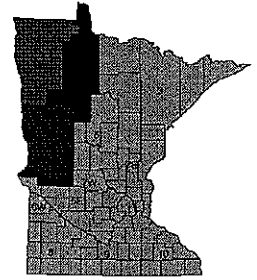




Land of the Dancing Sky
Area Agency on Aging
Senior News



Volume 14, Issue 1 --- Winter, 2008

TOP 10 TIPS TO AVOID CONSUMER SCAMS
From the Office of Attorney General Lori Swanson



1. Never disclose your credit card number, check routing information, or other banking information to telemarketers or other solicitors.
2. Do not believe claims that you need to pay in order to “collect your winnings” from a contest or to obtain a line of credit.
3. If you receive correspondence claiming that your financial institution, or account has been jeopardized, do not immediately disclose your account or other information. Contact the company at a telephone number or address that is listed in the telephone book, or that you know to be an accurate contact for the company.
4. Be wary of solicitations asking you to wire money or send payment to a foreign country. It may be difficult for law enforcement officials to pursue lost funds outside of the jurisdiction of the United States.



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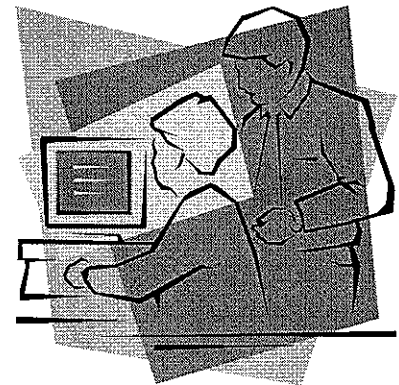
Warren Office
115 South Main, Suite 1
Warren, MN 56762
(218) 745-6733

Park Rapids Office
PO Box 301
Park Rapids, MN 56470
(218) 237-3304

Fergus Falls Office
PO Box 726
Fergus Falls, MN 56537
(218) 739-4617

Top 10 Tips Continued from page 1....

5. Do not send payment or wire money to a third party in response to a cashier's check or personal check "overpayment" in connection with your sale of a vehicle, product or service. Remember, just because the bank may make funds from a cashier's check available quickly does not mean the check is good. Financial institutions can take up to a week or longer to verify that a given cashier's check or personal check is legitimate.
6. Never respond to correspondence regarding a foreign lottery. These lotteries are illegal!
7. Do not open spam email, or "click" on attachments, images, or links in e-mail messages, instant messages, or pop-up messages.
8. When shopping online, always use a secure website (preferably one that offers encryption) or a well-known payment service. Do not disclose your pin numbers or other sensitive information in connection with a purchase unless you are absolutely positive that you are dealing with a reputable company.
9. Don't be rushed. People often make poor decisions when they are hurried. Most victims of scams later realize that if they had taken their time and thought it through, they would not have agreed to disclose their information or send money to a given scam operator.
10. If it sounds "too good to be true," it is.



Grandchildren in Jail Scam

We have been alerted to a new scam that is crossing the country, including our area. A Senior will receive a call from a young person claiming to be their grandchild. The caller states they are in jail and this is the only telephone call they will be allowed to make. They ask for money to be sent to them. They know the name of the victim's actual grandchild and use that name. They are very convincing and urgent. An area person has lost \$5,000 to this scam. She was sure it was her grandchild calling. Please be cautious about any telephone requests for money.

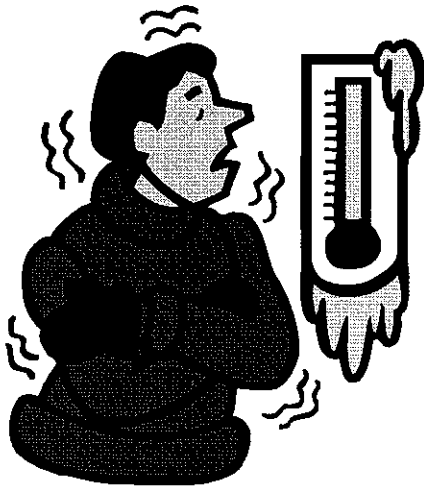
Attention Medicare Recipients!

Extra help is available for people with limited income and resources to pay all or most of the monthly premiums, annual deductibles and prescription co-payments on their Medicare Part D (prescription drug) plan. This extra help could be worth more than \$3,300 per year.

To qualify for this extra help, you must have an income limited to \$15,315 for an individual or \$20,535 for a married couple. Resources must be limited to \$11,710 for an individual or \$23,410 for a married couple. Resources include such things as bank accounts, stocks and bonds. Homes and cars are not included as resources.

Please call the Senior LinkAge Line® at 1-800-333-2433 for more information on Medicare Part D or any questions you may have on Medicare or private insurance plans.

Do You Need Assistance with Heating Costs?

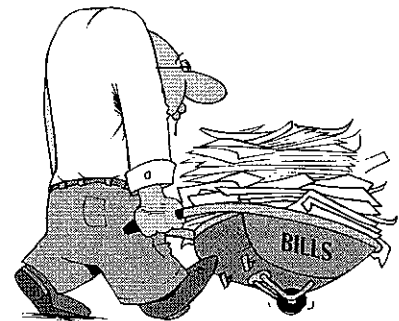


The Energy Assistance Program (EAP) helps people with lower incomes pay their heating/energy bills. For 4 months in a row, your EAP agency will pay part of your bill directly to the gas or electric utility company that provides you heat.

