From August 12-14, 2013, the Department of Elder Affairs co-sponsored the Annual Florida Conference on Aging. Each year the conference is a great opportunity for professionals across the aging network to gather and discuss our progress in meeting the needs of Florida seniors. Staff and leadership from the Department of Elder Affairs presented on a variety of topics including recommendations for a state plan to address the needs of individuals with Alzheimer’s. Other presentations educated conference attendees on Departmental aging-in-place initiatives, legal services for seniors, nutrition and hunger risk of elders, and the newly implemented Statewide Medicaid Managed Care Long-Term Care Program (LTC).

The LTC program roll-out began in Planning and Service Area 7, which covers Orange, Osceola, Seminole, and Brevard counties. Department staff has worked diligently with the Agency for Health Care Administration to prepare for this new program, into which approximately 87,000 recipients across the state will transition. It is our highest priority to ensure that this is done smoothly and with no disruption to services. Staff members from the Department of Elder Affairs and AHCA called 1,100 home-bound clients who were being transitioned. In all cases where there were concerns about continuous service delivery, Department and AHCA staff worked with the Managed Care Organizations to address the problems quickly. These program updates were well received, and the conference presentation had one of the highest numbers of attendees.

At the closing luncheon, I had the opportunity to speak to attendees about the state of the state of aging in Florida. While I felt it was important to provide key updates from Department programs, highlight accomplishments, and encourage continuous improvement, it was most rewarding for me to discuss...
SECRETARY’S MESSAGE

(Continued from page 1)

the reason we all do what we do. It has been an honor for me to serve more than 30 years in the health and human services industries where we focus on providing quality services to those who need it most.

In the aging network, we have immense responsibility to care for the 4.6 million elders in Florida who make up nearly a quarter of our population. Our population in Florida is continuing to age, and we must work together as a network to ensure that seniors are getting the best from us.

Many of our programs rely on the help of volunteers; they are truly the heartbeat of our work. Through the Serving Health Insurance Needs of Elders (SHINE) Program, the Long-Term Care Ombudsman Program, and even services such as Meals on Wheels, volunteers continue to step up in service to our elders. From April 2012 to March 2013, SHINE had 498 volunteer counselors who donated 107,866 hours of service – a value of $2,033,274 in cost savings to the State. Between 2012 and 2013, approximately 373 volunteers gave 89,520 hours to the Long-Term Care Ombudsman Program – a value of $1,687,452 in cost savings to the State. I could not be more proud to stand with these volunteers, and I want to say thank you to each of them.

I have been hurt to see recent media articles that portray the Long-Term Care Ombudsman Program incorrectly. This program is made up of dedicated staff and volunteers whose mission is to protect the health, safety, welfare, and rights of those residing in long-term care facilities. The program’s mission continues without disruption as staff and volunteers advocate on behalf of long-term care residents. Half truths and unsubstantiated rumors only serve to spread misinformation about the great work of this program. These types of distractions take away from what our single focus should be in the aging network: to serve Florida’s seniors to the best of our abilities. Seniors deserve the best from us, and I promise as Secretary for the Department of Elder Affairs that our most important mission is to protect and serve them well.

SPECIAL THANKS

Elder Update staff is deeply gratified by the many generous donations given recently by our readers. Your generosity and kindness are truly appreciated and will be used to ensure the continued production of Elder Update.

June Russo
S. Lorraine McReynolds
Kenneth Quick

SUDOKU

There is only one valid solution to each Sudoku puzzle. When you start a game of Sudoku, some blocks will be pre-filled for you. You cannot change these numbers in the course of the game. Each column must contain all of the numbers 1 through 9 and no two numbers in the same column of a Sudoku puzzle can be the same. Each row must contain all of the numbers 1 through 9 and no two numbers in the same row of a Sudoku puzzle can be the same. Each block must contain all of the numbers 1 through 9 and no two numbers in the same block of a Sudoku puzzle can be the same. Good luck!

Solution found on page 23.

Sudoku © Kevin Stone [Protected Puzzle]
GOVERNOR RICK SCOTT

WHAT'S WORKING

Gov. Scott Signs Bill Protecting Veterans From Fraud
Governor Rick Scott signed into law HB 1223, which extends a heightened protection from predatory practices to military service members and their families. “Because of Florida’s strong veteran presence, there’s more opportunity for individuals to target these populations with predatory schemes that hurt our veterans’ quality of life. Make no mistake: there are predators out there who will go after our veterans. We must do everything in our power to protect those who served our nation from these predatory practices.”

Governor Scott Appoints Five to the Elder Affairs Advisory Council
Governor Rick Scott announced three appointments and two reappointments to the Department of Elder Affairs Advisory Council. Neil Davis, 75, of Pensacola, is associate faculty at the University of West Florida. Mary “Mari” Terbrueggen, 74, of Jacksonville, is chairman and CEO of the Senior Life Foundation, Inc. Dr. Mohammad Choudhry, 47, of Leesburg, is a self-employed neurophysician. Charles “Charlie” Robinson, 71, of Belleair, is a self-employed elder law attorney. Olga Connor, 67, of Miami, is the director of the office of communication and legislative affairs with the Department of Health Miami-Dade.

$3.5 Billion in State-Debt Paid
Governor Scott announced that $3.5 billion in state-debt has been paid down. The announcement came on the heels of a recent report by bond rating agency Moody’s entitled “Florida Back on Track.” Moody’s assessment of Florida says that “revenues are growing and the economy is improving.” Revenue trends, year-end surpluses and other revenue indicators show that Florida is back on track. Moody’s says that the “current financial and economic strengths underscore Florida’s resilience and sound fiscal management.”

Governor Scott Honors Florida Firefighters
Governor Scott, along with Cabinet members, passed a resolution to create a Florida Firefighters Memorial at the Florida State Capitol Building. The memorial will be a place for all visitors to the state capitol to visit and honor firefighters who have given their lives to help protect the Floridians they serve.

CELEBRATING GRANDPARENTS DAY

On September 8, 2013, families across the country will celebrate National Grandparents Day. On July 29, Ann and I welcomed our second grandson, Quinton into the world. He joins his brother Auguste who will turn two this November. Both our daughter, Allison, and her husband, Pierre, are so happy with their growing family. We are also thrilled as we await the arrival of another grandson this September. Our daughter, Jordan, and her husband, Jeremy, are expecting their first child.

It has been a blessing to see my family grow, and it has reinforced my goals to keep the American Dream alive for my children, my grandchildren, and future generations of Floridians. Everything we do in government must be focused on helping families pursue their dreams by getting a great job and accessing a quality education. As you know, being a grandparent is a blessing and we all wish the very best for our loved ones. I extend warm wishes to all of you celebrating Grandparents Day this year!

JOB CREATION
Since December 2010, Florida has created over 333,000 private-sector jobs, we’ve paid down $3.5 billion in state debt, and our unemployment rate is well below the national average.

POPULATION GROWTH
A preliminary report released in August by the University of Florida’s Bureau of Economic and Business Research estimates an increase in Florida’s population by 184,000 over the past year, averaging 500 people a day.
Rashad R. Mujahid  
Social Security Administration

Summertime is over, and it’s time to face the fall. I hope that your family has enjoyed a nice vacation and you’ve had your share of fun in the sun. You may even reminisce about the popular song, “See You in September,” which was written by Sid Wayne and Sherman Edwards and made memorable by The Happenings in 1966.

As children, teenagers, and young adults return to school, now is a good time for you to take a look at the books, too – whether that means starting your retirement planning, making sure your retirement plans are on track, or taking the plunge and applying for Social Security retirement benefits.

However, just because you have Social Security business and retirement matters to tend to does not mean you need to fight the traffic and trudge into a busy government office. We don’t need to see you (in person) in September. That’s because whether you’re working on your retirement planning or ready to retire, you can do everything from the comfort of your home or office computer at www.socialsecurity.gov.

If you’ve been to our website before, you’ll notice that the new homepage is even better. We’ve revised the homepage and made it clearer and easier to use. You’ll now find what you want, without the need to read through a lot of links.

If you’re starting to think about a retirement that is in the far-off future, a good place to begin is with Social Security’s Benefits Planners at www.socialsecurity.gov/planners. You can use the planners to help you understand your Social Security protection as you plan your financial future. In fact, you can learn about survivors and disability benefits as well as retirement benefits. No matter how new you may be to the working world, it’s never too early to begin planning for a sound financial future.

For those of you with more years of work under your belt, get a more precise look at what your benefits will be with Social Security’s Retirement Estimator at www.socialsecurity.gov/estimator. The Estimator makes use of your reported wages from past years and projects your current earnings into the future to give you an instant, personalized estimate of your future benefits. You can change the variables, such as date of retirement and future earnings estimates, to see what you can expect in different scenarios.

If you’re ready to say goodbye to the daily grind of working and you’re ready to apply for Social Security retirement benefits, it’s exciting to know that you can apply from the comfort of your home or office in as little as 15 minutes. Once you complete the online application for benefits, in most cases, that’s all there is to it. No papers to sign or documents to provide. Give it a try at www.socialsecurity.gov/applyonline when you’re ready to retire.

You have better things to do in September than to come see us. Whether you’re just beginning your retirement plans, making sure your long-term plans are on track, or you’re ready to retire, we don’t need to see you in September. Take advantage of our new, easy-to-use website at www.socialsecurity.gov or call 1-800-325-0778.

Michael Grochowski  
Social Security Administration

Social Security can be an important financial asset for married couples when the time comes to apply for retirement benefits. In many cases, one spouse may have earned significantly more than the other, or may have worked for a longer span of years. On the other hand, it could be that one spouse stayed home to do the work of raising the children or caring for elderly family members while the other focused on a career.

Regardless of your situation, Social Security will look at all possibilities to make sure both spouses receive the maximum benefit possible.

Even if you have not paid Social Security taxes, it’s likely you’ll be eligible to receive benefits on your spouse’s record. If you did work and pay into Social Security, we will check eligibility based on your work record and your spouse’s to see which amount is higher.

You can apply for spouse benefits the same way that you apply for benefits on your own record. You can apply for reduced benefits as early as age 62, or for 100 percent of your full retirement benefits at your “full retirement age.” You can find your full retirement age, based on your birth year, at www.socialsecurity.gov/pubs/ageincrease.htm.

The benefit amount you can receive as a spouse, if you have reached your full retirement age, can be as much as one-half of your spouse’s full benefit. If you opt for early retirement, your benefit may be as little as a third of your spouse’s full benefit amount.

If your spouse has already reached full retirement age but continues to work, your spouse can apply for retirement benefits and request to have the payments suspended until as late as age 70. This would allow the worker to earn delayed retirement credits that will mean higher payments later, but would allow you to receive your spouse’s benefit.

You can also apply for spouse benefits based on the earnings record of an ex-spouse or deceased spouse if you were married for at least 10 years. Spouses can consider a number of options and variables. We make it easier to navigate them. A good place to start is by visiting our benefits planner at www.socialsecurity.gov planners. Take note of the “Benefits As a Spouse” section.

If you are ready to apply for benefits, the fastest, easiest, and most convenient way is to apply online! You can do so at www.socialsecurity.gov/applyonline.

