Samuel P. Verghese  
Department of Elder Affairs  

We are blessed in Florida to have nearly five million elders who are a vital part of our state. The contributions they make to our communities are varied, deeply rooted, and include influential roles in the nation’s economy, politics, and the arts. Older adults are blazing trails in all aspects of American life.

In 1963, we began to acknowledge the contributions of older people by using the month of May to celebrate Older Americans Month (OAM). This annual observance offers the opportunity to learn about, support, and celebrate our nation’s older citizens. This year’s theme, “Blaze a Trail,” emphasizes the ways older adults are reinventing themselves through new work and new passions, engaging their communities, and blazing a trail of positive impact on the lives of people of all ages.

While the Department of Elder Affairs serves Florida’s elders year-round, we will use Older Americans Month to focus on how older adults in our community are leading and inspiring others, how we can support and learn from them, and how we might follow their examples to blaze trails of our own. At the state level, we are trying to be trailblazers in our efforts to combat dementia. In August 2015, we announced the Department’s Dementia Care and Cure Initiative (DCCI), and on April 7, we were joined by other state and local officials, as well as partners, advocates, and friends to announce the City of Tallahassee and Leon County as the first Dementia Caring Community in Florida through DCCI. We look forward to working with the City and County as we make positive changes to improve the lives of those affected by dementia.

In time, we expect to be able to replicate this model across the state, supporting those diagnosed with dementia and their caregivers, allowing Florida to blaze a trail and set an example for the rest of the nation.
PREPARE AND APPRECIATE – YEAR-ROUND

Rick Burnham
Editor in Chief, Elder Update

We decided a year ago to delay our annual Disaster Preparedness Guide until July so that we could take full advantage of the May/June edition to 1) better report the success of our Florida Senior Day, and 2) celebrate Older Americans Month.

We were successful on both points – by all accounts, our May/June edition from a year ago was both informative and entertaining.

Fast forward to this year. Despite the fact that we have already trumpeted the success of this year’s Florida Senior Day (held in late January), we are once again publishing our Disaster Preparedness Guide in July. That certainly is not meant to encourage you to postpone your disaster preparedness until then. Do it now. Do it always.

In reality, disasters can happen in Florida at any point in the year. Wildfires ravaged portions of the state in March 2013. Tornadoes carved 300-foot wide swaths earlier this year – in January. Devastating floods claimed lives in April 2014.

The bottom line is that the weather here in the Sunshine State can be extreme and quite unpredictable. The best bet is to make disaster preparedness a year-round goal.

Know what else is a year-round thing? Showing appreciation for Older Americans. Sure, May is Older Americans Month, and you will find plenty of accolades for them in this edition of the Elder Update. But if you are not paying tribute to them year-round for the sacrifices and contributions they have made to our great state, then you are missing the boat.

Florida did not become a great place to live, work, and play by accident. Our seniors built this place. If there is a senior in your life, make sure you take the opportunity to thank them for all they have done. Of course, if you are a senior, thanks for all you have done – and continue to do – to make Florida such a wonderful place.

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 22.
Sudoku © Kevin Stone – Sudoku Ref: 1579
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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 your donations will be used to ensure the continued production of Elder Update.

Curtis Picola
Janet Hobbs
Charles and Rose Webberly
FLORIDA FIRST BUDGET MAKES SENIORS A PRIORITY

Rick Burnham
Editor in Chief, Elder Update

When you consider the fact that one of the Department of Elder Affairs’ highest priorities is to keep Sunshine State elders in their homes and communities as they age with dignity, purpose, and independence, it is easy to see why the signing of the 2016-2017 Florida First Budget elicited so many smiles around the Department.

The budget, passed by the Florida Legislature and signed into law March 17 by Gov. Rick Scott, offers plenty of resources to do just that – including significant increases to both the Community Care for the Elderly and Alzheimer’s Disease Initiative programs.

Specifically, the Department will receive an additional $1.9 million for CCE, to take care of more than 300 people considered to be at the greatest risk for nursing home placement and $1.5 million for ADI, to provide respite services for 133 individuals. Overall, the Department will receive $50.5 million for CCE and $13.3 million for ADI. In addition, another $8.1 million will remove more than 500 people from long-term-care waitlists administered by DOEA.

Chief Financial Officer Jon Manalo said the figures for those programs were key elements of the Department’s budget requests for the upcoming year.

“What we try to do every day is to work with our aging network to ensure that we reach our clients, our ever-growing population of elders here in the state,” he said. “We do that by putting more money out in the network to ensure that we can reach more clients.”

He added that other budgetary items will also benefit Florida’s senior population, but in a less direct manner.

“We received $250,000 to help with CIRTS, the Client Information & Registration Tracking System,” he said. “CIRTS is what we use to maintain key information for all of our elders, such as client assessment data, client services, and other types of data. The system is now more than 20 years old and needs to be analyzed as we search for other, more efficient ways of doing it better.”

The Department will utilize the funds to conduct a “needs assessment,” putting the process up for bid to find a company to evaluate the system. The goal is to eventually develop a long-term plan, possibly replacing the system entirely, or perhaps augmenting the current system with additional staff.

Manalo said the approved budget does not allow for any additional staff for DOEA – which is fine considering the Department did not ask for any.

“We did not have any cuts either, which tells me that we are running pretty efficiently here at the Department,” he said. “In fact, our rates are running well below three percent for support staff, which is one of the lowest rates in the entire state.”

More information on the 2016-2017 Florida First Budget can be found at www.floridafirstbudget.com.

Our Core Values

The Department of Elder Affairs strives for excellence in our core values:

**SERVICE** Serve elders, the community, and employees with dignity, sensitivity, and professionalism.

**RESPECT** Respect the importance and value of Florida’s elders, the public, our partners, and our employees.

**INTEGRITY** Commit to the highest levels of financial responsibility, honesty, and transparency.

**ACCOUNTABILITY** Accept responsibility for our actions.

**INNOVATION** Seek new approaches and solutions while adapting to a changing environment.

Hosted by:

**Strength in Numbers, Strength in Action!**

www.floridaseniorday.org

Wednesday, March 29, 2017
10:00 a.m. – 2:30 p.m.

State Capitol Courtyard
Tallahassee, Florida
UNITING FOR SENIORS

Ted Granger, President
United Way of Florida

Older Americans Month helps shine a spotlight on “all things senior,” but most importantly it reminds us of the inestimable value seniors bring to our families, our communities, and our economy.

As Florida’s demographics change, so too does the work of the state’s 32 United Ways in supporting the incredible human resource our seniors represent in all facets of our lives.

From the Keys to Pensacola Bay, Florida’s United Ways work in myriad ways with community partners to provide opportunities for seniors – who volunteer more than any other age group – to engage in their communities and to address some of the most important issues they face.

Those issues range from providing funding for legal services for seniors who have been scammed so they don’t lose their homes in Citrus County, to an Elder Mobility Initiative in Miami that explores innovative solutions to improve mobility for older adults, to a pilot program in Gainesville to provide transportation through Uber for seniors to get medication and groceries and to keep medical appointments, among others.

And during the holidays, the "Southernmost Santas for Seniors" brightens the day when businesses and individuals provide gifts to elders living in the Keys who have no families near them.

The themes that drive most United Way funding efforts revolve around maintaining independence, maximizing in-home care, food and nutrition, and supporting caregivers. All are fundamentally important to the quality of life of our seniors and their families.

As examples, Pasco County’s Chore and Elderly Homemaker Programs help seniors who have temporarily been unable to maintain their household cleanliness and safely remain in their homes, and South Sarasota’s Senior Friendship Center’s Friendship at Home Program helps seniors maintain friendship assistance in their own homes. In Jacksonville, Life: Act 2 works with discharge planners to arrange appropriate in-home care for seniors after they have been discharged from the hospital.

Funding Meals on Wheels is common for United Ways across the state, combined with other initiatives like the Brown Bag for Home program for homebound seniors in Lake County.

Many more examples highlight the significant and growing support United Ways provide for seniors in the communities they serve.

But the “real” dollars required to address the substantial needs of our burgeoning senior population are from state and federal funding. Seniors contribute far more to Florida’s economy than they use in services, and it is only appropriate that they receive the level of services they deserve to maintain the best quality of life possible. This is particularly true when state and federal funding for programs can actually save the state far more than it invests.

Helping policy makers understand the contributions and needs of our elder population is an ongoing education process. That’s why United Way and the Department of Elder Affairs teamed up with more than 95 partner organizations to host the second annual Florida Senior Day at the Capitol during the 2016 legislative session.

Like the Older Adult Advocacy Taskforce coordinated by the United Way of Miami-Dade, Florida Senior Day highlights the incredible value of seniors to our state and celebrates all they bring to our culture and economy. It also provides a vehicle for seniors around the state and for all of our colleagues working in the elder arena to discuss bold solutions and opportunities for improved federal, state, and local services and funding for older adults in Florida.

Working united, through initiatives like the Older Adult Advocacy Taskforce and Florida Senior Day, we can help Florida lead the nation with a vision and willingness to maximize opportunities to learn from the wisdom of our elders and to ensure the quality of life they deserve.

Don’t Forget to Wear Purple on June 15!

Allison Bryant
Elder Abuse Prevention Program
Florida Department of Elder Affairs

Elder abuse affects us all, from Hollywood’s own Mickey Rooney to our own family members or next-door neighbors.

In order to invoke change, we must first acknowledge this growing health and human rights issue. We must make others aware and have a conversation with friends, relatives, associates, and neighbors. Let’s not assume others know about this; we must take action and start the conversation for each of us to reach one person at a time.

It begins with you. Education is the key to prevention.

Internationally, June 15 is recognized as World Elder Abuse Awareness Day (WEAAD). The color purple is worn to symbolize the color of royalty, dignity, and respect – all of which our seniors deserve.

Florida Governor Rick Scott annually issues a proclamation recognizing this day for elder abuse awareness. With more than 4.9 million Florida residents age 60 and older, Florida currently ranks first in the nation in the percentage of citizens who are elders. The senior population is expected to increase to 7.1 million by 2030.

As the senior population increases, there is also the need for an increase in concern regarding elder abuse. During the 2014-2015 state fiscal year, 50,537 reports were made to the Florida Department of Children and Families Abuse Hotline. The following is the percentage breakdown of the types of reports made: 27 percent, self-neglect; 20 percent, inadequate supervision; and 16 percent, exploitation. A whopping 90 percent indicated that the perpetrator is a family member.

