

Silver Eclectic

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May is “Older Americans Month”

Engage at Every Age

Washington, DC – Older Americans Month 2018:
Engage at Every Age. Across the country, older Americans — a rapidly growing population — are taking part in activities that promote wellness and social connection.



ENGAGE AT EVERY AGE: MAY 2018



Across the country, older Americans – a rapidly growing population – are taking part in activities that promote wellness and social connection. They are sharing their wisdom and experience with future generations, and they are giving back to enrich their communities. They’re working and volunteering, mentoring and learning, leading and engaging.

For 55 years, Older Americans Month (OAM) has been observed in May to recognize older Americans and their contributions to our communities. Led by the Administration for Community Living’s

Administration on Aging, every May offers opportunity to hear from, support, and celebrate our nation’s elders. This year’s Older Americans Month theme, “Engage at Every Age,” emphasizes the importance of being active and involved, no matter where or when you are in life.

You are never too old (or too young) to participate in activities that can enrich your physical, mental, and emotional well-being.

It is becoming more apparent that remaining socially engaged can improve the quality of life for older adults. Central Missouri Area Agency on Aging will use OAM 2018 to focus on how older adults in our area are engaging with friends and family, and helping with various community activities. Throughout the month (and really, always), we encourage you to get involved in your community – volunteer at your local school, help a neighbor, participate at a senior center, clean up litter. Do what appeals to you, but get engaged.

And, join ACL and the Administration on Aging in celebrating older persons by participating in the Selfie Challenge! They want to see how you’re engaging. Simply take a selfie (or have someone take your photo) and tweet it with the hashtag #OAM18.

Enrich your own life by staying engaged!

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Silver Eclectic is a bi-monthly publication for senior citizens and for those who share their concerns, made possible by:



CMAAA

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

Our Mission

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

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From the CEO...

By Jean Leonatti, CEO



Dear Readers,

In this month's edition you can read an article about decision-making for those who are no longer able to make their own decisions. I strongly encourage you to read and consider if you have plans in place for yourself and your loved ones. We can't presume we will always lead a magically safe life, we never know what is around the next bend.

Many of you know that my father died after a long battle with Alzheimer's Disease. He was 88 years old and often said "I've lived a good life, I have no regrets". By "good life" he didn't mean material things – he meant a strong faith; a good marriage of 56 years; the love, respect, and joy of his children, grandchildren and great-grandchildren; and a true appreciation of the beauty of nature.

As a primary caregiver, I learned many things during the last three years of my father's life. First among them is that caregiving is very, very hard. I knew that intellectually because of my education and my job, but it is quite another thing when it is personal. The emotional toll is far beyond its physical toll.

As a family, we had to make many decisions in the final years, months and days of my father's life. Those decisions can literally tear a family apart particularly if there are multiple children/decision-makers with differing opinions. There can be long term anger and pain when a family is unable to work together on these final decisions. Some families disintegrate and are never able to come back together.

We were most fortunate as a family because my father had long ago spoken to each of us about the importance of certain end-of-life decisions to him. He had signed advanced health care directives and financial documents long before he ever became ill. And, he talked to each of us about his wishes long before he became ill. We knew what was important to him.

Because we knew his wishes, we had no disagreement about the care decisions we had to make (as hard as they might be) because we knew what he wanted. In truth, it was his final gift to us. We did not have lingering doubts or guilt about our decisions because they were what he would have wanted.

Who knows YOUR final wishes? Do you have an advanced care directive? What do you desire for the end of your life? Have you discussed with your spouse and/or children your thoughts about the use of hospice and palliative care, resuscitation orders, tube feeding, etc.? Are your legal documents in order? What type of remembrance services do you want? Favorite songs or flowers? A charity you want to support?

Your final gift to your survivors can be your greatest gift if you talk with them now about your end of life wishes. Please do it.

Sincerely,

Jean Leonatti, CEO

Planning for Diminished Capacity & Illness



“Diminished financial capacity” is a term used to describe a decline in a person’s ability to manage money and financial assets to serve his or her best interests, including the inability to understand the consequences of investment decisions.

While the inability to manage one’s money is clearly a problem in itself, when people of any age lose the capability to manage their finances, they may also become more vulnerable to investment fraud and other forms of financial abuse.