Whether you receive benefits on a spouse’s record or your own, rest assured we will make sure you get the highest benefit we can pay you. Learn more at www.socialsecurity.gov or call 1-800-325-0778.

Spouses Have a Significant Benefit
How the Revival of the Doctor House Call May Improve Elder Care

Anne-Marie Botek
AgingCare.com

Michael Fleming was flabbergasted by what he found when he visited his aging parents' house.

His father, who had been admitted to the hospital for complications due to chronic heart failure, was sitting at the table, downsing a suspicious looking green liquid.

When Fleming—himself a family physician—asked what it was that his father was drinking, "pickle juice," was his mother's frank reply. Apparently, a friend from church had suggested the salty solution after overhearing Fleming's father discuss his ongoing struggle with a chronic cough.

Aside from the unappetizing nature of this particular home remedy, Fleming knew just how dangerous drinking pickle juice could be for someone suffering from heart failure. Just a single 12-ounce glass contained more than twice his father's recommended daily amount of sodium.

Had Fleming not been there, in his parents' home, observing their habits, he might never have known about his dad's newfound affinity for alternative cough cures until it was too late. "How long—three days, four days—before my dad was back in the hospital with heart failure had I not seen my mom serving him the pickled concoction?" he asks.

For Fleming, this example highlights the overwhelming, yet often-recognized benefits of doctors making house calls to their patients. "We cannot know what we don't know. In the care of the vulnerable elderly, this truth never seems to stop surprising me," he says. "That's why home care may be the most important tool in solving our chronic disease management problem."

The fall (and rise) of the house call
For decades, the art of the house call has been in decline. In the early part of the 20th century, it was common practice for doctors to visit their patients' homes to conduct health assessments and provide care. Until World War II, about 40 percent of doctors' visits still happened this way.

After the war, a lack of financial incentives for medical professionals to continue making house calls began to drive the majority of clinicians out of patient homes and into centralized offices.

"Despite all of the lip-service to 'patient-centeredness,' we continue to maintain a highly 'provider-centric' care model, which is greatly influenced by our 'provider-centric' payment system," laments Fleming, chief medical officer of Amedisys Home Health and Hospice, and former President of the American Academy of Physicians. "Our system dictates the care we (providers) decide you should have, where we direct you to have it, and when it's convenient for us. Obviously, the home is not convenient for us."

The provider-centric payment system to which Fleming refers is the fee-for-service model, which dictates that doctors and other health care providers are to be reimbursed for each individual service (procedure, lab test, office visit) they provide.

Most experts feel that this model incentivizes physicians to perform more services, rather than encouraging them to focus on the overall outcome of these services. But an ever-aging population and inflating health care costs are beginning to alter this paradigm.

Despite the current lack of official legislative incentives, research from the American Board of Family Medicine does indicate that doctors are making house calls to their elderly charges on an increasingly frequent basis. According to an analysis of Medicare part B data, researchers found that the number of home visits made by doctors doubled between 2000 and 2006.

Benefits of house calls for the elderly
The advantages of the in-home-doctor-visit trend are already beginning to show, particularly in the elderly and those with chronic health conditions.

Numerous studies have concluded that aging adults who receive house calls from their doctors are less likely to be hospitalized or have to go into a nursing home for care. Home visit recipients also tend to experience less cognitive decline and have a lower mortality risk than those who frequently have to visit an outside clinic.

For Fleming, who made house calls to his patients throughout his 29-year medical career, these findings are unsurprising. "Many times it is an extreme burden for older patients to come into an office, and it's dangerous for a high-risk patient to come into an environment full of sick people."

Resources for finding a "medical home"
Even though house calls are making a comeback, it may not necessarily be easy to find doctors willing to venture beyond the walls of their clinic to provide care. Depending on where you live, there may or may not be a provider in your area who offers in-home services for aging adults.

You can check with your local Area Agency on Aging for more information about doctors making house calls in your local area.

Ultimately, though, when it comes to managing the medical care that your elderly loved one receives, Fleming says the most important factor to keep in mind is a concept known as the "patient-centered medical home."

A patient-centered medical home isn't a particular person or place; rather it's a method of care which focuses on the patient first. Fleming likens the model to a solar system, with the elderly patient representing the sun, and the members of their comprehensive care team (i.e., primary care physicians, physicians' assistants, nurses, social workers, home care providers, etc.) orbiting around them, similar to planets. Specialists, such as surgeons, oncologists, and orthopedists, are comets that may periodically enter a patient's orbit.

Constructing a "medical home" for a loved one is no easy feat, particularly if you are new to caregiving. However, resources such as patient advocates and geriatric care managers are available to help you assemble and manage an effective medical care team.

AgingCare.com is the go-to destination for family caregivers, providing trusted information, practical answers to real-life questions, and ongoing support through every challenge. Our mission is to help families prepare for and navigate the care of an elderly loved one.
Long-term care insurance can save families from financial ruin when an elderly parent requires long-term care in a nursing home or an assisted living facility. However, like other insurance, there are many different policies available, some good and some poor. A policy with poor terms and limited coverage can be a waste of money. If you or your parents are going to buy a long-term care insurance policy, make sure it has good provisions regarding premiums, types of coverage, inflation protection, eligibility, and exclusions. Additionally, there are plenty of persuasive con artists who sell bogus insurance policies that your parents do not need or policies that sound like they provide great coverage but really don't.

Here are some things to look for when you're buying long-term care insurance:

**Daily/monthly benefit amount**
This is the amount your policy will cover. Some policies let you choose from $50 a day to as much as $500 a day. This is an important coverage option because assisted living costs average $40,000 per year, and a private room in a nursing home costs nearly $80,000. Make sure your benefit is in line with the fees that senior care facilities charge; otherwise, your out-of-pocket expenses will be high.

**Inflation protection**
As you take into account the amount of coverage you need, keep in mind that the cost of senior care continues to rise, so make sure the amount of insurance you purchase is enough to cover expected costs down the road. Inflation protection ensures that your long-term care policy keeps pace with the rising cost of health care. Inflation protection accounts for the difference in the cost of health care when you purchase the long-term care policy and how much health care will cost when you actually need to use the policy.

**Type of coverage**
There are two main types of policies available: "comprehensive" or "facility care only." Comprehensive policies:....

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Justin Senior
Agency for Health Care Administration

Does Medicaid pay for your long-term care services? If so, this is important information you need to know. The way you receive long-term care services is changing soon. Your services will be provided by a managed care plan. The Agency for Health Care Administration (Agency) wants to make sure the change to the Medicaid Long-term Care program is as easy as possible for you. This change is not for all Medicaid recipients. This message is only for those who get long-term care services. For example, those currently receiving help in their home for baths, eating, and dressing; adult day health care; home-delivered meals; homemaker services; or who live in assisted living with Medicaid paying for part of the bills may need to transition into the Medicaid Long-term Care program.

As a Medicaid long-term care recipient, you have the option to choose the managed care plan that best fits your individual needs. All plans cover the same basic services, but some plans offer additional benefits. We encourage you to use a choice counselor to help you learn about the additional benefits offered by each plan in your area. There is no cost to talk to or meet with a choice counselor.

The Long-term Care program is rolling out by region, so some recipients have already received letters about the need to choose a plan, while others will receive them in the coming months. Each packet will include information about the different plans available in your region. You will receive a letter and a packet if you are eligible for enrollment in this program. When you receive this information, it is important for you to make a choice regarding in which of these plans you would like to enroll. If you do not make a choice before the deadline in your letter, you will be assigned to the plan listed in your letter. Again, you do not have to make this decision alone.

There are three ways to learn more about the plans in your area and to make a choice:

1. Use the website: [www.FLMedicaidManagedCare.com](http://www.FLMedicaidManagedCare.com). It was made to help you. This website allows you to select the county where you live. From there, you can view information about the Long-term Care program and about each plan in your area.

2. Talk with a choice counselor on the phone: Call 1-877-711-3662 or the TDD number at 1-866-467-4970.

3. Meet with a choice counselor in person: Call 1-877-711-3662 to schedule an appointment. A choice counselor may be able to meet you in your home or at another location where you are comfortable.

When choosing a plan, you may want to consider the following:

- What services do I think I need? Assisted Living? Personal Care? Adult Day Care?
- Which plan has the providers I currently use or think I will need?
- Are the providers I need a part of the plan?

The choice counseling call center operates between the hours of 8 a.m. and 8 p.m., Monday through Thursday, and from 8 a.m. to 7 p.m. on Friday. Please consider the questions above and be prepared to provide the Florida Medicaid number or Social Security number and birth date for the person who will be enrolling.

The Agency's mission is to provide better health care for all Floridians, and we take that very seriously. We understand that the health care system can be hard to understand. That is why the Agency has Medicaid offices throughout the state. We encourage you to contact your local area office with any questions you may have. Contact information for each office can be found on our website at [www.ahca.myflorida.com](http://www.ahca.myflorida.com).

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Eight Things to Consider Before Purchasing Long-term Care Insurance

Marlo Sollitto
Aging True

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continued on page 8
If you have—-can cause or aggravate gout.

Alcohol interferes with the removal of uric acid from the body.

Excess uric acid production.

These uric acid crystals cause inflammatory arthritis in the joints, which in turn leads to intermittent swelling, redness, heat, pain, and stiffness.

Gout attacks often follow eating foods like shellfish, liver, dried beans, peas, anchovies, or gravy. Using alcohol, being overweight, and taking certain medications may also make gout worse. In older people, some blood pressure medicines can also increase the chance of a gout attack.

Gout is most often a problem in the big toe, but it can affect other joints, including the ankle, elbow, knee, wrist, hand, or other toes. Swelling may cause the skin to pull tightly around the joint and make the area red or purple and very tender. The doctor might suggest blood tests and x-rays and may take a sample of fluid from the joint during an active attack.

**Signs of Gout**

Symptoms of gout include the following: hyperuricemia; presence of uric acid crystals in joint fluid; more than one attack of acute arthritis; arthritis that develops in a day, producing a swollen, red, and warm joint; and attack of arthritis in only one joint, often the toe, ankle, or knee.

**What Causes Gout?**

These risk factors are associated with gout:

**GENETICS** Many people with gout have a family history of the disease. Estimates range from 20 to 80 percent.

**GENDER** Gout is more common in men than in women.

**WEIGHT** Being overweight increases the risk of developing gout because there is more tissue available for turnover or breakdown, which leads to excess uric acid production.

**ALCOHOL CONSUMPTION** Drinking too much alcohol interferes with the removal of uric acid from the body.

**DIET** Eating too many foods that are rich in purines can cause or aggravate gout.

**LEAD EXPOSURE** In some cases, exposure to lead in the environment can cause gout.

**OTHER HEALTH PROBLEMS** Renal insufficiency, high blood pressure, hypothyroidism (underactive thyroid gland), psoriasis, hemolytic anemia, or some cancers.

**MEDICATIONS** The following medications may put people at risk for developing hyperuricemia and gout: diuretics; salicylate-containing drugs, such as aspirin; niacin, a vitamin also known as nicotinic acid; cyclosporine, a medication that suppresses the body’s immune system; and levodopa, a medicine used in the treatment of Parkinson’s disease.