Be a part of this special day of acknowledgement, and wear purple to recognize the growing need to identify and report suspected abuse. If you suspect elder abuse, neglect, or exploitation, please immediately contact the Florida Abuse Hotline at 1-800-962-2873 (1-800-96-ABUSE), which is available 24 hours a day, 7 days a week. You can file anonymously, and all information reported and the reporter’s identity are kept confidential.

By working together, we can put a stop to elder abuse!
On April 7, Florida Department of Elder Affairs Secretary Sam Verghese announced Leon County and the City of Tallahassee as the first Dementia Caring Community in Florida through the Department’s Dementia Care and Cure Initiative.

At a press conference at the Tallahassee Senior Center, Verghese highlighted the need for the initiative and the goals of the new partnership. “Florida has the second highest incidence of Alzheimer’s disease in the nation, and even more are affected by other forms of dementia. Across the state, we will be taking action at the community level to support those diagnosed with dementia, their families, and caregivers,” Verghese said.

There are more than 510,000 Floridians who have been diagnosed with Alzheimer’s disease – the most well-known and common type of dementia. Latest numbers from the Alzheimer’s Association show there are more than 1.1 million caregivers of individuals with Alzheimer’s disease or related dementias. As the physical and financial costs of caregiving increase, Florida seeks to lead the nation in response and work with communities to be more dementia friendly.

"To be the first Dementia Caring Community in Florida highlights all the great work we’ve done in Leon County, and it also challenges us to do even more to help our seniors,” said Leon County Commissioner Bryan Desloge. "From Choose Tallahassee, to our Chamber of Commerce, to the first responder chiefs, and the Leon County Sheriff’s Office, Leon County is a senior-friendly community – today’s announcement highlighted that.”

“Being the first Dementia Caring Community in Florida demonstrates the City and County’s commitment to working together to address some of the major challenges faced by Tallahassee’s aging population,” Tallahassee City Commissioner Gil Ziffer said. “We are fortunate to live in a community that cares about and understands the importance of providing the very best care possible for residents suffering from dementia, their caregivers and their loved ones.”

“I am hopeful about our new partnership with the City of Tallahassee and Leon County as we tackle such an important issue and work together to find innovative solutions to make a difference in the lives of those affected by dementia,” said Secretary Verghese.

The Department of Elder Affairs will work with representatives from the City of Tallahassee and Leon County, as well as other community representatives who will make up the local Dementia Care and Cure Initiative Advisory Council, to develop a community work plan and recommend first steps for action in the local community.

Leilani Doty, PhD  
Director, University of Florida Cognitive & Memory Disorder Clinics

Physical exercise is very important to maintain brain health and function. After checking with the physician to make sure that it is safe to exercise, you should work up slowly, starting an exercise routine for five minutes at a time for a few days. Then add one or two minutes of the exercise for a few days, and slowly increase the exercise time up to 30 to 40 minutes for five days a week.

Though five days a week is best, even two or three days of physical exercise benefits the brain. For someone with Alzheimer’s disease, such routine physical exercise may slow down the rate of decline.

Research has shown that the following types of exercise help memory, attention, language skills, and other thinking functions:

Walking enough to work up a mild sweat. Walk outdoors, in a shopping mall or on a treadmill with safety bars to hold onto.

Bicycling on a bike or tricycle. Bike outdoors or on an indoor stationary bike with safety sidebars and control buttons large enough to see easily and press readily to start, slow down, or stop.

Resistance training to improve muscle strength. Can be accomplished using push-pull exercise machines in a gym, wide rubber stretch-bands (sometimes called resistance bands, which range from easy, highly stretchable to a firm, heavy-duty stretchable) or by lifting small free weights.

Regular physical exercise promotes the release of a brain chemical called BDNF (brain-derived neurotrophic factor). In simple words, BDNF fertilizes or nurtures the brain cells.

A careful review of 10 research studies found evidence that exercise improves walking and slows the decline in ADLs (personal care activities of daily living such as eating, bathing, dressing, etc.) of people with advanced Alzheimer’s disease who live in residential care facilities. Researchers have concluded that routine physical exercise makes a significant difference in brain health, brain function, and in general health.

For example, changes occur that do the following:

- Improve muscle and bone strength,
- Reduce high blood pressure,
- Strengthen the heart,
- Make insulin function more effectively,
- Help the digestive system, and
- Reduce caregiver stress.

One research project on the effect of walking measured the hippocampus, the brain area responsible for working to store the details making up short-term memories. In older people who walked for 30 minutes at a time for five days a week over many months, there was a 2 percent increase in their hippocampus. Meanwhile the comparison group, which only did stretching and toning exercises for several months, had a 1.5 percent decrease in that area of the brain.

Exercise should be pleasant, fun, and energizing at the beginning of the day in preparation for the day’s schedule. At the end of the day, physical exercise should be relaxing in preparation for sleep. Exercising alone may be a time to think through issues or relax the mind. Conversing while exercising with a family member or friend may enhance relationships. To add mental exercise to your physical workout, consider playing fun brain games such as going through the alphabet and, for each letter, taking turns saying names of people, cities, states, or countries.

It is never too late to start being active and gaining the brain benefits from physical exercise! Both the person with Alzheimer’s disease and the caregiver will be healthier and have more resilience to deal with the ongoing challenges of decline.
I’ll Be Me Sends Inspirational Message

Rick Burnham
Editor in Chief, Elder Update

It has been said about Glen Campbell that he has “too much talent in one body,” and if you watched him perform during a career that spanned more than half a century, you probably would agree. He has, after all, won numerous Grammy Awards and has been nominated for many more – along with an Oscar.

Campbell’s dazzling career, which he began as a young entertainer while growing up near Delight, Ark., provides a stunning backdrop to I’ll Be Me, a two-hour documentary directed by James Keach and released in October 2014. Front and center in the film, essentially in direct contrast to that amazing talent, are the debilitating effects of Alzheimer’s disease.

Campbell was diagnosed with Alzheimer’s in late 2010.

More than 100 people crowded into the Tallahassee Senior Center on March 29 for a special showing of I’ll Be Me and for a special question and answer session that followed, featuring a panel of experts on Alzheimer’s disease and related dementias.

Tallahassee City Commissioner Gil Ziffer moderated that session and was joined by Lisa Bretz, Executive Director of the North Florida Area Agency on Aging; Debbie Moroney, CEO of Alzheimer’s Project, Inc.; Tracey Aittama, social worker at Tallahassee Memorial Health Care; and Tallahassee physician Alice Pomidor.

I’ll Be Me chronicles Campbell’s diagnosis of Alzheimer’s, along with the subsequent 15-month “Farewell Tour” that takes the singer and his family – including wife Kim and talented daughter Ashley – around the nation to, essentially, say goodbye.

I’ll Be Me begins with a doctor’s quizzing of Campbell on a handful of basic facts: the name of the first president of the United States, the month and day, the season. He is then asked to repeat four words and phrases told to him by the doctor. He fails each of those tests, and does so each time with a stern sense of denial.

“I have not had to know the name of the first president for a long time,” he tells the doctor.

A series of x-rays confirm what doctors feared: that the shrinking of the hippocampus in Campbell’s brain, together with the persistent memory problems, point to a likely diagnosis of Alzheimer’s disease. With this knowledge in hand, the Campbell family decides on the farewell tour.

The tour itself, complete with on-stage footage and scenes aboard the family’s bus, provides the bulk of I’ll Be Me. Campbell experiences plenty of highs and plenty of lows while performing. At least once while on tour, the teleprompter that gives him the lyrics to the songs that captivated a generation of music lovers goes out. At another point, family members laugh when Campbell actually sings out loud the instructions to play a guitar solo as actual lyrics.

Remarkably, Campbell’s ability to play those solos never waivers throughout the film. And at several points, most notably during a performance at the Grammy Awards, the entertainer steps up to the plate and delivers, giving audiences far more than a passing glimpse of the talent and charisma of the man they once knew.

Former President Bill Clinton, like Campbell a native of Arkansas, is one of a bevy of entertainers and celebrities who pay tribute during the documentary, including Steve Martin, Bruce Springsteen, U2 lead singer Bono, and Vince Gill.

The movie is also laced with humor and moments of deep-seated tenderness.

If Keach and Kim and the rest of the Campbell family had planned for I’ll Be Me to spark increased awareness of Alzheimer’s disease, then they surely hit a home run with this film. Ashley Campbell’s passionate plea to Congress during the tour’s stop in Washington, D.C., accomplishes this objective all by itself. Throw in the multitudes of concert goers who witnessed the tour firsthand and the many more who have seen I’ll Be Me, and you have a higher level of awareness than ever before.

If that was their goal, then the film and the tour are a wonderful success.

I’ll Be Me does far more than that; however, and it is doubtful that anyone other than Glen Campbell and family could have pulled it off, at least on such a grand scale. By heading out on tour in the midst of his affliction, they send a message of character and courage to anyone and everyone who will ever hear the dreaded diagnosis of Alzheimer’s.

There is something inherently spiritual about watching the skinny, unassuming kid poke the playground bully in the chest. Glen Campbell is that kid, and in I’ll Be Me, he represents the rest of us.

See I’ll Be Me, and pass the word: we will beat Alzheimer’s disease.
DCCCI: BETTER DAYS AHEAD FOR THOSE WITH DEMENTIA

Natalie Bonus
Gubernatorial Fellow
Florida Department of Elder Affairs

If you’re anything like I am, when you first hear the concept of creating dementia-friendly communities, you are immediately interested in learning more – a myriad of questions race to your brain.

“What actually makes a community dementia friendly?”

For the past seven months, I have been able to learn firsthand the answer to that question and discover exactly what that will mean for Florida. Let me tell you, the future has never looked brighter for our elders living with dementia and their families.

As a Florida Gubernatorial Fellow assigned to the Department of Elder Affairs, I have had the unique experience of working alongside others from the Department during the creation and development of the Dementia Care and Cure Initiative (DCCI). The mission of DCCI is to engage communities across the state to be more dementia friendly, promote better care for Floridians affected by dementia, and support research efforts to find a cure. This involves increasing awareness of disease prevalence, creating succinct training for varied, yet specific, groups of individuals, and increasing the existing network of support services within the community.

