coordination* of community and governmental services
- ⇒ *Assistance* with applications, making connections with service providers, and solving problems in those connections
- ⇒ *Referral* to agencies offering resources or support
- ⇒ *Education* on issues related to accessing services and dealing with senior related issues
- **I-CARE** coordinators support and accomplish training for a companion program involving lodge and appended body **I-CARE Committees**.
- **I-CARE** Service Coordinators may be contacted by phone, and they will go to a client's home for assessments and discussions.
- **I-CARE** Service Coordinators can help arrange for community based in-home services such as homemaking to assist with cleaning and shopping, personal care, Meals on Wheels, medical transportation, and getting medical equipment. Service coordinators can also assist with applying for benefits such as Medicare, Veterans and Medicaid.
- **I-CARE Committees** are comprised of fraternal and appended body members and their spouses, relatives, and friends who will offer volunteer supportive services to Masonic Seniors in cooperation with their local I-CARE coordinators.
- The **I-CARE** Program services are currently available at no fixed charge. We ask you to consider making a donation to The Ohio Masonic Home, on our behalf, to help fund this program.

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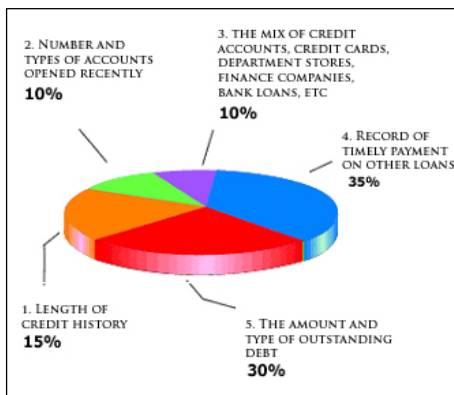
WHAT'S IN A CREDIT REPORT???

Have you ever looked at your credit report? Do you know what is in your credit report?

If you answered “No” to these questions, don’t worry, you aren’t alone. According to one recent study, more than half of all Americans have never seen their credit report. Credit scoring models are used by banks, ..insurance companies and others to calculate risk and can have a dramatic impact on your costs of doing business. Understanding your credit report can save you money. See the chart to the right which shows an example of interest rates compared to credit score.

Credit reports are essentially a private database of information on specific individuals and include information ranging from how long you’ve had credit, your payment history, the type of credit you have, your current level of debt and how much recent debt you’ve incurred. All of these factors taken together can provide a picture of how “risky” you are when it comes to paying your obligations and whether you are a good customer. This chart shows the breakdown by percentage as to what affects the score.

“A Married couple has 2 separate credit reports”

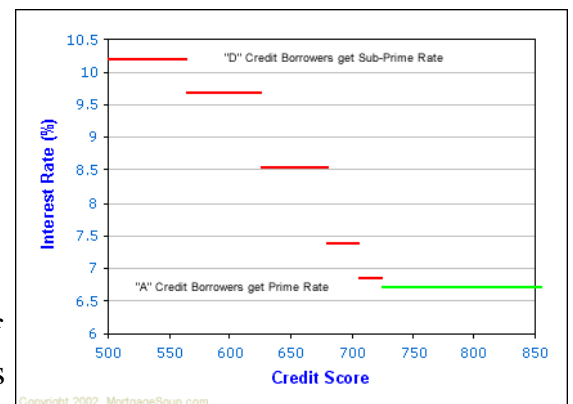


Each individual has their own credit report, that’s right, a married couple has 2 separate credit reports. Many times married couples may share a credit obligation in which case it will appear on both reports but the total report is separate.

Credit reports do not include demographic information such as age, gender, race nor do they factor salary or employment information. They do include address history however it’s not a factor in scoring.

There are 3 private companies in the U.S. that manage the credit reporting databases. While the government has regulations related to credit, credit reports are not run by the government.

Credit reports are “living” files meaning that they are constantly changing. Your score today might not be the same as it is tomorrow. Credit scores range from a low of 300 to a high of 850. The average score in the U.S. is 723. Typically individuals with scores over 700 are considered “prime” customers and generally receive better interest rates and terms on loans.



Congress recently passed legislation mandating that each of the 3 credit agencies provide a free copy of a credit report (without score) once per year to anyone who requests it. This was an effort to encourage Americans to review and update their files.

Frauds that Target the Elderly

Crooks posing as legitimate business people or other "trusted" individuals scheme to trick consumers into giving up money, property or valuable personal information. It's true – senior citizens are often the targets of fraud and financial crimes. Among the reasons: Some older people have built substantial assets (including their own home and large savings accounts), they're easy to find at home, and they can be swayed by fears of losing their financial independence. "Also, despite the efforts of law enforcement, criminals are getting smarter and using technology to their advantage to commit fraud and other financial crimes, such as identity theft," said Michael Benardo, manager of the FDIC's Financial Crimes Section.

The following are common cons designed to trick consumers – especially elderly people – into giving up money, property or valuable personal information. These scams often are committed by strangers posing as legitimate business people, government officials or other "trusted" individuals.

Prize and Sweepstakes Frauds: This type of scam may involve a congratulatory phone call or letter informing a consumer that he or she has won a prize or a large sum of money in a lottery or sweepstakes. But before any "winnings" are delivered, you are told you must pay for fees, taxes, shipping and handling or other charges.

Fraudulent Investments: A firm or individual "guarantees" fantastic returns on investments, business opportunities, gems and other "no-risk" deals. These will sound attractive compared to what local banks are paying on deposits. At some point the seller takes the money and runs, leaving the investor with a big loss.