**Treating Gout**

With proper treatment, most people who have gout are able to control their symptoms and live productive lives. Gout can be treated with one or a combination of therapies. The goals of treatment are to ease the pain associated with acute attacks, to prevent future attacks, and to avoid the formation of tophi and kidney stones. Successful treatment can reduce discomfort caused by the symptoms of gout, as well as long-term damage to the affected joints. Treatment will help to prevent disability due to gout.

The most common treatments for an acute attack of gout are non-steroidal anti-inflammatory drugs (NSAIDs) taken orally (by mouth), or corticosteroids, which are taken orally or injected into the affected joint. NSAIDs reduce the inflammation caused by deposits of uric acid crystals, but have no effect on the amount of uric acid in the body.

Corticosteroids are strong anti-inflammatory hormones. The most commonly prescribed corticosteroid is prednisone. Patients often begin to improve within a few hours of treatment with a corticosteroid, and the attack usually goes away completely within a week or so.

When NSAIDs or corticosteroids do not control symptoms, the doctor may consider using colchicine. This drug is most effective when taken within the first 12 hours of an acute attack.

The doctor also may consider prescribing medicine such as allopurinol, probenecid, or febuxostat to treat hyperuricemia and reduce the frequency of sudden attacks and the development of tophi.

People who have other medical problems, such as high blood pressure or high blood triglycerides (fats), may find that the drugs they take for those conditions can also be useful for gout. Both losartan, a blood pressure medication, and fenofibrate, a triglyceride-lowering drug, also help reduce blood levels of uric acid.

The doctor may also recommend losing weight, for those who are overweight; limiting alcohol consumption; and avoiding or limiting high-purine foods, which can increase uric acid levels.

**Medicaid**

Medicaid is the medical assistance program that provides access to health care for low-income families and individuals. Medicaid also assists aged and disabled people with the costs of nursing facility care and other medical expenses. Eligibility for Medicaid is usually based on the family’s or individual’s income and assets.

Many people feel that because they own a home or have some assets that they can’t qualify for Medicaid help with their nursing home and doctor’s bills. The truth is there are a variety of assets people can own and still qualify. It’s just a matter of knowing the rules, and making a plan to meet those requirements.

The Florida Department of Children and Families (DCF) is the agency responsible for determining and enrolling individuals in Medicaid, and its website is [http://www.myflfamilies.com/service-programs/access-florida-food-medical-assistance-cash](http://www.myflfamilies.com/service-programs/access-florida-food-medical-assistance-cash).

Though the asset limits are subject to change, the following are recent approximate figures (please consult the website listed above for updates to limitations):

**CASH** You can possess $2,000 cash that will not be counted as an asset in determining your Medicaid eligibility.

**HOME** There is a $500,000 exclusion toward your home, meaning that if your home is valued at $500,000 or less at the time of your application, your home is excluded as an asset. Some states use the higher permitted exemption of $750,000.

**CAR** Up until recently, you could exclude only one car at a value of $4,500 or less; however, that law has been changed. Now, one automobile of ANY current market value is excluded on your application.

**FUNERAL AND BURIAL FUNDS** If you have a pre-planned funeral or memorial arrange-
Connecting Floridians With Hearing and Speech Loss With Free Phones and the Florida Relay Service

A.J. Sondossi
Florida Telecommunications Relay

Floridians who have difficulty hearing or communicating on the telephone are fortunate to have an equipment distribution program that distributes specialized telecommunication equipment ranging from amplified telephones to captioned telephone and auxiliary ringers at no cost, made possible by the Telecommunications Access Systems Act of 1991 (TASA). Florida Telecommunications Relay, Inc. (FTRI) is the non-profit organization that administers this important program.

Florida is home to approximately three million residents with a hearing loss and 500,000 residents with a speech disability, according to the 2010 U.S. Census and the Florida Coordinating Council for the Deaf and Hard of Hearing’s 2013 report to the Governor. Florida is also among one of the top five states for residents with hearing loss – not surprising due to the large number of retirees and military veterans. Amplified telephones are available at no cost to any Florida resident with hearing or speech loss. If you or someone you know has difficulty hearing or speaking on the phone, please download an application at www.ftri.org, or call 800-222-3448 to request an application by mail. Regional distribution centers throughout the state distribute the amplified phones and other equipment. Locations can be found through a ZIP code search on www.ftri.org/locations. The program is funded by an 11-cent surcharge on all telephone landline bills.

In addition to the no-cost specialized equipment distribution program, Florida offers a relay service made possible by the Americans with Disabilities Act of 1990 (ADA), which mandates all states to provide a state telecommunications relay service (TRS). By dialing 7-1-1, standard telephone users can initiate calls to TTY (text telephone) users. By law, all calls are kept confidential. Specialized relay services are also available for Spanish speaking residents. The Florida Relay Service is available 24 hours a day, seven days a week.

There are several types of relay services, depending on the particular needs of the user and the equipment:

- **TEXT TELEPHONE (TTY).** A person who is deaf, hard-of-hearing, deaf-blind, or speech-disabled uses a TTY to type his/her conversation to a relay operator, who then reads the typed conversation to a hearing person. The relay operator relays the hearing person’s spoken words by typing them back to the TTY user.

- **VOICE CARRY-OVER (VCO).** VCO allows an individual with a hearing loss and intelligible speech to communicate with a standard telephone user. The VCO user uses a specialized telephone with a screen for reading incoming text while speaking directly to the other party.

- **HEARING CARRY OVER (HCO).** HCO allows speech-disabled users with hearing to listen to the person they are calling. The HCO user then types his/her conversation for the relay operator to read to the standard telephone user.

- **SPEECH-TO-SPEECH (STS).** STS allows an individual with a speech disability to communicate directly with the other party with a specially trained relay operator to assist when needed. No special telephone equipment is needed to use this service. A STS call can be made from any standard telephone. Persons with Parkinson’s disease, Multiple Sclerosis, Lou Gehrig’s disease (ALS), stroke, cerebral palsy, or other type disorder that affects speech may benefit from this relay service.

If you are a relay customer, completing a Relay Customer Profile/Relay Customer Profile e-form enables AT&T (the service provider for Florida) to speed up your call. To create or edit your Relay Customer Profile, click on https://www.relaycall.com/Profile. If you need help completing this e-form, please contact AT&T’s National Customer Care Center at 800-682-8786 (TTY) or 800-682-8706 (Voice) or 888-288-2184 (Fax). All information you provide will be kept confidential.

**FTRI** is a statewide nonprofit 501(c)3 organization that administers the specialized telecommunications equipment distribution program for Floridians with a hearing loss or speech disabled. For more information, please call 1-800-222-3448 or visit our website, www.ftri.org.

**EIGHT THINGS TO CONSIDER**

(Continued from page 6)

hensive policies cover a wider range of health care settings and services. For example, a comprehensive policy may cover home health care costs in addition to nursing homes and assisted living, and it may include more services than a facility-only policy.

**Elimination period**

This is the period of time you have to wait before you are eligible to start receiving long-term care benefits. An elimination period is similar to a deductible on a health insurance policy. During the waiting period until the policy kicks in, you are responsible for the costs of long-term care. Your waiting period choices can range from 30 to 365 days, depending on the policy.

**Maximum lifetime benefit**

The maximum benefit refers to the total amount of coverage that a policy will provide during the policy holder’s lifetime. Policies typically offer a choice of lifetime dollar amounts – for example $100,000 or $300,000. The dollar amounts may also correspond to a period of time. Some insurers also sell "Lifetime" or "Unlimited" coverage that has no dollar limit. With an unlimited policy, you receive benefits for as long as you continue to need long-term care.

**Pre-existing conditions**

If there is a pre-existing conditions clause, the policy may exclude certain medical problems. Common pre-existing conditions that might not be covered include drug or alcohol abuse, HIV-related illness, and diabetes. Some policies won't cover these conditions for up to a year, and other policies might permanently exclude coverage. That means no benefits will ever be paid. Carefully read the exclusions of any policy you are considering buying.

**Joint long-term care**

Couples might be able to purchase long-term care insurance "share-care." These joint policies pool the total amount of coverage between the two people. If one person dies without having used up all his policy benefits, the survivor gets those unused benefits added to the remaining policy.

**Tax deductible**

The payments for some long-term care policies can be used as a deduction for federal income taxes. These policies are known as "Tax-Qualified" or "TQ policies."
National Lifeline Awareness Week Kicks off in September

Thelma Crump
Florida Public Service Commission

In our world today, everyone needs a phone. A telephone is not only a lifeline to emergency help, but is also a fundamental link to family, friends, and services. To help make phone service more affordable for Florida’s low-income consumers and seniors, the Florida Public Service Commission (PSC) will join the Federal Communications Commission (FCC) and other state public utility commissions in celebrating Lifeline Awareness Week (LAW), September 9-13. LAW highlights the federal Lifeline Assistance (Lifeline) program that offers discounted telephone service to low-income consumers nationwide.

Lifeline ensures that basic telephone service remains affordable for all Florida residents. For qualified residential customers, Lifeline provides up to a $9.25 monthly credit on local telephone bills, resulting in an annual savings of at least $111.

Consumers must be enrolled in one of the following federal assistance programs to qualify for Lifeline: Federal Public Housing Assistance (Section 8); Supplemental Nutrition Assistance Program, formerly known as Food Stamps; Low Income Home Energy Assistance Program; Medicaid; National School Lunch (NSL) Program’s Free Lunch Program; Supplemental Security Income; or Temporary Cash Assistance. Consumers can also qualify if their household income is at or below 135 percent of the federal poverty guidelines.

Eligible consumers who live on a federally recognized tribal land may qualify for expanded Lifeline benefits through the Head Start Subsidy or the Bureau of Indian Affairs, under its Tribal Temporary Assistance for Needy Families or NSL programs.

The PSC wants all eligible low-income consumers to receive the discount. During LAW, the PSC will collaborate with senior centers, consumer groups, and non-profit organizations regularly assisting low-income Florida residents to sign up eligible consumers for the program.

Last year, the FCC adopted new rules to improve the effectiveness and integrity of the federal Lifeline program. Eligible consumers can only receive one Lifeline discounted phone service per household. A household is defined as everyone (including children and people unrelated to you) who lives in a home and shares income and household expenses. In addition, all new Lifeline customers must demonstrate their eligibility when subscribing and must re-certify their eligibility annually. As of June 30, 2012, 1,035,858 eligible Florida telecommunications customers participated in the Lifeline program.

During his PSC chairmanship, one of Ronald A. Brisé’s goals is to ensure that Florida’s consumers stay connected. “We continue to build our partnerships with governmental and social service agencies, so we can educate their clients about the Lifeline program and increase participation,” said Chairman Brisé. “I want all eligible Floridians to have the opportunities and security that telephone service affords, including being able to connect to jobs, family, and 911 services.”

For Lifeline program information, visit the FCC’s website at www.fcc.gov/lifeline, or contact the PSC at 1-800-342-3552. To apply online, visit the Commission’s website at www.floridapsc.com, or request a printed application and free brochure. Applying for the program is also available through a consumer’s telephone company; the number is located in the front section of the phone book. For questions about applying for Lifeline based on income, call Florida’s Office of Public Counsel at 1-800-540-7039.

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What Is Hazardous Household Waste?