PREPARING FOR YOUR OWN FINANCIAL FUTURE: HOPE FOR THE BEST, BUT PLAN FOR THE WORST

Losing the ability to manage your finances may be something you’d rather not think about. We often think about our capabilities, like our ability to drive, as an important measure of our independence. But planning ahead may help you stay in control of your finances, even if diminished financial capacity becomes a serious problem. Taking the steps listed below now may help avoid or minimize problems for you and your family.

ORGANIZE YOUR IMPORTANT DOCUMENTS Organize and store important documents in a safe, easily accessible location. That way, they are readily available in an emergency. Give copies to trusted loved ones or let them know where to find the documents. Typically, the following documents will be most relevant to your finances:

- *Bank and brokerage statements and account information.* Make a list of your accounts with account numbers. Keep a separate list of online bank and brokerage passwords and PINs and keep the lists in a safe place. In addition, make a list of the locations of your safe-deposit boxes, including where the keys to the safe-deposit boxes are located. Also, keep your recent bank and brokerage statements available, as well as information about how to get those statements online if you access them electronically.

- *Mortgage and credit information.* Make a list of your debts and regular payments, with account numbers and names of the financial institutions that issued the loans or credit cards.
- *Insurance policies*
- *Pension and other retirement benefit summaries*
- *Social Security payment information*
- *Contact information for financial and medical professionals, such as doctors, lawyers, accountants, and securities professionals*

PROVIDE YOUR FINANCIAL PROFESSIONALS WITH TRUSTED EMERGENCY CONTACTS

If you have a financial professional, such as a broker or investment adviser, provide that person with emergency or alternate contact information in case he or she cannot contact you or suspects something is wrong. You may wish to discuss with your financial professional what you would consider to be an “emergency,” and specify when he or she may contact someone on your behalf.

Discuss what information can be shared with your emergency contact. For example, you might provide your financial professional with a simple written instruction, such as: “Please call my son Mark at (222) 555-5555 if: (i) you are unable to reach me and there appears to be unusual activity regarding my account; (ii) you are unable to reach me for two weeks irrespective of any unusual account activity; or (iii) if you think I am confused or acting strangely.” Providing an emergency contact generally will not enable the person to make investment decisions on your behalf—so be sure to take other steps if you want someone else to manage your accounts if you cannot.

CONSIDER CREATING A DURABLE POWER OF ATTORNEY

A financial power of attorney gives someone the legal authority to make financial decisions for you if you cannot. That person is called your agent. The document is called “durable” because it remains in effect even if you become incapacitated. You retain the ability to change it or cancel it as long as you are still able to make decisions. A financial power of attorney differs from a health care power of attorney, which only covers health care decisions. You may want to consult with a lawyer to determine whether a durable financial power of attorney is right for you.

After signing a durable financial power of attorney, you can still manage your money and property as long

**Continued on page 4,
see *Planning***

Planning

Continued from page 3

as you have the ability to make decisions. Also, it is important to remember that you always have the option to change who you choose to act as your appointed representative and the individuals you allow to access your financial information. As you are essentially giving financial decision-making authority to your agent, it is critical that he or she be someone you can trust.

THINK ABOUT INVOLVING A TRUSTED RELATIVE, FRIEND OR PROFESSIONAL Besides listing them as emergency contacts, you may wish to give a trusted relative, friend, or professional an overview of your finances (even if you don't want to share all the details). For example, you might ask your broker or bank to send duplicate statements to your daughter or accountant. You might also consider asking a trusted friend or relative to join you on periodic visits to your financial professional. This would give someone you trust a sense of your financial situation and with whom you've been doing business. If you choose to involve a relative or friend, it is very important it is someone you are sure you can trust. Consider discussing the selection of the person with a number of other trusted friends or relatives.

KEEP THINGS UP TO DATE Be sure that if something changes (for example, you open a new account) you keep your information as current as possible. Also, your trusted contact may change over time. Keep your financial professionals informed of changes regarding who has authority to review your account or whom they should contact in case of an emergency.

SPEAK UP IF SOMETHING GOES WRONG If you ever think someone is taking advantage of you, or that you've been the victim of a fraud, speak up. Sadly, sometimes even financial professionals and people we know commit financial crimes. There's no shame in being a victim, and the sooner you let someone know about it, the better chance there is of putting an end to it. Contact information for reporting abuse appears at the end of this document.