DCCI takes a person-centered approach to care, recognizing that each community in Florida is unique. Therefore, to properly engage each one appropriately, DCCI will create a brain trust of local officials in every dementia-friendly community. These groups consist of 10-15 community stakeholders – social workers, aging activists, nurses, physicians, even individuals actually living with dementia – who are invested and dedicated to ensuring their community becomes dementia friendly.

Attending the inaugural brain trust meetings in Tallahassee has been one of the highlights of my stint at DOEA thus far.

Secretary of Elder Affairs Sam Verghese demonstrated his verve and passion about improving care for individuals living with Alzheimer’s and Dementia Related Disorders (ADRD) in that very first meeting. The result was a very real and positive energy and excitement in the room. The Secretary also explained his personal connection to this issue: his dear friend Dr. Sandy Halperin.

Halperin, a dentist and former Harvard assistant professor, was diagnosed with early onset Alzheimer’s disease in 2010 at the age of 60. For the past five years, Sandy has allowed a CNN film crew into his home to document his journey. In addition to sharing his story publicly, he volunteers as an advocate for Alzheimer’s, which has given him renewed energy and purpose.

“It’s always been important to me to help others, and when facing this challenge, I learned quickly how much still needs to be done,” Sandy said. “I took action with the hope of bringing together the different silos of people who are working so hard on Alzheimer’s and dementia issues all around the world, so that the missions of better care and a cure can be more quickly achieved.”

Sandy was honored in March with the Proxmire Award, which recognizes national figures who have demonstrated leadership and positively impacted public awareness around Alzheimer’s disease and dementia. I was among those fortunate enough to be able to attend the award ceremony, held in Washington, D.C. It was extremely moving to hear Sandy speak about his experience. In his closing remarks, Sandy inspired the audience with a call to action. A baton was passed from the stage to each audience member, symbolizing that Sandy’s time of advocacy is coming to an end, but our time for advocacy is only just beginning.

DCCI embodies Sandy’s dream of engaging individuals from multidisciplinary fields to come together for one common goal: to improve the lives of caregivers, families, and individuals living with ADRD. I am very proud and enthused by the Department of Elder Affairs’ thoughtful dedication to the DCCI mission. I look forward to watching the program grow and make a true difference in the lives of millions of Floridians.
Plan Ahead for Medical Emergencies While Traveling

Part of travel involves dates and times, what to pack, and what medicines to bring. Travel also involves preparation for emergencies, including medical emergencies.

Pene Miller
SHINE Program
Florida Department of Elder Affairs

Part of travel involves dates and times, what to pack, and what medicines to bring. Travel also involves preparation for emergencies, such as medical emergencies.

If you are planning to travel to a foreign country, it is important to know that Medicare will not pay for your health care. You may inquire with that country’s embassy or consulate to find out what health care coverage you can purchase.

Several Medigap (Medicare supplement insurance) policies do offer foreign travel coverage and pay up to 80 percent of the billed charge, after the yearly $250 deductible, for certain medically necessary emergency care outside the United States. If you have a Medicare Advantage plan, it may offer additional coverage when traveling outside your resident state or the U.S.

Maybe you don’t want to go overseas but would like to visit relatives or friends in Alaska. Or maybe you want to celebrate Canada’s Victoria Day with a cross-country train ride to travel there. Certain types of medical emergencies and hospital care are covered by Medicare if you are in Canada when the emergency occurs and the closest hospital is not in the United States. Medicare will determine coverage for treatment on a case-by-case basis regardless of whether it is an emergency.

Interested in taking a cruise with your brothers and sisters? In most situations, Medicare will not pay for health care services or supplies that you receive outside the United States and its territories. However, Medicare allows a cruise ship’s doctor, under certain laws, to provide medically necessary health care services if the vessel is of American registry, services rendered are while the ship is in a U.S. port (or within six hours of departure or return), or if the physician is duly registered with the Coast Guard to render the professional services in question.

For more information, the Centers for Medicare & Medicaid Services (CMS) provides a detailed fact sheet, “Medicare Coverage Outside the United States.” It can be found on the CMS website, www.medicare.gov→Forms, Help & Resources→Free Medicare Publications→Keyword or ID 11037.

Whether you travel long or short distances, it is always important to take the time to review your health care coverage. Being prepared to travel is just as important as being medically prepared. Have peace of mind wherever you go.

How did you do? (Answers are at the bottom of the page.)
What do many of these “celebrations” have in common? Travel!
ASK LANCE: Your Questions Answered by a SHINE Counselor

When Does Medicare Cover Emergency Ambulance Service?

Dear Lance:

I recently fell off a ladder and thought my arm was broken. I called for an ambulance, and it took me to the nearest emergency room. When Medicare denied the claim from the ambulance company, I was billed for the ambulance services. I thought Medicare pays for ambulance services. Why wouldn’t they pay for my ambulance ride to the emergency room? I’m upset!

Dear Upset:

SHINE counselors frequently get inquiries from clients whose ambulance transport was denied.

Medicare will cover emergency ambulance services if the following criteria are met:

- You’ve had a sudden medical emergency, your health is in serious danger, and you cannot be safely transported by other means such as a car or taxi. When you have a medical emergency, every second counts to prevent your health from getting worse.
- The supplier meets Medicare ambulance requirements.

Not meeting the first condition is frequently the reason given for a denial of the charges for emergency ambulance services.

Here are a few examples where Medicare may cover emergency ambulance transportation:

- You are in shock, unconscious, or bleeding heavily.
- You need skilled medical treatment during transportation such as administration of oxygen, medications, or monitoring of vital signs.

You can find Medicare’s reason for denying the ambulance claim on your Medicare Summary Notice (MSN) that is sent to you quarterly. (The MSN is also provided on your own Medicare account at www.mymedicare.gov.)

When the ambulance service billed Medicare, the service indicated your symptoms on the claim for payment. I suspect that Medicare did not find it medically necessary or reasonable to use an expensive ambulance to transport you to get medical assistance. The reasoning could be that you had the option for other transportation and the presumption may be that your condition would not have significantly worsened by taking a car, taxi, or asking a neighbor to drive you. However, you DO have the right to appeal Medicare’s decision. Instructions for an appeal are on the back page of the Medicare Summary Notice.

Medicare may cover non-emergency ambulance transport services under very limited circumstances. It must be ordered in writing and in advance by a physician.

For more information, I recommend Medicare’s publication for download, “Medicare Coverage of Ambulance Services” at www.medicare.gov/Pubs/pdf/11021.pdf. You may also call Medicare at 1-800-633-4227 to request this publication (#11021) or write to the Centers for Medicare & Medicaid Services (CMS), 7500 Security Boulevard, Baltimore, MD 21244.

Medicare Advantage plans, such as HMOs or PPOs, have the same basic ambulance benefits as original Medicare, but the rules may vary by plan. These will be listed in your benefits book, or you can call your plan to learn more.

LANCE JARVIS
Lance is the co-Area Coordinator for the SHINE Program in Brevard County. He joined the program in 2009, volunteering his time to help Brevard County’s Medicare beneficiaries make informed health care insurance decisions.

If you have a question you would like the answered in our 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.
**Meals on Wheels Takes a New Route**

**Ginnifer Barber**
*Nutrition Program*
*Florida Department of Elder Affairs*

Secretary of Elder Affairs Sam Verghese announced April 19 the launch of a new pilot project combining Meals on Wheels with the Supplemental Nutrition Assistance Program (SNAP). Most of us know what Meals on Wheels is, but what is SNAP? The program as formerly known as Food Stamps. Depending on a person’s income level, he or she may qualify to receive food assistance via SNAP benefits.

With the pilot project in Leon County, seniors 60 and older will be able to use their SNAP benefit to pay for any out-of-pocket expenses related to Meals on Wheels. Many homebound seniors receive their Meals on Wheels at no cost, but some have to pay for all the meals they receive, and others have to make a co-payment. Additionally, there are waiting lists to receive the free Meals on Wheels through the Older Americans Act, but if you are enrolled in SNAP and would like to use your benefit to get meals started immediately, this project would allow for that. It also allows for seniors who need extra meals for the weekend to purchase them, even if their other meals are paid for under the Older Americans Act.

As mentioned, this is a pilot project in Leon County right now; however, we do have plans to expand this project statewide in the coming months. In the meantime, if you don’t have SNAP benefits, now is a great time to apply. To find out more information on how to apply, call 1-866-762-2237 or go online to www.myflorida.com/accessflorida. If you would like to know when the Meals on Wheels/SNAP project will be coming to your area, please call your local Area Agency on Aging via the Elder Helpline at 1-800-963-5337, or call your local Meals on Wheels provider.

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**100-Year-Old Volunteer Can Still Deliver**

*Rick Burnham*
*Editor in Chief, Elder Update*

Way back in 1975, when they first started delivering Meals on Wheels in Zephyrhills, Leona Hall was there, volunteering her time to ensure that those in need would have something to eat. Back then, when she was only 60 years old, she did it because she believed in helping her fellow man.

Forty-one years later, it is that same basic premise that keeps her going back each week.

Now 100 years old – she will turn 101 on July 25 – Hall joins her daughter, Mona Ducker, and friend Barb Grace, every Monday on the Zephyrhills route, doing a job that she calls “a privilege.”

“I like it because I am supposed to help people,” she said. “If I didn’t have Meals on Wheels, I would not know who to help.”

Officials from the Zephyrhills Meals on Wheels program estimate that she has helped deliver more than 25,000 meals over the years.

Hall’s family lived in Elbert County, Ga., when she was born but later migrated south to West Palm Beach – in 1923 or 1925, she said. After brief stops in Gainesville, Cross City, and Jacksonville, they stopped in Dade City, just north of Zephyrhills, and have been there ever since.

Two sons live on the family’s 125-acre property in Dade City, near the home that Leona shares with Mona. “I could not live without her,” she said of her daughter.

Mona says her mother is a special person.

“She really is very special,” the daughter says. “For the most part, she has been active with the Meals on Wheels program from the first day she was assigned, including during the time my father was in a local nursing home. When he was there, she would do Meals on Wheels and go back to the nursing home afterward to be with him.”

Because of mobility problems, Leona does not get to actually see the recipients now. Leona and Barbara handle that portion of the job while Leona maintains the books. But she is still there, week in, week out, as dependable as a person can possibly get.

It is quite inspirational, said Beth Akers, Zephyrhills Meals on Wheels Program Director.