Susan Beason
Florida Department of Environmental Protection

Waste spilling out of a pipe and fouling a river is obviously hazardous, but think about that bottle of bleach under the kitchen sink or the brake fluid in the garage. These and many other common household products have the potential to harm living creatures and poison the environment. Everyone who wants to protect our water, air, and soil needs to think about how he or she contributes to the stream of hazardous chemicals.

Household products that contain corrosive, toxic, ignitable, or reactive ingredients are dangerous. Always check the label; look for signal words such as “volatile,” “caustic,” or “flammable.” Common hazardous materials include paint and pool products, disinfectants, household cleaners, bleach, and pesticides. When hazardous chemicals are dumped on the ground or into a storm sewer, they enter the groundwater, which is the main source of drinking water in Florida. When these products are tossed in the trash, they can contaminate the landfill and our water supply.

Chemical-based household products can substantially increase indoor air pollution levels. Of the 17,000 petrochemicals available for home use, only 30 percent have been tested for effects on human health and the environment.

There is much that can be done to reduce the impact of these chemical products on our health and our landfills and waterways. First, buy only what you need, and use what you buy or give it to someone who can use it. If you do pass a product to another user, be safe and make sure the material is in its original, labeled container.

Here are more tips for handling household chemicals and disposing of them safely:

- Follow the label directions carefully on hazardous products – more is not always better – and be sure to follow directions regarding protective clothing, i.e., gloves or goggles.

- Never mix household chemicals or different brands of the same product; the results can be dangerous. Bleach mixed with toilet-bowl cleaner can produce toxic fumes, and motor oil that comes in contact with pool chlorine can spontaneously ignite.

- Properly stored hazardous materials have a longer shelf life. Again, check the label. Always keep such products in their original containers and out of the reach of children and pets. Don’t reuse an empty household cleaning product container.

- For household chores, buy green cleaning products that are nontoxic, biodegradable, and free of phosphate, bleach, and dyes. Another option is to make your own cleaners. Look for do-it-yourself green-cleaning recipes that use lemon juice, vinegar, or baking soda. DIY recipes are effective, easier on the wallet, and produce fewer fumes.

- Don’t burn or bury hazardous household wastes; don’t pour them on the ground or down a storm drain. Make sure it’s safe before pouring chemicals down the sink.

- In Florida, there are more than 1,000 free collection centers for used motor oil. Go online and visit http://goo.gl/FE2Dg for an easy tool to help you locate recycling sites in your area, or you can call 800-741-4DEP.

- Many people have switched out traditional light bulbs for compact fluorescent lamps, which are a wise choice because they use less energy, last longer, and produce less heat. But CFLs and other fluorescent lamps – which contain a small amount of mercury – need to be handled and recycled with care. The mercury in these products can contaminate the air, surface water, and groundwater. Again, visit http://goo.gl/FE2Dg for a list of collection centers.

Most communities in Florida have established collection centers for hazardous household waste. Many also host toxics recycling days that provide an easy, one-stop way to dispose of unused household hazardous waste safely. Visit earth911.com online or call 800-CLEANUP to find a nearby hazardous household waste collection point.

Common household hazardous waste products

- Acids
- Adhesives and glues
- Aerosol cans
- Ammonia
- Animal care products
- Art and hobby paints
- Batteries
- Bleach
- Caulk
- Car wax and cleaners
- Charcoal lighter fluid
- Disinfectants
- Drain cleaner
- Fabric dyes
- Fertilizer
- Fingernail polish and remover
- Fluorescent lights
- Fuels and automotive fluids
- Fungicides, insecticides, pesticides
- Furniture polish and wax
- Laundry detergent and products
- Lighter fluid
- Lubricating and motor oils
- Mercury
- Mothballs
- Organic solvents
- Oven cleaner
- Paint and paint products such as strippers, rust paints, stains and finishes
- Photographic chemicals
- Pool and spa chemicals
- Septic tank cleaners
- Shoe polish
- Toilet bowl cleaner
- Tub and tile cleaner
- Windshield wiper fluid
The remains of tribal members have been found at Lake Jackson had a well-organized political system. A society capable of developing sites like the one at political leaders gathered. Researchers believe that evidently, Tallahassee has long been a place where State Park (Tallahassee, Fla.) Lake Jackson Mounds Archaeological a substantial midden. Located on the edge of an expansive coastal marsh, the six-mound complex is one of the longest continuously occupied sites in Florida to be designated a state archaeological site. This ancient Native American site was the first in Florida to be designated a state archaeological site. The flat-topped ceremonial mound – composed of sand, shell, and village debris – measures 100 by 170 feet at the base and is 20 feet high. Archaeological excavations have disclosed at least three periods of Native American cultures, the earliest dating back 2000 years. During the first period, in which mounds were begun, the primary interests were hunting and fishing. Kitchen middens along the shore of the bay were probably begun during this period. The second, or Weedon Island Period, produced some of the most artistic pottery found in Florida. During the third, or Safety Harbor Period, interest in pottery declined. Villages became larger, as agriculture rose in importance. This is also the period in which the first Spanish explorers arrived.

Picnic tables provide an ideal place for resting, reading, or snacking.

Mound Key Archaeological State Park (Estero, Fla.) Framed in mangroves, the shell mounds and ridges of Mound Key rise more than 30 feet above Estero Bay. Mound Key, the product of more than 2,000 years of the Calusa Indian inhabitation, is located in the center of an estuary, a highly productive ecosystem where island inhabitants could find plenty of food. The Calusas were thought to rule the trade networks throughout Florida, with Mound Key being their cultural center. Interpretive displays along a trail that spans the width of the island provide information about the early civilization, but the landscape is much the same as it was hundreds of years ago, as is the method for getting there, which is by boat.

Archaeological state parks are open from 8 a.m. until sundown. Entrance fees to these state parks range from $0 - $3 per vehicle (up to eight people).

More information:

Sites
Crystal River Archaeological State Park: www.floridastateparks.org/crystalriverarchaeological
Lake Jackson Mounds Archaeological State Park: www.floridastateparks.org/lakejackson
Letchworth-Love Mounds Archaeological State Park: www.floridastateparks.org/letchworth
Madira Bickel Mound State Archaeological Site: www.floridastateparks.org/madirabickelmound
Mound Key Archaeological State Park: www.floridastateparks.org/moundkey

Resources
Book list about Florida Archaeology: http://www.flmnh.ufl.edu/flarch/flbooks.htm
Florida Public Archaeology Network: http://www.flpublicarchaeology.org/resources
The Positives of Aging: Sunny Side Up

Steve Franklin and Lynn Peters Adler
Authors of Celebrate 100: Centenarian Secrets to Success in Business and Life

As any happy 100 year old will tell you, having a positive outlook on life gets a person through the inevitable ups and downs we all encounter. Centenarians are often asked how they’ve managed to live to 100. As Dr. Will Clark, a retired dentist, put it, “Living to 100 is easy. All you have to do is survive your 70s, 80s, and 90s. That’s the hard part!” Those who have reached the century mark in good working order, have a lot to say about how to live a life of quality, length, and fulfillment. They are eager to share their wisdom gained from life experience and reveal their “secrets” to younger generations – especially those from 60 to 99.

Chief among these secrets is a person’s attitude, and this is something we can all influence in ourselves. Our research, based on personal interviews and in-depth surveys of over 500 active centenarians from all walks of life, shows that optimism is a mainstay of successful living – and successful aging. Our successful agers have generously related their unique views from the pinnacle of advanced age, giving their opinions on topics from advice on managing money to their lifestyles and habits at 100 and over. They offer advice based on what did and what did not work for them through their lives.

The five traits we found active centenarians have in common, which we collectively call “The Centenarian Spirit,” are as follows:

- A positive yet realistic attitude;
- A love of life – which includes a sense of humor and a healthy dose of self-esteem;
- A strong spiritual or religious belief;
- Personal courage – because it’s not easy to grow old, and a lot of things can go wrong that require medical intervention (difficult at any age); and
- Most important, a remarkable ability to renegotiate life at every turn, to accept the losses and changes that come with aging, and not let these impediments stop them.

Centenarians are not quitters; neither are those who are getting the most from life during any of their later years. Centenarians demonstrate the persistence and tenacity to work through life’s struggles and come out stronger on the other side. The traits of the Centenarian Spirit are applicable to all of us as we inch our way into advanced age.

Surprisingly, most of our active centenarians say they do not feel their chronological age. Almost all said they feel about 20 years younger, and their interests and activities demonstrate this: learning and using computers, cell phones, and social media; traveling near and far; continuing activities they have enjoyed throughout their lives or developed in their later years; volunteering to help others; keeping abreast of current events in the world and in their communities; finding romance and companionship; and maintaining relationships with family and friends of all ages.

“Life can be good, rewarding, and fulfilling in myriad ways, which vary from person to person,” believes Elsa Brehm Hoffmann of South Florida. “It’s our interests and not our age that keep us connected and relevant in our later years. It may take a little ingenuity, but we can draw on the strengths that have gotten us to this point in life. My advice is to take what you have and work with it – don’t give up on yourself, and others won’t either.”

Kathryn Dwinnell, 107+, offers wise practical advice to navigate positive aging, what she calls the Three Do’s and Three A’s: "Make do, do over, and do without. Do without luxuries when necessary. Rip something up and make something else out of it. In addition, you have to Adjust, Adopt, and Accept. Now that's something the Lord has given me. I can do all three graciously."

The activities of centenarians are as varied as their individual personalities, but common denominators include the following: pursuing some form of physical and mental exercise and maintaining a balanced diet. Most describe their lifestyles as “clean living.” For Don Lyon, of Sun City, fishing and boating are the activities he enjoys. Karl Hartzel, Ph.D., of Ponte Vedra, is writing his memoirs for his sons on his computer. “I call it ‘The Laws of Living,’” he says, “and it’s getting quite lengthy.”

Lillian Cox, now 107, a longtime resident of Tallahassee, has remained active in the garden club and other women’s groups. She advises, “Make younger friends as you get older, and don’t count on NOT living to 100. I never thought I would live long – no one in my family did. So, I sold my business when I was 65 and traveled and had a good time for several years. Then my money ran out, but I kept on living.” By creative and frugal means, Lillian managed to maintain her home and keep her old car running. As her peers agree, financial planning in earlier years is often the key to enjoying life later on, for those who can get an early start. However, for others who are already in their later years, the vast array of available social services can be of assistance in achieving a better quality of life. “We are lucky to have them,” many say.

What became obvious in our research and writing “Celebrate 100” is that there is no one path to 100 and not one model centenarian. The theme common to our centenarians, however, is their positive outlook on life, and it is the central message they impart to younger generations. Being positive and optimistic in all of our endeavors gives us a better chance of having a good quality of life. “Try to keep a sunny disposition,” Elsa advises. “For me, my golden years are like sparkling diamonds.”

Steve Franklin, Ph.D., is a former professor of economics and associate dean at Emory University’s Goizueta Business School, and has authored numerous articles and co-authored two business textbooks. He is a successful businessman and centenarian “wannabe.” (www.100Wisdom.com)

Lynn Peters Adler, JD, is a recognized author and expert in the field of aging and centenarians, with 28 years of experience. She is founder and director of the non-profit National Centenarian Awareness Project. (www.adlercentenarians.org)
EDITH TRAINA
Fearless and Motivated to Help Others Stay Healthy and Active

Mindy Sollisch
Strategic Initiatives
Florida Department of Elder Affairs

Few people are willing to test the physical limits of their bodies. I had the pleasure of talking to Edith Traina, a competitive female powerlifter, who is doing just that. Her foray into powerlifting began last year after she learned about weight lifting at a nearby recreation center.