HELPING OTHERS WITH DIMINISHED FINANCIAL CAPACITY You may have a parent or other loved one with diminished financial capacity, or who you worry may face that issue in the future. If so, consider the following steps to help.

Have an open conversation about investments and other financial matters sooner rather than later. Even if it feels awkward, it is important to have an honest conversation about finances. Ask your loved one to consider taking the steps outlined above. Even if he or she does not want to take these steps, ask your relative or friend to consider

how he or she wants to maintain control of his or her finances in the future. Explain that advance planning is a way to make sure that a trusted person makes decisions if he or she no longer can.

Help your relative or friend with managing finances. You may also offer to take a more active role in helping your loved one manage his or her financial accounts. Be alert both to mistakes that your loved one may make in managing finances and to any signs of elder financial abuse.

It can be hard to tell whether actions are the result of confusion or of financial exploitation. For example, if you find that a loved one has paid the same bill twice by mistake, you should help him or her fix the error. But beware that multiple or unusual payments could also be a sign of financial exploitation, so don't rule out that possibility without looking into it. Be on guard for any sudden changes in investments that seem out of keeping with the loved one's longstanding goals, values and investment style. These changes may have come about because of confusion or may be a sign of financial exploitation.

If your family member or friend has named you to manage money or property, understand your responsibilities and how you can protect your loved one from financial exploitation. For example, your loved one may have named you as an agent under a power of attorney or a trustee under a revocable living trust. Read the Consumer Financial Protection Bureau's Managing Someone Else's Money guides (consumerfinance.gov/blog/managing-someone-elses-money)

This information was taken from June, 2015 Consumer Advisory and Investor Bulletin.

The SEC's Office of Investor Education and Advocacy and the CFPB's Office for Older Americans have issued this bulletin to help investors and consumers understand the potential impact of diminished capacity on their ability to make financial decisions and to encourage investors and consumers to plan for possible diminished financial capacity well before it happens.

Additional Resources

Financial Protection for Older Americans webpage of the Consumer Financial Protection Bureau (CFPB), available at consumerfinance.gov/older-americans

The U.S. Department of Justice's Elder Justice Initiative website at justice.gov/elderjustice/ (including the page on victim and family support)

The SEC Investor.gov web page for Seniors, available at investor.gov/seniors

To Report Suspected Elder Abuse in Missouri, call 1-800-392-0210. To report suspected elder abuse in another state, locate the appropriate adult protective services agency by calling the Eldercare Locator at (800) 677-1116, or eldercare.gov.

Senior Centers Offer More Than Meals

By Beth Busseau

County Services Director



*What a delight to receive this letter in the mail!
A wonderful example of the value of participating in a Senior Center:*

Dear Friends,

This is a letter I have been meaning to write for a long time concerning our Camdenton Senior Center on Rte. 5 in Camdenton.

Eighteen years ago we retired to this beautiful area and shortly after we came we were invited to go to the center with friends for lunch. We enjoyed it so much we found ourselves returning quite often. As newcomers to the area, we were able to get advice from friendly people on where to go, who to hire, good medical care and so much more. The center truly became a comfort place for us as we joined the fun of new friends and the care of our center.

As the years went by we were blessed with so many advantages from our center, like art lessons, dance lessons, exercise and safety classes, pool, birthday and special occasion celebrations, flu shots, and scam warnings. I could go on and on with all the things that have enriched our lives and those of our center friends. Over the years as we have gotten older and unplanned things have happened, we know we have the support and caring of our “center family.”

Now, of all our years with the center I believe the best ones are now! The food is the best ever! It’s not only prepared well, it’s fun, the tiny extras make it special, and the homemade soup is wonderful. I think it’s especially great for those living alone to look forward to.

My dear husband of 60 years (he is 83) was recently diagnosed with lung cancer and is now going through chemo at the VA. One of the main concerns the doctor mentioned was weight loss, as he is slender to start with. Thanks to our great cooks he looks forward to his lunch every day at the center and has actually gained three pounds. The caring, encouragement and advice from our center friends has been invaluable and has helped both of us through this. They offer rides to Columbia, support and friendship, the best gift of all.

