

WESTMORELAND COUNTY

AREA AGENCY ON AGING

INSIDE LINE

SEPTEMBER/OCTOBER 2008

NUTRITION AND OLDER ADULTS

While the basic guidelines for a healthy diet are much the same for people of every age, older adults have special needs and concerns. Nutrition affects the all-around health of older adults, and is a factor in disorders and diseases that are common as we get older. For example:

- Sodium consumption contributes to high blood pressure.
 - A lack of calcium speeds up the advance of osteoporosis.
 - Some cancers are related to a high-fat diet.
 - Mental confusion can be tied to poor nutrition.
 - Vitamin deficiencies weaken the immune system.
- And just as poor diet can lead to health problems, health problems can lead to loss of appetite or difficulty eating. So it's important to pay attention to the quality of foods we eat.

As we grow older, changes occur in the way our bodies use food. Activity level often decreases, which means we

need fewer calories to stay at a healthy weight. But the need for nutrients remains the same – so we need to “eat smart”. On the other hand, older adults who are underweight also face the challenge of taking in enough nutrients. And an unexplained weight loss is a red flag for possible health problems. Loss of appetite may result from chronic illness; from the body's decreased ability to tell us we are hungry; or from a lessened sense of taste. Now is the time to start eating healthier by:

- Making sure your diet is well-balanced.
- Limit fat and cholesterol.
- Watch your sodium.
- Get enough calcium.
- Don't forget fiber.

Some diseases or conditions require a special diet, such as: low-sodium, diabetic, high-fiber or specially prepared for chewing or swallowing difficulties. It is important to follow the diet prescribed by your healthcare provider, who can give you the information you

need to eat well. Or talk with a dietitian or nutritionist who is knowledgeable of the nutritional needs of older adults.

ICE

We all carry cell phones with names and numbers stored in memory, but how would emergency medical service (EMS) or hospital personnel contact our emergency contact person if we are involved in an accident or take ill? Hence “ICE” (In Case of Emergency). All you need to do is store the number of a contact person who should be contacted during an emergency under the name “ICE”. For more than one contact name, simply enter ICE1, ICE2, etc. Be sure it's in your kids' cell phone too. You should also keep critical medical information in a prominent place in your home, such as on your refrigerator and on a credit card-size piece of paper in your wallet. Be sure to include any chronic diseases

you're being treated for, such as diabetes, asthma or heart disease, as well as a list of medications you take and allergies you have.

Heart disease patients can ask about having their latest echocardiogram made into miniature to keep in their wallet. MedicAlert products are another easy way to communicate with EMS workers.

In addition, several new websites such as www.PersonalMD.com allow you to store a more detailed health history. If you keep the Web address and your password on you, doctors can access your history quickly and securely. Even if EMS workers that arrive on the scene don't have time to search for this information, they will be able to use it when you're brought into the ER.

ECONOMIC STIMULAS PAYMENT

If you do not normally file a tax return, you have until October 15, 2008 to do so and still receive the Economic Stimulus Payment. The return must show at least \$3,000 in qualifying income for the year 2007. Social Security recipients, veterans and retired railroad workers may qualify to receive the economic stimulus payment. This means a taxpayer who had, for example, \$500 in earned income and \$2,500 in any combination of the benefits described above can count

those benefit payments toward his or her qualifying income to reach the \$3,000 earned income requirement, even though the individual would not otherwise owe taxes on such income.

For purposes of meeting the qualifying income requirement, the following benefits need to be reported in any combination on Line 20a of Form 1040 or Line 14a of the Form 1040A.

- Social Security benefits reported on the 2007 Form 1099-SSA, which people would have received in January 2008. People who do not have a Form 1099 may estimate their annual Social Security benefit by taking their monthly benefit, multiplying it by the number of months during the year they received the benefits, and entering the number. Supplemental Security Income (SSI) does not count as qualifying income for the stimulus payment.

- Railroad Retirement benefits reported on the 2007 Form 1099-RRB, which recipients would have received in January 2008.

- The sum of veterans' disability compensation, pension or survivors' benefits received from the Department of Veterans Affairs in 2007. People are allowed to estimate their annual benefit by taking their monthly annual veterans' benefit, multiplying it by the number of months during the year they received

benefits and entering the number.

Form 1040 can be obtained by visiting the Greensburg Hempfield Area Library at 237 S. Pennsylvania Avenue. For more information about the Economic Stimulus Payment call 866-234-2942 or the IRS at 1-800-829-1040. Free assistance is also available by going to www.IRS.gov. Use the Free File system to prepare and electronically submit your return.

WAYS TO GIVE

The Westmoreland County Area Agency on Aging established the Seniors' Fund through the Community Foundation of Westmoreland County. Your support will enrich the lives of our county's neediest elderly to enable them to maintain independent living.

Here are some ways that you can make a gift to the Seniors' Fund:

CHECK: Please make your check payable to the Community Foundation of Westmoreland County – Seniors' Fund and mail to: Denise Kummick
Westmoreland County Area Agency on Aging
200 South Main Street
Greensburg, PA 15601

SECURITIES: Gifts of appreciated stock (held for at least one year) may provide you with two tax benefits: a charitable deduction for the full fair market value of the stock that you give and avoidance of the assessment of capital

gains that you may pay if you sold the stock.

