

## Old Man Winter Is Here. Are You Ready?

While the danger from winter weather varies across the country, nearly all Americans, regardless of where they live, are likely to face some type of severe winter weather at some point in their lives. That could mean snow or subfreezing temperatures, as well as strong winds or even ice or heavy rain storms. One of the primary concerns is the winter weather's ability to knock out heat, power and communications services to your home or office, sometimes for days at a time. The National Weather Service refers to winter storms as the "Deceptive Killers" because most deaths are indirectly related to the storm. Instead, people die in traffic accidents on icy roads and of hypothermia from prolonged exposure to cold. It is important to be prepared for winter weather before it strikes.

### ***Familiarize yourself with the terms that are used to identify winter weather***

**Freezing Rain** creates a coating of ice on roads and walkways.

**Sleet** is rain that turns to ice pellets before reaching the ground. Sleet also causes roads to freeze and become slippery.

**Winter Weather Advisory** means cold, ice and snow are expected.

**Winter Storm Watch** means severe weather such as heavy snow or ice is possible in the next day or two.

**Winter Storm Warning** means severe winter conditions have begun or will begin very soon.

**Frost/Freeze Warning** means below freezing temperatures are expected.

When a **Winter Storm WATCH** is issued:

- Listen to NOAA Weather Radio, local radio, and television stations, or cable television such as The Weather Channel for further updates.

- Be alert to changing weather conditions.
- Avoid unnecessary travel.

When a **Winter Storm WARNING** is issued:

- Stay indoors during the storm.
- If you must go outside, several layers of lightweight clothing will keep you warmer than a single heavy coat. Gloves (or mittens) and a hat will prevent loss of body heat. Cover your mouth to protect your lungs.
- Walk carefully on snowy, icy walkways.
- Avoid traveling by car in a storm, but if you must...
- Carry an Emergency Supply Kit in the trunk.
- Keep your car's gas tank full for emergency use and to keep the fuel line from freezing.
- Let someone know your destination, your route, and when you expect to arrive. If your car gets stuck along the way, help can be sent along your predetermined route.
- Eat regularly and drink ample fluids, but avoid caffeine and alcohol.
- Conserve fuel, if necessary, by keeping your residence cooler than normal. Temporarily close off heat to some rooms.

### ***Listen to Local Officials***

Learn about the emergency plans that have been established in your area by your state and local governments. In any emergency, always listen to the instructions given by local emergency management officials. For further information on how to plan and prepare for winter storms as well as what to do during and after a winter storm, visit: Federal Emergency Management Agency (<http://www.fema.gov/areyouready/index.shtm>), NOAA Watch (<http://www.noaawatch.gov/>), or find the American Red Cross Chapter in your area (<http://www.redcross.org/>).

***This article is adapted from the Department of Homeland Security's Ready America website <http://www.ready.gov/america/beinformed/winter.html>.***

## CMAAA

The Central Missouri Area Agency on Aging (CMAAA) is a private, not-for-profit Area Agency on Aging serving 19 counties in Mid-Missouri: Audrain, Boone, Callaway, Camden, Cole, Cooper, Crawford, Dent, Gasconade, Howard, Laclede, Maries, Miller, Moniteau, Morgan, Osage, Phelps, Pulaski and Washington.

## Our Mission

CMAAA recognizes the individual capabilities and needs of each older person. Therefore, CMAAA's mission is to assist communities in establishing a full range of services, which allow older persons to live in the most independent manner possible.

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# Get Your Flu Vaccine

A yearly flu vaccine is recommended for everyone six months and older as the first and most important step in protecting against this serious disease. The 2010-2011 flu vaccine will protect against three different flu viruses, including H1N1, H3N2, and influenza B.

Influenza (the flu) is a contagious respiratory illness caused by influenza viruses. It can cause mild to severe illness, and at times can lead to death. Some people, such as young children, older people, pregnant women and people with certain long-term health conditions, are at high risk for serious flu complications.

## How to Protect Yourself

The single best way to prevent the flu is to get a flu vaccine every year.

