



The SAGE AGE

Areawide Aging Agency

Advancing the Independence of Senior Adults in Central Oklahoma

April 2018 Vol. 32 No. 2

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A Publication of
Areawide Aging
Agency

A Note from Areawide's New Director, Blair Schoeb

I grew up in a very large family. My mother is the youngest of six sisters, and each of the sisters had children, grandchildren, and now great-grandchildren. We could have as many as 60-80 relatives come together for reunions or holidays. Some of my happiest memories are from the times I was with my extended family.

In a family that large, there was always at least one person who was "well up in years". I witnessed at a very early age how family is supposed to care for the elderly, the sick, and the dying. Someone was always ready to help out with driving to a doctor's appointment or providing a home-cooked meal. Today, my wife and I try to practice those same values and to model them for our daughters and grandchildren. In many ways, these are the same values I bring to my work as the Executive Director of Areawide Aging Agency.

We all know that the times we live in are very different than they were in past decades. While technology can help to better connect us with friends and family, an increasing number of people, especially the elderly, are isolated. No one comes to visit them. No one calls. No one looks after them. Their houses fall into disrepair. They become depressed or sick from a lack of proper nutrition.

As the new Executive Director, I am com-



Blair Schoeb, Areawide's new Executive Director began on February 6.

mitted to providing the highest quality service to enable our growing number of elders to live independently as long as possible. While the resources are limited, we will do all we can to serve as many people as we can.

It is a great honor to follow Don Hudman in this position. I've known Don for many years, and had the pleasure of working with him on several initiatives that were designed to better the lives of the elderly in our community. As I transitioned into my new role, I witnessed time and again the depth of his knowledge, the passion he has for seniors, and the respect with which he is held by his staff, board members, volunteers, and peers around the state. He will be a tough act to follow, and we all owe him a debt of gratitude.

Financial Exploitation of Seniors Is a Growing Problem

Financial exploitation of the aging population is an all too common and growing problem in the long-term care setting. Research has shown that financial exploitation, also known as financial abuse, is believed to cost seniors an estimated \$3 billion dollars annually. While the vast majority of family, friends, and professionals who help seniors handle their money have good intentions, it is still wise to educate oneself on the signs of financial exploitation and what to do if one is being exploited.

Annual Caregiver Survival Skills Conference Date Set

The 20th Annual Caregiver Survival Skills Conference: *Caregiving – Empowering the Journey*, will be held Friday, June 15th, from 9:00 am until 3:00 pm, at Church of the Servant in Oklahoma City (13434 N. MacArthur Blvd.).

This year's theme is "Caregiving: Empowering the Journey." The conference will feature Lori Hogan, Co-Founder of Home Instead, and Lakelyn Hogan, daughter of Paul and Lori Hogan, speaking this year. The conference will provide lunch as well as a resource fair with over 25 local organizations & services in the community.

Join us for a day of caregiver self-care and an opportunity to meet other caregivers and learn that you are not alone. The suggested donation for attendance is \$10.00.

This conference is sponsored by Mercy Hospital, Home Instead Senior Care, Concordia Life Care Community, Sunbeam Family Services and Areawide Aging Agency. For more details see the Facebook page at <https://www.facebook.com/OKCaregivers/>.

Some possible signs of financial exploitation include:

- Financial activity that is inconsistent with your financial history or beyond your means. You may notice the activity on bank or credit card statements.
- The caregiver or beneficiary refuses to use the funds of the senior for necessary care and treatment.
- You are confused about recent financial arrangements/transactions but are reluctant to discuss finances.
- Recent changes to property titles, deeds, Power of Attorney documents, wills, trusts, or other documents that you do not understand and did not authorize.
- People are threatening to place you in a long-term care facility unless you turn over control of your finances.
- It seems that food or medication are being withheld to make you more compliant.
- You have been threatened with harm, neglect, or abandonment if you don't agree to financial arrangements presented by others.
- You have taken on the financial responsibility for a family member or friend without regard for your own needs.

What should you do if you think you are being exploited? Reporting the issue may not be easy if you suspect a family member or close friend may be the offender. Remember there are agencies that can assist you through the process. If you are in immediate danger, please call 911 to connect with local law enforcement. You can contact Adult Protective Services in your state and if you are already in a long-term care setting you can contact your Long-Term Care Ombudsman.

If you are interested in more general information on Elder Abuse, the National Center on Elder Abuse has a wealth of information. You can learn more at www.ncea.aoa.gov.



The Sage Age is a quarterly publication of Areawide Aging Agency, Inc. If you would like to receive a copy of the Sage Age, please call (405)942-8500.