“She’s an inspiration to all of the other volunteers,” Akers said. “Her heart is full of grace and goodness.”

ABOVE: LEONA HALL, LEFT, HER DAUGHTER MONA DUCKER (BACK SEAT), AND THEIR FRIEND BARBARA GRACE HEAD OUT ON ANOTHER MONDAY DELIVERY OF MEALS ON WHEELS IN ZEPHYRHILLS.
Hurricane Readiness 101: Are You and Your Community Ready for 2016?

Mark Klinedinst
University of Southern Mississippi

Hurricanes may be the surfer’s dream wavemaker, but to homeowners and businesses near the coast, the storm’s arrival is often a nightmare. Here are some tips from those who have lived through a number of hurricanes, including Katrina.

For Homeowners and Business Owners:

- Make sure you understand with certainty the provisions of your insurance policies covering main buildings, auxiliary structures, buildings, contents, vehicles, boats, and special items. Features to be confirmed and updated regularly include perils named, adjustments for depreciation, evidence of ownership, evidence of loss, and schedule of payments. Photograph spaces and contents exhaustively so that you can list contents to support a claim if your building is destroyed and contents damaged and washed away. (Even better, keep a spreadsheet with photos and notes, including date of purchase and cost.)

- Businesses and other organizations should establish and maintain contingency funds sufficient to meet operating needs during the disaster emergency response period and afterward into recovery. Be able to supplement insurance payments according to their anticipated amounts and timing. Back up in the cloud information and data required for critical functions.

- Have electronic identification tags implanted in your pets. After storms, pet rescuers routinely use a wand to check for such tags and retrieve the contact information there.

- Identify in your community agencies and organizations and become familiar with coordinated plans for emergency and disaster response. Participate if possible. Become acquainted with businesses, organizations, agencies, and residents in the geographic area in order to inform planning for business continuity after the emergency response phase. Businesses and organizations should communicate regularly and fully with staff, executives, and other stakeholders concerning readiness. Plan and budget for exercises, including simulations and drills.

For Community Organizers and Local Assistance Providers:

- If a storm seems imminent, evacuate the elderly, the infirm, and, especially, hospitals. Good planning means nursing homes are in areas not as likely to require evacuation. Have resources pre-positioned to help with those without their own transportation. Allow some shelters to accept pets (helps lessen the anxiety about leaving). Build understanding where potential surges may occur. If not evacuated, have sufficient supplies (e.g., water, batteries, flashlights, and food) to weather a week without assistance. Have electronic copies that can be moved quickly or stored away from the area. Have cash for after the disaster in case electronic means are unavailable.

- Position potentially environmentally toxic supplies in hardened facilities above potential surges, and make information available as to what toxins are there. Position backup power generation and associated circuitry above potential surge levels and test periodically. Have a “weather radio” and stay informed. Clearly mark evacuation spots. Integrate command and control for state and federal agencies. Have at least one room with secure equipment above the water line for first responders.

- Have shelters well supplied with food, water, and ice. Avoid panic and unfounded rumors, e.g., “You can only say it if you’ve seen it,” which was a motto wisely used in Charity Hospital in New Orleans in the post-Katrina attempt to provide service. Move quickly to provide water, ice, food, and shelter.

- After the storm has passed, have a one-stop resource center for applying for assistance. Have money for staff to help fill out paperwork through FEMA, etc. Coordinate distribution of reconstruction funds through participative organizations that are inclusive of different interests, businesses, income groups, and ethnicities.

The above is not meant to be all inclusive for all communities, but paying attention to these details and processes can mean many lives might be saved, and your recovery may be much stronger. FEMA also has a website with valuable information on how to prepare at www.fema.gov/plan-prepare.
The 2016 Legislative Session came to a close March 11, 2016, and I am pleased to share that the Florida First budget invests record funding in Florida’s public education system to help us remain on track to be the best place in the world to live, work, and receive an education.

As an educator, grandparent, and taxpayer, I am grateful that Governor Rick Scott and the Florida Legislature have prioritized our state’s students by ensuring our schools have the resources necessary to provide the world-class education that all families deserve. A summary of the 2016-2017 Florida First Budget is below, and I hope that you will take some time to familiarize yourself with these investments and that you will share in my pride.

**Record Investments in K-12 Education**

- The Florida First budget provides a historic total of $20.2 billion in funding for K-12 public school education, including the following:
  - $11.3 billion in state funding, the highest amount ever;
  - An increase of $71 per student over last year, for a total per-student amount of $7,178; and
  - $80 million for digital classrooms.

- The Florida First budget invests $75 million for maintenance at K-12 public schools, $75 million for charter schools, and $14.4 million for the Florida School for the Deaf and Blind and public lab schools.

- The Florida First budget provides $139 million for Florida College System facilities and $36.2 million for maintenance and repair.

- As it relates to industry certification, the Florida First budget invests $10 million, an increase of $5 million over last year, in funding for the Florida College System. Colleges earn $1,000 for each industry certification that a student earns.

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**Enhancing Higher Education**

- The Florida First budget includes no higher education tuition increases and provides historic total funding of $1.2 billion for Florida College System institutions, an increase of $58 million over last year.

- The budget also includes a record level of higher education performance funding – $60 million for state colleges to reward colleges for excellence and improvement in student success.

- The Florida First budget provides $139 million for Florida College System facilities and $36.2 million for maintenance and repair.

- As it relates to industry certification, the Florida First budget invests $10 million, an increase of $5 million over last year, in funding for the Florida College System. Colleges earn $1,000 for each industry certification that a student earns.

To help ensure Florida’s students are prepared to succeed in kindergarten and beyond, the Florida First budget provides $395.2 million for the Voluntary Pre-Kindergarten Program, an increase of $26.1 million over last year’s funding. Additionally, $15.5 million went to the early learning performance funding program for child care instructors who improve the quality of the education they provide.

For more information about the Florida First budget, please visit www.florida-first-budget.com.
Keep Florida Working

Florida’s Job Growth Rate Highest in Nation

Governor Rick Scott announced April 15 that Florida businesses have created 36,900 private-sector jobs since January 2016. With Florida’s unemployment rate of 4.9 percent in March, the state’s rate is down from 10.7 percent in December 2010. Florida’s annual private-sector job growth rate of 3.2 percent has consistently exceeded the nation’s for four consecutive years. Florida businesses created 225,300 new private-sector jobs over a one-year period ending in March 2016.

“I am proud to announce today that Florida businesses have created more than 36,000 new jobs so far this year,” the Governor said. “Florida continues to be a leader in job creation, and our annual private-sector job growth rate has exceeded the nation’s for four straight years. We have also cut more than $1 billion in taxes over the last two years, and our success is sending a message across the country that Florida is the best state for families to find new opportunities and for businesses to grow.”

Private-sector industries gaining the most jobs over the year in March were professional and business services with 47,200 new jobs; education and health services with 41,600 new jobs; and trade, transportation, and utilities with 39,900 new jobs.

Housing Market Remains Strong

Governor Scott announced March 31 that February home prices were higher across the state than a year ago. The statewide median sales price for single-family existing homes last month was $200,000, up 11.1 percent from the previous year.

“AS housing prices rise across the state, it is clear that Florida continues to be a top destination for business owners and families to live and succeed,” Scott said. “We are working every day to cut taxes, grow jobs, and support important economic growth. I look forward to even more Floridians achieving the dream of home ownership in the Sunshine State.”

In February, 9,453 new building permits were issued in Florida, which accounted for more than 10 percent of all new U.S. building permits.

Florida Remains on Top for AP Participation, Performance

Florida continued its hold on second in the nation for the percentage (57.7) of 2015 Florida high school graduates taking an Advanced Placement exam while in high school, according to the AP Cohort Data Report issued today by the College Board. In addition, the Sunshine State also maintained its third place ranking for the percentage of 2015 high school graduates potentially earning college credit by scoring a 3 or higher on an AP exam.

Florida highlights of the AP Cohort Data Report include the following:

Over the last decade, the number of Florida graduates participating in AP more than doubled, increasing from 40,276 students in 2005 to 86,400 students in 2015, an increase of 115 percent.

Florida has eliminated the AP participation and success gap for its Hispanic/Latino students. Hispanic/Latino students made up 26.4 percent of the graduating class in Florida, yet they accounted for 28.8 percent of AP exam test takers and 32.3 percent of graduates scoring 3 or higher on an AP exam during high school.

Florida has made progress in narrowing the participation and success gap for Black/African American students.

In 2005, 10.1 percent of graduates leaving high school having taken an AP exam were Black/African American, compared to 14.0 percent in 2015.

Florida also increased AP exam participation among low-income graduates. In 2005, only 9.3 percent of graduates who had taken AP exams were low-income. By 2015, that percentage had risen to 37.8 percent.

Success among low-income graduates taking an AP exam also increased significantly, jumping from 9.5 percent in 2005 compared to 34.5 percent in 2015.
Summer, Iced Tea, and Falls Prevention

Lisa Price
CARES Bureau
Florida Department of Elder Affairs

Spring is here in full force, and the prospect of summer awaits on the horizon. The daylight hours are increasingly longer, and the buzzing hum of cicadas can be heard as night begins to fall. For many Floridians, this is the perfect time of year. We want to be outside tending our yards and gardens, then sit on our front porch enjoying a refreshing iced tea as the sun fades in the distance.

However, spring and summer can also be a difficult time of year for many seniors. Maintaining our homes and yards is fraught with potential for falls and injury and is especially challenging for those with balance and mobility issues.

Mowing yards, trimming hedges, cleaning roofs, and sweeping gutters are dangerous undertakings for anyone, but the risk of fall or injury climbs exponentially for elders with balance and mobility issues. Together we can make a difference in the lives of our fellow Floridians and ensure this is a safe time of year for elders. Below are a few suggestions to ensure the safety and wellbeing of elders in our communities:

• If you have a family member who is elderly or disabled, offer your help with home and lawn maintenance; don’t wait to be asked. Better yet, enlist the help of all family members in the immediate area and make a day of it once a month.

• If you are mowing your yard and notice an elderly neighbor’s overgrown lawn, ask if you may mow theirs as well.

• If you haven’t seen nor heard from an elderly/disabled family member or neighbor in a while, call or visit to ensure they’re OK; better yet, make it a point to touch base with them each day.