The EAP uses the past 3 months of household income prior to signing the application. For a household of one, income needs to be below \$5,030. For a

household of two, income must be under \$6,578. This program doesn't look at your assets.

Call your county Energy Assistance Program agency today or call the Senior LinkAge Line® at 1-800-333-2433 for more information.



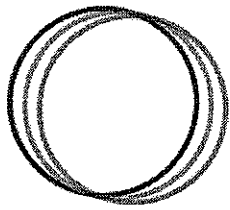
<u>County</u>	<u>Agency</u>	<u>Phone</u>
Beltrami	Bi-County Community Action/Bemidji	218-751-4631 800-332-7161
Becker, Hubbard, and Mahnomon	Mahube Community Action/Detroit Lakes	888-458-1385
Clay, Douglas, Grant, Pope, Stevens, Traverse, and Wilkin	West Central Community Action/ Elbow Lake	800-492-4805
Clearwater	Clearwater County Human Services	218-694-6164 800-245-6064
Otter Tail	Otter Tail County Human Services	218-998-8242 800-450-2310

Fuel Assistance continued...

Kittson, E Marshall, Lake of the Woods, and Roseau	Northwest Community Action/ Badger	800-568-5329
W. Marshall, Norman, and Polk (West)	Tri-Valley Opportunity Council / Crookston	866-264-3729
Red Lake, Pennington and Polk (East)	Inter-County Community Council/ Oklee	888-778-4008 or 218-796-5144

CS/SD Grants Available

The Minnesota Department of Human Services, through its Aging and Adult Services Division, is seeking proposals from qualified responders to expand and integrate home and community-based services for older adults that allow local communities to rebalance their long-term care delivery system, support people in their own homes, expand the caregiver support and respite care network and promote independence. Grants up to \$250,000 will be awarded. Request for proposals must be submitted to the state by February 29, 2008. For more information go to: www.dhs.state.mn.us/id_005733 or contact Danica Robson or Mark Tysver at the Area Agency on Aging.



Minnesota Falls Prevention

Keep Right Side Up!

If you or anyone you know has fallen, you are not alone. Even the fear of falling is enough to reduce your independence or make you feel isolated. Falls can happen anytime, anyplace and to anyone. Falls can occur while we are doing everyday activities. But there is good news...falling is not a normal part of getting older. Falls can be prevented.

Ask yourself these questions:

- Are you afraid of falling?
- Have you taken a tumble or slipped?
- Do you take four or more medications each day, including over-the-counter drugs, vitamins, and herbs?

If you answered yes to any of the questions, here are simple suggestions and ideas that can help you stay right side up.

- Be active, moving every day can help you feel better, enjoy life more and stay independent. Walking is an easy way to be active and it is free! Don't forget about indoor walking, an easy activity to do with friends at your local mall or school.
- Talk to your pharmacist or health care provider about all of your medications. Knowledge is the best medicine. Taking four or more medications each day, including over-the-counter drugs, vitamins and herbs, puts you at a higher risk of falling.
- Make your home safe. Remove things you could trip over or block your path. Put away books, boxes, and shoes from floors, stairs and hallways. And throw away those throw rugs! Scatter and throw rugs on your floors make it easier to trip, slip and fall.

Continued on Page 7

Minnesota Falls Prevention continued...

- See clearly. Everyone's vision changes with age. As you get older, the ability to see clearly can reduce your risk of a fall. Get your eyes checked at least once a year by an eye doctor. Schedule the appointment around your birthday to help you remember.
- Enjoy the outdoors safely. Be aware of your surroundings and where you step. Walk on clear, dry sidewalks and watch for cracks in sidewalks or changes in elevation. Plan your trip so that you do not have to go out during bad weather such as rain, sleet, or snow.
- Put your best foot forward. Wear comfortable shoes that grip the surface. It is important to take care of your feet as you get older. If your feet hurt, you will be less active, which could increase your risk of a fall.

Learn more easy ways you can prevent a fall and stay independent. Here's how:

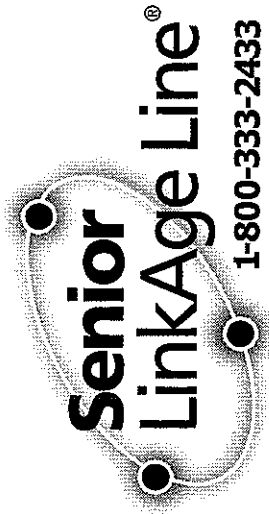
Visit the Minnesota Falls Prevention website at:

www.mnfallsprevention.org or email falls.prevention@state.mn.us for more information.

You can also call the Senior LinkAge Line® at 1-800-333-2433 for information about the "Stand Up and Be Strong Program."



Land of the Dancing Sky Area Agency on Aging
NW Regional Development Commission
115 South Main, Suite 1
Warren, MN 56762



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Thanks!