Editor: Kathy
Langley

Stretching Exercises Important For Seniors

Flexibility declines with age, particularly among people who are not physically active. The loss of flexibility leads to loss of range of motion in joints and bad posture which, in turn, continue to decrease flexibility and possibly lead to injury. Flexibility helps when performing daily activities including playing with grandchildren, house cleaning, walking, grocery shopping, and getting out of bed. Regular stretching and staying active can help prevent the loss of mobility throughout the joints.

The American College of Sports Medicine recommends a minimum of 2 days a week of stretching to improve the range of motion of the joints. Stretches should be held for about 15-30 seconds and repeated 3-5 times on both sides of the body. A slight pull on the muscle is a good point to reach for the stretch. Stretching should NEVER cause pain. If it does, stop immediately. Stretching can affect the following:

- Increased flexibility
- Increased range of motion (ROM)
- Increased mobility
- Improved performance
- Decreased stiffness
- Decreased injuries
- Decreased stress on a joint

Stretching after a workout is an important part of cooling down. Another way to improve flexibility is a yoga class. Stretching can also encourage relaxation. Listen to your body when it comes to stretching so you do not overdo it. In order to help the body relax, exhale when the muscle lengthens.

For help getting started with a flexibility training program you can ask a fitness professional for guidance. The Center for Active Living and

Learning provides fitness classes for adults 65 and over in Oklahoma City, Norman, Piedmont, and Guthrie at no cost to our participants. Our Stay Active and Independent for Life (SAIL) classes offer an evidence-based fitness training program designed to improve balance, strength, and FLEXIBILITY in adults over 65. Classes are led by trained exercise professionals. Come see us in one of our classes near you!

Our locations:

Northwest Church of Christ

4301 NW 23rd OKC 73107

Days: Wednesday and Friday

Time: 9:30am-10:30am

Woodson Park Senior Activity Center

3401 S. May Avenue, OKC

Days: Monday, Wednesday, and Friday

Time: 2:00pm – 3:00pm

Piedmont Church of the Nazarene

2011 Piedmont Rd. North

Piedmont, OK

Days: Monday, Wednesday, and Friday

Time: 2:00pm – 3:00pm

Highland Hall

1102 E. Warner Ave.

Guthrie, OK 73044

Days: Tuesday and Thursday

Time: 11:00am – 12:00pm

McFarlin Memorial United Methodist Church

419 S. University Blvd.

Norman, OK 73069

Days: Tuesday and Thursday

Time: 1:00pm – 2:00pm

For more information, contact us:

E-mailcall@uco.edu

Call (405) 974-5309

www.ucocall.com



Don Hudman retires as Executive Director of Areawide Aging Agency. He will be greatly missed .

Areawide Hosts Retirement Party for Executive Director Don Hudman

On February 27, Areawide held a retirement party for its long-time Director, Don Hudman. He is retiring after 30 years of service to the agency and to seniors in Canadian, Cleveland, Logan, and Oklahoma Counties. Many from the aging network, both current and retired, attended to express their gratitude for his passion for helping seniors.

His advocacy efforts have helped establish adult day care in this area as well as Christmas in April, now Rebuilding Together and doing home repair year round instead of once a year and aided in getting the first comprehensive Advanced Directive and Living Will passed. Other accomplishments include helping to develop two tax credit housing properties which not only provide affordable housing to seniors but also are a sustainable source of agency funding.

The Intersection of Reverse Mortgage and Bankrup

Reverse mortgages have become very popular and also very heavily marketed. In addition, bankruptcy has become an increasing reality for many people over 60. Sometimes the laws governing these areas collide.

There are a number of ways in which people may receive money in a reverse mortgage. They may, for example, receive a lump sum, or they may establish a line of credit. Many believe that they can use their home as a sort of piggy bank to establish an income stream to supplement their retirement income. The requirements placed upon them seem minimal: Keep the house insured; keep the property taxes paid; and do not let it fall into dilapidation or serious disrepair. However times may get tough, the income generated by the reverse mortgage slows to a trickle as other debts rise, and the cost of maintenance, insurance premiums, and taxes becomes a part of the problem. The “minimum requirements” mentioned above no longer seem “minimal” but they remain requirements. Failure to meet them may result in foreclosure.

Federal analysis shows these foreclosures are on the rise.

The U.S. Department of Housing and Urban Development – which insures reverse mortgages through the Federal Housing Administration – says nearly 90,000 reverse mortgages in the U.S. were at least 12 months behind in paying taxes and insurance last year and could be expected to result in “involuntary termination.” That is twice the number of the previous year. According to the report, nearly 1-in-5 reverse mortgage loans taken out in the U.S. from 2009 to June 2016 are expected to go into default because of unpaid taxes or insurance. Often, in the case of unpaid taxes and insurance, the lender will pay the taxes and “force place” insurance on the property at premiums higher

than a homeowner could obtain at market rates. Such added costs further increase the debt level of the homeowner and often come about as the last step the lender takes prior to initiating a foreclosure.

