



ELDER UPDATE



Governor Rick Scott

NOVEMBER/DECEMBER 2012

NEWS BROUGHT TO YOU BY THE FLORIDA DEPARTMENT OF ELDER AFFAIRS

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Secretary's Message

**Secretary
Chuck Corley**
Department of Elder Affairs

For almost 100 years, our country has set aside a day to recognize and observe the sacrifices of those in uniform who dedicated their lives to preserving the democratic ideals that are the foundation of our country.

This Veterans Day, we honor those brave men and women who have served this nation in the United States military. Here in Florida, with more than 1.6 million veterans, we have the third largest population of this demographic group, with only California and Texas ahead of us. This number accounts for 12 percent of the state's population of those 18 and older. We have the largest population of World War II veterans in the nation with more than 164,000. There are more than 731,000 veterans over age 65 in Florida, including 27,000 women veterans age 65 and older. There are more than 140,000 women veterans in total, and the Sunshine State is home to more Vietnam-era veterans than any other wartime category with 449,000.

We are so very grateful for the contributions and sacrifices of these dedicated members of the armed forces, and we recognize that all of our veterans have selflessly given of themselves to this country. Some have paid the ultimate price – laying down their lives on battlefields across the world to advance the noble causes of liberty and justice in regions wrought with tyranny and oppression.

It is fitting that all Floridians honor America's military veterans, whose selfless service and sacrifice allow us to enjoy freedom and liberty. As Floridians and Americans, we can pay tribute to the example set by our veterans by giving more of ourselves to others. In doing so, we honor their service.

As you will read later in this edition of *Elder Update*, the Florida Department of Veterans' Affairs (FDVA) has recently launched a new campaign to connect veterans with the benefits to which they are entitled. With a new department logo, a fresh website, and new tools, such as a smart phone app, FDVA is doing all it can to serve the veterans who have so valiantly served us.

To our veterans, our country can never fully repay you for your courage, service, and sacrifices. Your service speaks to your sense of duty, honor, integrity, and courage, whether in wartime or in peace. While we can never do enough to say thank you,

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Message from Governor Rick Scott

EDUCATING TOMORROW'S WORKFORCE

To improve health care, expand opportunities, and improve the quality of life for Floridians, we must be more effective in educating our children and grandchildren, so as Governor I am making private-sector job creation the No. 1 priority of state government. We are achieving this goal by making the Sunshine State the best place for companies to do business, therefore, more and more Floridians will have the opportunity to get back to work.

Since December 2010, Florida's unemployment rate has had the largest drop in the nation. In that same time frame, Florida has added more than 150,000 private-sector jobs. We still have much work to do, but we continue seeing positive economic news that shows we are headed in the right direction.

Part of our strategy is making sure our students have the opportunity to get a good education. When I started public school, my family lived in public housing, and I got my first job when I was seven. Getting an education was essential to my ability to get better jobs. After I served in the Navy, I was able to finish my college education on the G.I. Bill.

Every company considering doing business in our state wants qualified people working for them, and they know their employees want their children to be able to get the best education possible. I understand that you cannot separate the education of our future workforce from job creation, and a quality education gives Florida's students the tools they need to succeed.

That's why I worked with the Legislature to make sure Florida K-12 schools received an additional \$1 billion this year. I have also worked to pass legislation that empowers principals to hire, reward, and retain the best teachers by measuring educator performance and creating a merit-pay system.

I recently embarked on an education listening tour across Florida. I met with teachers, students, parents, and grandparents to hear their ideas on how to improve the education of Florida students.

I visited schools in Jacksonville, Miami, Central Florida, and the Panhandle. At each stop, I heard ideas

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ELDER UPDATE

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Electronic Payments: the Best Way to Get Your Benefits



Rashad Mujahid
Social Security Administration

Chances are, if you receive Social Security benefits, Supplemental Security Income (SSI), or any federal payment, you receive it electronically. More than 90 percent of people getting monthly Social Security benefits already receive electronic payments. If you don't yet, that's about to change.

There is a U.S. Department of Treasury rule that does away with paper checks for most federal benefit and non-tax payments by March 1, 2013. With a few exceptions, this mandate includes Social Security, SSI, Veterans Affairs, Railroad Retirement Board, Office of Personnel Management benefits, and other non-tax payments.

People required to switch have the option of direct deposit to a bank or credit union account, or they can have their monthly payment directed into a Direct Express® debit card account (Treasury's debit card program). Please visit www.godirect.org or call 1-800-333-1795 to learn more.

So, why the push for electronic payments instead of paper checks received in the mail? Here's a list of reasons an electronic payment is better than an old-fashioned paper check.

- It's safer: no risk of checks being lost or stolen;
- It's easy and reliable: no need to wait for the mail or go to the bank to cash a check;
- It saves taxpayers money: no cost for postage and paper and printing; Treasury estimates this will save taxpayers \$1 billion over 10 years; and
- It's good for the environment: it saves paper and eliminates the need for physical transportation.

If you still get your check in the mail, don't wait for the new rule to go into effect next year—sign up for electronic payments now. Please visit www.godirect.org or call toll-free 1-800-333-1795 today and begin getting your Social Security and SSI payments the safe, easy, reliable way—electronically.

All Retirement and SSI Benefit Payments Switching to Direct Deposit

In August 2012, anyone receiving Social Security retirement or Supplemental Security Income (SSI) benefits should have received a notice with their monthly paper check that emphasized the need to switch to electronic payments by March 1, 2013. If beneficiaries do not sign up for Direct Deposit, they may experience an interruption in benefit payment. Beneficiaries who already have a bank account are able to sign up for Direct Deposit by doing the following:

- Obtaining a password and starting or changing Direct Deposit online (Social Security benefits only);
- Contacting their bank, credit union, or savings and loan association;
- Calling Social Security toll-free at 1-800-772-1213 (TTY 1-800-325-0778); or by
- Filling out a Direct Deposit sign-up form and taking or mailing it to their Social Security Office.

Visit www.socialsecurity.gov/deposit/1199a.pdf to download the Direct Deposit sign-up form in PDF format.

Visit www.socialsecurity.gov/deposit/howtosign.htm for more information on the transition to Direct Deposit.

SPECIAL THANKS

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

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FIND TRUE VALUE THIS CYBER MONDAY AT SOCIALSECURITY.GOV

Rashad R. Mujahid
Social Security Administration

Let the shopping season begin!

The day after Thanksgiving has virtually become a holiday of its own. “Black Friday” is the busiest shopping day of the year, with people lining up at midnight for door-busting deals as they begin the busy holiday shopping season.

And the Monday after that has become a virtual holiday, so to speak. “Cyber Monday” is the day web-savvy people search for deals on the Internet.

But there is more than one way to find value on the Internet. For example, Social Security offers many online services to the general public — and they are free! Not only that, but doing business online with Social Security will save you time and money. And it’s so easy to do. Here are some of the most popular services you’ll find at www.socialsecurity.gov:

1. The online Social Security Statement is a hot new service that is a big hit with the millions of people who’ve used it since its launch last May. Your online statement provides you with a record of your past earnings, and it uses those earnings along with projected earnings for future years to give you accurate estimates of future Social Security benefits. Get your Statement at www.socialsecurity.gov/mystatement.
2. The Retirement Estimator is an easy way to get an instant, personalized estimate of your future Social Security benefits. Just key in some basic information, and the Estimator will use information on your Social Security record, along with what you input, to give you a benefit estimate on the spot. You even can experiment with different scenarios, such as changing your future earnings and retirement date. Check it out in English at www.socialsecurity.gov/estimator or in Spanish at www.segurosocial.gov/calculador.
3. The online Retirement Application is the most convenient way to apply for Social Security retirement benefits. You can apply from the comfort of your home — it’s fast, easy, and secure. It’s so easy that it can take you as little as 15 minutes to apply online. In most cases, after your application is submitted electronically, you’re done. There are no forms to sign and usually no documentation is required. Social Security will process your application and contact you if any further information is needed. When you’re ready to retire, apply at www.socialsecurity.gov/applyonline.
4. Business Services Online is our one-stop shop for small business owners. The site allows organizations and authorized individuals to conduct business with and submit confidential information to Social Security. Employers can use it to file W-2s for their employees the fast, convenient, and paperless way — online. Visit Business Services Online at www.socialsecurity.gov/bsa.

In the American Customer Satisfaction Index, Social Security’s online services continuously receive the highest ratings in both the public and private sectors, year after year.

To learn more about all you can do on Cyber Monday, or any day, visit www.socialsecurity.gov/onlineservices.

Disabled? Apply for Social Security Benefits From Home

Rashad Mujahid
Social Security Administration

If your disabling condition makes it hard for you to drive or arrange transportation to your local Social Security office, we have some good news. You can complete and submit your application for Social Security disability benefits from your own home computer. Get started at www.socialsecurity.gov/disability, or call toll-free 1-800-772-1213.

The application process involves determining 1) whether you have sufficient work to be eligible for Social Security; 2) the severity of your medical condition; and 3) your ability to work. Because we carefully review so many cases — more than three million each year — it can take us three to five months to determine whether you are eligible to receive benefits.

The amount of time it takes to make a decision on your application can vary depending on a number of factors, such as the following:

- The nature of your disability;
- How quickly we obtain medical evidence from your doctors, hospitals, or other medical sources; and
- Whether we need to send you for a medical examination in order to obtain evidence to support your claim.

We do a number of things to speed up the process when we can. For example, our Compassionate Allowances Initiative allows us to fast track certain cases of individuals with very severe disabilities, such as Amyotrophic Lateral Sclerosis (ALS). There are 165 different types of disabilities that qualify for this expedited decision, and that list continues to expand. Learn more about Compassionate Allowances at www.socialsecurity.gov/compassionateallowances, or call toll-free 1-800-772-1213.

Another way we speed up decisions is with our Quick Disability Determinations initiative, which uses technology to identify applicants who have the most severe disabilities and allows us to expedite our decisions on those cases. Read more about Quick Disability Determinations at www.socialsecurity.gov/disabilityresearch/qdd.htm or call toll-free 1-800-772-1213.

There are things you can do to help speed up the decision process too. The more information you provide up front, the less time it will take us to obtain the evidence we need — and the faster we can process your application. The types of information we need include:

- Medical records or documentation you have — we can make copies of your records and return your originals;
- The names, addresses, and phone numbers for any doctors, hospitals, medical facilities, treatment centers, or providers related to your disabling condition; and
- The names, addresses, and phone numbers for recent employers and the dates worked for each employer.

We also ask you to sign release forms that give us permission to obtain the information needed from third parties to make a decision on your claim.

The best place to start is online at www.socialsecurity.gov/disability. Select “Disability Starter Kits” in the left column. There, you’ll find important information to help you with your application.

If you’re not able to work due to a disability, apply online for Social Security disability benefits at www.socialsecurity.gov/disability, or call toll-free 1-800-772-1213.

Photo by Michaela Kobayakov.



Allison Barnes Carter
Florida Department of Health

Do you have a plan for healthy eating during the holidays? If you have diabetes or pre-diabetes, this season can be a challenging time of year. November is American Diabetes Month, so it's a good time to set healthy eating goals that will help you to stay on course throughout the holidays.

For people with diabetes, November and December are celebration-heavy months marked by family trips and feasts and sweets that can cause dangerous spikes and drops in blood sugar levels. You're not alone. According to FloridaCHARTS, an online database, in 2010 more than 19 percent of Floridians aged 65 and older had diagnosed diabetes.

"People with pre-diabetes and diabetes can enjoy the holidays just as much as those who don't have diabetes. If you make healthy choices and limit portion sizes, you don't have to give up all of your holiday favorites," says Sara Cawthon, Diabetes Prevention and Control Program (DPCP) Coordinator in the Bureau of Chronic Disease Prevention at the Florida Department of Health.

"This is where diabetes self-management education is important," says Trina Thompson, DPCP administrator. "Self-management education gives you the skills and confidence you need to learn to manage your diabetes and develop ways to make healthy eating easier for you."

People with diabetes should ask their medical provider about diabetes self-management education, which is covered by insurance, although a co-pay or deductible may be required. To find out more, visit www.floridadiabetes.org or call 850-245-4444.

To further guide you through holiday travel and eating, the American Diabetes Association and the Centers for Disease Control offer these tips:

Plan and Prepare

- Bring plenty of medication if you're traveling—more than you think you might need—as

SWEET SUCCESS! Managing Your Diabetes During the Holidays

well as any emergency supplies such as a glucagon emergency kit.

- Get a flu vaccination before traveling, unless your medical provider instructs otherwise. Get the flu shot, not the nasal spray.
- Monitor your blood glucose and keep time zone changes in mind for scheduling your medication.
- Be physically active if possible.