Edith had the best deadlift and bench press in her division at the International Senior Games & State Championships last December, dead lifting 104 pounds, and bench-pressing 44 pounds. At 91, Edith was also the oldest woman to compete. Edith now has her sights set on the Tampa Bay Senior Games taking place this October. Moreover, she has new weight lifting goals: a 115-pound dead lift and a 65-pound bench press.

At the recreation center in Tampa, Edith currently lifts weights two-to-three times a week with about a dozen other seniors, four of whom are women who competed in powerlifting last year. Edith says she was very fortunate to have had an experienced and knowledgeable powerlifter working at the recreation center from whom she still receives motivation and instruction. Prior to powerlifting, Edith was involved with a tone and stretch program. Edith also has over 30 years’ experience line dancing. It was only last year that Edith stopped working as a line dance instructor in order to focus on powerlifting. Edith also shared with me the fact that she has lived with chronic lower back problems, so she is very careful to lift properly, following the guidance she received about the proper form to employ when lifting weights.

It is easy to see how powerlifting is keeping Edith active. It was pleasing to hear that power lifting was also fulfilling to Edith socially, as she found other powerlifters to be interesting people with varied backgrounds who exposed her to "a new world."

When asked if she has advice for other women who are considering powerlifting, Edith said she would like others to get interested in the sport because she believes it is healthy and fun. This sentiment certainly seemed heartfelt. Edith shared with me the one regret she has, which is that she hadn't started powerlifting at 50!

Edith was not just hopeful that others would take up the sport of powerlifting, though. She was interested in seniors staying active in general, whether it is "walking from one mailbox to the next, walking around the park, or doing a 26-mile marathon, it doesn't matter." Edith spoke with sincerity when she mentioned her "AAA" motto: active, alert, and agile. "If you stay active, you will remain alert and agile," she said. And, wow, does Edith seem to be living proof!

More Information About Powerlifting in the Florida International Senior Games & State Championships
You must be at least age 50 to compete in the State Championships (you may compete at age 49 if you turn 50 in that calendar year). Each person competes against others in their age group (there are five-year groups beginning with 50-54). Each age group is then divided into weight classes. There are nine women's weight classes. Each athlete is granted three attempts for each lift. Bench press and deadlifts are the two lifts in the State Championships. You may compete in the bench press or the deadlift, or both. There are no qualifications necessary for powerlifting in the Senior Games.


EDITH TRAINA
Fearless and Motivated to Help Others Stay Healthy and Active

Calling
All Problem Solvers,
Achievers,
and Leaders:
Join the SHINE Team!

Do you know of elders or disabled individuals who have a hard time understanding their health coverage and could benefit from having free, unbiased counseling? You can help.

Join the more than 400 SHINE volunteers who:
• Explain options to help clients make informed decisions;
• Provide enrollment and prescription assistance counseling;
• Participate in community events;
• Speak to community groups about Medicare, long-term care, and prescription drugs; and
• Gain rewarding experiences by helping clients save money on their insurance.

SHINE is a statewide volunteer program that helps guide seniors and the disabled through their health insurance options. All services are free and unbiased.

To learn more, call:
1-800-963-5337

Elder Update
POSITIVE AGING

SEPTMBER/OCTOBER 2013
Florida Department of Elder Affairs
LYNNE MEAGHER

Lynne Meagher is the Brevard County area SHINE coordinator and a volunteer trainer for the Department of Elder Affairs’ SHINE program. In 2006, Lynne was honored with the Department’s “Arnie Abrams Volunteer of the Year Award” for her work with Brevard County seniors.

If you have a question you would like the answered in our new Ask Lance column, please email us at information@elderaffairs.org or send mail to Elder Update: Ask Lance, 4040 Esplanade Way, Tallahassee, FL 32399-7000 and look for a response in one of the next issues.

Bidding You a Fond Farewell

This month, I have a very difficult column to write. For 15 years, I have answered questions from Medicare beneficiaries in person and on the phone as a SHINE counselor. Then, about seven years ago, I started writing the Ask Lynne column for Senior Life in Brevard County and then for the Department of Elder Affairs’ Elder Update. I have thoroughly enjoyed getting to know all of you, and I hope I have made your lives a little better because you have definitely enriched mine!

Therefore, it is bittersweet that I end this phase of my retired life and move back to the Northeast. My roots are in south New Jersey where most of my family continues to live. I will return there to be more active in my grandchildren’s lives, and I even have a new one on the way.

So, with pleasure, let me introduce the Ask Lance column, as Lance Jarvis will continue this column’s tradition. Lance P. Jarvis, Ph. D., has been a SHINE counselor for four years and serves as SHINE Local Coordinator in Brevard County. A 28-year resident of Brevard County, he has managed several local medical practices and was previously a college professor at the University of Central Florida. He enjoys helping Medicare beneficiaries find plans that best fit their Medicare benefits.

I won’t say goodbye, as I hope our paths will cross in the future. Keep those questions coming!

If you have a question you would like the Ask Lance column to answer, please write or email Lance at Senior Life, 7630 North Wickham Road, Suite 105, Viera, FL 32940 or jill@myseniornlife.com.
READY. SET. SHOP AND COMPARE!
Medicare’s Annual Election Period starts October 15

Andrea Gary
SHINE Program
Florida Department of Elder Affairs

Whether you have Original Medicare, Medicare Advantage, or a Part D prescription drug plan, Medicare’s Annual Election Period, which runs from October 15 through December 7, is the one time of year when ALL people with Medicare can see what new benefits Medicare has to offer and make changes to their coverage. Take advantage of the Annual Election Period, also called the Medicare open enrollment period, to review cost, coverage, or both for 2014.

There are a variety of reasons why beneficiaries should review their benefits each year or make changes to their coverage. For example, your health needs change from year to year. And, your health plan may change the benefits and costs each year too. That’s why it’s important to evaluate your Medicare choices regularly.

Doing a cost-benefit comparison between your current plan and others being offered in 2014 is especially important for those interested in Medicare Advantage plans because beneficiaries are no longer offered an open enrollment to switch from one Medicare Advantage plan to another. Instead, a Medicare Advantage Annual Disenrollment Period – running from January 1-February 14 – will allow beneficiaries only the option of disenrolling from a Medicare Advantage plan and enrolling in Original Medicare with some drug coverage options.

It’s worth it to take the time to review and compare, but you don’t have to do it alone. The SHINE (Serving Health Insurance Needs of Elders) Program is available to help. To receive help from the SHINE program to review and enroll in a plan, individuals may visit designated counseling sites, attend enrollment events in local communities, or contact SHINE’s trained volunteer counselors at 1-800-96-ELDER (1-800-963-5337). For a listing of SHINE counseling sites and enrollment events, visit www.FloridaSHINE.org.

Beneficiaries are encouraged to act quickly upon the start of the Annual Election Period in October to assure a smooth transition into the 2014 benefit year.

NEW HEALTHCARE OPTIONS FOR THE UNINSURED

Patty Shaffer
SHINE Program
Florida Department of Elder Affairs

Every day uninsured individuals and families miss out on needed health care because they lack health insurance coverage. Some have tried to obtain health insurance but were turned down due to a pre-existing condition, or perhaps the policy was unaffordable. The new Health Insurance Marketplace, a key part of the health care law that will be open for business on October 1, will provide an opportunity for people in need of health care coverage to compare insurance options based on price, benefits, quality, and other factors.

The Health Insurance Marketplace is an online tool from the federal Department of Health and Human Services (HHS) available to help uninsured individuals and families find a plan to fit their needs. The online tool, found at www.healthcare.gov, helps you to know who can apply for insurance, how to select plans, how to lower your costs, and more. A Spanish version of the website and tool is available at www.CuidadoDeSalud.gov.

Anyone may use the Marketplace to explore health insurance options, even if they already have insurance (except those on Medicare). To be eligible, a person must meet these requirements:

• Live in the plan’s service area, and
• Be a U.S. Citizen or National, or
• Be a non-Citizen who is lawfully present in the U.S. for the entire period for which enrollment is sought, and
• Not be incarcerated.

No matter where you live in Florida, Qualified Health Plans operated by private insurance companies will cover a comprehensive set of benefits that include doctor visits, hospital stays, preventive care, and prescriptions. Individuals will be able to compare plan options regardless of a pre-existing condition and will be guaranteed coverage and renewability.


Marketplace Facts

• TWENTY-THREE PERCENT of Floridians are uninsured.

• Six-month Open Enrollment begins OCTOBER 1, 2013, and ends MARCH 31, 2014.

• Coverage begins on JANUARY 1, 2014.

• Savings available to help with the cost of insurance available to INDIVIDUALS WITH INCOME LESS THAN $45,960, or a FAMILY OF FOUR WITH AN INCOME LESS THAN $94,200.
Take the PSC Energy Saving Challenge

Ajonelle Poole
Florida Public Service Commission

September temperatures in Florida still feel like the middle of our usual hot and humid summer, making it difficult to imagine the coming change of seasons. However, as we transition into fall, cold winter weather will be here before we know it. The Florida Public Service Commission (PSC) is encouraging consumers to join our 2013 Energy Saving Challenge and use the fall months to prepare your home for the oncoming cold weather.

Each month this year, to commemorate the state’s Viva Florida 500 anniversary, the PSC is sharing energy saving tips to help consumers save at least 500 kilowatts of electricity through December to increase Florida’s longevity and also stretch your pocketbook. The PSC Energy Saving Challenge promotes simple lifestyle changes that can have a big energy bill impact.

One way to ensure your home is ready for winter is to “get your ducts in a row,” by updating the ductwork in your home’s floors and attic. Sealing your home’s duct leaks can ensure that warm air stays in and cold air stays out. Leaky ducts can reduce heating and cooling system efficiency by as much as 20 percent. Leaks in your ducts are hard to see, so consider hiring a professional heating and cooling contractor to inspect and repair your ductwork.

Setting your thermostat at the right temperature for the season is another way you can save on utility bills. A good practice is to set your thermostat at 68 degrees in the winter and leave it there. If you are still uncomfortable, consider putting on a sweater rather than raising the thermostat.

The PSC also urges you to change or clean the air filters in your central heating and cooling systems monthly and keep the outside unit clear of plants or brush. Keeping dust and dirt out of your filters will ensure that your home is circulating air as efficiently as possible and will reduce the energy required to run your heating and cooling systems.

Finally, you can save on water heating costs by reducing your water heater’s temperature to the average or “normal” setting, which is usually 120-degrees Fahrenheit or lower. Check your owner’s manuals to make sure certain appliances, for example your dishwasher, do not require a higher setting. Also, be sure to insulate the pipes around your water heater that lead into the wall.

To learn more about the PSC’s 2013 Energy Saving Challenge and find monthly energy savings tips, or to discover new conservation habits, visit our website at www.floridapsc.com/consumers tips or call our toll-free consumer assistance line at 800-342-3552.