Just as Chapter 13 Bankruptcies allow borrowers to catch up on conventional mortgage payments they may prevent foreclosure and build in time to satisfy the unpaid taxes and insurance premiums. A Chapter 13 may allow you to spread the new obligations across a repayment plan that can last up to sixty months. In order to do this, however, you must have a sufficient income to fund the repayment and keep up with your other expenses as well. Your reverse mortgage issue presents but one aspect of your overall economic health.



For those who have adopted a lifestyle dependent upon a reverse mortgage payment stream, a necessary bankruptcy provides another rude awakening. Borrowers cannot receive funds from their reverse mortgage during the bankruptcy proceeding. The Bankruptcy Trustee must approve any funds the borrower receives during this time as borrowers are prohibited from incurring new debt during the Bankruptcy period. *This is important to remember. A reverse mortgage is a loan.* Also, independent of specific legal statutes and decisions, many reverse mortgages have bankruptcy clauses which will close equity lines of credit or stop monthly distributions. Not all reverse mortgage contracts and paperwork are alike. There are also clauses which may call for payment of all balances owed should bankruptcy protection be sought by the borrower. Check your paperwork, particularly prior to signing it. If this is the case and you are relying on these monies, obviously you do not want to file for bankruptcy. It technically

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By Ric Goralewicz, Legal Aid Services of Oklahoma

makes sense that borrowers should not be accessing funds while filing for bankruptcy. Debtors already on the ropes should not compound current debt with new debt. However, a bankruptcy court may allow you access to your funds through what is called a reaffirmation agreement.

Final takeaway: Neither reverse mortgages or bankruptcy are do-it-yourself projects. Both contain pitfalls. Both require careful counsel and consideration, and, while good for some persons in some situations, neither are for everyone.

New Medicare Cards Coming Soon

The Medicare Access and CHIP Reauthorization Act of 2015 requires the government to remove Social Security Numbers from all Medicare cards by April 2019. A new Medicare Beneficiary Identifier (MBI) will replace the social security number based health insurance claim number. The issuance of a new card without a social security number on it will help lower medical identity theft, and protect the consumer's social security number. The cards will automatically be mailed to all 58 million current beneficiaries. You don't need to do anything special to receive one. There is no charge for the card. According to the Centers for Medicare and Medicaid Services, new cards will be mailed out to Oklahoma after June 2018. The new card is to be used immediately. You should have a new card by December 31, 2019. Old cards with the social security number will not be accepted after that date. Also, your Medicare benefits will not change with the issuance of the new card.

advancing the independence of Senior Adults

Spring is Tornado Season in Oklahoma -- What You Need to Know to be Prepared

Spring is tornado season in Oklahoma. Tornadoes can cause extensive damage to structures and disrupt services. The accompanying storms can cause flash flooding or hail. Always be alert for changing weather conditions such as dark, often greenish sky, large hail, dark, low-lying cloud (particularly if rotating, loud roar similar to a train. You should know and understand the terms used to identify conditions.

Tornado Watch – Tornadoes are possible. You should move to be near enough to a shelter or sturdy building to be able to get there quickly within a few minutes if need be.

Tornado Warning – A tornado has been sighted or indicated by weather radar. Take shelter immediately.

Most injuries associated with high winds are from flying debris, so remember to protect your head. If you can't take shelter in a below ground storm cellar or basement or a safe room built to FEMA criteria, then choose a small interior windowless room on the lowest level (closet, interior hallway) away from corners, windows, doors, and outside walls. Put as many walls as possible between you and the outside. Get under a sturdy table and cover your head and neck with your arms and cover

your body as best you can e.g., with a heavy coat or blankets, or pillows. If you are in a manufactured home or office, get out immediately and go to a nearby shelter. Mobile homes, even if tied down, do not offer protection from tornadoes.

After a tornado, if you are trapped, do not move about or kick up dust. Tap on a pipe or wall or use a whistle, if you have one, so that rescuers can locate you. Listen to local officials for updates and instructions.

Check-in with family and friends by texting or using social media.

Watch out for debris and downed power lines.