Set healthy eating goals

- Bring diabetes-friendly snacks while you travel—healthy food might not be readily available.
- Choose low-calorie drinks, such as sparkling water, unsweetened tea, or diet beverages. If you select an alcoholic beverage, limit it to one drink a day for women or two for men, and drink only with a meal.
- Watch out for heavy holiday favorites, such as hams coated with a honey glaze, turkey swimming in gravy, and side dishes loaded with butter, sour cream, cheese, or mayonnaise. Instead, choose turkey without gravy and trim off the skin, or other lean meats.
- Look for side dishes and vegetables that are light on butter, dressing, and other extra fats and sugars, such as marshmallows or fried vegetable toppings.
- Watch the salt. Some holiday favorites are made with prepared foods high in sodium. Choose fresh or frozen vegetables that are low in sodium.
- Select fruit instead of pies, cakes, and other desserts high in fat, cholesterol, and sugar.
- Focus on friends, family, and activities instead of food. Take a walk after a meal, or join in the dancing at a party.

In addition to following these helpful tips don't forget to be thankful!

AARP and Ad Council Launch New National Caregiver Assistance Multimedia Campaign

Lauren Webber
AARP

Floridians who are earning the accolade of "caregiver" have plenty of company. More than 1.7 million Floridians care for a frail loved one. However, for many, navigating the mysteries of caregiving make them feel as though they're all alone.

To help make it easier for "boomer" caregivers, AARP is teaming up with the Ad Council to offer help, support, and resources.

Support is an essential tool in caregiving—both for the older adult and the caregiver. According to a recent national survey conducted by AARP and the Ad Council, more than half of America's "boomer" caregivers, ages 40 to 60, say they need support and help.

To help heighten awareness of the issue and to connect caregivers with each other, AARP and the Ad Council have launched the Caregiver Assistance PSAs, created pro bono by ad agency Butler, Shine, Stern & Partners (BSSP). The campaign is designed to provide information and support to some 42 million unpaid caregivers nationwide, communicating that there is help and that "together, we can be stronger."

Caregiving is a stressful, complex job that requires extensive time and effort. In fact, in 2009, approximately 42 million unpaid caregivers provided an estimated \$450 billion worth of unpaid care to aging loved ones. While most caregivers are also working and managing their own families simultaneously, many caregivers fall into the "Sandwich Generation" as well, caring for both their kids and aging parents at the same time.

However, because many caregivers feel that they are simply fulfilling their duties as a son, daughter, husband, or wife, they do not identify themselves as caregivers. As a result, caregivers often feel isolated and do not recognize the resources that exist to help them, AARP experts say.

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HEALTHY SLEEP FOR A HEALTHY MEMORY

Leilani Doty, Ph.D.
University of Florida Cognitive & Memory Disorder Clinics

Sleepless nights bother 40 million Americans and more women than men. Sleep disorders, known as insomnia, vary. Some people have trouble falling asleep; others easily fall asleep for a couple of hours, but then have trouble staying asleep. Sometimes the problem is interrupted sleep, such as being unable to fall back to sleep after awakening to use the bathroom.

Over a long period, insomnia may become a habit. Worry, anxiety, and high stress can keep a person awake. Insomnia may result from health problems, such as the following:

- Depression,
- Thyroid disease,
- Pain, such as from sore muscles or arthritis, and
- Breathing problems, such as untreated asthma or sleep apnea.

It is estimated that more than 12 million U.S. adults have sleep apnea. Sleep apnea occurs when there is blocking of the upper part of the airway during sleep and the person stops breathing for a brief period. The breathing stops may lead to a poor supply of oxygen in the brain. This problem may lead to memory difficulties, increased risks for stroke, and possible vascular dementia.

After a medical diagnosis of sleep apnea, the doctor may recommend weight loss, throat exercises, general physical exercise, and/or CPAP. A CPAP is a breathing mask and machine that provide continuous positive airway pressure during sleep and allow for good sleep. For more information about sleep apnea visit the American Sleep Apnea Association's website at: www.sleepapnea.org, or call 202-293-3650.

Stimulating activities just before bedtime, such as TV mysteries, paying bills, arguments, late-night snacks of heavy or sugary foods, or drinks containing caffeine can block good sleep.

A medical check-up is important to find ways to fix the insomnia, because getting enough sleep is important for healthy brain function.

What Happens During Good Sleep

During good sleep, people go through light and deep sleep stages during which many important functions occur, such as cell repairs throughout the body. Going through the full cycles of light and

deep sleep for about eight hours (individual sleep needs vary) are necessary for good memory storage, called memory consolidation. Full, sound sleep is important for the brain to firm up and store details of daytime learning and activities.

During good sleep, certain areas of the brain release leptin. Healthy amounts of leptin in the brain decrease our craving for foods that are high in fat or sugar.

Sleep Hygiene

Healthy sleep habits are called sleep hygiene. Some tips for good sleep hygiene are as follows:

- Stick to a regular routine for going to sleep and waking up.
- Don't take long naps or nap after 2 p.m. or 3 p.m.
- Try to get early morning exposure to about 30 minutes of sunlight, as this sets the day-night sleep cycle. The bright sunlight gets the body alert and helps the pineal gland in the brain to hold back the hormone melatonin (melatonin makes people sleepy).
- Exercise enough to build up fatigue or sleep hunger (being eager to sleep).
- Keep the bedroom at a comfortable temperature, clutter free, quiet, and dark enough (a small night light may help nighttime bathroom visits).
- Relax a few hours before bedtime to "wind down" from the day's activities and stress (take a warm bath, soak your feet, or listen to calming music).
- Don't consume caffeine several hours before bedtime (including chocolate) and avoid heavy snacks before bedtime.
- Reduce fluids a couple of hours before bedtime, but drink plenty of fluids in the earlier part of the day, unless a doctor restricts fluids.

Further information about sleep and sleep disorders may be found at the following websites:

1. Florida Department of Elder Affairs, Alzheimer's Disease Initiative Education Manual in the "Daily Health: Tips" chapter in the section on Healthy Sleep at www.elder-affairs.state.fl.us/doea/alz.php.
2. American Sleep Association: improving public awareness about sleep disorders and sleep health at www.sleepassociation.org.



3. American Sleep Disorders Association: information on sleep disorders at www.asdanet.org.

4. National Sleep Foundation: information on sleep health and safety at www.sleepfoundation.org or call 703-243-1697.

Leilani Doty, Ph.D. is the Director of the University of Florida Cognitive & Memory Disorder Clinics (MDC) and can be contacted at Box 100236, McKnight Brain Institute, Gainesville, FL 32610-0236, Office 352-273-5550; Memory Disorder Clinic Appointments 352-294-5000.

SECRETARY'S MESSAGE

(Continued from page 1)

Florida can help and support you through outreach and advocacy. Information on federal and state benefits available to you and your family is available by visiting www.FloridaVets.org or by calling the Florida Department of Veterans' Affairs at 850-487-1533.

Of course, one day of recognition is not enough to honor those of you who have served in our military, but we take the opportunity on November 11 to say thank you and to honor you, our nation's veterans.

Glimpses of Caregivers

Francine C. Parfitt
Mayo Clinic Memory Disorder Clinic

Caregivers are a dedicated, often overlooked group of amazing individuals. Caregiving is a profession that most family members do not anticipate, prepare for, or have the opportunity to decide whether they will accept. All too often, demands for caregiving appear unexpectedly with little or no planning. Frequently, family caregivers do not have access to the resources and support they may need to support their loved one. Family caregiving can be emotionally, physically, and financially challenging.

Those providing care to a loved one with Alzheimer's Disease or a related dementia face additional concerns in that the care recipient may not appreciate the care received and may in fact be critical. Quite often a person with Alzheimer's or a related dementia may treat their family caregiver in a mean, argumentative, or even aggressive manner, yet be kind and considerate to a neighbor or a stranger. Family members are always amazed at the level of cooperation demonstrated by their loved one when at a physician's office or at the bank or even in a shopping mall, yet at home, the person for whom they care can be somewhat difficult. It is all about social graces, which are well-learned habits that most often stay in place despite the decline in memory and thinking.

The most important consideration for family caregivers is to learn to put themselves first. Comparisons have been made to the safety instructions provided on airplanes: if the oxygen masks are needed, be sure to adjust yours before you help others. To survive at caregiving, a family caregiver must heed this advice.

Caregivers must take care of themselves to be able to provide care to those relying on them. It is highly recommended that caregivers have scheduled time away from their role as a caregiver, maintain contact with friends, practice a healthy lifestyle, and incorporate respite care into the plan. As caregivers, we all think that we are resilient and can handle everything that comes along. Please do not be deceived: it takes a well-structured team to walk this road. For more information, contact the Mayo Clinic Memory Disorder Clinic at 904-953-2000.



AARP & Ad Council National Caregiver Assistance Campaign

(Continued from page 4)

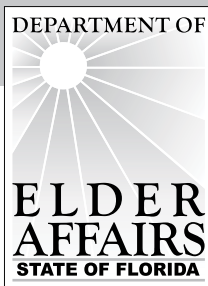
"Only those who care for others know what it's really like to care for others. That's why we created a community where caregivers can connect with experts and others facing similar challenges," said Barry Rand, CEO of AARP. "We hope this campaign will help the millions of family caregivers in the U.S. feel heard and supported, in turn, helping them better care for themselves and for the ones they love."

The national survey shows that 63 percent of caregivers spend nine or more hours per week, on average, providing care to an adult age 50 or older. Thirty-one percent of caregivers describe their duties as "extremely" or "very difficult" and 30 percent have reported feelings of isolation. Additionally, one in four caregivers, or 26 percent, do not know where to go to find the resources and information they require. Likewise, one in five caregivers, or 21 percent, do not feel that they receive the support they need when it comes to caring for a loved one.

"Our research shows that caregivers feel alone and don't know where to turn for help. Our PSAs and the wonderful resources and network provided by AARP change that," said Peggy Conlon, President and CEO of the Ad Council.

The Caregiver Assistance PSAs, designed for television, radio, print, outdoor and digital media, portray the feelings of isolation, overwhelming responsibility, and frustration that accompany caregiving. Depicting family caregivers in typical situations with their loved ones, the PSAs relay an important message: Caregivers are not alone in their struggle. To emphasize this message, AARP has built a community of experts and fellow caregivers waiting to "help each other better care for ourselves and the ones we love."

The PSAs encourage caregivers to access important tools by visiting www.aarp.org/caregiving or by calling a toll-free hotline at 1-877-333-5885. The campaign will also have presence in the social media world. Caregivers can visit facebook.com/AARP for resources and to find a community of other family caregivers.



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How Fixing Cataracts Can Improve Your Health

According to a recent study published in the *Journal of the American Medical Association*, having cataract surgery also lowers the risk of breaking a hip in adults 65 and older.