So, thank you senior center for all the eighteen years of caring you have given us and so many others, you are truly a special place.

With gratitude,
Connie and Jarvis Elmore

Thank you to Teresa Millsap, Center Administrator of Camdenton Senior Center, Center staff and volunteers, along with all the friendly participants! One example of CMAAA’s Senior Centers. Come join us.

Beth Busseau, County Services Director.



Thank you

The Ombudsman Program

Volunteer Program Currently Offers over 200 Combined Service Years!

By Donna Wobbe

Ombudsman Program Director



Even though many Ombudsman Volunteers with several years of service are in between milestone years, we honor you! We are truly excited about our new Volunteers and look forward to many years together. We also welcome MU Service Learning Students who gift their hours one semester at a time. We wish to honor and acknowledge each and every one!

Thank you from the residents who are very grateful to have you there to listen, encourage and advocate for them. Even when a resident is having a rough day, your compassion shines!

Thank you so much. These amazing volunteers gift their time each week to visit with

folks in assisted living and skilled nursing homes. With continued education and in-service trainings our new

volunteers have the opportunity to learn from others who have many years of knowledge to share. Volunteers of milestone years have voiced many times that this is as good for them as it is for the residents. They truly love their role and look forward to their weekly visits. What a great feeling!

My dream is to have an Ombudsman Volunteer for every skilled nursing home in Central Missouri.

We're certifying four new volunteers this month so my dream is alive! For additional information please call, email or visit us online.

CONGRATULATIONS

25 or more Years

ANN HARTMANN Cooper County

20 Years

ROGER BUMGARNER Boone County

JUDY GRADY Crawford County

SHIRLEY HOBSON Dent County

FRED KUMMER Cole County

15 Years

JEAN HAGEDORN Morgan County

LEW PITCHFORD Boone County

10 Years

PATTY LOGUE Morgan County

SHARON MORGAN Cole County

JUNE TURNER Gasconade County

BECOME A PART OF THIS AMAZING OMBUDSMAN VOLUNTEER TEAM!



YOUR REGIONAL OMBUDSMAN COORDINATORS

Linda Daugherty, Ronda Giger, Margaret McGeehon and Donna Wobbe

Advocate by visiting and listening to those residing in Assisted Living and Skilled Care Homes. Visit with Residents. Gift two hours per week and make a difference. Certification and ongoing training provided for Ombudsman Volunteers in all nineteen counties in which we serve.

If you or someone you know would like information about choosing the right level of care or any other questions about Long Term Care, please contact your Ombudsman.

For additional information please call, email or visit us online.

CENTRAL MISSOURI AREA AGENCY ON AGING

Long Term Care

Ombudsman Program

573-443-5823 or 800-369-5211

www.cmaaa.net

Email: dswobbe@cmaaa.net

HELLO

from HOLLIE

Hollie Spencer

Medicare Education & Outreach Counselor
573-443-5823



With the changes in income levels, assistance levels, and possible life circumstances; you may qualify for financial help with your Medicare costs.

What are these programs and what do they pay for?

QMB (QUALIFIED MEDICARE BENEFICIARY) PAYS:

- Part A (Hospital) Premium, if you have one
- Part A (Hospital) Deductible (\$1,340. Original Medicare)
- Part A (Skilled Nursing Facility) Co-pay days 21-100 (\$167.50 a day Original Medicare) 20 % Coinsurance.
- Part B (Medical) Premium (\$134. month)
- Part B (Medical) Annual Deductible (\$183.00 Original Medicare)
- Part B (Medical) Co-payments, if applicable 20 % Coinsurance

SLMB (SPECIFIED LOW-INCOME MEDICARE BENEFICIARY) PAYS:

Medicare Part B Premium (\$134.00 month)

QI (QUALIFYING INDIVIDUAL-1) PAYS:

Medicare Part B (Medical) Premium (\$134. month)

LIS (LOW INCOME SUBSIDY)

[FOR PRESCRIPTION DRUG PLANS] PAYS:

- All or part of Part D Premium
- All or part of Part D Annual Deductible, if applicable
- Reduces co-pay amounts for prescription drugs

ELIGIBILITY:

If income is \$1,538 per month or less for single (or \$2,078 for a couple) with *resources of \$14,100 or less single (or \$28,150 couple), you may be eligible. Please call your CMAAA Counselor or Care Coordinator to help apply for the appropriate help.