The Employ Florida Marketplace – Silver Edition

Taryn Fenske
Florida Department of Economic Opportunity

The Employ Florida Marketplace website is a powerful online tool designed to assist job seekers of all ages in search of the right job and to help employers identify the best job candidates. Job seekers can create and post resumes, search thousands of job openings in any of Florida’s 67 counties, and access many other career-development tools.

The Employ Florida Marketplace – Silver Edition has been created to address the mutual needs of Florida businesses and Florida job seekers over 50. Retirees have many reasons for wanting to continue working, and many want to try a new career or give back to their communities. Forward-thinking businesses are seeking ways to attract older adults. Retired employees are experienced and usually offer more flexible working schedules as well as non-traditional working arrangements. The Silver Edition is a user-friendly tool that allows seekers to search for jobs with businesses that have advertised positions for persons of all ages and with organizations that are willing to offer friendly opportunities to older employees. In addition to being able to create resumes and apply for jobs, users are able to prepare for their job searches and complete skills and interest inventories. Users can also search for local volunteering opportunities in their local areas.

The Silver Edition is designed to be user-friendly while offering comprehensive resources to job seekers over 50. It is a powerful tool in Florida’s ongoing efforts to connect talent with businesses looking for experienced, skilled employees. To get started, please visit the following website at www.employflorida.com/portals/silver.

HOME SECURITY TIPS

Darrell Wills
ADT

I have found that one of the biggest enemies to home security is the thinking "IT WON'T HAPPEN TO ME.” When you begin to think like this, you do not take the necessary precautions to lessen the chances it won't happen to you. Whether it's installing a monitored security system or just identifying and eliminating potential risks or hidden dangers, focusing on home security should be a priority and can create a safer environment for you and your family.

Below is a home-security checklist identifying a few ways to protect your home:

• Don’t leave notes for family or friends outside your home.
• Don’t leave tools or ladders lying around your yard, as burglars can use them to gain access to your home.
• Remove shrubs or trees next to your home that could hide a potential burglar from sight.
• Install deadbolt locks on your outside doors and make sure all hinges are on the inside.
• Lock garage doors and sliding glass doors every night and whenever you are away from home.
• Don’t hide keys outside your home, such as in your mailbox, under doormats, or above doorways. Burglars usually know where they are.
• When you buy new appliances, such as a TV or computer, destroy the box or hide it in your trash so others will not know you have something new and valuable inside.
• Install a monitored security system, and make sure all members of your household know how to use it.

You and your family are your most prized possession, and I know you want to do everything possible to ensure their safety. I hope that these tips will help get you thinking more about safety.
To answer what may seem like an easy question, situations? in which you live. Who should you call in these renter, and you need repairs made to the property on the top floor of your apartment or condominium building. Your house is unsafe because of a hole in the roof, the sidewalk is cracked turning it into an uneven surface, or the plumbing is not working. You own the home or condominium or you are a renter, and you need repairs made to the property in which you live. Who should you call in these situations?

To answer what may seem like an easy question, you first need to consider these factors:

• Do you lease or rent the property? Do you own the property?
• If you rent the property, is the unit a house or part of a larger complex?
• If you own the property, is the structure a house or a condominium?
• Is the condition a threat to your safety?
• Is the situation inside or outside of the structure?

If you own the property and you need help in finding resources to assist with repairs, contact the Elder Helpline by calling 1-800-963-5337 or by visiting the following website at http://elderaffairs.state.fl.us/doea/arc.php#arclist. The Elder Helpline will put you in contact with your local Area Agency on Aging (AAA). Each AAA location has a list of contacts, including local charitable organizations, faith-based initiatives, and resources that may be able to assist you with carrying out or funding your repair. Another resource available is your local 2-1-1. By dialing 2-1-1 you will be able to speak with a counselor who has information and referral listings for local, state, and national resources.

If you rent or lease the property, the rental/lease contract between the rental office and you should detail what action is necessary to have repairs completed on your unit. Generally, the owner of the property, not the renter, is responsible for arranging for the repair to take place in a timely manner, and for paying for the repair.

Home and condominium owners are responsible for paying for repairs to their property. Depending on the wording of a contract for a condominium, the owner and the condominium association may share the responsibility for the cost for the repairs. Always check the wording of your condominium or neighborhood association agreement before beginning repairs.

With property that is shared in common and is located outside of the property’s dwelling space, such as parking lots, elevators, and sidewalks, the responsibility for repair may be with the owner, the city or county, or another entity. A broken water main may be the responsibility of the city or county in which the main is located or may be the responsibility of a local water authority.

If you have spoken with the association or property owner regarding the repairs that need to be completed, and the repairs have not been made in a timely manner, you may contact your city or county Code Enforcement office. Code Enforcement officers investigate and address the wide array of property situations that can affect your health, safety, or property value. Officers of the Code Enforcement office will work with the party responsible for repair to assure compliance with local policy and law. Your local building department may also be able to offer assistance.

Don’t forget, if you are in a situation where the repairs will take more than a few days, and you must have assistance to leave your residence, you

The program goals, provided through a 90-minute workshop presentation, are threefold:

1. To provide education and information on enhancements for safety and accessibility;
2. To create conversations with spouses, partners, family, and friends about potential changes in the home to enhance the quality of life; and
3. To provide information to consumers about how to select builders, handymen, and remodelers in the local area.

Since the rollout in September 2012, 21 workshops have been provided to almost 500 participants, and we are pleased to say the requests for the workshops are growing.

Remember, the SAFE Homes program discusses potential enhancements or changes that will improve your daily life now before a crisis occurs or it becomes obvious you are living in a place that no longer meets your needs and abilities.

To host a free workshop in your community, please contact Buddy Cloud at 850-414-2123.
Purple Ribbon Task Force Surveys Reveal Concerns of Floridians About Alzheimer’s Disease

Sibylle Allendorff
Jay Breeze
Planning and Evaluation Unit
Florida Department of Elder Affairs

“Being a burden on others” – that was the number one concern of Florida residents with Alzheimer’s disease and related dementias who responded to a Department of Elder Affairs survey. The Department compiled survey data to assist the Purple Ribbon Task Force in the development of a comprehensive state plan addressing the needs, issues, and challenges of Alzheimer’s disease and related dementia. The Department conducted five surveys assessing the needs, issues, and challenges of persons with dementia, each tailored to a specific group: family caregivers; concerned family and friends; healthcare providers and paid caregivers; and policy, legal, education, and other professionals.

Darlene Heinrich, Ph.D., the Department’s Survey Administrator, was very pleased with the comments and positive feedback provided by survey respondents: “We received so many comments telling us how grateful they were that someone cared enough to ask for their input. Several respondents expressed the hope that survey results would inspire legislators to take action to better address the needs of persons with dementia and their caregivers. All these helpful comments gave us a unique insight into survey responses.”

In addition to the fear of being a burden to others, survey respondents with dementia identified the loss of the ability to drive, anxiety, and depression as their most challenging issues. Issues reported as most challenging among caregivers, family and friends, providers, and professionals included caregivers losing control over their lifestyle, difficulty communicating with the loved one with dementia, changing family relationships, caregiver depression and anxiety, paying for services, and fear by persons with dementia of becoming a financial burden on their children.

Caregiver respondents identified respite for themselves and personal care, financial assistance, medical care, and legal advice for the loved one with dementia as critical needs to ensure they can continue to provide care in the home. Inability to afford services, lack of knowledge about where to find them, lack of time, and lack of availability were among the barriers noted by caregivers in receiving needed services. Of caregiver respondents who were employed, about half reported that caregiving responsibilities required them to cut back on hours of work or actually leave their job.

How would survey respondents prefer getting the information they need about Alzheimer’s disease and related dementias and caregiving? Caregivers and persons with dementia felt that website information, support groups, one-on-one counseling, community education, toll-free 24-hour telephone help lines, case management, and seminars were the most helpful sources of needed information.

Respondents recommended public service announcements and websites as the best methods of increasing public awareness of Alzheimer’s disease. They identified aging services and senior centers, physicians, churches and other faith communities, the Veterans’ Administration, law enforcement agencies, hospitals, nursing schools, and the workplace as potentially effective settings for raising awareness of Alzheimer’s disease.

What did survey respondents view as the most important critical issues state government should address? The number one issue for most respondents was access to affordable and appropriate dementia-specific care. In addition, they rated the following as “very important” issues needing to be addressed: ensuring quality of care, research on prevention and treatment of dementia, training for caregivers, promoting an educated and trained workforce assisting persons with dementia, and assistance for families in paying for care.

For more information on what surveyed Floridians had to say about their needs and Alzheimer’s disease-related challenges, please visit the Purple Ribbon Task Force Report on the Department’s website at http://elderaffairs.state.fl.us/doea/purple_ribbon/PRTFAlzheimersSurveys-Report.pdf.

DOEA compiled survey data to assist the Purple Ribbon Task Force in the development of a comprehensive state plan addressing the needs, issues, and challenges of Alzheimer’s disease and related dementia.

NEW OPTIONS FOR THE UNINSURED

If you find shopping for health insurance challenging, help is available. Navigators, which are public organizations selected and trained by the federal government, will help individuals and families establish eligibility, complete electronic and paper applications, and enroll in coverage. Through the online Marketplace tool or with the help of a navigator, you can find out whether you are eligible for a qualified health plan, tax credits to lower your premiums, reduced cost sharing, Medicaid, and the Children’s Health Insurance Program (CHIP).

If you have questions regarding information found in this article or would like help comparing plans, call the Health Insurance Marketplace Call Center toll-free at 1-800-318-2596 (TTY users should call 1-855-889-4325), 24 hours a day, seven days a week.

Trained customer service representatives can assist you in English and Spanish. Through a translation service, customer service representatives will also be able to assist callers in over 150 additional languages.

The Florida SHINE (Serving Health Insurance Needs of Elders) Program is providing this information in partnership with the Department of Health and Human Services (HHS) and the Centers for Medicare & Medicaid Services (CMS). If you would like information on Medicare options, please call a SHINE counselor at 1-800-96-ELDER (1-800-963-5337).

WHO ARE YOU GOING TO CALL?

(Continued from page 15)

may want to contact a family member, a neighbor, local law enforcement, or the fire department to alert them of your need. For example, the Department recently assisted residents of a multi-story apartment unit in which the elevator was broken. Parts had been ordered for repair of the elevator, but several residents could not leave their apartments on the upper floors of the complex without the elevator. An arrangement was made with local authorities to assist residents when necessary to leave the building.

By working with local agencies and others, you may be able to solve a situation before the situation becomes a problem.
Fall Brings Senior Games Competitions for Athletes 50 and Older

Nick Gandy
Florida Sports Foundation

The return of cooler fall weather brings eight local Florida Senior Games events that will provide the opportunity to qualify for the 2013 Florida International Senior Games & State Championships.

Just about every corner of Florida provides a Senior Games competition between September and December. Throughout the year, approximately 12,000 athletes age 50 and older compete in 19 Florida Senior Games events throughout the state.

Besides a chance to qualify for the 2013 State Championships, the local Florida Senior Games events give athletes a training opportunity, a chance to rekindle friendships on the field of play and off, and the option to try some other events that don’t advance to the State Championships. Participants can join in those events just to have some fun.