Everyone six months and older should get a flu vaccine. While everyone should get a flu vaccine each flu season, it's especially important that certain people get vaccinated either because they are at high risk of having serious flu-related complications or because they live with or care for people at high risk for developing flu-related complications.

## How to Protect You and Your Family from the Flu

- Get the Flu Vaccine
- Cover your nose and mouth with a tissue when you cough or sneeze, and throw the tissue in the trash after using it. If you do not have a tissue, cover your coughs and sneezes with the inside of your elbow, not your bare hands.
- Wash your hands often with soap and water. If soap and water are not available, use an alcohol-based hand rub.

- Avoid touching your eyes, nose and mouth. Germs spread this way.
- Try to avoid close contact with sick people.
- If you are sick with flu-like illness, it is recommended that you stay home for at least 24 hours after your fever is gone except to get medical care or for other necessities. (Your fever should be gone without the use of a fever-reducing medicine.)
- While sick, limit contact with others as much as possible to keep from infecting them.

## What to Do if You Think You Have the Flu

Your illness might be the flu if you have fever, cough, sore throat, runny or stuffy nose, body aches, headache, chills and fatigue.

Some people may have vomiting and diarrhea. People may be infected with the flu and have respiratory symptoms without a fever.

If you develop flu-like symptoms and are concerned about your illness, especially if are at high risk for complications of the flu, you should consult your healthcare provider. Those at high risk for complications include people 65 years or older, people with chronic medical conditions (such as asthma, diabetes, or heart disease), pregnant women, and young children.

*This article is excerpted from the Missouri Department of Health and Senior Services website. To find a flu vaccine clinic near you, check out the website's Flu Vaccine Finder at <http://www.dhss.mo.gov/Influenza/>.*

## The Alzheimer's Association Education Center Provides Learning Opportunities

By Ashley Burden

The Alzheimer's Association has expanded programming space to meet the growing need for education and trainings in Alzheimer care and support. Many programs, support groups and trainings will now take place at the Alzheimer's Association Education Center, located in the lower level of the Alzheimer's Association Mid-Missouri Chapter office in Columbia.

Support for the Alzheimer's Association Education Center is provided by grants from DoSomething.org, Columbia Northwest Rotary, and the Fred V. and Dorothy H. Heinkel Charitable Foundation.

Registration is required for all course offerings listed below at [www.alz.org/mid-missouri](http://www.alz.org/mid-missouri) or (800) 272-3900.

### ***The Savvy Caregiver: Professional Training for the Non-Professional***

This unique approach to family caregiver education is specially designed for family caregivers of individuals with dementia. Caregivers will spend six weeks learning, developing and modifying strategies to address their particular care giving situations. Cost is \$35.00 (includes six-week session and manual).

Visit [alz.org/mid-missouri](http://alz.org/mid-missouri) for course details and curriculum.

### **Spring Series:**

April 4, 11, 18, 25, May 2, 9, 2011 (1:30 p.m. – 3:30 p.m.)  
Alzheimer's Association Education Center

### ***Know the 10 Signs: Early Detection Matters***

Learn the difference between age-related memory loss and Alzheimer's disease (AD). Gain an understanding of the 10 Warning Signs of Alzheimer's disease and learn about causes and risk factors. And, gain a better understanding of the benefits of healthy aging, including brain wellness and some prevention and lifestyle changes.

Thanks to a generous partnership with the City of Columbia's Public Communications Resource Advisory Committee, this program is offered free of charge.

### **Course Offerings (locations vary):**

January 20, 2011 (1:30 p.m. – 3:30 p.m.)  
Alzheimer's Association Education Center

February 17, 2011 (1:30 p.m. – 3:30 p.m.)  
Alzheimer's Association Education Center

March 8, 2011 (1:30 p.m. – 3:30 p.m.)  
Date subject to change -Daniel Boone Regional Library



***Pictured above - Janie Bonham, Early Stage Care Consultant and Alzheimer's Educator, teaches professional caregivers tips and strategies for caring for residents with Alzheimer's disease in long-term care settings.***

April 21, 2011 (1:30 p.m. – 3:30 p.m.)  
Alzheimer's Association Education Center

May 19, 2011 (1:30 p.m. – 3:30 p.m.)  
Alzheimer's Association Education Center

June 16, 2011 (1:30 p.m. – 3:30 p.m.)  
Date subject to change - Daniel Boone Regional Library

### ***Memory Loss, Dementia and Alzheimer's Disease: The Basics***

This course is for individuals concerned about the warning signs of Alzheimer's or dementia, individuals in the process of being diagnosed with Alzheimer's disease, and family friends and co-workers of individuals being diagnosed with Alzheimer's disease.