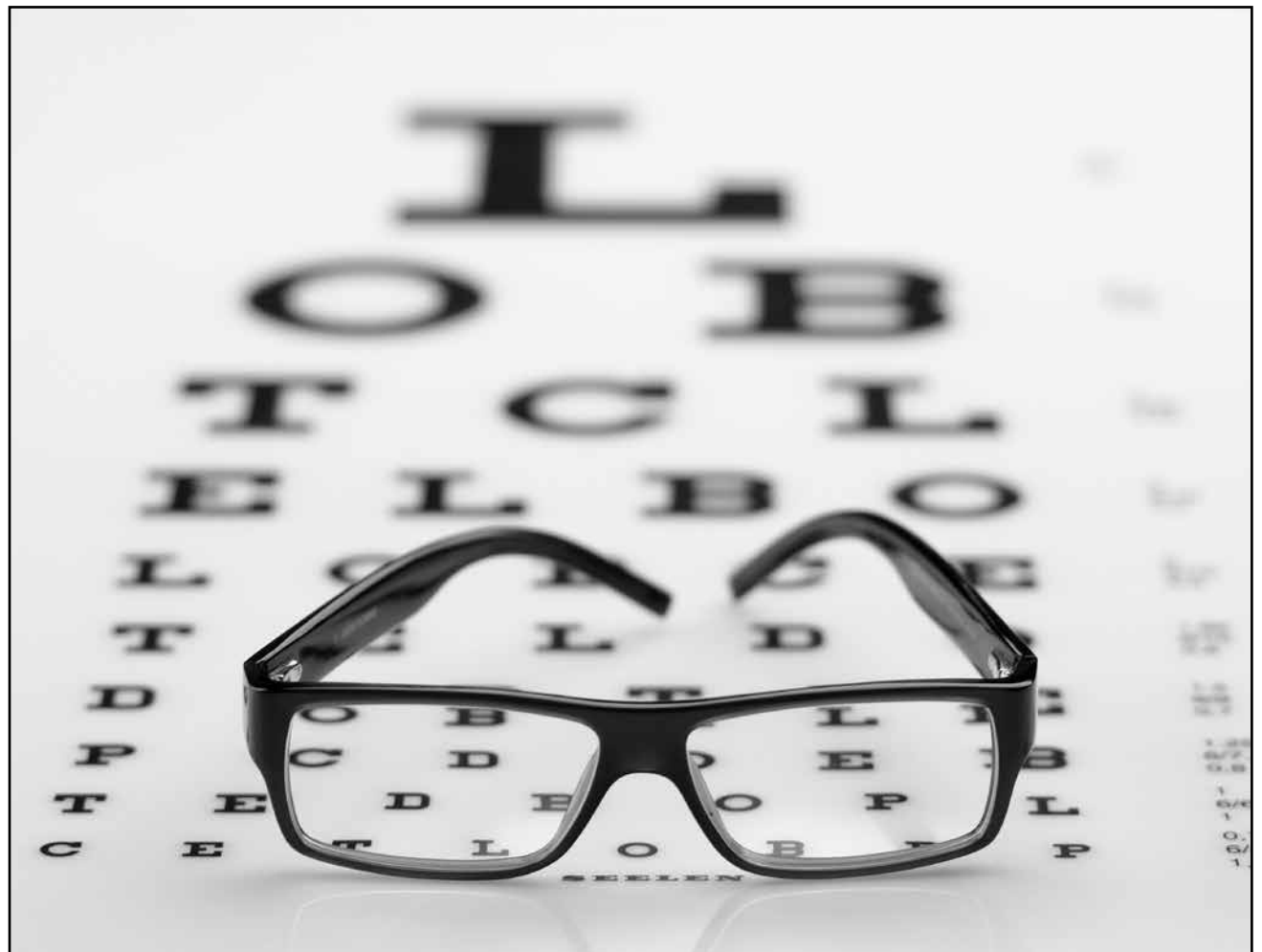
Courtesy of Alcon Labs

Remember the old song; the foot bone's connected to the leg bone? Well here's an interesting connection—better vision could lead to a 16 percent lower risk of hip fractures. Sure, fixing cataracts can restore clear, colorful vision, but according to a recent study published in the *Journal of the American Medical Association*, having cataract surgery also lowers the risk of breaking a hip in adults 65 and older.

How could cataract surgery affect hip fractures? "Seeing helps you navigate a new environment and helps with balance," lead investigator Dr. Anne L. Coleman of Brown University told the *New York Times*. "You really need your eyes and vision to help you stay stable." Older patients and those who were very ill benefited the most from having cataracts removed with a 23 to 28 percent reduced risk of hip fractures.

Cataracts are more treatable than ever. That's good news considering half of all Americans will be diagnosed with cataracts by age 80. "In the U.S. alone, cataracts affect over 24 million Americans 40 and older," says Richard J. Mackool, M.D., Director, Mackool Eye Institute, and senior attending surgeon, New York Eye and Ear Institute.

Cataract surgery has come a very long way over the last 50 years. What was once a complicated surgery with a two week hospital stay is now a simple outpatient procedure that takes only a few minutes. "Cataract removal has a very high success rate. Most people can return to normal routines within 24 hours," says Dr. Mackool.



About 3 million people have cataracts removed in the U.S. each year, making it one of the most common procedures. The eye's cloudy lens is removed and replaced with an artificial intraocular lens. Traditional lenses can correct distance vision, but newer advanced technology lenses can also help correct pre-existing eye conditions like astigmatism and age-related presbyopia. These newer intraocular lenses can potentially eliminate the need for glasses.

It's important to know that medications, eye drops, exercises, and eating healthy can't reverse cataracts. The only effective way to correct a cataract is to remove the clouded lens with minor surgery. It becomes a matter of "when" rather than "if" you should have the procedure done. This study suggests that acting earlier may help prevent other health problems that accompany poor vision, such as falls. Cataract surgery can also mean more independence since better vision allows you to confidently do more everyday things on your own.

According to the Centers for Disease Control and Prevention, only half the estimated 61 million adults at high risk for serious vision loss visited an eye care professional in the last year. To make sure you are protecting your eye health, follow these few simple steps:

- Everyone 50 or older should get yearly comprehensive eye exams. This allows for detection of eye diseases in early stages before you experience vision problems, some of which may be permanent.
- Adults over 50 should be mindful of symptoms of common age-related eye diseases, such as cataracts, the leading cause of reversible blindness in the U.S. Blurry vision and needing more light to read even while wearing glasses can be early signs. With a cataract, the eye's lens becomes cloudy, allowing less light to pass through, making vision blurry. In early stages, symptoms may not hold you back, but vision may worsen as the cataract grows. It's important to get examined as soon as you notice changes in vision, even if they seem minor. In later stages, you may experience poor night vision, colors looking dull, difficulty with glares or halos, and double vision.

Seniors should talk to their doctors and visit the National Institutes of Health National Eye Institute website at www.nei.nih.gov or call 301-496-5248 to learn more about cataracts and treatment options.

ASK SERGEANT CHUCK: *Crime Prevention for Seniors*

As many of you may not be aware, “Deputy Joe” Bowen recently retired after a lengthy career in law enforcement. Over the years, the “Ask Deputy Joe” column became a popular guest column special to *Elder Update*. Following his decision to walk our beautiful beaches for relaxation instead of work, I was asked if I would continue to provide insight into crime trends that affect our community. The answer, of course, was “yes.” I look forward to reading and answering your questions.

Dear Sgt. Chuck:

I am a senior citizen, female, and living alone. I have a gun with all the legal permits and lessons. I will use it if anyone enters my home to harm me or take property from me. I have been told to carry it when I walk my dog in the dark, but I worry about that and don't do it. I would like to know what legal issues would occur if I used a gun outside my house (Stand Your Ground) and what the law says about shooting someone entering your home. Is there a difference in shooting someone trying to enter as opposed to shooting the entrant once he is inside?

*Sincerely,
Stand Your Ground*

Dear Stand Your Ground:

Every set of circumstances can and will be different in the real world; therefore, the determination on justifiable force is difficult to assume by guessing what the scenario could be. The law addresses the justifiable use of force related to persons, not property, so utilizing deadly force over a television, for example, when there is no presumed fear of great bodily harm or death, could be legally problematic for the intended victim.

If an individual forcibly entered your residence or your car, or aggressively confronted you on the street, there remains a need to articulate what the individual's actions were to cause your “presumption of fear of death or great bodily harm.” While the chain of events would be different, so would each person involved, as well as the perceptions of the incident. For example, the presumptive fear of death or

great bodily harm involving a female senior citizen may be quite different from that of a six-foot-tall 20 year old, given the same set of circumstances. The law does address “the process of unlawfully and forcefully entering,” but remember the law is based on a reasonable belief as it relates to your actions.

Following a use of force incident, law enforcement would compare and contrast the statements, the evidence, eyewitness accounts of the events, and many times will confer with the State Attorney's Office before a final ruling on justification is made.

Let me provide one example, although it is slightly different. Several years ago, members of the media came to one of our training sessions involving an interactive use-of-force simulator. As one reporter role-played the “law enforcement officer,” the suspect held a knife to the throat of a victim. After several minutes of negotiating with the suspect, the suspect made a sudden move and then dropped the knife. It was at this time that the reporter felt the victim could be safely defended and fired. It was determined the reporter had made an unlawful use of force decision. Had the reporter defended the victim while the knife was still a threat, the action may have been justified. The elapsed time between the sudden movement, the knife dropping, and the application of force was approximately two seconds. The point is, situations like this are fluid, and many factors can determine lawful or unlawful force. The reporter later remarked that she had a newfound respect for the complexities of this issue.

Since you have acquired the appropriate permits and training, you are allowed to carry the firearm concealed on you when you walk your dog. Feeling comfortable doing so, which is equally important, is another issue, and hopefully this limited explanation helps. The Florida State Statute that addresses justifiable use of force is 776.013 and can be found on the internet for further review. I recommend the review of this statute, and its exemptions, for anyone who may have similar questions.

Dear Sgt. Chuck:

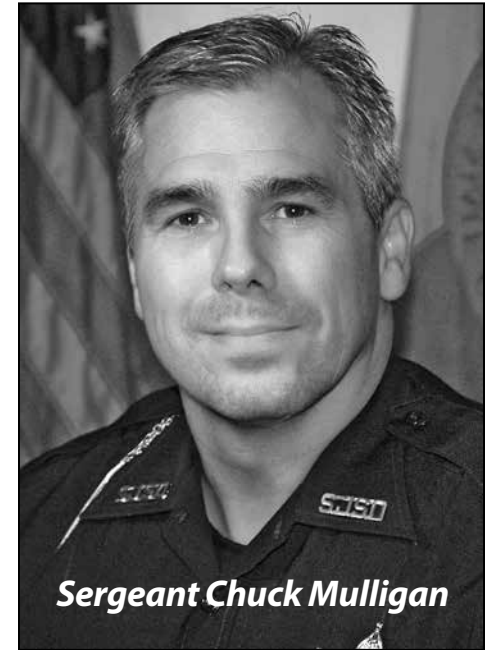
I frequently receive email letters from Nigeria asking me to provide personal information so funds can be transferred to my bank account. I have not responded to them as I know it is a scam, but can you give me more information as to how these types of scams work?

*Sincerely,
Concerned Citizen*

Dear Concerned Citizen:

The “Nigerian” letter or email is one of the most popular scams. It contains information that the person was involved in any numbers of situations from “I am the Finance Minister of a corrupt country” or “I am the widow of famous foreign national” etc., followed by a lengthy and detailed story. While the content of the stories varies, it focuses on a request to transfer millions of dollars into your bank account. Many times religion is invoked throughout, to provide a sense of trust or belief in the communication. For your effort, the requester claims that they will allow you to keep several million dollars for yourself once they move the money into a secured account. Many questions should arise if you receive such information, such as: why did they pick me from tens of millions of addresses; if they are going to transfer it again to a secured account, why do they need me, and finally; if it is their money to begin with, why the secrecy? Of course, you are not the only one who has been chosen; the email/letter has been delivered to thousands of addresses. Further, one of two things occurs, the victim is strung along with costly fee requests to make the transfer happen or a release of bank account information to make the deposit is provided, only to find that a total withdrawal from the account has been made.

Because many of these scams use various servers, email accounts, fake names, wire transfers, and originate from foreign countries, the investigation and prosecution can be problematic for various reasons. Also, be aware that these scams are what these folks do for a living. They are convincing and are often verbally aggres-



Sergeant Chuck Mulligan

St. Johns County Sheriff's Sergeant Chuck Mulligan is a 25-year law enforcement veteran with experience in patrol, street crimes, the marine unit, the dive team, and served four years on SJSO's SWAT team. Sgt. Mulligan is the agency spokesperson and serves as the supervisor of the Community Affairs Section. He has appeared on several national news programs including CNN, Fox News, Inside Edition, Court TV, and America's Most Wanted. Sgt. Mulligan has also coordinated the filming of several episodes for 20/20, 48 Hours, America's Most Wanted and shows airing on the A&E and Discovery Networks.

sive if you question the story or decide to stop sending funds to them.

If you should receive an inquiry from someone whom you don't know, an organization that you have never heard of, or an offer that sounds too good to be true, check it out thoroughly. This can be accomplished by cross referencing the information online, in a local resource guide, or by calling your local law enforcement before you act.

If you have a question, please send it by email to information@elderaffairs.org or by regular mail to Elder Update: Ask Sergeant Chuck, 4040 Esplanade Way, Tallahassee, FL 32399-7000.



STEER CLEAR OF LOTTERY SCAMS

Cynthia O'Connell
Florida Department of Lottery

Have you ever dreamed about winning a multi-million-dollar lottery jackpot and what you would do with all that money? Then, you receive a letter, email, or phone call telling you your dreams have come true. But, did you really win?

Each year, many seniors are conned out of their savings, whether it's through the Internet, mail, phone, or someone they know personally. Scammers tend to target elders because they are perceived to be vulnerable, including those who are physically or mentally disabled, live alone, or are unfamiliar with handling their own finances.

Lottery scams have become the scam of choice for many criminals because of the huge jackpots legitimate lotteries produce. Many of these criminals are professionally trained to tap into the excitement created by these large jackpots and use this excitement as a means to steal your money.