The 22nd Annual Florida International Senior Games & State Championships will be held in Lee County (Fort Myers area), December 7-15, with 24 sports and events. The 2013 Games add Bag Toss, Bocce, and Croquet to the roster of sports, and are not a qualifying year for the National Senior Games.

If any of the local Senior Games opportunities are in your area, simply call the number provided to request further information, or visit www.flasports.com for information about the 2013 Florida International Senior Games & State Championships.

Fall 2013 Florida Local Senior Games Qualifiers

Pensacola Senior Games
September 9 - September 22, 2013
850-912-4109
www.pensacolaseniorgames.com

SPORTS OFFERED: Badminton, Basketball Shooting, Billiards, Bowling, Cycling, Golf, Horseshoes, Pickleball, Shuffleboard, Softball, Swimming, Table Tennis, Tennis, Track & Field, Volleyball (Non-State Games Sports and Events: Bocce, Chess, Darts, Disc Golf, Dominoes)

Jacksonville Senior Games
September 30 - October 5, 2013
904-630-2681
www.makeascenedowntown.com

SPORTS OFFERED: Three-on-Three Basketball, Basketball Shooting, Bowling, Cycling, Golf, Horseshoes, Pickleball, Powerlifting, Race Walk, Road Race, Softball, Swimming, Table Tennis, Tennis, Track & Field

Tampa Bay Senior Games
October 7 - October 18, 2013
813-744-5871
www.hillsboroughcounty.org/parks

SPORTS OFFERED: Basketball Shooting, Billiards, Bowling, Golf, Pickleball, Powerlifting, Race Walk, Shuffleboard, Softball, Swimming, Table Tennis, Tennis, Track & Field (Non-State Games Sports and Events: Talent Show, Baking Contest, Pinochle, Spades, Darts, Lawn Bowling, Softball Throw, Football Throw, Frisbee Throw, Cribbage, Dominoes, Hobby Show)

Kissimmee/St. Cloud Senior Games
October 12 - October 19, 2013
407-742-8218
www.visitkissimmee.com/sports/senior_games/

SPORTS OFFERED: Archery, Basketball Shooting, Billiards, Bowling, Cycling, Golf, Horseshoes, Pickleball, Race Walk, Road Race, Shuffleboard, Softball, Swimming, Table Tennis, Tennis, Track & Field (Non-State Games Sports and Events: Bridge, Corn Hole, Cribbage, Euchre, Mah Jong, Putt-Pass-Kick, Texas Hold ‘Em)

Gainesville Senior Games
October 11 - October 13, 2013
352-338-9300
www.gainesvillesportscommission.com

SPORTS OFFERED: Archery, Three-on-Three Basketball, Basketball Shooting, Bowling, Cycling, Golf, Race Walk, Road Race, Shuffleboard, Swimming, Table Tennis, Track & Field (Non-State Games Sports and Events: Bingo, Poker, Bridge)

Golden Age Games (Sanford)
November 2 - November 9, 2013
407-688-5129
Kim.Eltonhead@sanfordfl.gov
www.sanfordfl.gov

SPORTS OFFERED: Archery, Basketball Shooting, Billiards, Bowling, Cycling, Golf, Horseshoes, Swimming, Table Tennis, Tennis, Track & Field (Non-State Games Sports and Events: Ball Room & Social Dance)

Martin County Senior Games (Stuart)
November 2 - November 11, 2013
772-221-1419
http://econnect.martin.fl.us

SPORTS OFFERED: Basketball Shooting, Bowling, Cycling, Golf, Horseshoes, Road Race, Swimming, Table Tennis, Tennis, Track & Field (Non-State Games Sports and Events: Baseball Throw, Football Throw, Softball Throw)

Florida International Senior Games & State Championships
December 7 - 15, 2013
Lee County, Florida
866-354-2637
games@flasports.com
www.flasports.com

SPORTS OFFERED: Archery, Badminton, Bag Toss, Three-on-Three Basketball, Basketball Shooting, Billiards, Bocce, Bowling, Croquet, Cycling, Golf, Horseshoes, Pickleball, Power Walk, Race Walk, Racquetball, Road Race, Shuffleboard, Softball, Swimming, Table Tennis, Tennis, Track and Field, Volleyball)
HONORING THOSE WHO SERVED THE U.S.

Jessica Kraynak  
Florida Department of Veterans’ Affairs

This year, the Florida Department of Veterans’ Affairs celebrates 24 years of commitment to providing Florida’s veterans with the superior services, benefits, and support that they have earned. With more than 1.5 million veterans, Florida is the most veteran-friendly state in the nation. Here is a brief overview of the agency and a list of several benefits and services that we provide.

The Florida Department of Veterans’ Affairs has offices throughout the Sunshine State. Our headquarters is in Largo, with other executive offices in Bay Pines and Tallahassee. There are also FDVA veterans’ claims examiners at all VA Medical Centers and most VA Outpatient Clinics. Assistance with claims is free and covers all state and federal veterans’ programs. In addition, FDVA provides oversight to seven state veterans’ homes.

THE EMORY L. BENNETT STATE VETERANS’ NURSING HOME IN DAYTONA BEACH (Volusia County) Address: 1920 Mason Avenue, Daytona Beach, FL 32117. Call 386-274-3460 for more information.

THE BALDOMERO LOPEZ STATE VETERANS’ NURSING HOME IN LAND O’ LAKES (Pasco County) Address: 6919 Parkway Boulevard, Land O’ Lakes, FL 34639. Call 813-558-5000 for more information.

THE ALEXANDER “SANDY” NININGER VETERANS’ NURSING HOME IN PEMBROKE PINES (Broward County) Address: 8401 West Cypress Drive, Pembroke Pines, FL 33025. Call 954-985-4824 for more information.

THE CLIFFORD C. SIMS STATE VETERANS’ NURSING HOME IN PANAMA CITY (Bay County) Address: 4419 Tram Road, Panama City, FL 32404. Call 850-747-5401 for more information.

THE DOUGLAST J. JACOBSON STATE VETERANS’ NURSING HOME IN PORT CHARLOTTE (Charlotte County) Address: 21281 Grayton Terrace, Port Charlotte, FL 33954. Call 941-613-0919 for more information.

THE CLYDE E. LASSEN STATE VETERANS’ NURSING HOME IN ST. AUGUSTINE (St. Johns County) Address: 4650 State Road 16, St. Augustine, FL 32092. Call 904-940-2193 for more information.

THE ROBERT H. JENKINS JR. VETERANS’ DOMICILIARY HOME IN LAKE CITY (Columbia County) Address: 751 SE Sycamore Terrace, Lake City, FL 32025. Call 386-758-0600 for more information.

Basic admission requirements for all state veterans’ homes include an honorable discharge, state residency for one year prior to admission, and certification of need of assisted living or skilled nursing care as determined by a VA physician. For more information call 727-518-3202 Ext. 5562.

Benefits and services:

Information on current federal, state, and local veterans’ programs, entitlements, and referral services is also available in Florida through a network of County Veteran Service Offices. Refer to your local directory for the specific office or call 727-319-7440 for assistance.

The VA provides hospital care covering the full range of medical services to veterans. Eligible veterans may receive medical treatment at any VA Medical Center or Outpatient Clinic/Community Based Clinic in Florida.

Any real estate owned and used as a homestead by a veteran who was honorably discharged and has been certified as having a service-connected, permanent, and total disability is exempt from taxation, if the veteran is a permanent resident of Florida and has legal title to the property on January 1 of the year for which exemption is being claimed. (FS 196.081[1]) Any real estate owned and used as a homestead by the surviving spouse of a member of the Armed Forces who died from service-connected causes while on active duty is exempt from taxation if the member was a permanent resident of this state on January 1 of the year in which the member died. (FS 196.081[4][a])

Eligible resident ex-servicemembers with a VA certified service-connected disability of 10 percent or greater shall be entitled to a $5,000 property tax exemption. The ex-servicemember must establish this exemption with the country tax official in the country in which he or she resides by providing documentation of this disability. The unremarried surviving spouse of a disabled ex-servicemember, who on the date of the disabled ex-servicemember’s death had been married to the ex-servicemember for at least five years, is also entitled to this exemption. (FS 196.24)

Any partially disabled veteran who is age 65 or older, who was a Florida resident at the time of entering military service, any portion of whose disability was combat-related, and who was honorably discharged, may be eligible for a discount from the amount of ad valorem tax on the homestead commensurate with the percentage of the veteran’s permanent service-connected disability. Eligible veterans should apply for this benefit at the county property appraiser’s office. (FS 196.082)

G.I. Home Loan Guarantee – The VA may guarantee part of your loan for the purchase of a home, manufactured home, or condominium. In addition, veterans with conventional home loans now have options for refinancing to a VA guaranteed home loan as a result of the Veterans’ Benefits Improvement Act of 2008. For information, call the VA Home Loans Guaranty Services at 888-244-6711 or visit www.homeloans.va.gov.

The Florida Veterans’ Benefits Guide is an annual publication designed by FDVA to bring you the latest information on federal and state benefits in a concise, easy-to-read format. The Florida Veterans Foundation produces the guide, which is a primary tool in our arsenal to advocate for the state’s veterans. To request a copy, please call 727-518-3202 ext. 5594. You can view the guide and all other information by visiting our website at http://www.FlooridaVets.org. Be sure to also LIKE us on Facebook at https://www.facebook.com/floridaveterans.

Veterans’ Newsletter Available Electronically

The Florida Department of Veterans’ Affairs publishes a monthly electronic newsletter called eFloridaVetsNews. This informative newsletter is distributed to more than 40,000 subscribers, who receive it via email as a PDF file attachment. If you would like to subscribe to the eFloridaVetsNews or wish to view archived issues, visit the Department’s website at www.FlooridaVets.org and click on the “News” tab.
Access to information regarding elder services and activities is available through the Elder Helpline Information and Referral service within each Florida county. For the hearing or speech impaired, all Elder Helplines can be accessed through the Florida Relay by simply dialing 711 from anywhere in the state.

**Florida Area Agencies on Aging ( Counties Served )**

Northwest Florida
Area Agency on Aging, Inc.
5090 Commerce Park Circle
Pensacola, FL 32505
850-494-7101 • 1-866-531-8011
(Escambia, Okaloosa, Santa Rosa and Walton Counties)

Area Agency on Aging for North Florida, Inc.
2414 Mahan Drive
Tallahassee, FL 32308
850-488-0055 • 1-866-467-4624
(Bay, Calhoun, Franklin, Gadsden, Gulf, Holmes, Jackson, Jefferson, Leon, Liberty, Madison, Taylor, Wakulla and Washington Counties)

Mid-Florida Area Agency on Aging, Inc., dba Elder Options
100 SW 75th Street #301
Gainesville, FL 32607
352-378-6649 • 1-800-262-2243
(Alachua, Bradford, Citrus, Columbia, Dixie, Gilchrist, Hamilton, Hernando, Lafayette, Lake, Levy, Marion, Putnam, Sumter, Suwannee and Union Counties)

Northeast Florida Area Agency on Aging, dba ElderSource
10688 Old St. Augustine Road
Jacksonville, FL 32257
904-391-6600 • 1-888-242-4464
(Baker, Clay, Duval, Flagler, Nassau, St. Johns and Volusia Counties)

Area Agency on Aging of Pasco-Pinellas, Inc.
9549 Koger Boulevard North
Gadsden Building, Suite 100
St. Petersburg, FL 33702
727-570-9696
(Pasco and Pinellas Counties)

West Central Florida
Area Agency on Aging, Inc.
5905 Breckenridge Parkway, Suite F
Tampa, FL 33610-4239
813-740-3888 • 1-800-336-2226
(Hardee, Highlands, Hillsborough, Manatee and Polk Counties)

**Information & Referral**

1-800-96-ELDER
(1-800-963-5337)

**FLORIDA ELDER HELPLINE DIRECTORY**

Please call the telephone number below in your area for information and referrals.