*Resources are saving and/or checking accounts, stocks/bonds/mutual funds, retirement account, real estate (other than the house you live in), more than one vehicle and life insurance (not burial insurance) over \$1,500.

SUBSCRIPTION FORM

Suggested contribution - \$10.00

Mail to: CMAAA, 1121 Business Loop 70 East, Suite 2A, Columbia, MO 65201

Name: _____
(Please type or print)

Complete: _____
(street or box # - please include apt. # or route #)

Complete: _____
(city) (state) (zip code)

PLEASE MARK ALL THAT APPLY TO YOU:

- ADD MY NAME to the mailing list. (I am not receiving one by mail at this time)
- I HAVE ENCLOSED my tax deductible contribution to help support SILVER ECLECTIC.
- CORRECT MY ADDRESS on your mailing list. (Please include current mailing label)
- REMOVE MY NAME from the mailing list.
- I am receiving more than one copy of SILVER ECLECTIC. (INCLUDE ALL MAILING LABELS FROM NEWSPAPER AND INDICATE WHICH ONE SHOULD BE DELETED).

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



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Need Help? Call Us.

SENIOR CENTERS

Boonslick Senior Center (Boonville) (660) 882-2344	Dixon Senior Center (573) 759-6313	Macks Creek Senior Center (573) 363-0153	Sayers Senior Center (Potosi) (573) 438-3237
Bourbon Senior Center (573) 732-4268	Eldon Senior Center (573) 392-6102	Mexico Senior Center (573) 581-7743	Stoutland Senior Center (417) 286-3880
California Nutrition Center (573) 796-4240	Fayette Senior Citizens Center (660) 248-3733	Moniteau Nutrition Center (Tipton) (660) 433-2715	Versailles Senior Center (573) 378-6232
Callaway Senior Center (Fulton) (573) 642-2458	Friendship Hall (Iberia) (573) 793-2747	Senior Meal Program (Columbia) (573) 449-8000	Vienna Senior Center (573) 422-3834
Camdenton Senior Center (573) 346-2776	Glasgow Senior Center (660) 338-2975	Owensville Senior Center (573) 437-3096	Warren Senior Center (Richland) (573) 765-5414
Conway Senior Center (417) 589-2079	Hughes Center (Lebanon) (417) 532-3040	Osage Beach Senior Center (573) 348-2909	Waynesville/St. Robert Sr. Center (573) 774-2668
Crocker Senior Center (573) 736-5405	Jefferson City Centers Clarke Senior Center (573) 634-8020	Rolla Elderly Highrise (573) 341-2929	Westside Senior Center (Laurie) (573) 372-3588
Cuba Senior Center (573) 885-2909	West Point Senior Center (573) 635-4120	Salem Senior Center (573) 729-2373	

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REGIONAL OMBUDSMAN COORDINATORS

Long Term Care Ombudsman Program

Donna Wobbe, Linda Daugherty, Ronda Giger and Margaret McGeehon 573-443-5823 or 800-369-5211 dswobbe@cmaaa.net

CARE COORDINATORS

Care Coordination Director
Rose Nelson
(800) 369-5211 or (573) 443-5823

Audrain County Carol Senor (573) 581-7678	Cole County Darreca Mays (573) 634-8828	Gasconade County Tonya Zelch-Wagner (573) 437-2532	Miller County Kathleen Humphrey (573) 392-7229	Phelps County Scott Shaffer (573) 265-0616
Boone County Steve Dopp John Heller (573) 443-5823	Cooper County Karen Dick (660) 882-3444	Howard County Karen Dick (660) 882-3444	Moniteau County Melissa Blackburn (573) 796-4051	Pulaski County Mary Ann Mathews (573) 774-3390
Callaway County Karen Elwood (573) 642-6772	Crawford County Tanya Johnson (573) 885-2922	Laclede County Janet Moore (417) 588-4300	Morgan County Melissa Blackburn (573) 378-9980	Washington County Robin McElrath (573) 438-5962
Camden County Mary Ann Matthews (573) 346-1834	Dent County Wendy Baker (573) 729-5697	Maries County Kathleen Humphrey (573) 422-3322	Osage County Tonya Zelch-Wagner (573) 437-2532	