To protect yourself and your money, remember these simple rules:

1. You have to play to win. If you did not purchase a ticket, you cannot win.

2. You do not need to be a U.S. citizen to claim a Florida Lottery prize.
3. Only buy Florida Lottery tickets from authorized retailers. Call your local Florida Lottery district office for the location of a retailer near you.
4. Never redeem a Florida Lottery ticket for a stranger.
5. Never pay money to collect a prize.
6. Never give your credit card numbers or personal information over the telephone to anyone promising Florida Lottery cash prizes or memberships.
7. Never accept a collect telephone call from someone claiming to be a Florida Lottery official.
8. Never respond to a letter or telephone call from someone who offers you a guarantee of winning a prize. The Florida Lottery does not guarantee prizes, only the chance of winning if you buy a legitimate ticket from an authorized retailer.

For more information or to report a lottery scam, consumers should contact the Florida Lottery's Security Division at 850-487-7730 or visit www.flalottery.com.

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!

			6	7			
		7			2		
	8	9	2		3	6	4
5		8	4		2	3	1
2		3	7		8	4	5
	2	6	5		4	1	9
		1				5	
			1	9			

Solution found on page 11.

Sudoku © Kevin Stone [Protected Puzzle]

Sudoku Ref: 231315

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

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

Join the more than 400 SHINE volunteers who:

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

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

To learn how you can join SHINE, contact LaVonja Sampson-Jones, SHINE Recruitment Specialist, by calling 850-414-2028, or write to sampsonjonesl@elderaffairs.org.



Know When Medicare Pays for You

Andrea Gary
SHINE Program
Florida Department of Elder Affairs

There are a number of important decisions you must make when you turn 65: whether to enroll in Medicare Part B and/or Medicare Part D, buy a Medigap policy, or keep employer/retiree coverage. It is important to know when making these decisions how Medicare works with other kinds of health insurance or drug coverage and who should pay your bills first. This is sometimes called “coordination of benefits.”

If you have Medicare and other health insurance or drug coverage, each type of coverage is called a “payer.” When there is more than one potential payer, there are coordination of benefits rules to decide who pays first. The first or “primary payer” pays what it owes on your bills first, and then sends the rest to the second or “secondary payer.”

Whether Medicare pays first depends on a number of things. Generally, Medicare is the secondary payer where the law requires other insurers to pay first. When a person has both Medicare and coverage through another insurance type, such as Employer Group Health Plans, Worker’s Compensation insurance, or automobile and liability insurance, the Medicare Secondary Payer (MSP) rule applies, and Medicare pays second. At other times, Medicare will pay first, and your other insurances will pay second. For example, Medicaid and TRICARE never pay first for services that Medicare covers. They only pay after Medicare, employer group health plans, or Medigap (Medicare Supplement Insurance) have paid.

Medicare does not automatically know whether you have other health insurance. However, federal law requires the Centers for Medicare & Medicaid Services (CMS), the agency which regulates Medicare,

to take steps to ensure that the right insurer pays on health insurance claims and that Medicare pays only when it is supposed to do so.

To meet this goal, Medicare will send you an Initial Enrollment Questionnaire three months prior to your becoming eligible for Medicare. Your answers to these questions will help Medicare set up your file and ensure that your claims, once you are eligible for Medicare benefits, are paid accurately. If you are already enrolled in Medicare and you have had a change in your other insurance coverage, or your employment status, you should call the Medicare Coordination of Benefits office at 1-800-633-4227 to provide updated information.

It is also a good idea to tell your doctor, hospital, and all other health care providers about all of your health insurance or drug coverage to avoid delays and to make sure your bills are sent to the right payers, in the right order.

The SHINE (Serving Health Insurance Needs of Elders) Program can help you further understand the coordination of benefits with your Medicare and help you to correct any MSP mistakes. More information on the Medicare Secondary Payer program and Coordination of Benefits is available at www.Medicare.gov. Through this site, you can view, download, or print “Medicare and Other Health Benefits: Your Guide to Who Pays First,” a CMS booklet that explains how Medicare pays with other types of insurance.

You will find that Medicare uses the abbreviation MSP in two ways. One involves the Medicare Secondary Payer rule and Coordination of Benefit procedures. The other is for the Medicare Savings Program that helps some low-income beneficiaries pay some of the costs of Medicare (including the Part B premium).

Coordinated Care You Can Count On

Patty Shaffer
SHINE Program
Florida Department of Elder Affairs

Have you experienced fragmented or disconnected care when visiting multiple providers or suppliers, or have treatment plans been delayed due to lost medical charts or duplicated medical procedures? Did you share the same information over and over again with different physicians? Do you have a chronic condition, such as diabetes, high blood pressure, or asthma? If you answered yes to any of these questions, you may be interested in an Accountable Care Organization.

Medicare initiated the Accountable Care Organizations (ACOs) in October of 2011 to address the needs of two-out-of-three Americans age 65 and older who have multiple chronic conditions. The treatment and care for these individuals and their conditions account for 93 percent of Medicare fee-for-service expenditures. ACOs are designed to lift the coordination burden from beneficiaries, while improving health care decisions between patients and doctors and lowering costs to Medicare.

ACOs are groups of doctors, hospitals, and other health care providers who come together voluntarily to give coordinated high quality care to their Medicare patients. Providers who participate in an ACO, lowering growth in health care costs while meeting performance standards on quality of care and putting patients first, will receive a savings through the Medicare Shared Savings Program.

Continuity of care and the sharing of important information among other doctors will provide better-coordinated health care for the patient. Speaking on behalf of Medicare beneficiaries, CMS Administrator Don Berwick stated, “We want continuity and seamlessness, and most of all we want to stay home and healthy instead of being in hospital beds or sick if we can avoid it.”

While this all sounds interesting, you may be wondering what it means for you.

Beneficiaries who decide to join an ACO are served through Original Medicare (not a Medicare Advantage private plan), where patients and providers are true partners in care decisions. The goal of coordinated care is to ensure that patients, especially the chronically ill, get the right care at the right time while avoiding unnecessary duplication of services and preventing medical errors.

You may have received a letter from your doctor notifying you that his office has chosen to partici-

continued on page 23

Veterans' Newsletter Available Electronically

e-floridavets News
FLORIDA DEPARTMENT OF VETERANS' AFFAIRS

The Florida Department of Veterans' Affairs publishes a monthly electronic newsletter called *eFloridaVetsNews*. This informative newsletter is distributed to more than 40,000 subscribers, who receive it via email as a PDF file attachment. If you would like to subscribe to the *eFloridaVetsNews* or wish to view archived issues, visit the Department's website at www.FloridaVets.org and click on the “News” tab.

SHINE (Serving Health Insurance Needs of Elders) is an award-winning volunteer-based program at the Department of Elder Affairs that provides information and free, unbiased counseling for people on Medicare, their families, and their caregivers. Trained counselors provide personal and confidential assistance over the phone or at local counseling sites. To speak with a SHINE counselor, call our Elder Helpline toll-free at 1-800-96-ELDER (1-800-963-5337).



Lynne Meagher
Area SHINE Coordinator

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

ASK LYNNE:

Your Questions Answered by a SHINE Counselor

Dear Lynne:

I have Original Medicare Parts A and B and received a letter from my doctor that states she is now participating in an Accountable Care Organization. My brother's doctor is also in Brevard, and he didn't get one of these. I don't want to be in a Medicare Advantage Plan! What is an Accountable Care Organization?

*Signed,
Accountable Care Confused*

Dear Accountable Care Confused:

An Accountable Care Organization (ACO) is a group of doctors, hospitals, and other health care providers who work together to provide you with better, more coordinated care. The doctors and hospitals in an ACO communicate with you and each other to ensure that you are getting both the care you need when you are sick and the support you need to stay healthy.

An ACO is not an HMO, nor is it an insurance company. An ACO cannot tell you which health care providers to see and cannot change your Medicare benefits. If your doctor participates in a Medicare ACO, you have the right to choose any doctor, hospital, or provider who accepts Medicare at anytime.

The letter you received is probably your notification that your doctor has chosen to participate in an ACO. You might also see a sign posted in the doctor's office or a hospital noting this information.

How will this benefit you? You will not need to fill out as many medical forms asking for the same information. All of your health care providers will know what tests you have had because that information will be shared with your health care team.

Will you see any changes? What you pay, your Medicare benefits, and the cost of your coverage will not increase. You still have the right to choose any hospital or doctor who accepts Medicare, even if that provider is not a part of your ACO. Some ACOs will hire someone to follow-up with you after a doctor visit or procedure to ensure that you understand how to take your medicine or to schedule a follow-up visit.

Is your personal health information protected? While more medical personnel will have access to your medical information, the privacy and security of your medical information is protected by federal law.

Will this lead to better care for you? Your healthcare providers will have access not only to the health issues for which they have treated you, but also to information from all of your providers. This will allow them to better coordinate your health care.

For more information about Accountable Care Organizations, you can talk with your doctor, visit www.medicare.gov/manage-your-health/accountable-care-organizations/accountable-care-organizations.html or contact a SHINE counselor by calling 1-800-963-5337.

Dear Lynne:

I get dialysis regularly, but it's really hard for me to get to the dialysis center. I actually started using a local ambulance company to get me to and from the facility. Will Medicare cover the cost of this transportation?

*Signed,
Transportation Confused*

Dear Transportation Confused:

Medicare will cover your ambulance services to and from your home to the nearest dialysis facility for treatment of End Stage Renal Disease (ESRD) only if any other form of transportation would be harmful to your health.

For non-emergency, scheduled, repetitive ambulance services, the ambulance supplier must get a written order from your doctor before you engage the ambulance service. The doctor's written order must certify that ambulance transportation is medi-

cally necessary and must be dated no earlier than 60 days before you get the ambulance service.

When Medicare covers non-emergency ambulance trips, they are covered under Part B. As for most Part B covered services, Medicare pays 80 percent of the cost. You or your supplemental insurance must pay the remaining 20 percent. Medicare providers must accept Medicare's approved amount as payment in full.

If you are in a Medicare Advantage Plan, the plan may cover some non-ambulance transportation to dialysis centers and doctors. You will need to read your plan materials or call your plan for more information.

For more information about ambulance coverage, visit www.medicare.gov/publications to read or print the booklets "Medicare Coverage of Ambulance Services" or "Medicare Coverage of Kidney Dialysis and Kidney Transport Services" or call 1-800-333-1795.

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

SUDOKU SOLUTION								
3	5	2	6	4	7	8	1	9
4	6	7	9	8	1	2	5	3
1	8	9	2	5	3	6	4	7
5	9	8	4	6	2	3	7	1
6	7	4	3	1	5	9	8	2
2	1	3	7	9	8	4	6	5
7	2	6	5	3	4	1	9	8
9	3	1	8	7	6	5	2	4
8	4	5	1	2	9	7	3	6

Sudoku © Kevin Stone [Protected Puzzle] Sudoku Ref: 231315

Florida Department of Veterans' Affairs Launches New Outreach Campaign to Connect Veterans with Earned Benefits

*Steve Murray
Florida Department of Veterans' Affairs*

Florida veterans may be missing out on millions of dollars in benefits to which they are entitled, so the Florida Department of Veterans' Affairs has launched a statewide multimedia campaign to connect them with federal and state benefits and services they have earned.

Florida's 1.6 million veterans range from the nation's largest population of World War II vets to those returning veterans from Iraq and Afghanistan. Just as the state's veteran population spans the generations, so does the outreach campaign – utilizing everything from traditional newspaper ads and displays to a new website and smart phone app.

“Some of Florida's veterans fought for our freedom in the days before television while others never knew a time without personal computers, yet they all share the admiration of a grateful nation,” said Mike Prendergast, Executive Director of the Florida Department of Veterans' Affairs. “If they aren't receiving the benefits and services they rightfully earned, we must use every approach available to reach them and set things right.”

Florida's veteran population is the third largest in the nation, and its Department of Veterans' Affairs plays a critical role in advocating for veterans and connecting them to federal and state benefits and services they have earned. Currently, Florida veterans draw down more than \$13.7 billion a year in federal compensation, education, and pension benefits, U.S. Department of Veterans Affairs medical services, and military retired pay, but agency leaders

say veterans are leaving millions more on the table.

For example, of Florida's 1.6 million veterans, only 260,000 are receiving service-related compensation or pension from the U.S. Department of Veterans Affairs.

In addition, many of Florida's 449,000 Vietnam veterans may be unaware they could be entitled to a monthly payment for a service-connected disability if they suffer from one of several diseases associated with exposure to herbicides such as Agent Orange — diseases ranging from Ischemic Heart Disease and Hodgkin's Disease to Type 2 diabetes to prostate cancer. Currently, only one third of Vietnam veterans nationally are enrolled in Veterans' Affairs health care or have applied for benefits they earned as a result of military service.