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<th>County</th>
<th>800-262-2243</th>
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<tr>
<td>St. Johns</td>
<td>888-242-4464</td>
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<td>St. Lucie</td>
<td>866-684-5885</td>
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<td>Sumter</td>
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<td>Suwannee</td>
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<td>Taylor</td>
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<td>Union</td>
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<td>Volusia</td>
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<td>Wakulla</td>
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<td>Walton</td>
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<td>Washington</td>
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**Elder Helpline Can Assist Non-English Speakers**

By calling the Elder Helpline, Florida’s elders can access information and referral services through a translation service. Telephone interpreters provide live, on-the-line assistance by translating from English into as many as 148 different languages.

If you need information about, or referral to, a service provider outside Florida, call the national Eldercare Locator Service at 1-800-677-1116. An information specialist will assist you Monday through Friday from 9 a.m. – 11 p.m. Eastern time. For people with Telecommunication Devices for the Deaf (TTDs), all Elder Helplines, as well as the Eldercare Locator Service, can be accessed through Florida Relay Service at 1-800-955-8771.

Are you worried that an elder relative or friend may be the victim of abuse? You can report known or suspected cases of abuse by calling Florida’s Abuse Hotline at 1-800-96-ABUSE (1-800-962-2873).
IT’S YOUR PENSION – BE WARY OF SELLING YOUR PENSIONS OR PERMANENT INCOME STREAMS

Pension or settlement. In most cases, this payout will be drastically lower than the value of the future income stream.

The U.S. Securities and Exchange Commission (SEC) and the Financial Industry Regulatory Authority (FINRA) recently issued an Investor Alert warning consumers about buying and selling pension or settlement income streams. The Investor Alert issued by the SEC and FINRA asks consumers to ask themselves the following questions before selling their income streams:

- Is the transaction legal? Some laws prohibit or restrict the assignment of pensions.
- Is the transaction worth the cost? If you are in need of instant income, compare the discounted rate from selling your pension versus taking out a bank loan.
- What is the reputation of the company offering the lump sum? Ensure that you are working with registered individuals and entities.
- Will the purchaser require you to buy life insurance? The additional life insurance may increase your costs.
- What are the tax consequences? The lump-sum payment you collect may be taxable.

Those looking to buy pensions or structured settlement income streams should be cautious as well. These products may or may not be considered securities and are often not registered with the SEC or state securities regulators, thus making reliable information difficult to find should an investment not go as planned. Further, if the income stream is not assignable, your “rights” to the income stream may not be valid, and you may have difficulty enforcing a claim against the seller. In addition, investors may pay commissions of seven percent or higher on the full value of the pension or structured settlement even though returns on these investments are not without risk.

It is the Florida Office of Financial Regulation (OFR)’s responsibility to protect Floridians using the financial services industry and to ensure those selling securities are acting in the best interest of their clients.

Individuals providing investment advice or those who sell securities in Florida are required to be registered with the OFR. Before selling your rights or investing in someone else’s pension income, visit www.FLOFR.com, click on “Verify a License,” then select BrokerCheck or IAPD to obtain a detailed report of the officer’s registration information and any disclosure events. In addition, check with your local Better Business Bureau to ensure the company has not received any complaints.

Floridians who suspect questionable practices should contact the OFR to file a complaint. Consumers can file a complaint online at www.FLOFR.com or call the OFR at 850-487-9687.

Operation S.A.F.E. Initiative Offers Free “Be Scam Smart” Workshops

Iris Collier Florida Department of Financial Services

Florida Chief Financial Officer Jeff Atwater is bringing his Be Scam Smart workshop to local communities to help seniors, their families, and caregivers get information and resources they need to combat financial fraud and scams that target seniors and their savings. The workshops are part of his Operation S.A.F.E. (Stop Adult Financial Exploitation) initiative, and were held recently in Pensacola, Chipley, Orlando, Brandon, Viera, Jacksonville, and Starke, with future workshops planned.

CFO Atwater is seeking to combat statistics that estimate one out of every five adults age 65 and older has been a victim of a financial scam. The Department of Elder Affairs has supported every workshop since the launch of Operation S.A.F.E. in May, providing a booth and information to workshop participants and being on hand to answer questions.

Operation S.A.F.E. is part of CFO Atwater’s On Guard for Seniors initiative that he launched last year to educate seniors on specific financial topics such as annuities, identity theft, reverse mortgages, and long-term care insurance. Operation S.A.F.E. is focused on frauds and scams, such as fake lotteries and repair scams, and how these scams work on the psyche to convince seniors to take a chance on something that is too good to be true.

The Be Scam Smart workshops are being provided by the Department of Financial Services, which CFO Atwater oversees, along with the Florida Office of Financial Regulation, the Escambia County Sheriff’s Office, the Washington County Sheriff’s Office, the Orange County Sheriff’s Office, the Hillsborough County Sheriff’s Office, the Brevard County Sheriff’s Office, the Jackson and Bradford County Sheriff’s Office.

Registration begins one hour before the workshop begins and includes an opportunity to meet and learn more about various state and local non-profit agencies that work to serve and protect seniors.

For more information about Operation S.A.F.E., flyers to share with family and friends, and to register for a workshop, visit www.MyFloridaCFO.com/Safe or call the CFO’s Consumer Helpline at 1-877-MY-FL-CFO (1-877-693-5236).

Additional workshops are being scheduled throughout the year, so visit the website to find more workshops as they are announced.
The following are suggestions for ensuring you’re part of that 14 percent:

• Don’t take risks you can’t afford. This is another common mistake. Don’t put the bulk of your assets into anything that makes your principal vulnerable. Gambling that you’re going to win big on the market, or any other investment, means you also risk losing big. A portion of your investment should have a guaranteed return.

• Seek guidance from independent financial advisors. This has two benefits: Advisors who aren’t marketing their own products have no conflicts of interest. You wouldn’t go to a commissioned salesman for advice on buying a high-tech product. Instead, you’d probably turn to a trusted friend or an independent expert source, like Consumer Reports. Take the same care with something as important as your retirement. The second benefit is that independent advisors can devise creative, innovative solutions to meet the needs of individual clients. Those working for specific companies are not free to think outside the box, and that’s especially important in this new, post-recession economy.

• Consider alternatives to the stock market. One of the effects of the recession is that the public realizes Wall Street is not a safe retirement plan. Even if it can get you there, it’s not necessarily going to keep you there. There are a number of great, safer alternatives. One of those is fixed-rate indexed annuities. You lend an insurance company money, and it guarantees you payments over a specified length of time. It’s a contract between you and the company. Fixed-rate indexed annuities have a minimum and maximum interest payment that is linked to a common index, such as the Dow. When the Dow goes up or down, so does the interest rate, but it never goes below the guaranteed minimum or above the guaranteed maximum. Your principal is safe, and you can ride an up market without the risk.

With pension plans a luxury of the past and Social Security not a guarantee for the future, whatever your age, it’s important to start planning now for retirement by creating your own private pension.

The good news is our life expectancy grows every year. It’s up to you to ensure that you have a great quality of life when you decide you no longer want to work.

Philip Rousseaux
Everest Wealth Management and Everest Investment Advisors

People in their 40s and younger have some time to retool their plans, but baby boomers need to think with more urgency. Many boomers had all of their retirement investments in the stock market and, if they didn’t lose their principal, it will take some time for them to recoup their gains. Others moved their money to short-term savings, like CDs, but with interest rates so low, they’re actually losing money when inflation is included in the equation.

Those are the two most common mistakes people make in retirement planning – having everything in either stocks or short-term savings is a bad idea.

Space your investments so they’ll come due as they’re needed. Plan some that can be available in the short term, for emergencies, and others that will be available as you age.

Only 14 percent of Americans are very confident they’ll have the money to live comfortably in retirement, according to a 2012 survey by the Employee Benefit Research Institute.

K. Gabriel Heiser is an elder law attorney and author of "How to Protect Your Family's Assets from Devastating Nursing Home Costs: Medicaid Secrets."

ALLOWABLE ASSETS

(Continued from page 7)

PROPERTY According to federal law, any real or personal property that is essential to self-support, regardless of value or rate of return, is excluded. That could include farms, rental properties and other real estate investments that generate income necessary for self-support. For rental income, however, the property must generate at least six percent of its value annually in order to qualify for the exclusion.

LIFE INSURANCE Only the cash value of a life insurance policy owned by the applicant is counted, thus, all term policies are ignored.

There are so many other rules that can benefit those who aren't sure they'll have enough when the time comes. The key is to plan now and act now. These laws exist for your protection, and avoiding the discussion and the planning necessary to take care of the potential complications just because it is an unpleasant topic will only result in a more unpleasant conversation when you realize you're not ready when the worst happens. That can be a very expensive dilemma. Peace of mind right now, however, won't cost a dime, and could save you hundreds of thousands of dimes later.

Philip Rousseaux is the founder and president of Everest Wealth Management and Everest Investment Advisors money management firm. He is the co-author of "Climbing the Mountain to Financial Success."
Seniors are engaging in activities and programs that encourage their creativity, provide socialization, and improve their mental and physical well-being.

All across the state of Florida, seniors are engaging in activities and programs that encourage their creativity, provide socialization, and improve their mental and physical well-being. September is National Senior Center Month. The theme for this year’s celebration of the benefits the centers provide for seniors everywhere is Senior Centers: Experts at Living Well.

Florida has approximately 185 senior centers statewide, and eight that are accredited. According to the National Institute of Senior Centers, they are the Brandon Senior Center and Town ‘N County Senior Center (Hillsborough County); Gulfport Multipurpose Senior Center (Pinellas County); Kathleen K. Catlin Friendship Center and Senior Friendship Centers (Sarasota County); Miramar Senior Center (Broward County); and the River House/Coastal Community Center (St. Johns County).

In order to have the distinction of being an accredited center, the centers must have developed nine standards of excellence for senior center operations. This accreditation is good for five years.

In 2013, the National Institute of Senior Centers awarded six centers nationwide with the Programs of Excellence Award for their innovative, creative, and replicable programs. Although no programs in Florida were chosen, we are fortunate to have centers that provide great benefits to the seniors they serve. One such example is the “Senior Weekend Meals Program” developed by Maurice Langston, Executive Director of the Wakulla Senior Citizens Council, Inc., in Crawfordville. In partnership with Second Harvest Food Bank, seniors, age 60 and older who meet the criteria, are given nutritious, easy-to-prepare food for the weekend to supplement what they already have at home. Seniors in Wakulla County interested in signing up for the program can call Angel Carter at 850-926-7145.

For additional information about senior centers and National Senior Center month, visit the National Council on Aging’s website at www.ncoa.org.