Participants will learn how the disease progresses, how AD affects the brain and causes changes in memory and behavior, and will learn how to monitor memory and behavior changes. Participants will learn from personal "success" stories of individuals/families that have managed through several stages of the disease. Cost is \$10.00.

### **Spring Course:**

March 15, 2011 (1:30 p.m. – 3:30 p.m.)  
Alzheimer's Education Center

### ***Alzheimer's Association Caregiver Conference***

SAVE THE DATE - June 23, 2011  
Courtyard Marriott in Columbia - Keynote Presenter:  
Heather McKay, Occupational Therapist and Dementia Care Specialist

Visit [alz.org/mid-missouri](http://alz.org/mid-missouri) for updates.

## Making Medicare Make Sense

**Q: Will there be changes in what I have to pay for my Medicare premiums and deductibles in 2011?**

**A:** The Medicare program is the largest health insurance program in the nation, and with all health insurance, members have various out of pocket costs for which they are responsible. This column will discuss the changes to those out of pocket costs under the Original Medicare program for 2011.

First, let's talk about the Part B premium. Is the Part B premium going to increase in 2011? Well, the answer to that question is: Maybe. It depends on if you will be new to Medicare in 2011 and how you will pay your Part B premium. For anyone new to Medicare in 2011 and for individuals already on Medicare who are directly billed the premium on a quarterly basis, the Part B premium will be \$115.40 per month. If you are not new to Medicare and you have had your Part B premium deducted from your Social Security benefits, you will continue to pay the same Part B premium as you did in 2010. This is because you did not receive a Social Security cost of living allowance (COLA) for next year. If Medicare raised the Part B premium,

it would negatively impact your Social Security check.

Now, the annual Part B deductible, which is the amount Medicare beneficiaries owe each year out of pocket before Medicare will begin paying for most services has increased from \$155 in 2010 to \$162 in 2011.

The Part A, or the Hospital Insurance side of Medicare has some out-of-pocket increases for 2011 as well. If you are admitted to the hospital as an inpatient and you start a new benefit period you are responsible for an inpatient hospital deductible. In 2011, the inpatient deductible is going up from \$1,100 to \$1,132. Once the deductible is met, Medicare pays for all other covered charges for the first 60 days of an inpatient hospital stay during a benefit period. If you are discharged from the hospital and readmitted before 60 days has passed, you will not have broken your benefit period and will therefore not owe a new inpatient deductible.

If you have a lengthy inpatient hospital stay that is more than 60 days, for days 61 – 90 of the benefit period, you will be responsible for \$283 per day, which increased from \$275 in 2010. For days 91 – 150 you will be responsible for \$566 per

day in 2011, up from \$550 per day in 2010. These are considered your lifetime reserve days. Once they are used, these days do not renew when you start a new benefit period.

Many times you will not need to stay in the hospital as an inpatient for a long period of time but you may not be well enough to go home and may need to receive full time skilled nursing services or full time therapy services in a skilled nursing facility. If that is the case, Medicare will cover the first 20 days at 100 per cent, if you qualify. Then if you still require this level of care, beyond 20 days, for days 21 – 100, there is a daily coinsurance of \$141.50 that you will have to pay in 2011, which increased slightly from \$137.50 in 2010.

These are the major changes to the cost sharing amounts under Original Medicare Part A and B. If you have questions about these changes, call the Medicare Helpline at (800) 633-4227 24 hours a day, seven days a week. TTY users should call (877) 486-2048.