“We strongly encourage our eligible Vietnam veterans to enroll in health care and apply for service-related disability payments,” said Prendergast. “We want our veterans to be identified, treated, and compensated for any effects they may be having as a result of exposure.”

To help bring a fresh new awareness to the situation, the 23-year-old Florida Department of Veterans' Affairs unveiled a new logo, website, smart phone app, collateral materials, public service announce-



The mobile application will integrate with the FDVA website, offer reminders and updates, and help veterans find jobs through the state's employment website, **Employ Florida Vets.**

ments, and outreach strategies, and reframed its mission, vision, and motto.

The Department embraced a renewed commitment to reach Vietnam veterans, Florida's largest veteran demographic; women veterans, who number more than 140,000; and younger, returning veterans, since more than 230,000 veterans of Operations Iraqi Freedom and Enduring Freedom call Florida home.

The new, easier-to-navigate website at www.FloridaVets.org will act as a portal to help veterans find the information that they need to access benefits and services more efficiently and effectively. All of the English and Spanish public service announcements and radio spots will raise awareness about FDVA and its services, while also directing veterans to the website. In addition, the mobile application, offered in the Android and Apple markets, will not only integrate with the website and offer veterans reminders and updates about services through push notifications, but also lead veterans to **Employ Florida Vets**, the state's veteran employment website to help them find jobs.

To help bring a fresh new awareness to the situation, the 23-year-old state agency unveiled a new logo, website, smart phone app, collateral materials, public service announcements, and outreach strategies, and reframed its mission, vision, and motto.



Leading the Nation in Breast Cancer Screening

United States Department of Veterans Affairs

The Department of Veterans Affairs leads the Nation in breast cancer screening rates and has outperformed non-VA health care systems in breast cancer screenings for more than 15 years, with 87 percent of eligible women receiving mammograms in the VA health care system in fiscal year 2010.

In comparison, in 2010, the private sector screened 71 percent of eligible women, Medicare screened 69 percent, and Medicaid screened 51 percent, according to Healthcare Effectiveness Data and Information Set, a tool used by more than 90 percent of U.S. health plans to measure performance on important dimensions of care and service.

“We’re proud of our great record on breast cancer screenings and treatments,” said Secretary of Veterans Affairs Eric K. Shinseki. “We’ll continue to work to improve access and coordination of care for women veterans.”

Since 2000, the number of female veterans using VA health care has more than doubled, from nearly

160,000 to more than 337,000 in fiscal year 2011. As the number of women veterans increases rapidly, VA not only focuses on improving access to breast screenings and coordination of care, but also trains providers in the latest breast exam techniques.

VA provides mammograms for all veterans, with 45 facilities providing services on-site utilizing digital mammography. Some facilities offer mammograms to walk-in patients and same-day ultrasounds. Veterans Affairs also offers mobile mammography in some areas of the country. This mammogram technology-on-wheels allows women veterans in rural areas to get screening mammograms and have their mammograms read by a VA breast radiologist, without traveling far from home. All this improves access for more than 337,000 women VA health care users.

“VA is different from other health care systems in that we serve a female population that is spread across the continental United States, located in

The Department of Veterans Affairs has outperformed non-VA health care systems in breast cancer screenings for more than 15 years.

both rural and urban areas,” said Dr. Patricia Hayes, Chief Consultant for VA’s Women’s Health Services. “Because of that we have to be creative and innovative about the way we provide screenings, track a woman’s mammogram results and breast cancer care, and train our providers in the latest diagnostic techniques and breast cancer treatments.”

In many cases, VA is using technology to bridge the distance between providers at facilities in its 21 regions throughout the nation. VA uses simulation technology to train VA providers in the latest breast exam techniques.

VA is also developing a breast cancer clinical case registry to track when a provider orders a mammogram, the results of the test, and the follow-up care provided. The system will improve care coordination and help VA track and study breast care outcomes throughout VA. It is expected to be available in 2013.

These efforts in breast cancer diagnosis and treatment are part of a larger VA initiative to enhance all health care services for women veterans. Women make up six percent of veterans who use VA health care, but they are expected to make up a larger segment of all VA health care users in the future. VA is preparing for this increase by expanding access to care, enhancing facilities, training staff, and improving services for women. Expanded outreach to women veterans is another goal in the initiative, and VA’s Women’s Health Services regularly creates posters and messages to educate women veterans about key women’s health issues. For more information about VA programs and services for women veterans, visit www.va.gov/womenvet and www.womenshealth.va.gov, or call 1-800-827-1000.

VA operates the largest integrated health care system in the country. With a health care budget of more than \$50 billion, VA expects to provide care to 6.1 million patients supporting 920,000 hospitalizations and nearly 80 million outpatient visits this year. VA’s health care network includes 152 major medical centers and more than 800 community based outpatient clinics. At each VA medical center nationwide, a Women Veterans Program Manager is designated to assist women Veterans.



“We’re proud of our great record on breast cancer screenings and treatments.”

When Visibility Is Low, Drive Slow

*Capt. Nancy Rasmussen
Florida Highway Patrol*

You are driving down the road, and all of a sudden, you hit a wall of fog or smoke. What do you do: stop, pull over, slow down, or continue driving as planned?

Wildfires and other environmental factors can adversely affect driving conditions. That is why the Florida Department of Highway Safety and Motor Vehicles and its Division of the Florida Highway Patrol want to make sure drivers know how to react when they encounter smoke and fog when behind the wheel. Some safety tips can help you arrive safely to your destination, even when fog or smoke is in the air.

Visibility can change within seconds. In low visibility situations, Florida law requires low beams when driving. Having the vehicle's low beams on helps you to both see and be seen. Use low beams in smoke and/or fog because high beams reflect off the fog and/or smoke and actually reduce visibility.

Slow down when you experience smoke or fog conditions. Fog creates a visual illusion of slow motion when you may actually be speeding. Traveling at a safe speed gives you the opportunity to stop. Your speed should be based not only on the speed limit, but also what you can see and how far you can see. Use the right edge of the roadway to guide you through heavy smoke or fog.

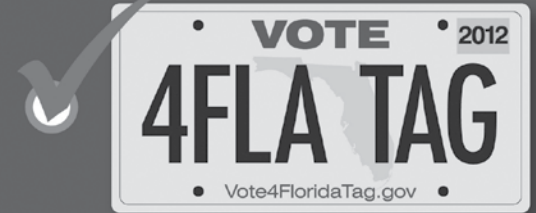
Other tips to help ensure your safe journey are to drive defensively, eliminate distractions, use your windshield wipers, and exercise patience.

Most importantly, if you need to stop because you cannot see, pull all the way off the roadway and turn on your vehicle's hazard lights. This way, you will be seen by other drivers and will be out of harm's way. Drivers should not activate hazard lights while on the roadway.

Always plan your trip by checking traffic conditions before traveling. Visit www.flhsmv.gov/fhp or dial 511 for real-time traffic reports.

Drive carefully. Your safety is important to us.

VOTE NOW!



November 25 — December 14
www.Vote4FloridaTag.gov

Vote4FloridaTag.gov

Florida is changing the design of the standard license plate, and the final vote is in the hands of residents. To select one of the final four designs, go online to Vote4FloridaTag.gov and make your voice heard. Voting occurs November 25 through December 14.

Motorcycle Riders of All Ages Should Think About Safety

*Kirsten Olsen-Doolan
Florida Department of Highway Safety and
Motor Vehicles*

Back during the summer, Gov. Rick Scott proclaimed May as Motorcycle Safety Awareness Month, and with the fall in full swing, the need for extra safety is more important than ever. With the average age of motorcycle drivers in Florida reaching 50, the Florida Department of Highway Safety and Motor Vehicles reminds riders of any age that they still need a motorcycle endorsement to legally drive a motorcycle in Florida. To get an endorsement, riders must successfully complete a course through the Florida Rider Training Program.

Florida law also requires the following for motorcycle drivers:

- Helmet (mandatory for riders age 20 or younger and for riders not covered by an insurance policy providing for at least \$10,000 in medical benefits for injuries incurred as a result of a crash while operating or riding on a motorcycle)
- Eye protection (a windscreen on a motorcycle does not qualify as eye protection)

- Foot pegs for passengers

Riders can take additional protective measures by wearing:

- Proper footwear (protects feet and ankles by providing a good grip on road surfaces)
- Gloves (keep hands comfortable and protected)
- Jacket and pants (provide protection against sunburn, windburn, dehydration, and abrasions)

For automobile drivers sharing the road with motorcycles, drivers should always keep an eye out for motorcycles by checking mirrors and blind spots before changing lanes and at intersections. Motorcycle riders need to do their part, too, by making themselves visible to other motorists and by taking extra precaution since they do not have the added protection of being buckled up and inside motor vehicles. For more information visit our website at www.flhsmv.gov, or call 850-617-2000.



COMMUNITY RESOURCES TO SUPPORT COMMUNITY INITIATIVES

Janine Harris
Communities for a Lifetime
Florida Department of Elder Affairs

Accessing community resources and funding is key to supporting statewide community aging-in-place initiatives. Resources are available from a number of local, state, and federal entities, and a few are listed below for reference.

FEDERAL RESOURCES FOR SUSTAINABLE RURAL COMMUNITIES is a USDA, HUD, Department of Transportation, and EPA publication that outlines programs the federal government has available to support rural communities. Get the publication here: www.sustainablecommunities.gov/pdf/federal_resources_rural.pdf.

THE NATIONAL COUNCIL OF CERTIFIED DEMENTIA PRACTITIONERS (NCCDP) will release its 2012 Tool Kit on Dementia Education on November 1, 2012. For the fifth year, it will host Alzheimer's and Dementia Staff Education Week February 14-21, 2013. See www.nccdp.org/staff-education-week.htm for more info.

NURSING HOME INSPECT is a new online database that allows the public to search and analyze reports of nursing home inspections. The reports are from the Centers for Medicare & Medicaid Services (CMS), which began offering them online in July. ProPublica, an independent, non-profit newsroom that produces investigative journalism in the public interest, created an application that makes it easier for people to access the data within the reports. People can search by keywords, city, and nursing home name, and can search across all reports at once. ProPublica reports that the CMS database covers nearly 118,000 deficiencies at 14,565 homes since January 2011 and that future inspection reports added by CMS also will be added to the Nursing Home Inspect tool as they become available. Access the reports from ProPublica: projects.propublica.org/nursing-homes.

THE FEDERAL INTERAGENCY FORUM ON AGING-RELATED STATISTICS was established in 1986 to improve the quality and utility of federal data on aging. "Older Americans 2012: Key Indicators of Well-Being," prepared by 15 federal agencies, including the U.S. EPA, was recently released. You may access the chart book electronically at www.agingstats.gov.

THE U.S. DEPARTMENT OF TRANSPORTATION: NATIONAL HIGHWAY TRAFFIC SAFETY ADMINISTRATION has issued a fact sheet that focuses on the older population in the United

States, defined as all people age 65 and older. In 2010, 13 percent of the total U.S. resident population (40.4 million) was age 65 and older. In 2010, 5,484 people age 65 and older were killed, and 189,900 were injured in traffic crashes. These older individuals made up 17 percent of all traffic fatalities and 8 percent of all people insured in traffic crashes during the year. See www.nrd.nhtsa.dot.gov/Pubs/811640.pdf for more information.

THE ECONOMIC DEVELOPMENT ADMINISTRATION has announced the availability of funding for nonprofit and public agencies, including local governments, for grants to create regional economic development plans that will stimulate and guide the economic developments of a community. Get more information by accessing the following website: www.grants.gov/search/search.do?mode=VIEW&oppId=189193. This funding source has a rolling deadline.

THE DEPARTMENT OF AGRICULTURE has issued a NOFA (Notice of Funding Availability) for guaranteed loans under Section 538 Guaranteed Rural Rental Housing for FY 2012. Eligible lenders are invited to submit responses for new construction and acquisition with rehabilitation of affordable rural rental housing. The agency will review responses submitted by eligible lenders, on the lender's letterhead, and signed by both the prospective borrower and lender. The deadline to apply is 12/31/2012. For details on the program and an application, access the following website: www.federalregister.gov/articles/2012/02/06/2012-2539/notice-of-funding-availability-nofa-for-loan-guarantees-under-the-guaranteed-rural-rental-housing.

THE "BUILDING A SUSTAINABLE NETWORK TOOLKIT" is a set of worksheets designed to help groups build strong, effective, sustainable networks. It was developed by Rural Support Partners and supported by the Ford Foundation's Wealth Creation in Rural Communities – Building Sustainable Livelihoods initiative, which is part of the Foundation's Expanding Livelihood Opportunities for Poor Households Initiative. To download the toolkit, access the following website: www.creatingruralwealth.org/wp-content/uploads/2011/11/Building_a_Sustainable_Network.pdf.