Charitable Donation Scams: Crooks disguised as charities collect donations or money for raffles. While you think you're helping people in need, you're really helping con artists pad their pockets.

Loan or Mortgage Fraud:

These typically involve unscrupulous "predatory" lenders (typically from the non-bank or home improvement industries) that use false or misleading sales tactics to make high-cost loans to consumers in need of cash, including older homeowners concerned about paying bills.

"I-Need-Your-Help" Scams: Unlike the previous scams that involve selling or giving something to the victim, here the con artist is asking to receive some assistance and in the process obtains account information or access to funds.

Source: ClevelandSeniors.com

Signs of possible fraud.

- 1) Unsolicited requests for personal information.
- 2) Phone call from unknown individual offering winnings or prizes.
- 3) Person being overbearing or "pushy" with offers.
- 4) Requests for bank account or credit card numbers

STRETCHING THE DOLLAR EVERY LITTLE BIT HELPS

As you know, expenses are going up, whether it is the price of groceries, gas, medical insurance, prescriptions, etc. it's a fact of life that costs will go up. It may be inevitable that costs will increase but don't throw in the towel yet.

Over the years of working with clients, we've noticed some trends that we'd like to share with you which might help you stretch your dollar a little further. Every dollar you save helps you to continue to pay your expenses without extra assistance.

In this edition we will talk about things you could possibly do to lessen your monthly Health Care expenses. Have you reviewed your medical insurance coverage?? Are you paying too much?? What is covered by your plan??

We recently reviewed a case in which a person was paying almost \$500 more than necessary for health and prescription coverage. By making a switch to a lower cost plan, they were able to save over \$6,000 per year.

Most seniors have Medicare Part A and Part B which typically covers 80% of your medical costs. Many times they will also have a Medicare supplemental plan on top of their traditional Medicare coverage.

If you are paying a lot for your supplemental insurance premium and a lot of out of pocket, you should review your coverage.

There are new medical insurance products available such as Medicare Advantage plans which might help you to save money. Advantage plans can combine your Medicare Part A, B and Part D coverage along with additional coverage into one plan. You pay one premium for all the coverage. Before making any additions or changes check with the **Ohio Senior Health Insurance Information Program** at **800-686-1578**.

In the case of a pension provided plan, the premium amount may not be as visible since it is deducted from your benefit. Have you reviewed it to be sure you are getting your money's worth out of the premium you are paying? Would it make more sense to take the benefit as cash if you have the option?

Questions to ask:

Have you reviewed your secondary insurance coverage to determine what is and is not covered?
Does the amount of coverage make sense compared with the amount you are paying for the coverage?
What are your annual out-of-pocket costs not covered by insurance and how does that compare to other plans?

Are you eligible for other benefits which might help with your medical costs? Examples might include retiree benefits or VA benefits.

Your I-CARE coordinator or OHSIIP advisor can provide assistance with reviewing your medical insurance.

Preventing Serious Falls: Tips for Older Adults and Their Loved Ones From The American Geriatrics Society's Foundation for Health in Aging

Falls are a leading cause of serious injuries in older adults. Every year, about a third of older Americans fall. Injuries from falls can lead to hospitalization, nursing home admission, and even death among older people.

The chance of falling increases as we get older. Health problems such as arthritis, heart disease, muscle weakness, poor balance or vision, foot problems, Parkinson's disease, dementia and even certain medications can increase your chance of falling. Dangerous things around the home - slippery throw rugs, and poor lighting, for example - make falls more likely as well. The American Geriatrics Society recommends that older adults get a "falls check up" on a regular basis. If you're an older adult, the American Geriatrics Society's Foundation for Health in Aging (FHA) recommends the following to lower your risk of falling. If you have an older loved one, the FHA suggests you help him or her follow the steps below.

Tell your doctor or healthcare provider if you have had a fall If you fall, let your doctor or healthcare provider know right away. It is important for you to tell him or her what might have caused the fall - whether you tripped over something, for instance, or got dizzy and lost your balance, or felt your legs "go out" from under you. This is all important information that will be used to help you avoid falling again.

Review your medications with your healthcare provider Put all of your medications - prescription drugs, over-the-counter medications, vitamins or any other pills that you take in a bag and bring them with you to your next visit. Your doctor or nurse can review your medications to see if any might increase your chance of falling. If so, he or she may change the dose, or prescribe another type of medicine for you.

Work with your doctor or healthcare provider to identify and treat health problems that can cause falls During your visit, your doctor or healthcare provider may also check your balance, leg strength and function, your blood pressure, heart rate and rhythm; examine the way you walk; and test your vision. Based on what your provider finds he or she may recommend certain exercises,

physical therapy, balance training, a cane or walker, a change in the kind of shoes you wear or in your eyeglasses prescription, or prescribe new medication to lower your risk of falls.

Get rid of dangers at home:

- Remove loose carpets and rugs or tack down the carpets and substitute rugs with nonskid backing
- Add lights in dimly lit areas and at the top and bottom of stairs
- Use nightlights in bedrooms, halls and bathrooms
- Clean up clutter - especially near staircases
- Put hand rails on both sides of any steps or stairs in your home.
- Add "grab bars" near the toilet and bath tub, and no slip decals or a rubber mat in the tub or shower.
- Wear firm shoes that are not slippery on the bottom. Don't walk around in loose slippers or socks.

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The I-CARE Coordinator in your area can assist you in completing a home safety assessment.



I-CARE
Independence through Coordination
Assistance Referral and Education