**More information about Medicare can also be found on the Internet at <http://www.medicare.gov>.**

## AHRQ Launches New Website for Men

Data show that men are 24 percent less likely than women to visit a doctor regularly and 30 percent more likely to be hospitalized for potentially preventable conditions such as congestive heart failure and complications from diabetes. Healthy Men, a new website developed by the Department of Health and Human Services' Agency for Healthcare Research and Quality (AHRQ) and the Ad Council, helps men learn what preventive medical tests they need

and when they need to get them.

The website includes the latest recommendations on screening for:

- colorectal cancer
- abdominal aortic aneurysms and other diseases
- immunization information, such as when to get flu and pneumonia shots
- information for men on daily healthy choices
- tips on talking with the doctor

during medical appointments

- understanding prescriptions
- finding advice and support when diagnosed with a health problem
- sources of information to help men become more knowledgeable about their health.

**To learn more, visit the website <http://www.ahrq.gov/healthymen/>.**

## More Making Medicare Make Sense

**Q: What is the Medicare Advantage Disenrollment Period that was created by the Affordable Care Act or what is known as Health Care Reform?**

**A:** Since 2006 Medicare beneficiaries have always had the Medicare Advantage Open Enrollment Period from January 1 to March 31 of every year to make changes to their Medicare Advantage enrollment. Beneficiaries had the ability to enroll into a Medicare Advantage plan from Original Medicare, change from one plan to another, or disenroll from a Medicare Advantage Plan and return to Original Medicare and a stand-alone prescription drug plan. However, the Affordable Care Act eliminated the Medicare Advantage Open Enrollment Period that usually takes place beginning in January, and created the Medicare Advantage Disenrollment Period.

The new Medicare Advantage Disenrollment Period begins on January 1, 2011 and ends on February 14, 2011. During this 45-day timeframe, individuals who are already enrolled in a Medicare Advantage plan have the ability to disenroll from the plan and return to Original Medicare. They can choose a stand-alone prescription drug plan even if their Medicare Advantage Plan didn't include drug coverage. The effective date of their coverage will be the first day of the month following the date the disenrollment/enrollment request is received. That means a disenrollment request received in January would be effective February 1. If the beneficiary chooses to enroll in a stand-alone prescription drug plan, they can simply enroll in the drug plan of their choice and that will disenroll them from their Medicare Advantage plan the first day of the next month.

This period does not allow beneficiaries to move from one Medicare Advantage plan to another or from one Prescription Drug Plan to another - it is now strictly a disenrollment period.

If you have questions about this change, call the Medicare Helpline (800) 633-4227 24 hours a day, seven days a week. TTY users should call (877) 486-2048.

*More information about Medicare can also be found on the Internet at <http://www.medicare.gov>. "Making Medicare Make Sense" articles are distributed by the Centers for Medicare & Medicaid Services.*

## Donehue Wins Lt. Governor's Senior Service Award

On October 6, Lt. Governor Peter Kinder presented Patrice (Pat) Donehue, of Jefferson City, with the Lt. Governor's Senior Service Award at the Silver Haired Legislature's (SHL) Opening General Session in Jefferson City. The Lt. Governor's Senior Service Award is awarded to Missouri seniors who exemplify service and citizenship by giving back to their communities through volunteerism.

Donehue was nominated by SHL Board President Bruce Yamplosky for her service as Second Vice-President and Chair of the SHL Advocacy Committee. As Advocacy Committee Chairperson, Donehue researches potential state legislation during the months of January through June that would impact Missouri's seniors. She then schedules specific members of the SHL to testify for bills at state legislative committee hearings and often takes it upon herself to testify on bills of interest.

In addition to serving as CMAAA's SHL delegation chairperson, Donehue also serves on CMAAA's Board of Directors and represents Cole County.



**Pictured above - Pat Donehue holds the Lt. Governor's Declaration awarding her the Senior Service Award.**

## Learn to Live Well with Chronic Disease and Help Others Learn, too.

Chronic disease is a serious problem in Missouri. It can greatly reduce one's quality of life and lead to premature death. Nearly seven out of 10 Missourians who die each year will die of a chronic disease. Cardiovascular disease, diabetes and cancer are among the most common and costly of all health problems.

The good news is that those who have a chronic disease often can prevent or control their health condition by practicing healthy behaviors and by taking an active role in managing their disease.