BEQUEST: Please remember the Seniors' Fund in your Will. Your gift will insure that the Area Agency on Aging is able to continue to provide quality service and programs.

Here is simple language:

I give _____ to the Community Foundation of Westmoreland County – Seniors' Fund or any successor thereto, currently located at 951 Old Salem Road-Penthouse Suite, Greensburg, Pennsylvania 15601.

You can decide to give a specific dollar amount, a percentage of your estate or the residue or a portion of the residue of your estate.

MEMORIAL TRIBUTES: You can make a gift to the Seniors' Fund to honor someone's memory. We will notify the family of the person whom you honor with your gift in his or her name.

LIFE INSURANCE: There are many ways in which you can make a charitable gift of insurance. The most common way is to designate the Community Foundation of Westmoreland County – Seniors' Fund as charitable beneficiary.

RETIREMENT BENEFITS: You can designate the Community Foundation of Westmoreland County – Seniors' Fund as charitable beneficiary of qualified retirement benefits. This is a very tax effective way to make a charitable gift.

As you consider these options, please contact your advisor to determine the tax and financial implications for you and your family.

TELEPHONE SCAMS

Attorney General Tom Corbett urges Pennsylvania consumers to be alert for suspicious telephone or text messages that are linked to an international long-distance telephone scam. Corbett said the scam messages typically ask consumers to call what appears to be an ordinary long-distance telephone number in order to confirm a lottery or sweepstakes prize. Other variations of the scam ask consumers to call the number in order to get information about a relative who has been injured in an accident or is hospitalized. Consumers who return these messages are actually calling international long-distance numbers, mainly in the Caribbean, and can be charged hundreds of dollars per minute for the calls. In most cases, the scam artists are trying to get consumers to divulge personal or financial information, but even callers who do not fall victim to that portion of the scam can still be hit with massive long-distance telephone bills. Corbett said the scam artists are taking advantage of the fact that some international phone numbers can look like ordinary U.S. area codes. These scams often originate from Jamaica (876), the

Cayman Islands (345), the British Virgin Islands (284) and the Dominican Republic (809), though unsuspecting victims often believe they are calling telephone numbers in the United States.

Consumers can ask directory assistance or an operator to check on the location or any unfamiliar telephone number, and also ask for information about the per-minute charges to call that number. Also, carefully review monthly telephone bills and immediately contact their telephone company to dispute any unauthorized charges. Finally, consumers should file a complaint with the Attorney General's Bureau of Consumer Protection at 1-800-441-2555 or online at www.attorneygeneral.gov if they have been victimized by a long-distance scam.

2008 HEALTH AND EDUCATION EXPO OCTOBER 29, 2008

The Westmoreland County Area Agency on Aging, Westmoreland Community Action, the Westmoreland County Health and Welfare Council, Westmoreland Casemanagement & Supports, Inc., and the Westmoreland County Board of Commissioners are proud to sponsor the 2008 HEALTH AND EDUCATION EXPO. Caregivers, seniors, persons with disabilities and the general public are welcome to attend.

There will be many activities, free health screenings and information, light refreshments, free parking and a live radio broadcast by 1480 WCNS. A variety of vendors are participating, providing their assistance and information to address every health and care issue imaginable. Those attending will have access to stroke screen, computerized foot analysis, blood pressure, breathing screen, body fat analysis, oxygen levels, vision, hearing and glaucoma screens, spinal screen, massages, reiki and nutrition information – ALL FOR FREE. Flu shots will be available at no charge with certain health plans, although some people may be charged depending on their Medicare and supplemental health plan coverage. Please be prepared with cash or check if yours' is not one of the accepted insurance plans. Mark your calendar for:

Wednesday, October 29
9:00 a.m. to 3:00 p.m.
Four Points Sheraton,
Greensburg

Come anytime, stay as long as you like and bring a friend. No pre-registration is required.

Need a ride???

Seniors age 60 and older can use senior transportation with a one-day advance reservation through their local taxi company.

The Westmoreland County Transit Authority (WCTA)

offers reduced fare trips as follows:

- Free pass for riders over age 65
- ½ fare for people with disabilities.
- ½ fare for people with a Medicare card but not yet 65.

For WCTA information, call 724-834-9282 or 1-800-221-9282.

You don't want to miss this once-a-year OPPORTUNITY to obtain all this valuable information in one place.

For more details, contact the Area Agency on Aging at 724-830-4444 or 1-800-442-8000.

SYMPHONIC JOURNEYS!

The Westmoreland County Area Agency on Aging is pleased to announce that tickets are available for the Westmoreland Symphony Orchestra's "Symphonic Journeys!" concert on Saturday, October 25, 2008 at 8:00 p.m. at the Palace Theatre in Greensburg.