"BOOMERS HAVE ARRIVED: PREPARING TO MEET THE NEEDS OF OUR AGING POPULATION" is a published interview with Dr. Lenard Kaye, director of the University of Maine Center on Aging, who describes innovative educational

CELEBRATING FLORIDA'S INTERGENERATIONAL WEEK

Zsa Zsa Ingram-Fitpatrick
Communities for a Lifetime
Florida Department of Elder Affairs

Join the Florida Department of Elder Affairs in celebrating Intergenerational Week, December 2-8, 2012. Intergenerational Week commemorates the importance of developing and maintaining healthy relationships across generations. Through intergenerational activities, Floridians young and old can experience shared learning and understanding, breaking down stereotypes and promoting positive interaction.

Traditionally, family has been the common framework for the sharing of values and purpose. Multiple generations lived together, allowing for the exchange of knowledge about family, as well as religious and cultural traditions. Economic, educational, and cultural interdependence were the norm. Older family members shared responsibility for raising the children, and in turn enjoyed the benefits of continued stimulation, purpose, enthusiasm, emotional support, and financial assistance from their involvement with other generations.

In our increasingly mobile and technological society, the generations are unlikely to have the kind of everyday contact that we share only during the holidays. Many activities that traditionally took place in the home—tasks like caring for frail elders, preparing meals, minding young children, and teaching cultural history and skills—are often done by people outside the family. Holidays have become the only time these relationships are nurtured.

Intergenerational programs and initiatives provide opportunities for individuals, families, and communities to once again enjoy and benefit from the richness of an age-integrated society. These programs bring people together to address the needs of all ages through cooperation and pooled resources while filling gaps in community-based services for special populations, such as persons with disabilities, frail elderly, and at-risk youth. Intergenerational programs increase community awareness about issues that affect both the young and old and promote understanding of shared values and respect for individuals in all stages of life.

The Department of Elder Affairs strives to serve as a resource for communities throughout Florida, seeking to create programs and services that cross generational boundaries. For more information about activities and programs that celebrate intergenerational relationships, visit elderaffairs.state.fl.us/doea/intergenerationalconnection.php or Generations United at www.gu.org, or call 850-414-2000.



OPEN HOUSE CELEBRATES CONSTRUCTION OF AGING IN PLACE HOME

*Gail Matillo
Communities for a Lifetime
Florida Department of Elder Affairs*

As more and more Floridians turn 65, studies show that the vast majority of this demographic would prefer to age in place in their own homes and communities. With available supportive services and resources, seniors can enjoy an optimal quality of life for many years in their same neighborhoods. The Department of Elder Affairs (DOEA) hopes to raise awareness about aging-in-place options by providing information to communities so they can prepare for the coming age boom and allow seniors to remain in their homes as they age.

Recently, DOEA held an open house to celebrate the construction of an aging in place home in Tallahassee. The open house was an opportunity to highlight the features and design of the home.

Speakers for the event included Representative Michelle Rehwinkel-Vasilinda, House District 9; Charles Corley, DOEA Secretary; J.R. Harding, Ed.D., Agency for Persons with Disabilities; Doug Turner, Turner Legacy Homes, and David Bruns, AARP.

“This house is an example of design elements that we can find useful now and as we age. As you tour this home, few things will jump out at you as a home with special design. However, if you have the opportunity to live in a home with a few of these subdued designs, you’ll realize the benefits they offer. We are pleased to have this example in

Tallahassee and are working to get the word out to all contractors in Florida. We hope this becomes the norm for the housing industry statewide,” said Charles T. Corley, Secretary of DOEA.

Rep. Michelle Rehwinkel-Vasilinda congratulated the Department and commented, “Anytime that state government, a non-profit like AARP, and private enterprise can work together, it is a positive experience.”

Another presenter, J.R. Harding, Ed.D., Agency for Persons with Disabilities, said, “As I look around here today, I know the future is now. This home will enable any owner to enjoy and care for the entire property, and to freely roam without barriers at any age with any ability. Homeownership is one of the cornerstones in our communities and our families. It is a place where we congregate, a place in which we are safe, a place where we celebrate, and a place in which we give thanks. I can imagine with great clarity that we will see homes of the future more regularly embrace universal design while simultaneously integrating technological advances that will make our homes even more independent.”

The aging-in-place home received AARP’s Better Living Design designation. “The great thing about this home and the neighborhood is the close proximity to hospitals, doctors’ offices, public transportation, and shopping,” said Larry Baxter, Bureau Chief, Elder Rights Unit, at the Department of Elder Affairs. “We hope the features in this home will become the model for the future homeowner, at any age.”

Some of the features in the home include:

- Zero step at entry, garage, and lanai
- Most door openings 3’ with 15” of clearance at door lever for access with a walker
- Hallway width 42”
- Lever handles at all doors
- Lever style faucets
- Kitchen bar at 36” high
- Easy access toilets at 17” high
- Blocking for future grab bars
- Pre-wired for alarm
- Installed door chime for hearing impaired
- Looped or D-shaped pulls on cabinet doors and drawers
- Roll-out cabinet shelves, drawers, and trash cabinet
- Roll-out dish-drawer-style dishwasher
- Large roll-in shower with curved shower rod
- Custom height toilets
- Light switches and thermostat at 48”
- Receptacles at 24”
- Peephole and door chime at 48”
- Located close to transportation, drug stores, and doctor’s offices
- Lawn maintenance provided by the homeowners association
- Green-certified building

In addition, to provide more information about aging in place and universally designed products for your home, DOEA has developed a SAFE Homes Program to create a safer, accessible, functional, and more comfortable environment in which to actively age in place. The SAFE Homes Program provides a collection of home-related safety tips to help keep your home in tip-top form for secure and mobile accessibility and comfort.

For more information, or to schedule a SAFE Homes presentation in your area, contact Buddy Cloud at 850-414-2123 or cloudw@elderaffairs.org.

LEVERAGING TECHNOLOGY TO EXTEND SENIOR INDEPENDENCE

*Christopher D. Newton
President and CEO of Securus, Inc.*

Today's seniors are blazing new trails when it comes to retirement. Families tend to be more mobile and spread out now, with aging parents and their middle-aged children often separated by a continent. People are living longer, healthier lives. Seniors are more independent than ever, and with the first of the baby boomers now settling into retirement, the generation that changed everything seems poised to go on reinventing the culture, this time in their unique ways of approaching retirement.

At the same time, the digital revolution is changing the way people communicate and connect with loved ones. These trends are converging in new ways that offer families innovative methods of handling distance and respecting seniors' independence, while having the peace of mind of knowing their loved ones are safe. Mobile phones allow families to stay in touch wherever they go, and video communications capabilities can allow grandparents in California to read a bedtime story to their grandchildren in New York.

But as loved ones age and confront health issues,

the lack of immediate proximity to family can be a concern. This is especially true for seniors with special needs that can make it challenging for them to get the support they need without family nearby to keep tabs on them. The same machine-to-machine communication capabilities that sparked the digital revolution can help. There are now devices that allow seniors to get assistance with the touch of a button and give loved ones the ability to keep tabs on their location – no matter how far apart they live.

Thanks to new technology, it's now possible for seniors to carry a credit card-sized device that will allow them to summon help from anywhere with a cell phone signal. Advanced technology gives seniors the ability to instantly contact emergency assistance through a rechargeable device to request help and alert loved ones of a problem. Newer, more advanced devices don't require a base unit, which allows seniors to travel and maintain their independence while knowing that help is as close as the touch of a button.

Machine-to-machine communication also makes it possible for caregivers to stay connected with their loved ones 24/7, even if they live on the other side of the country or are traveling. The same technol-

ogy that helps seniors get emergency help when they need it can also transmit location information to caregivers on a tracking platform or smartphone app, allowing caregivers to see the device user's location in real time. Caregivers can also receive low-battery alerts and notification when a unit is powered off.

With new technology developments, active seniors and those with special needs can get access to help whenever and wherever they need it. And two-way communication features and tracking capabilities can allow caregivers to stay involved, even when they're far away. Advanced communications and tracking capabilities have the potential to transform the ways families stay in touch and help each other, allowing seniors the independence they want while giving caregivers the peace of mind they need. For more information visit our website at www.securusGPS.com, or call 1-866-989-7768.

Chris Newton is President and CEO of Securus, Inc., a mobile safety and security products and services company. Securus has developed a complete M2M (machine-to-machine) technology platform, enabling the company and its market partners to deliver customized hardware and software solutions.

New Hearing Loss Treatment & Technology Will Improve Life for Millions

*Michael Abramowitz, President
Amplicom USA*

Hearing loss is one of the most widespread health problems in the United States. It is estimated that 36 million or more people suffer from the condition, but they don't take advantage of hearing aids or other tools designed to keep them connected and in the conversation, in the home, the workplace, or in social settings.

Dr. Craig Kasper, a Manhattan audiologist, calls hearing loss "an invisible disability." Not only do those with the condition, which has likely developed gradually, fail to recognize the problem and let it go untreated, but they themselves become increasingly invisible in a sense. "For most, hearing loss occurs slowly over a lifetime, and we simply acclimate. I see many patients on a daily basis with significant hearing loss, but they claim to have no problems at all. If this condition had developed overnight, they would likely find their way to an emergency room in a state of panic," says Kasper.

"These patients may deny having hearing-related issues, but most of the time, they clearly demonstrate the classic side effects. I've seen patients with unaddressed hearing loss become more withdrawn in social situations because the challenge of hearing becomes simply too frustrating and exhausting," he

adds. "Ultimately this causes the individual to pass up or avoid opportunities to be with friends and family – the very opportunities that are so vital to our emotional and physical well-being."

Other consumers refuse to seek treatment due to the lingering stigma of old age or infirmity that is associated with hearing loss. After all, well into their sixties and beyond, they are active, productive, and continue to enjoy good health. They don't feel "old," nor do they want to slow down or accept limitations.

The truly "plugged in" are taking the opposite view and embracing new, technologically advanced hearing aids and accessories that are light years ahead of their predecessors in both looks and performance. These include a number of devices that are designed to normalize life as much as possible for a person with hearing loss, including telephones that allow easy – and vital – communication with friends and family. They're also important safety devices.

Today, patients are being offered a range of user-friendly devices that include amplified telephones and answering machines with custom, multi-user profile tone and volume control, wireless wrist shakers that even work in the shower or in the yard to signal incoming phone calls, and alarm clocks with wireless under-the-pillow vibration pads, available

in analogue or digital versions. Induction neck loops let users with hearing loss listen to music or audio books on their mp3 players.

Experts say that the sooner hearing loss is diagnosed, the better the treatment options and lifestyle outcome for the patient. So, if you're experiencing any of the signs of hearing loss – trouble hearing people talk on the phone or in a noisy environment, complaints from others that the TV is too loud, feeling that others around you are mumbling, and experiencing persistent ringing in the ear, to name a few – schedule a visit to an audiologist as soon as possible. This vital resource can not only diagnose varying degrees of hearing loss and help suggest appropriate treatment choices, but can also educate you on the wide variety of practical products that can facilitate communications. For more information, visit www.amplicomusa.com.

Michael Abramowitz, a long time veteran of the consumer electronics industry, oversees all operations for Amplicom U.S.A. Abramowitz is currently working with a subcommittee of the Telecommunications Industry Association to develop a new, consumer-friendly standard of amplification ratings for telephones. He is also working with other amplified telephone manufacturers to form an industry association focused on providing consumer information and education on the many variables in assistive products for hearing loss.

Connecting Generations Through Facebook

*Mallory Deason
Communications Office
Florida Department of Elder Affairs*

As my grandparents are settling into retirement, they have more time than ever on their hands. Meanwhile, I am just now becoming the busiest I have ever been as I enter the workforce. As a recent college graduate, I have had to move far away from the members of my family, and it can be hard to keep up with them.

With the creation of Facebook, we are able to communicate and stay in touch from all over the country.

However, technology is helping us all to stay updated and connected with each other. With the creation of social media sites like Facebook, we are able to communicate and stay in touch from all over the country.

My grandparents recently signed on with Facebook after I urged them to for many months. They feared they wouldn't understand the technology. I always felt bad when I couldn't update them on the details in my life that they wanted to know, like what I'm

up to, who I'm hanging out with, and how work is going.

Now they are able to check out my page whenever they want, and they can see pictures I have recently posted or status updates I've made either about my job or weekend activities. This makes them feel a little more in the loop on things. They can even make comments or send me messages that I'm able to check and respond to from my phone no matter where I am.