• If you have a neighborhood association, identify neighbors who may need assistance maintaining their homes and association members willing to donate their time and labor. Make a schedule.

If you are over 65 and prefer to tackle home and lawn maintenance yourself, please consult your physician to ensure that you are healthy enough for physical activity. Beware of your physical limitations and follow the safety tips below:

• If you plan on working outside, contact a family member, friend, or neighbor, and ask them to check on you throughout the day.

• If you do not have an Emergency Alert System, keep a portable phone or cell with you at all times.

• Avoid climbing ladders if possible; leave any activity that involves ladders to someone else. If there is no “someone else,” call the Elder Helpline (1-800-963-5337) for a list of local resources. If you “must” use a ladder, maintain three points of contact at all times (two feet, one hand).

• Do not overextend your reach; do not use step stools without handrails; and do not rely on makeshift stools like boxes or chairs.

• Avoid lifting heavy objects. If you must lift, use your legs and not your back to shoulder the brunt of the weight.

• Do not carry anything that restricts your line of vision. Make sure you can see where you are going at all times.

• Do not try to carry everything at once. Take several small trips instead.

• If you have a pet, secure it in a safe location to avoid tripping over it.

• Wear flat-soled, closed-toed shoes for safety and better traction (no flip flops or slide-ins).

• Take extra care when reaching over your head for heavy objects; if you are not sure you can lift it, don’t try.

• Take your time and don’t overdo it. Everything doesn’t need to be done today. Take frequent rests and STOP when you’re tired (fatigue is a primary factor in many falls).

• Drinks lots of fluids. Dehydration can cause dizziness and increase your fall risk. Stay hydrated!

• Avoid overdoing caffeinated drinks like coffee and sodas. Excessive caffeine consumption can cause dizziness and increase your fall risk.

• Dizziness, lightheadedness, or fainting

• Rapid heartbeat

• Ankle swelling

• Lower leg pain when you walk that goes away during rest

• Shortness of breath with mild exertion

• Pain or discomfort in your chest, neck, jaw, or arms

As a CARES employee with 10 years’ field experience, I have assessed countless elders in nursing facilities who were there for rehabilitation following a fall with injury at home. Elder falls often result in broken and shattered bones, concussions, lacerations, and in some cases, paralysis. Many times the injuries sustained in a fall require extensive surgical interventions followed by months of physical and occupational therapy. Many of those individuals assessed in the nursing facility never regain their independence or make it back home. According to ConsumersAdvocate.org:

• Elderly falls are the No. 1 cause of trips to the ER for U.S. residents over 65.

• After 75, the risk of fall-related deaths increases dramatically.

• After a fall, 62 percent of elderly victims who don’t receive help within an hour won’t be able to live independently after hospitalization.

• Ninety percent of seniors who aren’t helped within six hours will go on to live in a nursing facility.

• Seventy percent of accidental deaths in the U.S. are caused by senior falls.

If you are 65 or over, make falls prevention your No. 1 priority when working outside. Beware of your limitations and don’t overdo it. If you are not certain you can lift that heavy bag of leaves or climb that 12-foot ladder, ask yourself if trying to do so is worth the potential loss of mobility and independence a fall might bring. Be safe this summer season, and enjoy that tall glass of iced tea at the end of a long, hot day.
Get Outside This Spring

Natalie Spindle
Florida Department of Health

Florida’s spring season brings cool and mild weather – perfect for getting active and exploring what our beautiful state has to offer. It’s a great time to gather family and friends to commit to a healthier lifestyle. Before you head out, there are a few tips to keep in mind.

Find Parks and Activities to Suit Your Abilities
You can reduce your risk for preventable chronic diseases such as type 2 diabetes, heart disease, and cancer by being active at least 30-60 minutes each day. From swimming and hiking to playing organized sports, there is an activity for every member of the family to enjoy. You can call ahead to check the accessibility of the park you plan to visit by checking out the Florida State Parks website: www.floridastateparks.org/things-to-do/activities.

Dress Appropriately for the Weather
Check the weather ahead of time and plan your outfit accordingly. Even though a cloudy day makes you forget the sun’s rays, it is important to always remember sun protection. Bring comfortable accessories like a wide brimmed hat, sunglasses, and sunscreen that has a rating of at least SPF 15. The weather can change from cool mornings to hot afternoons, so dressing in layers is also helpful. Lastly, you’ll need to wear appropriate shoes for the activity at hand; sneakers are best for a stroll in the park, while water shoes would be ideal for an afternoon of canoeing.

Pack Water and Healthy Snacks
You’re likely to get hungry while spending time outdoors, but don’t grab for the potato chips just yet. Fresh from Florida fruits and vegetables make great snacks to bring along for the day. If you want to pack a treat, just portion it according to the package portion size to avoid overeating. Having healthy snacks on hand will help you to make the healthy choice the easy choice. Always keep a refillable water bottle on hand to stay hydrated all day. The Mayo Clinic recommends drinking an 8-ounce glass of water with each meal and before, during, and after exercise.

Once you find an activity that you enjoy, you can make it routine to fit into your schedule. There are a multitude of benefits for staying fit and active at any age. Visit www.healthiestweightflorida.com for more resources on healthy eating and active living. On this site, you can learn about the Small Steps to Living Healthy email program and sign up to receive weekly tips on staying healthy and active.

Take Precautions to Prevent Spread of Zika Virus

Office of Communications
Florida Department of Health

Recently, the world experienced the emergence of a new health threat called Zika virus. The Zika virus — which started in Africa and has now moved across the Atlantic Ocean into South America and Central America — exists in a particular mosquito and is transmitted from mosquito bites. We are learning about this disease, and we are in frequent contact with the Centers for Disease Control and Prevention (CDC) for the latest guidelines, especially as they pertain to the spread of the virus and its effect on unborn babies.

The first incidence of Zika was identified in 1947. Researchers discovered the virus in monkeys of the Zika forest in Uganda – the location to which its name is attributed. The first real detection in humans occurred in Nigeria in 1954, but eventually it was traced back to humans from Uganda, Tanzania, Nigeria, and Senegal as early as 1952.

In 2007, the world saw its first outbreak. Just north of Australia on the little-known Pacific Island of Yap, residents were suffering from symptoms similar to another mosquito-borne illness called Dengue. After sending samples to the CDC for testing, almost 50 cases were confirmed as the Zika virus. Since then, we’ve seen the disease make its way across the Atlantic Ocean into South and Central America where it is today.

To date, we have had no transmission of the Zika virus in Florida. We have, however, over 60 travel-associated cases reported to the CDC. A travel-related case is defined as disease contracted outside of the United States prior to arrival in Florida. While none of the patients with travel-related Zika diagnosed in Florida have been pregnant, we have identified several pregnant women who have antibodies to Zika from infection in other countries. We are working with health care professionals to ensure that all patients with Zika-related issues are receiving the care they need as directed by CDC guidance.

Zika is not an obvious illness. It has mild symptoms, and only one in five people infected with the virus experience symptoms. Signs of Zika are similar to having a milder flu and include low-grade fever, rash, joint pain, red eyes, and body aches. There is no specific treatment against the virus, and so symptom relief is the focus. Severe cases requiring hospitalization are uncommon, and illness typically resolves within a week. Those with weakened immune systems and older adults are most at risk for complications due to illness.

We are fortunate to have a state public health laboratory system in place that has plenty of tests for the Zika virus. With CDC guidelines, our department is closely monitoring imported cases.

A critical step for prevention and containment of Zika is mosquito control. We continuously run a robust mosquito-borne illness surveillance system, and we partner with the CDC, the Florida Department of
CALLING ALL VETERANS

We Want to Hear Your Stories

Rick Burnham
Editor in Chief, Elder Update

For the better part of two years now, we have made a commitment in Elder Update to honor the state’s veterans – specifically our senior veterans. We have done so in the past two November/December editions of the paper, coinciding each time with Veterans Day.

This year will be our third special edition, and we plan to expand our coverage just a bit.

We have now detailed the wartime experiences of more than 20 World War II veterans in our paper, and their stories have been nothing short of incredible. We have traveled back in time with them to war-torn Germany and Japan through amazing battles on land and sea and in the air.

It has certainly been an honor to relay those stories.

In addition to these stories, we would like to also ask for your stories from other monumental conflicts – the Korean War, and the Vietnam War. Both of these came with their own distinct difficulties.

Stuck between the more globally-oriented WWII and Vietnam, the Korean War has oftentimes been referred to as the “forgotten war.” But it was certainly no less challenging. U.S. servicemen fighting in Korea often did so with substandard equipment – the same equipment used a decade before in WWII. To make matters considerably worse, they not only fought against the Communist forces of North Korea and China but against the elements as well. The frigid conditions of the Korean Peninsula proved to be a formidable enemy, leaving many young Americans physically – and mentally – scarred for life.

In Vietnam, our men and women faced enemies of a different nature. Jungle warfare proved to be a significant challenge, one made more difficult by squabbling politicians with varying motives back home. The same young men and women asked to put their lives on the line for the country were then subjected to extremely poor treatment upon their return.

What a shameful time for our country.

Were you in the military during the Korean or Vietnam Wars (or both)? Do you have a family member who was? Please pass your story along to us, so that we can pass it along to our readers here in the Sunshine State. Of course, we’d still love to hear your tales from WWII as well. You can submit your stories in a number of different ways.

You can write it yourself, and if you type it on a computer, getting it to us is as simple as sending an email. Send it to cueditor@elderaffairs.org. You can also write it down on paper and mail it in. Our address is as follows: Department of Elder Affairs – Elder Update, 4040 Esplanade Way, Tallahassee, FL 32399-7000. Finally, you can write, email, or call us and we can interview you for your story. Call us at 850-414-2000.

We are looking for anywhere from 500-750 words, but if you go over or come up a little short, that is certainly OK. We also want to see your photos. You can scan them in and email them, or you can send them to us through the mail. Don’t worry – we promise to return all photos.

Thank you in advance for your contributions, and thank you for your service to our great nation.

Beat the Summer Heat and Conserve Energy

Bev DeMello
Florida Public Service Commission

What makes Florida the best place to be, even in the warm summer months? How about the beaches, the water, the boating, the fun-in-the-sun – and air conditioning! Because Florida’s reliable electric utilities supply consistent power, you can beat the heat indoors during the summer and seldom think about life without air conditioning.