CMAAA is committed to helping mid-Missourians with chronic disease become better self-managers. Consequently, CMAAA and the Central Missouri Regional Arthritis Center (CEMRAC) are looking for dedicated volunteers to lead the six-week, 2.5 hours per week, "Live Well with Chronic Conditions" workshop.

"Live Well with Chronic Conditions" is a self-management program designed by Stanford University for persons who have chronic conditions or are caring for a person with chronic conditions. The program introduces tools needed in the day-to-day management of the disease. Chronic diseases include arthritis, diabetes, asthma, heart disease, COPD, depression, osteoporosis, fibromyalgia, lupus and other conditions.

### The Ideal Leader Should:

- Have a chronic condition, if possible;
- Or have life experience of living with a family member with chronic illness;
- Not be fearful of public speaking;
- Comfortable with presenting the program strictly as written in the Leader's Manual; and
- Committed to helping others with

chronic conditions as a volunteer.

### How to Become a Leader:

- Attend all four days of training. The training is FREE. Upcoming leader training is scheduled from 9:00 a.m. to 4:00 p.m. at the Independent Living Resource Center, 3620 W. Truman Blvd., Jefferson City, MO on February 17, February 18, February 24 and February 25.
- Commit to leading a workshop within three months of the training and lead a second workshop within 12 months of the training and submitting participant data.
- Mileage will be reimbursed to trainees at the CMAAA reimbursement rate and lunch will be provided.

Leaders will always co-facilitate the workshops with another leader. No previous knowledge about chronic illness is necessary because all teaching is done from a detailed manual. CMAAA will provide to leaders the workshop leader's manual, and the book *Living a Healthy Life with Chronic Conditions* and a relaxation cd for each workshop participant. We will also provide flip charts, markers, mileage reimbursement to the workshops, and help schedule and promote the workshops.

### Deadline to Register:

To register for the upcoming training at the Independent Living Resource Center in Jefferson City, interested persons can contact Kate King at CMAAA either by phone at (800) 369-5211 or by email at [kateking@cmaaa.net](mailto:kateking@cmaaa.net). to obtain an application and agreement form. The deadline to register for the training is February 11, 2011.

If you have a friend who is also interested in leading the workshop with you, please let Kate King

know so she can send him or her an application and agreement, too. While it is not necessary to have a partner already in mind, it will make it easier to pair you up. If you do not have a partner, CMAAA and CEMRAC will locate another trained leader in your area.

While CMAAA primarily serves persons 60 and older, the "Live Well" program is open to persons younger than 60 as well.

## Alert! Important Alert about the Missouri Homestead Preservation Credit Program

The Homestead Preservation Credit (HPC) Program was not extended during the 2010 legislative session.

The HPC program expired on August 28, 2010. There will not be a 2010 Homestead Preservation Credit.

Note: The Property Tax Credit (Circuit Breaker) is still available for eligible seniors and persons with disabilities. For more information, please visit <http://dor.mo.gov/personal/ptc/>.

*This notice is posted on the Missouri Department of Revenue's website at <http://dor.mo.gov/personal/homestead/>.*

## Silver Haired Legislature: A View from the Capitol...

By Pat Donehue, CMAAA SHL Chairperson

### The Missouri Silver Haired Legislature for 2011:

Central Missouri Area: AAA Staff Coordinator: Kate King

Senators: Mack Brushwood, Columbia; Bill Trimm, Jefferson City; and Elizabeth Broughton, Salem.

Representatives: Ronald Sterrett, Mexico; Marilyn and Jim Ringland, Holts Summit; Sherman and Susa Davis, Lebanon; Ray and Jane Horton, Salem; Alice Scrivner, California; Harold Enslin, Mexico; Goldie Sims, Salem; Carol Krasinger, Bourbon; and Pat Donehue, Jefferson City.

At the statewide meeting, in October, 2010, Silver Haired Legislature (SHL) delegates from each of the ten area agencies on aging met for two days to conduct a model legislative session. At that time, delegates presented, debated and voted on a pre-prepared docket of bills and resolutions that concern legislation,

which affects the lives of not only the elderly, but all Missouri citizens. From the docket, five bills having the highest priority were selected as the main focus in the Missouri General Assembly for the upcoming year.