This performance features cellist, Narek Hakhnazary. Musical selections include Brahms' "Variations on a Theme by Haydn," Tchaikovsky's "Rococo Variations" and "Capriccio Italien" and Kalomiris' "Suite from the Opera, The Mother's Ring."

Tickets will be distributed by a random drawing. Please send your request with the following information:

- Name
- Address
- Telephone number

- Number of tickets (1 or 2) and a self-addressed, stamped envelope to: Jean Healey
Westmoreland County Area Agency on Aging
200 S. Main Street
Greensburg, PA 15601-3110
- Your request must be postmarked no later than September 25, 2008. You must be a Westmoreland County resident age 60 or older to receive these tickets.

FLU FACTS

By The PA Department of Health

The effectiveness of the influenza vaccine depends in part on the match between the viruses in the vaccine and influenza viruses that are circulating in the community. If these are closely matched, vaccine effectiveness is higher. If they are not closely matched, vaccine effectiveness can be reduced. However, it's important to remember that even when the viruses are not closely matched, the vaccine may still protect many people and prevent flu-related complications. Such protection is possible because antibodies made in response to the vaccine can provide some protection (called cross-protection) against different, but related strains of influenza viruses.

The selection of which viruses to include in the vaccine must be made in February of the prior year in order for vaccine to be

produced in time for distribution the following season. For this reason, there is always the possibility of a less than optimal match between viruses in the vaccine and circulating viruses.

A flu vaccine is the first and best defense against influenza. Keep in mind that flu season can begin as early as October and last as late as May. Please contact your local senior center for scheduled flu shot dates and times.

JACK-O'-LANTERN MOUSSE DESSERT

1 $\frac{3}{4}$ cups boiling water
1 (6-ounce) package Jell-O Brand Orange Flavor Gelatin
1 cup cold water
1 cup sliced strawberries
 $\frac{1}{2}$ cup cold milk
1 (3.25 -ounce) package Jell-O Vanilla Flavor Instant Pudding & Pie Filling
2 cups thawed Cool Whip Whipped Topping
19 Oreo Chocolate Sandwich Cookies

1. Stir boiling water into dry gelatin in large bowl at least 2 minutes until completely dissolved. Stir in cold water.

2. Pour 1 $\frac{1}{2}$ cups of the gelatin into 9-inch round cake pan sprayed with cooking spray. Refrigerate 30 minutes until slightly set. Arrange strawberries in gelatin to resemble a jack-o'-lantern face. Refrigerate 1 $\frac{1}{2}$ hours until set but not firm (gelatin sticks to finger when touched).

3. Add milk to remaining gelatin; stir until well blended. Add dry pudding mix. Beat with wire whisk 2 minutes or until well blended. Gently stir in whipped topping; spoon over gelatin in pan.

4. Arrange cookies in single layer over pudding mixture. (Pan will be full and cookies will form crust when unmolded.)

5. Cover with plastic wrap. Refrigerate 4 hours or until firm.

6. Unmold onto serving plate just before serving. Makes 8 servings.

To unmold dessert:

Run small metal spatula around edge of pan. Dip pan in warm water, just to rim, for about 10 seconds. Place serving plate on top of pan. Invert; holding pan and plate together, shake gently to loosen. Carefully remove pan.

Nutrition: (per serving);
Calories 320, Total fat 9g,
Saturated fat 4.5g,
Cholesterol 0mg, Sodium 430 mg,
Carbohydrate 56g,
Dietary fiber 1g, Sugars 43g,
Protein 4g.

ESTIMATE YOUR FUTURE SOCIAL SECURITY BENEFITS

by Rebecca Miller, Social Security District Manager in Greensburg

This month Social Security introduces a new "Retirement Estimator" at www.socialsecurity.gov. Getting a personalized online estimate of your future

retirement benefits is now easier than ever before.

The online Retirement Estimator is a convenient, secure and quick financial planning tool that lets workers calculate how much they might expect to receive in Social Security benefits when they retire. The attractive new feature of this calculator is that it eliminates the need to manually key in years of earnings information. It's so easy to use.

Visit www.socialsecurity.gov/estimator. To get an estimate, you'll need to enter your first and last name, date of birth, Social Security number, mother's maiden name and place of birth. If the information matches our records, then you can enter an expected retirement age and future wages. The Estimator combines this information with the information that we have on record, including your yearly earnings, to provide a quick and reliable online benefit estimate.

To protect your privacy, only the final retirement estimates are given to you online. The Retirement Estimator does not show your earnings record information on which the final benefit estimate was calculated. And it does not reveal any personal information, such as your address, earnings or other information, that could lead to identity theft.

The Estimator also will let you create “what if” scenarios. You can, for example, change “stop work” dates or expected future earnings to create and compare different retirement options. When you visit our website at www.socialsecurity.gov to see the new Retirement Estimator, take a few minutes to become familiar with our many other online services – including applying online for Social Security retirement and disability benefits.

**INSIDE LINE
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INSIDE LINE is published bimonthly by the Westmoreland County Area Agency on Aging, 200 South Main Street, Greensburg, Pennsylvania 15601 (Phone 830-4444), the Westmoreland County Commissioners and the PA Department of Aging.