While air conditioning makes life more comfortable, it can also affect your energy consumption. As outside temperatures rise, air conditioners work hard to keep the inside temperature down, causing customers’ energy costs to increase. In the summer months, air conditioning may account for half—or even more—of energy use on electric bills. Fortunately, Florida’s electric utilities are working very hard to keep their customers cool and keep their bills low during the summer months.

Here are some simple things the Florida Public Service Commission (PSC), which regulates the state’s investor-owned utilities, suggests you can do to beat the heat and conserve energy during the summer months:

Be a Speedy Chef
Cooking in your microwave is energy efficient because it uses two-thirds less energy than your stove and produces less heat.

Use Your Dishwasher Wisely
Surprise! Your dishwasher uses less water than washing dishes by hand. Run it when it’s fully loaded, and then let dishes air-dry to save even more energy!

Let Your Fridge Off Easy!
Keep your refrigerator filled, so when you open the door, it doesn’t have to work as hard to stay cool.

Turn Up Your Thermostat
Set your thermostat to 78 degrees when you are at home and to 85 degrees or to off when you are away.

Use Your Ceiling or Room Fans
Use your ceiling fans, so you can set the thermostat higher because the air movement from your fans will cool the room.

Be Appliance Smart
Do your laundry efficiently by using the warm or cold water setting for washing your clothes. Always use cold water to rinse clothes.

When you need to use the dryer, run full loads, use the moisture-sensing setting, and clean the clothes dryer lint trap after each use.

Operate swimming pool filters and cleaning sweeps efficiently.

Reduce the operating time of your pool filter and automatic cleaning sweep to four to five hours, and run only during off-peak time. Using energy wisely allows us to keep our homes and offices comfortable. Not many of us think about life without air conditioning, let alone remember life before air-conditioning...but the PSC interviewed some seniors who do. Hear their heartwarming stories of how they beat the summer heat before the days of “AC” on the PSC’s website. You’ll also hear their friendly advice to “young people” about how to conserve energy and save money on summer utility bills.

For more tips on cutting energy consumption, visit the PSC’s website, www.floridapsc.com, or call the PSC’s consumer assistance line at 1-800-342-3552.
**ASK AN OMBUDSMAN**

Alicia Salinas  
District Ombudsman Manager, LTCOP  
Florida Department of Elder Affairs

Volunteers advocating for Florida’s long-term care residents answer your questions regarding the health, safety, welfare, and rights of residents in long-term care facilities.

**Q:** My husband, age 84, is in a nursing home where he has a tendency to fall out of his wheelchair, and sometimes from his bed. What can be done to help him?

**A:** Years ago, nursing homes used physical restraints such as vests, belts, posies, etc., to restrain residents. Now federal and state regulations encourage restraint-free facilities. However, restraints may be used after documentation by staff and a review by a physician.

To prevent injury in a bed fall, many facilities lower the bed to the floor or place a mattress alongside the bed to cushion a possible fall from the bed.

**Q:** My friend is in a nursing home, and she constantly complains about her dislike for the food she is being served. Is there anything that can be done about this problem?

**A:** First, you need to find out whether there are any medical issues requiring restrictions for her, such as limitation of salt, sugar, spices, food allergies, etc. All nursing homes must provide an alternative to the regular menu that is nutritionally equivalent. You can discuss her requests with the dietician, who will make a note of her preferences and ensure correct nutrition for her. To be sure that she is eating properly, you might want to periodically check her weight record and discuss your concerns with the charge nurse.

To ask for an ombudsman's assistance, learn more about the program, or to become a volunteer ombudsman, call the Central Office at 1-888-831-0404.

Alicia Salinas is the District Ombudsman Manager for the South Dade & Florida Keys Ombudsman Program. Florida’s Ombudsman Program is made up of volunteers who advocate for the health, safety, welfare and rights for all Floridians living in long-term care facilities. If you are a concerned resident of a nursing home, assisted living facility or adult family care home, or are concerned about someone who is, please call us for free, confidential services.

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**Florida’s Ombudsman Program Celebrates Older Americans Month**

Angelique Witmer  
Long-Term Care Ombudsman Program (LTCOP)  
Florida Department of Elder Affairs

Older Americans Month is a time to show appreciation for our seniors who contribute their talents, skills, and values to our communities. Older Americans are a vital part of our heritage and our futures. They continue to blaze trails and clear paths of opportunity for younger generations.

Florida’s Ombudsman Program relies upon volunteers to advocate for the health, safety, welfare, and rights of long-term care residents by performing administrative assessments and complaint investigations, and by visiting residents. Many of our volunteers are older retirees who want to give back to their communities and contribute to improving the quality of long-term care for themselves and future generations.

To celebrate Older Americans Month, we are inviting members of the community to join us at one of our local district meetings held throughout Florida in May. Those who attend will be invited to share their stories of older Americans who have blazed trails in their communities and also to hear stories of our older volunteers’ efforts in advocating for quality long-term care. Contact your local District Ombudsman Office by calling 1-888-831-0404 for more details.

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**DISTRICT OMBUDSMEN OF THE YEAR ANNOUNCED**

Angelique Witmer  
Long-Term Care Ombudsman Program (LTCOP)  
Florida Department of Elder Affairs

Congratulations to our District Ombudsmen of the Year! This award is given to recognize volunteer ombudsmen who work diligently to advocate for the rights and well-being of long-term care residents above and beyond the call of duty. This year’s recipients are as follows, by district:

- Kathy Dillon  
  Northwest
- Joanne Crane  
  Panhandle
- Wes Gullidge  
  North Central
- Linda Harmon  
  Withlacoochee
- Gloria Goodman  
  First Coast
- Alan Sherman  
  Mid and South Pinellas
- Richard Newton  
  Pasco and North Pinellas
- Ronald Thiltgen  
  West Central
- Lauren Eiel  
  East Central
- Antonio “Tony” Flores  
  Southwest
- Marty Weissman  
  Palm Beach
- Ann Garfinkel  
  Broward
- Lucila Huerta  
  North Dade
- Kathy Moore  
  South Dade
- Dennis Jefferson  
  First South Coast
- Patty Kafka  
  Treasure Coast
- Wanda Harrison  
  South Central
- Philip Weddle  
  Brevard

**VOLUNTEER**

*“The most rewarding experience I have ever had.”*

-Volunteer Ombudsman

Residents of long-term care facilities need you! Become an advocate today!

Contact us today at:

1-888-831-0404

ombudsman.myflorida.com
Considering the daily fitness training regimen followed by 82-year-old Bob Keller, competing in eight sports over the course of seven days in the 2015 Capital City Senior Games was relatively simple.

On any given week, Keller meets a group of five or six regular runners on Monday, Wednesday, and Friday at 5 a.m. on the north side of Tallahassee for a run that ranges anywhere from two to six miles.

“If you get there at 5:02, you’re either left behind or catching up,” says Keller.

On Tuesday and Thursday, he swims for at least a mile. Just prior to picking up the phone for this interview, he swam 80 laps, which he said is just over a mile.

He accomplishes this on a daily basis before the rest of the city is awake, just like the old U.S. Army commercial boasting, “We do more before 9 a.m. than most people do all day.” Quite possibly it’s a habit he formed during his stint in the U.S. Coast Guard, during the Korean War.

Between March 9-15, Keller was a participant in Horseshoes, Bag Toss, Powerlifting, Swimming, Basketball Shooting, Bowling, Track and Field, and Cycling events. His sports ran the gamut using strength, endurance, speed, accuracy, and strategy.

An athlete for all of his life dating back to his days as a scholarship quarterback for Bradley University in the early 1950s, he dove head-first into as many sports as he could when the Capital City Senior Games began seven years ago.

“I wanted to see what each sport was like and what the athletes had to do to be successful within that sport,” Keller explains of his packed schedule of events.

When competing in any of 21 events, spanning eight sports, successful or not, he shows up and finishes while going about it in a steady pace. He is there giving it his all with a positive outlook in any activity he chooses. His specialty is the running events in the track and field competition.

“Bob ran in every race in the track and field competition and had his own personal goals in each race,” said Sheila Salyer, the Director of the Tallahassee Senior Center and Keller’s mixed doubles bowling partner. “He knew the time he was shooting for in each race, and while there are others competing alongside, what he’s there for is to achieve personal goals and achieve a task.”

Over the past 35 years, he has competed in more than 1,000 triathlons and road races. He is openly admired by athletes many years younger. His wife of 57 years, Stacia, is there to support him at the majority of his competitions.

“I have to admit,” says Leon County Commissioner Bryan Desloge and early morning running partner of Keller’s, “anytime I start to ache or complain about various pains, I look at Bob who at 25 years my senior rarely complains and just keeps on going. He’s a great friend and a real inspiration to the rest of us. I’m in awe of his resiliency, endurance, and positive spirit.”

Not only is Keller an active participant in the Capital City Senior Games, he can boast of being a part of the founding movement that began the local event for athletes age 50 and over that serves as a qualifier for the statewide Florida Senior Games.

“I was a part of a lot of meetings to get things going seven years ago and met with a lot of local people to gather their support,” Keller said. “So I guess you can say I was a driving force in getting things going. Now, the Tallahassee Parks & Recreation has moved into the position of making things happen.”

Keller’s enthusiasm and positive spirit have increased participation from a humble beginning of 131 athletes in 2010 to nearly 400 participants in 2016.

“He was the person who tapped the county commission and parks and recreation administration to help pull everyone together to get the Games off the ground in Tallahassee,” Salyer said. “He just kept showing up in our offices and wouldn’t let it go.”

Tallahassee’s Bob Keller won’t be letting go anytime soon. He’s got several triathlons lined up through the end of the summer and pays regular visits to his daughters in Orlando and Texas.

He is a local treasure, just like that comfortable pair of running shoes he slides into every Monday, Wednesday, and Friday morning, while inspiring others to do the same.
THE BENEFITS OF YOGA

Mindy Sollisch
Manager of Strategic Initiatives
Florida Department of Elder Affairs

Yoga has been practiced for centuries by millions of people. Some people practice yoga for the physical benefits such as increasing flexibility, range of motion, balance, and strength. Others practice yoga for its ability to help them relax. Some practice yoga for spiritual reasons. The findings from two recent studies provide additional reasons to incorporate yoga into your life. One study looked at the effect on bone density in participants’ spines and hips. Another study looked at yoga’s effect on sleep quality and quality of life. Both studies are described below.

