



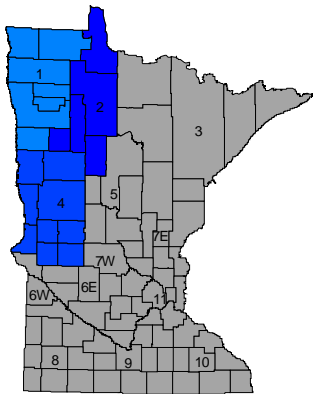
Area

Agency

on

Aging

(a program of the
Northwest Regional
Development Commission)



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Senior News

Summer, 2009



Help Is Available For
Medicare Prescription Drug
Premiums and Co-pay costs!

Contact us for more
information.

We Need Volunteers!
**Give us a call to help us
help others!**

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 \$16,245 for an individual or \$21,855 for a married couple. Resources must be limited to \$12,510 for an individual or \$25,010 for a married couple. Resources include such things as bank accounts, stocks and bonds. A home and one vehicle 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.



ODC Expanding Services in Warren

Beginning in August, the Occupational Development Center, Inc. (ODC) will provide Adult Day Services at their facility located at 1008 North 2nd Street in Warren.

The Adult Day Service Program will help seniors that need assistance with essentials of daily living and their health care, and will focus on improving problem solving skills and strength and endurance. The program will also provide interaction with peers, and will support families by providing respite care for their senior family members that may be living at home with their children. In small rural communities, there is typically not access to these types of services.



The objectives of the Adult Day Service are:

- to encourage each senior to function at his/her highest level by providing assistance to maintain and increase independent living skills
- to promote senior health by exercising, monitoring health care needs, providing consultation with a Registered Nurse, providing physical therapy, and assisting with making appointments
- to provide educational experiences with guest speakers in areas of concern for the elderly such as: selecting insurance plans, dealing with Medicare, setting up property, filing income tax, and dealing with medical concerns
- to promote well being by providing nutritional snacks and meals, providing social and recreational activities, and providing support for seniors and caregivers

Contact Cindy Gratzek at (218) 745-4401 to find out more information or to express an interest in participating in the program.

Food Safety for Seniors



Older Americans are more at risk for food borne illnesses because their immune systems decline with age. That's why it's especially important to be careful about storing and cooking

foods. Although many of you have been preparing foods for decades with no ill effects, the situation has changed. There are new bacteria and new strains of old bacteria that require new methods to ensure safety.

All food can carry microorganisms or chemical agents that may cause illness when eaten. But, safe food handling practices can prevent growth of bacteria to lessen the possibility of food borne illness. Most cases can be controlled by proper production, processing and preparation. Just follow four basic rules - **Clean, Separate, Cook and Chill** and you will fight the bacteria that can cause food borne illness.

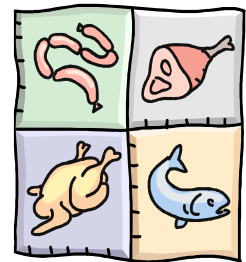
Clean: Wash hands and surfaces often



Bacteria can be present throughout the kitchen, including on cutting

boards, utensils, sponges and counter tops. Wash utensils, equipment, countertops and other work surfaces with hot, soapy water before and after working with food. Wash your hands thoroughly after using the bathroom, blowing your nose or handling pets. Cleanliness every step of the way keeps bacteria at bay

Separate: Don't cross-contaminate



Cross-contamination is the scientific word for how bacteria can be spread from one food product to another. Thoroughly clean all dishes, utensils and work surfaces with soap and water after each use. It is especially important to clean

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Food safety continued....

equipment and work surfaces that have been used for raw food before you use them for cooked food.

By rinsing utensils, work surfaces, cutting boards, meat grinders, blenders, and meat slicers with a bleach solution, you prevent the cooked food from becoming contaminated with bacteria that may have been present in the raw food.



Cook: to the proper temperatures

They say you can't always judge a book by its cover. Well, this is also true

for cooked foods. You can't judge if your food is done by looking at the color. Color can be misleading. Using a food thermometer is the only reliable way to tell that food has reached a high enough temperature to destroy harmful bacteria.



Chill out!

Did you know at room

temperature, bacteria in food can double every 20 minutes? The more bacteria there is, greater the chance that you could become sick. Set your refrigerator no higher than 40 degrees Fahrenheit and the freezer unit at 0.



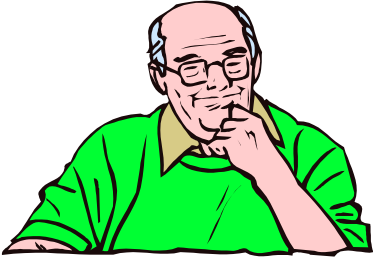
Refrigerate foods quickly because cold temperatures keep most harmful bacteria from multiplying.

Disease-causing microorganisms such as bacteria, viruses, and parasites grow very slowly at low temperatures, multiply rapidly in mid-range temperatures, and are killed at high temperatures.



For safety, perishable foods must be held at proper cold temperatures to inhibit bacterial growth or cooked to temperatures high enough to kill harmful microorganisms.

Long Term Care Partnership



Did you know that seventy percent of persons over age sixty-five will need some long term care services during their lifetime? Did you also know that the average annual cost for nursing homes in Minnesota is \$66,000, the average annual cost for assisted living care is \$33,000 and the average annual cost for home health care services when a person requires forty weekly hours is \$60,000?

Long term care costs are not covered by health insurance and medicare only pays for limited coverage during recuperation. Long term care insurance pays for long term care services not covered by other insurance.

In 2006, the Minnesota state legislature passed the **Long Term Care Partnership** which protects more assets than conventional long term care insurance. For every dollar spent by your long term care partnership policy, you protect a dollar of your assets before going on medical assistance.

Contact our offices with any questions you may have concerning this new option.

Nutrition Request for Proposals

Land of the Dancing Sky Area Agency on Aging is seeking request for proposals for congregate and home delivered meal services for the twenty one counties in our service area. Along with serving nutritious meals, data collection and targeting seniors with low income and at higher nutritional risk will be a major focus.

The request for proposal information will be posted on our website at: www.dancingskyaaa.org.

Please contact our offices for further information.

THE VERDICT: HANG UP

Don't Fall for Jury Duty Scam



The phone rings, you pick it up, and the caller identifies himself as an officer of the court. He says you failed to report for jury duty and that a warrant is out for your arrest. You say you never received a notice. To clear it up, the caller says he'll need some information for "verification purposes" - your birth date, social security number, maybe even a credit card number.

This is when you should hang up the phone. It's a scam.

Jury scams have been around for years, but have seen a resurgence in recent months. Communities in more than a dozen states have issued public warnings about cold calls from people claiming to be court officials seeking personal information. As a rule, court officers never ask for confidential information over the phone; they generally correspond with prospective jurors via mail.

The scam's bold simplicity may be what makes it so effective. Facing the unexpected threat of arrest, victims are caught off guard and may be quick to part with some information to defuse the situation.

"They get you scared first," says a special agent in the Minneapolis field office who has heard the complaints. "They get people saying, 'Oh my gosh! I'm not a criminal. What's going on?'" That's when the scammer dangles a solution - a fine, payable by credit card, that will clear up the problem.

With enough information, scammers can assume your identity and empty your bank accounts.

Protecting yourself is the key: Never give out personal information when you receive an unsolicited phone call.

www.MinnesotaHelp.infoTM

Land of the Dancing Sky Area Agency on Aging
NW Regional Development Commission
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RETURN SERVICE REQUESTED



Pre-Sort Standard

**U.S. POSTAGE
PAID**

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Warren, MN 56762