I want to encourage everyone to look into getting an account. To sign up, all you need to do is go to www.facebook.com and provide some basic information along with an email address. Once you do this, you can start to personalize your account by adding pictures and sending friend requests, and you can even personalize your security settings.

In addition to keeping up with family and friends, Facebook has pages for restaurants and stores that you can "like" so that you can keep up with any deals or sales that they may be having. Some stores even offer coupons for checking in at certain locations.

Our Department has a Facebook page that we frequently update with news stories or human-interest stories that we think the community would find interesting. Once you have an account, be sure to "like" us and become a fan.



Facebook Glossary

Below are some terms to help you out as you start to create your Facebook profile and add friends.

Chat: A Facebook feature that allows you to communicate privately with other members who are logged on through text-based conversations.

Fan: A Facebook member who has liked a page and supports the page and the content expressed.

Friend: Another Facebook member whom you have decided to let have access to your profile, and you in turn will have access to his or her profile as well.

Group: A Facebook page that serves as a central online gathering place for Facebook members who share similar interests or causes.

Like: A feature that allows you to publicly appreciate a comment, picture, post, or other multimedia item shared by other members.

News Feed: A list of things happening in your social circle, including friends and pages. This information is chronological and keeps you up to date about what is going on by giving you a summary of your friends' activities.

Page: A Facebook site created by a person or group to share information and communicate directly with fans.

Profile: A page created by an individual who opts to share information or pictures and communicate with other Facebook members. Pages can display personal information, such as hometown, education, favorite activities, and contact information that the member opts to share with others depending on privacy settings.

Status: A short, text-based update that you can create and share with your friends.

Wall: The place where members can post information or messages directly to an individual's page or profile.



Blurring Lines in the Sand: A Regional Approach to Beach Management

Cherie Graves
Florida Department of Environmental Protection

Long before humans stepped onto the beaches of Palm Beach County, coastal areas were managing themselves. Sand budgets were distributed – and redistributed – within natural cells along our coasts. Shorelines shifted; dune lines drifted. Change is good, and sand lost from one lovely beach created other lovely beaches. But that was before condos and resorts.

Today, we want our beaches to stay put, and we're willing to invest time and technology into making sure our beaches retain the same power of place they had when first we built our homes, our businesses, and our memories there. Today, managing a beach takes more than time and tides. It takes teamwork.

Today, managing a beach takes more than time and tides. It takes teamwork.

Recognizing that natural forces do not draw lines in the sand at city or county boundaries, the Florida Department of Environmental Protection's Bureau of Beaches and Coastal Systems has brought together interested parties to work out the details of a beach management plan for the coastal cell that stretches the 15.7 miles between the Lake Worth and Boynton inlets.

This pilot project involves stakeholders from state and federal agencies, local municipalities, landowners, and interest groups. Together they will identify the needs of the region and the proper course of

action to ensure the beaches are managed properly. This collaboration will result in a regional approach to authorizing beach nourishment and inlet management projects. This is a streamlined, predictable, and cost-effective solution benefitting Florida's valuable coastlines.

Three work groups – administrators, biologists, and engineers – lend their expertise and experience to work out the details of a beach management agreement that could be a model for other coastal areas throughout the state.

The administrative work group focuses on funding and support for projects within the beach management area. The projects cross town and city jurisdictions, so identifying cost-sharing responsibilities up front helps municipalities, the county, and the state budget appropriately.

Biologists review projects for possible impacts to the environment and identify comprehensive monitoring components of the agreement, while engineers work out project designs and details for sediment quantity and quality.

An important goal of regional beach management is to maintain the width of beaches while extending the intervals between sand nourishments. Management practices must be environmentally responsible and include monitoring the physical and biological impacts of the erosion-control projects within it. Ideally, a holistic approach to managing Florida's beaches will do the following: result in better protection for the environment, lower costs for beach and inlet management, offer a more predictable permitting process, and allow plenty of beach space for sea turtles and sandcastles.

For more information about the Palm Beach County pilot project and to find meeting agendas and work group presentations, visit www.dep.state.fl.us/beaches/pb-bma/index.htm or call 850-488-7708.

HUNTING FOR A NEW TRADITION?

Troy Young
Florida Fish and Wildlife Commission

Hunting is a cherished American tradition and a rewarding form of outdoor recreation. For those who haven't experienced hunting yet, getting started is easier than you might think. It just requires preparation, learning techniques, a place to hunt, the right equipment, and being familiar with the hunting seasons. If you're 65 or older, you don't even need a hunting license!

If you are younger than 65, you may buy a license and any needed permit at a county tax collector's office, sporting goods retailers, online at License.MyFWC.com, or by calling toll-free 888-HUNT-FLORIDA (486-8356).

Small-game hunting in Florida is a long-standing tradition. Taking small game can be very rewarding and requires less gear than big-game hunting. All you need to get started is a shotgun or a .22-caliber rifle and a place to go.

One of the good things about small-game hunting is that diversity of species and variety of habitats nearly guarantee a place to hunt is nearby. When you're looking for hunting opportunities, check out Florida's wildlife management areas. The Florida Fish and Wildlife Conservation Commission (FWC) manages more than five million acres of public hunting land statewide. Many of the sites feature small-game hunting and are managed to provide rewarding small-game hunting experiences.

Privately owned land can also provide excellent small-game hunting opportunities. Sometimes all you have to do is ask farmers or ranchers for permission to hunt on their land.

Many books, magazines, and TV shows offer great hunting "how-to" tips.

Here are some strategies and tactics for hunting doves, squirrels, and rabbits:

- Mourning doves are one of the most popular game species in Florida. In south Florida, white-winged doves are also very popular among hunters. This year, the remainder of the season runs Nov. 10 – 25 and Dec. 8 – Jan. 6. Doves concentrate on areas where they can find an easy meal, primarily because they have weak feet and cannot scratch through heavy vegetation for seed. The best place to find doves

continued on page 23

Make the Season Bright With a Lower Energy Bill

Ajonelle Poole
Florida Public Service Commission

The holiday season is that fun, festive time when we get to see loved ones and celebrate the end of a great year. But with an influx of visitors, dishes, and frequent appliance usage, it's also a busy time for energy consumption. Florida's Public Service Commission (PSC) has tips to help you enjoy the spirit of the season without suffering a hefty energy bill later.

WHEN DECORATING, USE LED HOLIDAY BULBS AND CHRISTMAS LIGHTS. Available at your local hardware store, LED lights are safer because they don't produce heat like other Christmas lights. They also use 90 percent less electricity, last longer, are more durable, and are inexpensive to operate, making them a win-win.

SHOP GREEN! While shopping for gifts, look for products that are environmentally friendly. Give presents or stocking stuffers that don't require batteries or electricity. If you must buy batteries, invest in rechargeable brands. Also, use recyclable paper or reusable items for gift wrap.

BEFORE THE IN-LAWS COME OVER, CHECK WINDOWS, FAUCETS, AND APPLIANCES FOR LEAKS AND DRIPS AND MAKE SURE YOUR HOME IS PROPERLY INSULATED. This ensures that all energy generated in the home stays in the home. According to the Energy Star website, if every American household added insulation to its attic, we would save nearly \$1.5 billion in annual energy costs and prevent nearly 25 billion pounds of greenhouse gas emissions per year.

SHOP LOCAL! Visit your local farmers' market or organic food store to buy groceries for your holiday feast. You can enjoy the same great food while considering the environment.

ENCOURAGE FAMILY ACTIVITIES THAT DON'T REQUIRE ELECTRICITY! Instead of turning on a movie or video game, play a board game or have a family talent show. When playing video games, switch your TV and console to the power-saving settings.

GET OUT WHILE YOU CAN! Florida has beautiful winter weather. Get the family outdoors for a walk or visit a museum or state park. Unplug everything while you're gone and give your house a break.

WHEN COOKING, DON'T WORRY ABOUT PREHEATING YOUR OVEN for large, long-cooking dishes like the turkey, ham, or casseroles. Also, scrape dishes clean instead of rinsing them off.

Don't forget to have a safe and happy holiday. Check fire detectors and carbon dioxide monitors to make sure they are functioning properly. When using cooking devices or electronics, read and follow the directions carefully. Keep a close eye on candles and fireplace embers. Most important, enjoy peace of mind with family and friends.

Wishing you Happy Holidays from the PSC family to yours!



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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.

Information and Referral
1-800-96-ELDER
(1-800-963-5337)



Florida Area Agencies on Aging (Counties Served)

Northwest Florida

Area Agency on Aging, Inc.

5090 Commerce Park Circle
Pensacola, FL 32505
850-494-7101 • 1-866-531-8011
(Escambia, Okaloosa, Santa Rosa and Walton Counties)

Area Agency on Aging for North Florida, Inc.

2414 Mahan Drive
Tallahassee, FL 32308
850-488-0055 • 1-866-467-4624
(Bay, Calhoun, Franklin, Gadsden, Gulf, Holmes, Jackson, Jefferson, Leon, Liberty, Madison, Taylor, Wakulla and Washington Counties)

Mid-Florida Area Agency on Aging, Inc., dba Elder Options

5700 S.W. 34th Street, Suite 222
Gainesville, FL 32608
352-378-6649 • 1-800-262-2243
(Alachua, Bradford, Citrus, Columbia, Dixie, Gilchrist, Hamilton, Hernando, Lafayette, Lake, Levy, Marion, Putnam, Sumter, Suwannee and Union Counties)

Northeast Florida Area Agency on Aging, dba ElderSource

4160 Woodcock Drive, 2nd Floor
Jacksonville, FL 32207
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.

9887 4th Street North
Suite 100
St. Petersburg, FL 33702
727-570-9696
(Pasco and Pinellas Counties)

West Central Florida

Area Agency on Aging, Inc.

5905 Breckenridge Parkway, Suite F
Tampa, FL 33610-4239
813-740-3888 • 1-800-336-2226
(Hardee, Highlands, Hillsborough, Manatee and Polk Counties)

Area Agency on Aging of Central Florida, Inc., dba Senior Resource Alliance

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

Senior Choices of Southwest Florida

15201 N. Cleveland Avenue, Suite 1100
North Fort Myers, FL 33903
239-652-6900
(Charlotte, Collier, DeSoto, Glades, Hendry, Lee and Sarasota Counties)

Area Agency on Aging of Palm Beach/Treasure Coast, Inc.

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
954-745-9567
(Broward County)

Alliance for Aging, Inc.

760 NW 107th Avenue, Suite 201
Miami, FL 33172
305-670-6500
(Miami-Dade and Monroe Counties)

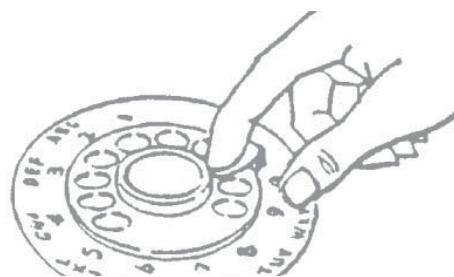
If you need information about, or referral to, a service provider outside Florida, call the national Eldercare Locator Service at 1-800-677-1116. An information specialist will assist you Monday through Friday from 9 a.m. – 11p.m. Eastern time. For people with Telecommunication Devices for the Deaf (TDDs),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

FLORIDA ELDER HELPLINE DIRECTORY

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

Alachua.....	800-262-2243	Levy.....	800-262-2243
Baker.....	888-242-4464	Liberty.....	866-467-4624
Bay.....	866-467-4624	Madison.....	866-467-4624
Bradford.....	800-262-2243	Manatee.....	800-336-2226
Brevard.....	321-504-2038	Marion.....	800-262-2243
Broward.....	954-745-9779	Martin.....	866-684-5885
Calhoun.....	866-467-4624	Miami-Dade.....	305-670-4357
Charlotte.....	866-413-5337	Monroe.....	305-670-4357
Citrus.....	800-262-2243	Nassau.....	888-242-4464
Clay.....	888-242-4464	Okaloosa.....	866-531-8011
Collier.....	866-413-5337	Okeechobee.....	866-684-5885
Columbia.....	800-262-2243	Orange	
DeSoto.....	866-413-5337	in-county.....	211
Dixie.....	800-262-2243	out-of-county.....	407-839-4357
Duval.....	888-242-4464	Osceola	
Escambia.....	866-531-8011	in-county.....	211
Flagler.....	888-242-4464	out-of-county.....	407-839-4357
Franklin.....	866-467-4624	Palm Beach.....	866-684-5885
Gadsden.....	866-467-4624	Pasco.....	800-963-5337
Gilchrist.....	800-262-2243	Pinellas.....	800-963-5337
Glades.....	866-413-5337	Polk.....	800-336-2226
Gulf.....	866-467-4624	Putnam.....	800-262-2243
Hamilton.....	800-262-2243	Santa Rosa.....	866-531-8011
Hardee.....	800-336-2226	Sarasota.....	866-413-5337
Hendry.....	866-413-5337	Seminole	
Hernando.....	800-262-2243	in-county.....	211
Highlands.....	800-336-2226	out-of-county.....	407-839-4357
Hillsborough.....	800-336-2226	St. Johns.....	888-242-4464
Holmes.....	866-467-4624	St. Lucie.....	866-684-5885
Indian River.....	866-684-5885	Sumter.....	800-262-2243
Jackson.....	866-467-4624	Suwannee.....	800-262-2243
Jefferson.....	866-467-4624	Taylor.....	866-467-4624
Lafayette.....	800-262-2243	Union.....	800-262-2243
Lake.....	800-262-2243	Volusia.....	888-242-4464
Lee.....	866-413-5337	Wakulla.....	866-467-4624
Leon.....	866-467-4624	Walton.....	866-531-8011
		Washington.....	866-467-4624

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.