Yoga is a combination of various poses, breathing techniques, and meditation. There are many popular yoga poses (some with very amusing names) with varying levels of difficulty. Some poses can be done while standing, others while sitting. It was estimated in 2012 that almost 3 million adults age 55 or older had practiced yoga.

Study 1: Yoga’s Effect on Bone Density

In 2005, a physiatrist at Columbia University specializing in rehabilitative medicine began a 10-year study looking at yoga’s effect on bone health. Two hundred and twenty-seven individuals (202 women, 25 men) completed the study. Completion required moderate or full compliance with the 12 assigned yoga exercises. Each participant received a DVD showing the 12 yoga poses they were to perform and an online program in which to record what they did and how often. The 12 assigned yoga poses were conducted daily or at least every other day. Each pose was held for 30 seconds. The daily yoga routine, once learned, took 12 minutes to complete.

The average age of the participants in the study was 68. A majority (83 percent) of the participants had osteoporosis or its precursor, osteopenia. At the start of the study, researchers collected data on the participants’ bone density measurements, blood and urine chemistry, and X-rays of their spines and hips. A decade after the start of the study, bone density measurements were taken again. Many participants also had repeat X-rays done.

Study 1 Findings

The findings from the study showed improved bone density in the spine and femur of the 227 participants. It is believed that the improved bone density was a result of the yoga poses putting pressure on bone and opposing one group of muscles against another, resulting in the stimulation of osteocytes, the bone-making cells. In addition, a study of bone quality conducted on 18 participants showed they had better internal support of their bones.

Note: One limitation of this study was the use of self-selected volunteers and the lack of a control group.

Study 2: Yoga Improved Sleep Quality

Another study looked at the long-term effect yoga had on sleep quality and quality of life in individuals over the age of 60.

Sixty-five individuals participated in this study conducted in India. Participants included 35 volunteers who had practiced yoga daily for at least two years. These participants had practiced yoga on average for 5.26 years. The control group included 30 adults who were not practicing yoga at all. Sixty-five percent of the yoga group were men and 35 percent women. Sixty-six percent of the control group were men and 34 percent were women. The average age of the participants in the yoga group was 64; the average age in the control group was 63.

All 65 participants answered two survey questionnaires, namely the Pittsburgh Sleep Quality Index (PSQI) and the QOL Leiden-Padua (LEIPAD) Questionnaire. The PSQI measures subjective sleep quality and sleep disturbances and contains 19 questions designed to measure seven aspects of sleep: total duration of sleep, sleep disturbances during the past month, time taken to fall asleep or sleep latency, daytime dysfunction due to somnolence, habitual sleep efficiency, overall sleep quality, and use of medicines for sleep. Scores of all questions were summed to yield a score between 0 and 21. A score of zero meant no disturbance in sleep (good sleep quality) whereas higher scores indicated poor sleep quality. A score of five and above indicated clinically significant sleep disturbances.

The LEIPAD questionnaire measures quality of life. This instrument consists of 49 items that measure six domains: cognitive functioning, depression/anxiety, life satisfaction, physical functioning, self-care, and social functioning. Scores of all items were summed to yield a score from 0 to 81, where a score of 81 indicates maximum impairment of quality of life.

Study 2 Findings

Results of this study indicated that older adults practicing yoga regularly had better overall sleep quality, fewer episodes of disturbed sleep, took less time to fall asleep, experienced less daytime dysfunction, used fewer sleep medications, and felt more rested and energetic in the morning. Total PSQI scores in the yoga group were lower than that of the control group, indicating less sleep disturbance. Also, various quality of life scores of the yoga group were higher than the control group, indicating a better quality of life.

One possible reason given for better sleep quality by those who practiced yoga is that yoga involved the stretching and the relaxing of muscles, causing significant physical and mental exertion, resulting in more deep sleep and less sleep disturbances.

Notes: One limitation of this study was its small sample size. As a result, the exact relationship between yoga and better sleep quality still needs to be clarified.

Take Note

The addition of yoga exercises to your daily routine can help to achieve good sleep quality and improve quality of life.

More than 700,000 spinal fractures and more than 300,000 hip fractures occur annually in the United States. Having a low-cost and less dangerous alternative to bone-loss drugs is invaluable.

Before starting a new exercise routine, you should consult your doctor. Let him or her know you are going to begin exercising or increasing your activity level.
Hardest Hit Program Offers More Help for Homeowners

Kaela Stage
Florida Housing Finance Corporation

First announced on Feb. 19, 2010, by the U.S. Treasury, the “Housing Finance Agency (HFA) Innovation Fund for the Hardest Hit Housing Markets” provides federal funding to 19 states and the District of Columbia that were hardest hit by the aftermath of the burst of the housing bubble. By October 2010, the allocation for the federal Hardest Hit Fund totaled $7.6 billion.

On Feb. 19, the U.S. Treasury announced a fifth round of $2 billion in funding to be allocated to states already participating in the HHF. This allocation will come in two phases of $1 billion each, the first of which is disbursed based on population and each state’s use of existing funds. From the first phase, Florida received $77.5 million to help more homeowners.

The addition of this funding to the federal allocation for the HHF also comes with an extension for the program. Treasury announced that the HHF program will now run through Dec. 31, 2020, instead of the original program deadline of Dec. 31, 2017.

This means Florida homeowners who may be struggling with their mortgages now have even more opportunities to apply for assistance at no cost to the homeowner. Also, any homeowners who have previously been denied assistance are encouraged to have their applications re-evaluated.

Currently, Florida has six programs under the Florida Hardest-Hit Fund umbrella. They include the Unemployment Mortgage Assistance Program, the Mortgage Loan Reinstatement Payment Program, the Principal Reduction Program, the Elderly Mortgage Assistance Program, the Down Payment Assistance Program, and the Modification Enabling Program.

The Unemployment Mortgage Assistance Program targets homeowners who have experienced a financial hardship that has resulted in the temporary inability to make their mortgage payments. Qualifying hardships under this program include unemployment, underemployment, death of a borrower/co-borrower, divorce, or disability. This program provides eligible homeowners with up to 12 months or $24,000 worth of mortgage payments (whichever comes first), as well as up to $18,000 to help pay past-due amounts; funds are paid directly to the mortgage servicer.

The Mortgage Loan Reinstatement Payment program is designed to assist homeowners who have accrued arrearages on their loan due to a temporary financial hardship, but are now able to resume making their mortgage payments. A one-time payment of up to $25,000 is available to help bring eligible homeowners current on their mortgage.

Designed to help homeowners who owe more on their home than it is worth, the Principal Reduction Program (HHF-PR) also comes as a one-time payment of up to $50,000 paid directly to the lender. In order to be eligible for this assistance, homeowners must be current on their loan and must be at least 115 percent “underwater.”

If you are interested in either the UMAP, MLRP, or HHF-PR programs, please call the toll-free information line at 1-877-863-5244.

Assisting seniors who have a reverse mortgage is the purpose of the Elderly Mortgage Assistance Program. For eligible elders, this program is designed to pay any past-due property charges accrued on a reverse mortgage, as well as a year’s worth of those charges in advance. Eligible homeowners may receive up to a total of $50,000. Since the assistance amount for the ELMORE program has increased recently, previously funded seniors who may still have arrearages may now be eligible to receive additional assistance.

For more information on this program or to begin an application, please call the toll-free ELMORE Application and Information Line at 1-800-601-3534.

Be Sure to Hire Only Licensed Contractors This Summer

Erin Reisinger
Florida Department of Business and Professional Regulation

Summer is here and it’s getting hot! During this time of year, many Florida residents begin adding to and restoring their swimming pools to find relief and beat the heat. The summer months are a popular time for many Floridians to look for help and hire contractors.

The Florida Department of Business and Professional Regulations (DBPR) is responsible for licensing and regulating contractors throughout the state of Florida. This is conducted under the Construction Industry Licensing Board. As you begin to prepare for the upcoming season, DBPR wants to remind you to hire state-licensed pool contractors.

The Construction Industry Licensing Board oversees three primary pool contracting licenses. The Swimming Pool Residential Contractor License, Swimming Pool Commercial Contractor License, and Swimming Pool Servicing Contractor License permit contractors to perform repairs and services of swimming pools, hot tubs, or spas. These licenses may contract directly with consumers for residential or commercial pool services that are within the scope of their license.

Additionally, the Construction Industry Licensing Board administers several sub-contracting specialty licenses. Referred to as Swimming Pool Specialty Contractor Licenses, these licenses are issued in an assortment of areas such as layout, structure, excavation, trim, decking, piping and finishes. Sub-contractors can possess multiple specialty licenses. It is important to note that Swimming Pool Specialty Contractor licensees may only contract with a Swimming Pool Residential/Commercial Contractor or a Swimming Pool Servicing Contractor.

Essentially, any time an individual is hired and installs or takes apart equipment that is attached to or used for cleaning or water treatment, a license is required. Pool cleaning and basic water treatment does not require a DBPR license.

If you are looking to hire a pool contractor this summer season, it is important to do some research on the candidates prior to employing them. Licenses can be verified by visiting www.myfloridalicense.com, calling (850) 487-1395, or downloading the free DBPR Mobile app available in the iTunes and Google Play app stores. Verifying a license is easy and can be completed on the DBPR website, under the “Verify a License” tab.

It is important to note that you may need the contractor or company’s license number to ensure you are verifying the correct license. If they are licensed, the company or contractor’s name will be displayed in the search results. From there, make sure the license is active and not delinquent, suspended, revoked, or on probation.

Unlicensed activity occurs when an individual offers to perform or performs services that require a state license and the individual does not hold the required license. Please report any suspected unlicensed activity to DBPR by emailing ULA@myfloridalicense.com or by calling the Unlicensed Activity Hotline at 1-866-532-1440.

DBPR’s mission is to license efficiently and regulate fairly. The department provides consumers with the necessary resources they need so that they do not fall victim to unlicensed activity. This way Floridians can enjoy their swimming pools all season long.

CONTINUED ON PAGE 22
Make Sure Your Summer is Risk Free

Drew J. Breakspear
Commissioner, Florida Office of Financial Regulation

The warm weather has arrived, and there is hardly a cloud in the sky across Florida. It is easy to feel carefree with long, sun-drenched days. Unfortunately, even in beautiful weather, financial fraud scammers are waiting for unsuspecting victims to let their guard down. It is estimated that one in five Americans, age 65 and older, has been victimized by fraud.