#### 2011 SHL Priorities

- Reinstate Core Funding for the Meal Program
- Stronger Regulations on Pay Day Loan Companies
- Establishment of a Silver Alert Program in Mo
- Property Tax Relief for Seniors
- Raise Asset Level for Persons on Mo Healthnet - \$2,000 for a Single Person and \$3,000 for a Married Couple

#### SHL Will Also Support Legislative Action for the Following:

- Restore Transportation Funding for Seniors

- Senior Dental Health
- Establish a Single Point of Entry for Missouri's Seniors
- Contributions to Silver Haired Legislature through Tax Deduction

The 96th General Assembly Session begins on January 5, 2011 at noon.

#### Bills of Interest:

SB 11 MCKENNA - Prohibits all drivers, regardless of age, from text messaging while operating motor vehicles.

SB 44 WRIGHT-JONES - Requires health carriers to devote a certain percentage of health insurance premiums to be used for the payment of health care services.

SB 52 CUNNINGHAM - Requires county assessors to consider market factors in determining value of real property for tax purposes.

### SUBSCRIPTION FORM

Suggested contribution - \$4.00

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NOTE: If you are requesting an address change or stopping a subscription, include your mailing label from the page 8 of **SILVER ECLECTIC**.

## SILVER ECLECTIC

*a monthly publication  
for senior citizens  
and for those who share  
their concerns.*

SILVER ECLECTIC is published by the Central Missouri Area Agency on Aging and is edited by Kate King. Funds for this project were made available through the Division of Senior and Disability Services of the Missouri Department of Health and Senior Services under provisions of the federal Older Americans Act. The total project is in compliance with Title VI of the Civil Rights Act of 1964 and all requirements imposed pursuant to the Regulation of the Department of Health and Human Services issued pursuant to that Title to the end that no person shall, on the grounds of race, color or national origin be excluded from the benefits of this project.

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## Need Help? Call Us.

# SENIOR CENTERS

County Services Director  
Leilani LaCasse  
(800) 369-5211 or (573) 443-5823

Boonslick Senior Center (Boonville) (660) 882-2344	Eldon Senior Center (573) 392-6102	Mexico Senior Center (573) 581-7743	Versailles Senior Center (573) 378-6232
Bourbon Senior Center (573) 732-4268	Fayette Senior Citizens Center (660) 248-3733	Moniteau Nutrition Center (Tipton) (660) 433-2715	Vienna Senior Center (573) 422-3834
California Nutrition Center (573) 796-4240	Friendship Hall (Iberia) (573) 793-2747	Oakland Senior Center (Columbia) (573) 449-8000	Warren Senior Center (Richland) (573) 765-5414
Callaway Senior Center (Fulton) (573) 642-2458	Glasgow Senior Center (660) 338-2975	Owensville Senior Center (573) 437-3096	Waynesville/St. Robert Sr. Center (573) 774-2668
Camdenton Senior Center (573) 346-2776	Hughes Center (Lebanon) (417) 532-3040	Rolla Elderly Highrise (573) 341-2929	Westside Senior Center (Laurie) (573) 372-3588
Conway Senior Center (417) 589-2079	Jefferson City Centers <i>Clarke Senior Center</i> (573) 634-8020	Salem Senior Center (573) 729-2373	
Crocker Senior Center (573) 736-5405	<i>Senior Center @ the Mall</i> (573) 635-4120	Sayers Senior Center (Potosi) (573) 438-3237	
Cuba Senior Center (573) 885-2909	Linn Nutrition Center (573) 897-4221	St. James Golden Age Center (573) 265-7072	
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# CARE COORDINATORS

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Hugh Smith  
(800) 369-5211 or (573) 443-5823

<b>Audrain County</b> Carol Senor (573) 581-7678	<b>Cole County</b> Trish Luther (573) 634-8828	<b>Gasconade County</b> Marianne Fox (573) 437-2532	<b>Miller County</b> Kathleen Humphrey (573) 392-7229	<b>Phelps County</b> Scott Shaffer (573) 364-7255
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