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)**.

Thankful for Long-Term Care Ombudsman Program Volunteers

*Bryan Morgan &
Merel York Shuler
Long-Term Care Ombudsman Program
Florida Department of Elder Affairs*

Traditionally this time of year we look back over the last 12 months and reflect on those things for which we are thankful. As caretakers of the Long-Term Care Ombudsman Program, we have many reasons to be appreciative, especially of our hundreds of volunteers and the dedicated staff in the offices across Florida. It is the dedication of caring individuals executing the mission of the program that makes it so rewarding.

To thank the outstanding citizen volunteers, Florida's Long-Term Care Ombudsman Program recognizes them with the following awards: "Ombudsman of the Year" and "Don Hering Excellence in Advocacy."

The "Ombudsman of the Year" award is given to an ombudsman volunteer who is selected by the members of each of the 18 councils in the state. These individuals demonstrate exceptional efforts, going above and beyond the call of duty in advocating for long-term care facility residents.

The "Don Hering Excellence in Advocacy" award is presented to one of the "Ombudsman of the Year" who represents the "best of the best" in the Ombudsman Program. The award was named after retired two-term State Council Chairman, Donald Hering, for his advocacy, leadership, compassion, and tireless work for long-term care facility residents. This award is voted upon by both the Executive Committee and the State Council and is based on both objective and subjective criteria. All of our volunteers are a valuable part of the Ombudsman Program. Ombudsmen volunteers share a passion for serving and protecting Florida's most vulnerable population.

The Long-Term Care Ombudsman Program congratulates its award winners!

Ombudsman of the Year

Ray Sykes	Joanne Crain
Alan Tudor	Rita Steinback
Robert Mills	Arlyne Lewis
Marie Brand	Shirlee Leifert
James Jen	Leonard Dills
Cynthia Floyd	Ruth Battle-Hall
Gayle Mountain	Janice Johnson
Constance Faison	Jeanne Anastasi
Maritza Ramos-Pratt	

Don Hering Excellence in Advocacy

Gayle Mountain

Not only do we have exceptional volunteers, but we also have exceptional staff all over Florida.

All of the program field staff strives to serve at the highest capacity for residents in long-term care and their families. State Ombudsman, Jim Crochet, has recognized staff for outstanding customer service based on feedback from the public. The recipients of the "State Ombudsman Customer Service Award" include the following:

Stephanie Enriquez

Administrative Secretary, West Central Office

Rachel Bailey

Paralegal Specialist, Tallahassee Headquarters

Ramon Keppis

District Ombudsman Manager, North Dade Office

Epigenia Ramos

Administrative Secretary, North Dade Office

Michael Milliken

District Ombudsman Manager, First Coast Office

Merel York Schuler

Data Analyst, Tallahassee Headquarters

For many residents in long-term care settings such as nursing homes, assisted living facilities, and adult family care homes, these volunteers and staff members are heroes in times of need. We are very thankful for the efforts that all of our volunteers and staff give to those Florida residents we proudly serve. For every thank you we receive from residents, it is only fitting we take a moment to be thankful for the people who make the Long-Term Care Ombudsman Program such a stellar success.



District Ombudsman Manager,
Lynn V. Penley, award winner, Gayle Mountain,
and State Ombudsman, Jim Crochet

SENIOR CENTER RECOGNITION

Think your senior center is simply the best? Tell us why. *Elder Update* is looking to recognize senior centers from across the state. Does your senior center have the coolest staff, the best programs, or the highest participation in your region? Mail us a short note about why your senior center stands above the rest (see the address on page 2). You may also email us at eueditor@elderaffairs.org with this information. For any photos submitted, please express rights to print the photo, as well as the names and places of the photographed.

Brooksville Enrichment Senior Center

By Marie Morrell

I am writing to tell you about our senior center. Ms. Debbie Druzbeck is in charge, and she does a fantastic job in keeping everyone happy. The staff publishes a monthly list of programs, activities, and birthdays.

We had a senior prom dance at Glen Lakes Country Club, and if you never attended your senior prom, you would enjoy the one at Glen Lakes. I highly recommend our senior center. It is great!

Governor's Message

(Continued from page 1)

about how to best prepare students for college and careers. Many of the teachers expressed the need for an efficient testing system that would effectively measure students and enhance their achievement in the classroom.

I also met with superintendents and representatives from the teacher's union, the Florida Education Association. We are continuing a great discussion on the direction of Florida's education policies. I am honored to make it a priority to sustain current state funding for education in the next budget cycle – and even increase funding if our state's economic outlook allows us to invest more resources.

During the weeks and months ahead, I look forward to working with Florida's education leaders, parents and grandparents, students, teachers, and business community members as we develop our education policy. Please share your ideas with me by emailing Rick.Scott@eog.myflorida.com or by calling 850-488-7146. Together we can focus Florida's education system on helping students succeed in the classroom and go on to pursue the career of their dream.

Hunting for a New Tradition (Continued from page 19)

are cultivated fields where the soil has been disked (turned over). There, they can land and readily pick up seed. Doves also seek out sources of water and grit. The daily bag limit is 15 doves. Most dove hunters prefer a 12-gauge shotgun, but those seeking more of a challenge may opt for a smaller gauge.

- Squirrel hunting is truly a sport for all ages, and this year, the season, which started Oct. 13, runs through March 3, 2013. Hunting squirrels can be as convenient as the nearest rural, wooded lot. Gray squirrels congregate where acorns, hickory nuts, and berries are readily available. Good squirrel hunting areas are convenient to major urban areas. Squirrel hunters can find success on small tracts of private and public lands. To find a good spot, look for areas with many oak trees that have good limb structure and can provide cavities for denning. For these reasons, squirrels are often found on tree lines, oak/hickory ridges, and hardwood hammocks bordering creeks, rivers, or lakes. A .22-caliber rifle is the choice of squirrel hunters who seek the challenge of marksmanship and long-range shooting. The daily bag limit

is 12. Shotguns of any size can also be used and are effective at short ranges and when squirrels are running from limb to limb. Shot size ranges from No. 6s to No. 9s.

- Rabbits are an excellent game animal, especially since the season is open year-round on private lands. All you need is a shotgun, and this sport is something you can enjoy by yourself. The key to good rabbit habitat is a mixture of grassy and brushy vegetation. Because rabbits are wary of predators like hawks, foxes, and bobcats, look for them in areas having good escape cover, such as hedgerows and brush piles. In central and south Florida, you can find rabbits along grassy roadways and drainage canals. In north Florida, try hunting old farm fields, brushy clear cuts, and utility rights-of-way. Most rabbit hunters prefer a shotgun, and the daily bag limit is 12. Any gauge will do, and the most common shot size is No. 6.

For questions about hunting, contact Tony Young of the FWC at 850-488-7867, email him at Tony.Young@MyFWC.com, or visit MyFWC.com/Hunting.

Community Resources

(Continued from page 15)

programs and partnerships in Maine that address the need for a well-prepared geriatrics workforce. To read more, access the following website: www.hwic.org/news/july12/kaye.php.

The Johnson Controls Foundation provides program grants that support education; health and hospitals; community funds; social services, including aid to the handicapped; care of children and the aged; and civic, arts, and cultural organizations. Johnson Controls tends to focus in areas where they have a presence, but will fund on a national basis. Extra consideration is given to organizations or institutions in which Johnson Controls employees are involved and are contributing their time and/or money. Funds can be applied to annual campaigns, building/renovation (bricks and mortar), capital campaigns, continuing support, emergency funds, employee matching gifts, employee-related scholarships, general/operating support, matching/challenge support, and seed money. The Foundation distributed \$6.7 million in grants in 2011. Funding is limited to nonprofits. For more information, visit the following website: www2.johnsoncontrols.com/CorpValues/foundation.htm#foundation. This funding source has a rolling deadline.

Coordinated Care (Continued from page 10)

participate in an ACO. Even though your physician chose to participate in an ACO, you will still maintain all of your Medicare rights, including the right to choose any doctors or providers who accept Medicare. Whether providers elect to participate in an ACO or not, their patients with Medicare may continue to see them. The cost of your Medicare benefits will not increase, and your personal health information will remain protected by federal law.

The following organizations are participating ACOs in Florida:

- JSA Medical Group, a division of Health-Care Partner (Orlando, Tampa & South FL)
- Florida Physicians Trust, LLC (Orlando)
- Primary Partners, LLC (Lake, Orange, Osceola, and Polk counties)
- West Florida ACO, LLC (Trinity)
- Accountable Care Coalition of Northwest Florida, LLC (Pensacola)

- Accountable Care Partners, LLC (Jacksonville)
- Allcare Options, LLC (Parrish)
- Florida Medical Clinic ACO, LLC (Zephyrhills)
- FPG Healthcare, LLC (Orlando)
- HealthNet, LLC (Boynton Beach)
- Integrated Care Alliance, LLC (Gainesville)
- Medical Practitioners for Affordable Care, LLC (Melbourne)
- Palm Beach Accountable Care Organization, LLC (West Palm Beach)
- Reliance Healthcare Management Solutions, LLC (Tampa)

For more information regarding Accountable Care Organizations, visit the Health and Human Services consumer website at www.healthcare.gov/aco.

Dr. Marion Somers
Author of *Elder Care Made Easier*

There has been a lot of discussion about the crisis many of us will face as we reach retirement age. How will we continue to fund our lifestyle without an income? Even for people who think they have planned adequately, there may be surprise expenses around the corner. Here are some ways to fund retirement, as well as some ways to cut expenses.

Funding

Social Security: You should be eligible to receive monthly payments once you've reached the age of 62. Remember, though, that if you sign up right away, you won't receive your full benefits. If possible, delay signing up until you've reached the "full retirement age" (varies depending on the year you were born).

Retirement accounts: If you saved during your working years, through 401(k)s or IRAs, you can use the money now, but you will have to pay taxes on it. Remember to take the required minimal withdrawals to avoid a tax penalty.

Roth accounts: These have the benefit of tax-free withdrawals because you already paid taxes on the contributions.

Insurance: Make sure you sign up for Medicare on time to avoid an increase in premiums. Look into purchasing long-term care insurance to avoid having to dip heavily into your savings for unforeseeable health needs.

Ways to Save

Downsize your home: If it makes sense for you, consider moving into a smaller place, like an apart-

ment or condo, and use the extra money to pad your savings account.

Sell your car: Now that you don't have to drive to work every day, do you still need a car? Especially if you are in a two-car household, consider selling one car and taking advantage of public transportation whenever possible.

Use senior discounts: While some businesses advertise their senior discounts (movie theaters, hotels, restaurants), others do not. Don't be afraid to ask!

Travel during the off-season: Without the constraints of work, you can travel during non-peak times for a tremendous savings.

Cook at home: After a long day of work, coming home and cooking a meal can be tiring. Now, you can devote more time to grocery shopping and cooking. This is a great way to save money.

Seek out free (or low-cost) entertainment: Chances are, you will be faced with more leisure time than ever before. Look for free concerts, free museum days, and any other options your city has to offer. If you feel the need to buy a new book or movie, shop used stores or neighborhood yard sales instead.

Dr. Marion (Marion Somers, Ph.D.) has over 40 years of experience as a geriatric care manager, caregiver, and speaker. She offers practical tools, solutions, and advice to help caregivers everywhere through her book and website at www.DrMarion.com.

Planning Your Retirement

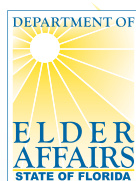


MARK YOUR CALENDAR APRIL 30, 2013

PLEASE JOIN US FOR THE
THIRTEENTH ANNUAL

Ambassadors
for Aging Day 

Sponsored by:



To learn more about this exciting event,
call: 850-414-2000 or TDD: 850-414-2001