June 15, 2016, is World Elder Abuse Day, a campaign dedicated to educating and protecting senior citizens from abuse, neglect, and exploitation. Senior citizens are at heightened risk for financial exploitation. A recent study found that senior citizens lose at least $2.9 billion each year to financial exploitation.

The Florida Office of Financial Regulation (OFR) is committed to protecting citizens, promoting a safe and sound financial marketplace, and contributing to the growth of Florida’s economy with smart, efficient, and effective regulation of the financial services industry. Encouraging Floridians to reduce their risk of becoming a victim of financial fraud and to learn more about behaviors that may put them at risk is one of the ways we are furthering the mission to protect Floridians.

There are a few simple, but important, actions you can take to reduce your risk of becoming a victim of financial fraud. The below are seemingly harmless habits that can leave you vulnerable to scammers. Do you do any of the following?

Click on pop-up ads? Pop-up ads often contain malware or viruses that will download onto your computer once you click on them. Instead – change your browser settings to block pop-up ads, and only click on websites once you’ve determined the web address is legitimate.

Open emails from unknown senders? Emails from unknown senders frequently contain links or attachments that lead to fake websites in an attempt to glean your personal identifying information. These are commonly called “phishing” emails. Instead – delete all suspicious emails without opening them.

Throw sensitive paper documents in the trash? Simply tossing documents with bank account numbers, credit card numbers, Social Security numbers, or other identifying information means that scammers can retrieve your documents and steal your information. Instead – shred everything. Remember to g"l"e"n" b"o"t"h address labels on magazines contain identifying information.

Give out personal identifying information to unknown callers? Many times, scammers will call and pretend to be a legitimate company or government agency to trick victims into giving out personal identifying information. Instead – decline to give out any sensitive or identifying information. If pressed for information, hang up. If a caller is very assertive, aggressive, or demanding, it is often a sign of a scam of sorts. Do not be harassed into giving out personal information.

Rely solely on information from friends when making a financial decision? Just because a professional receives glowing reviews from a friend or acquaintance, does not mean they are properly licensed. Just asking around before selecting a professional makes it easier for scammers to deceive you. Instead – always use a licensed professional and do your own research before making a decision. Verify a financial services company or professional with the OFR online at www.flofr.com/staticpages/verifylexinse.htm or by calling (850) 487-9687.

It may take a little time to recognize behaviors that put you at risk for financial fraud and then alter your habits accordingly, but protecting yourself from financial harm is well worth it. Above all, never let your guard down, and remember the old adage, “If it sounds too good to be true, it probably is.” Please share this information with friends and loved ones, and help them learn the risks of financial fraud and how to overcome them.

TAKE PRECAUTIONS TO PREVENT THE SPREAD OF ZIKA…CONTINUED FROM PAGE 15

Agriculture and Consumer Services, and local county mosquito control boards to ensure that the proper precautions are being taken to protect residents and visitors.

Florida residents have an important role in mosquito control efforts. This particular mosquito likes to live around our homes and dwellings. “Drain and cover” is the way to remember the steps that you need to take for mosquito control where you live: eliminate any sources of standing water where the mosquito can breed; use mosquito repellent in the morning and evening, and cover up with proper clothing; and be sure that screens are in place and intact over your windows and doors.

For further information on Zika and mosquito borne-illness, please visit our website at www.FloridaHealth.gov or call the Zika Virus Information Hotline at 855-622-6735.

ELDER UPDATE
SUBSCRIPTION FORM

Mail this form to:
Department of Elder Affairs
4040 Esplanade Way
Tallahassee, Florida 32399-7000

* If you are a current subscriber providing an updated address, please include your previous address in the comments box below.

First Name __________________________  Last Name __________________________

Phone Number __________________________  Year of Birth __________________________

Business/Organization, if applicable __________________________

Street Address or P.O. Box No. __________________________  Apartment/Suite __________________________

City __________________________  State __________________________  Zip Code __________________________

Florida County __________________________

Signature __________________________  Date __________________________

*Comments

Or subscribe at http://elderaffairs.org/doea/elder_update.php
Protecting Seniors’ Finances

Division of Consumer Services
Florida Department of Financial Services

May is Older Americans Month, providing an opportunity to celebrate the valuable contributions you, as seniors, make to the state of Florida each day while also ensuring you are protected from financial exploitation.

The elderly are vulnerable in many ways; however, financial exploitation is one of the most frequent crimes committed against seniors and can be extremely harmful. Statistics estimate that only one in 10,000 instances of elder financial exploitation is reported. The Department of Financial Services, overseen by Chief Financial Officer Jeff Atwater, wants to ensure you, a part of Florida’s most respected and precious population, are protected from scammers who prey on you.

Common Scams

Below are a few common scams to help keep you alert and informed:

**Grandparent** A scammer poses as a distraught grandchild asking for money to be wired immediately to get them out of jail.

**Lottery** A scammer informs you that you have won the lottery and all you have to do is pay a small fee to get your jackpot.

**Chip Card** A scammer calls claiming to be from your financial institution or credit card company stating that you need to update your personal information or click on the link embedded in the email to receive the new chip card.

In each example, scammers are looking to gain your trust, obtain your personal information, and take your hard-earned money.

The Department of Financial Services, Division of Consumer Services, offers the following tips to help you stay protected.

- Never wire money or provide money through a prepaid debit card, such as the Green Dot or MoneyPak cards, without first verifying the identity of the receiver. Otherwise, it’s like sending cash; once the money is wired, it is almost impossible to trace or recover.

- Do not pay taxes or fees to receive a prize or lottery payout. If you win a legitimate lottery, all fees and taxes will be deducted prior to your receiving the prize. The best thing to do is not respond to a phone call, email, or letter claiming you have won a lottery.

- Do not provide personal financial information by phone or email, unless you have contacted the person directly. There’s no need for your financial institution or credit card company to contact you by email or phone requesting your personal financial information. They already have it on file.

- Regularly review your financial statements online or monthly bank statement to detect fraudulent activity, and report it as soon as possible.

- Request and review your credit report at least annually to look for unauthorized accounts or lines of credit. Be sure to report any suspicious activity immediately. Get a free credit report every 12 months at www.AnnualCreditReport.com or 1-877-322-8228.

- Shred all personal and financial documents before throwing them away. Also make sure to shred credit card statements and receipts. The best defense is a cross-cut shredder, which prevents your documents from being reconstructed, so your information is safe.

Scammers are always changing their tactics and coming up with new scams before you may know about them. However, there are some common red flags to help you determine what a scam is and how to guard against it:

**Broken English and/or very poor grammar:** Scams often originate in other countries, and the scammer may be residing in another country where English is not the primary language.

**Overpayments:** If someone offers to overpay for an item or gives you too much money and asks for a portion back, beware. Scammers can falsify checks or other means of payment. You will be responsible for the bank fees associated with a bounced or fraudulent check.

**A stranger who says he knows you:** You are approached by someone saying he/she knows you, but you’re not sure you remember that person. Scammers know the general language and tactics to trick you into trusting them and providing your personal information.

**Threats of arrest/penalty if you don’t pay a fee:** Be careful when you receive any type of threatening language via phone, email, or mail. If someone contacts you saying you will be arrested, fined, or an account placed in collections, don’t rush to react, even if they say they are with a government agency. Contact the organization directly by calling the number provided in the phone book or on the official website of the agency.

The Department of Financial Services is committed to ensuring you have the information and resources needed to help make sound financial and insurance-related decisions. The On Guard for Seniors website provides specific information about annuities, reverse mortgages, long-term care insurance, and identity theft. The website also explains key terms, outlines important questions to ask, and provides educational videos and explanations of how some popular insurance and financial products work. The Operation S.A.F.E. (Stop Adult Financial Exploitation) initiative and free Be Scam Smart workshops help to inform, empower, and protect Florida’s seniors by educating you on the latest financial frauds and scams. We host Be Scam Smart workshops statewide; check the website for an event in your area or to request a workshop.

For additional tips on how to protect your finances and details on financial scams, please visit www.MyFloridaCFO.com/OnGuard or www.MyFloridaCFO.com/SAFE, or call 1-877-MY-FL-CFO (1-877-693-5236).

**SUDOKU SOLUTION**

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3 2 5 | 9 6 8
4 7 8 | 1 2 5
6 1 9 | 4 7 3
5 3 8 | 1 9 2
7 5 3 | 8 1 9
6 4 3 | 5 2 1
9 1 2 | 6 4 3
5 8 7 | 2 9 6
2 4 6 | 7 3 1
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Sudoku © Kevin Stone [Protected Puzzle]
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)

**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)

**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)

**Senior Connection Center, Inc.**
- 8928 Brittany Way Tampa, FL 33619
  813-740-3888 • 1-800-336-2226
  (Hardee, Highlands, Hillsborough, Manatee and Polk Counties)

**Senior Resource Alliance**
- 988 Woodcock Road, Suite 200
  Orlando, FL 32803
  407-514-1800
  (Brevard, Orange, Osceola and Seminole Counties)

**Area Agency on Aging for Southwest Florida**
- 15201 N. Cleveland Avenue, Suite 1100
  North Fort Myers, FL 33903
  239-652-6900 • 1-866-413-5337
  (Charlotte, Collier, DeSoto, Glades, Hendry, Lee and Sarasota Counties)

**Your Aging and Disability Resource Center**
- 4400 North Congress Avenue
  West Palm Beach, FL 33407
  561-684-5885 • 1-866-684-5885
  (Indian River, Martin, Okeechobee, Palm Beach and St. Lucie Counties)

**Aging and Disability Resource Center of Broward County, Inc.**
- 5300 Hiatus Road
  Sunrise, FL 33351
  954-745-9779
  (Broward County)

**Alliance for Aging, Inc.**
- 760 NW 107th Avenue, Suite 214
  Miami, FL 33172
  305-670-6500
  (Miami-Dade and Monroe Counties)

**FLORIDA ELDER HELPLINE DIRECTORY**
Please call the telephone number below in your area for information and referrals.

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<tr>
<th>County</th>
<th>Phone Number</th>
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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 (TDDs), all Elder Helplines, as well as the Eldercare Locator Service, can be accessed through Florida Relay Service at 1-800-963-5337.

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).
Many thanks to all the partners who made this day possible!
FloridaSeniorDay.org | 850.222.3869