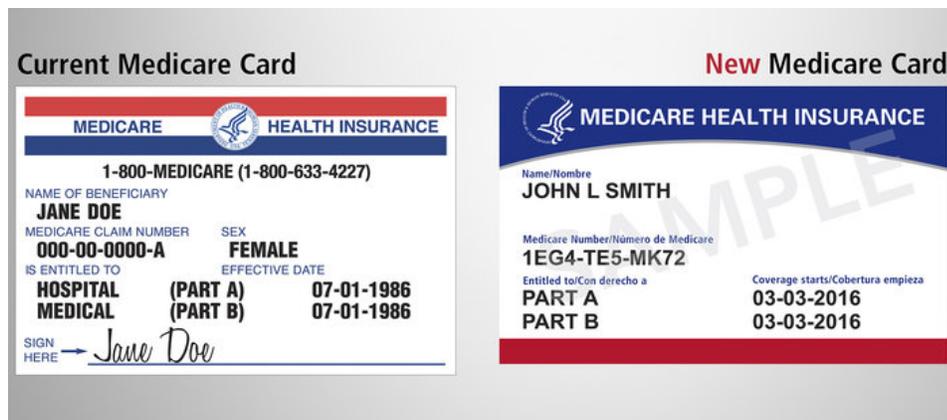
Stay out of damaged buildings and homes until local authorities indicate it is safe.

Use extreme caution during post-disaster clean-up of buildings and around debris. Photograph the damage to your property in order to assist in filing an insurance claim.

Do what you can to prevent further damage to your property, (e.g., putting a tarp on a damaged roof), as insurance may not cover additional damage that occurs after the storm.

If your home is without power, use flashlights or battery-powered lanterns rather than candles to prevent accidental fires.

Condensed from www.ready.gov/tornadoes.



Areawide Program News

*Aging Services of
Canadian County*

*Aging Services,
Inc. (Cleveland
County)*

*Aging Services of
Logan County*

*Okla. County
Senior Nutrition
Program*

Embark

Legal Aid

*Mobile Meals of
Okla. County, Inc.*

*Sunbeam Family
Services Caregiver
Fundamentals*

*University of
Central Oklahoma,
Department of
Kinesiology and
Health Studies*

*All Older American's Act
Programs accept donations
which are not required in
order to receive services.*

Aging Services of Canadian County (ASCC) staff is working on the grant for next year which begins in July. As always ASCC is looking forward to continuing to serve the seniors of Canadian County. ASCC is not sure at this time whether there will be more cuts to the Older American's Act programs. Donations are still very important at this time, so here is a list of suggested donations: \$2.00 per meal, housekeeping \$5.00 per cleaning, local transportation \$2.50, and round trip transportation to and from Oklahoma City \$7.50.

For more information about services for seniors, call **405-262-7121**

Kathleen Wilson has been the Executive Director of Aging Services Inc. (ASI), for the last eleven years working with senior adults in Cleveland County. For the past 43 years, Aging Services Inc. has provided senior adults with Older Americans Act programs and services that have helped countless seniors live healthy and independent lives.

She always shared President Lyndon Johnson's vision of a Great Society. She has been proud to have been a part of his vision and the programs he envisioned that continues to enhance the lives of so many seniors each and every day.

Wilson says "the heartbreak of her career has been to watch the program she has spent 25 years working to grow be depleted and decimated by budget cut after budget cut for the past eight years at the hands of state leadership. These cuts came at a time when the program was experiencing ever increasing requests for services from the growing senior population."

ASI is pleased to announce that Tammy Vaughn will be the new Executive Director of **Aging Services Inc.** Her background experience and strength of leadership will serve Aging Services well into the future.



EMBARK is pleased to partner with the Areawide Aging Agency to provide transportation to seniors 60 or over.

Let us do the driving! You will enjoy safe and dependable transportation provided by a helpful and friendly driver.

CONGREGATE MEALS –
WEEKLY GROCERY SHOPPING
MEDICAL APPOINTMENTS

EMBARK also offers travel training to assist you in using fixed-route buses across the metro area, ADA paratransit services through the PLUS program, reduced bus fare on fixed-route service, and the Share-A-Fare discount taxi coupon program for eligible seniors.

Donations are greatly appreciated, but not required.

Oklahoma County Senior Nutrition Program (OCSNP) is looking forward to warmer weather so they can begin planting their garden, the Mud Pot. If you are interested in volunteering to work in the garden, call 949-2709. The vegetables grown in the Mud Pot are distributed to the seniors at the nutrition sites so they can enjoy fresh vegetables throughout the summer.

April is volunteer appreciation month. All OCSNP meal site will host a celebration to recognize these valuable individuals. Thanks for all you do!

Mobile Meals of Oklahoma County Inc. held their volunteer appreciation party in January at the First Christian Church. Carolyn Roslik, former Director of **Mobile Meals** was honored for her 20 plus years of service to the program. There was a live band, good food and a large group to celebrate the volunteers. **Mobile Meals** would like to thank United Health Care and ABC Medicare for sponsoring the event.

Mary Mahoney is expanding the number of meals they are serving in the Northeast area of Oklahoma County and Hillwood Missionary Baptist Church in Spencer is going to be serving meals in the Forrest Park area three days a week.

Unfortunately, the Northwest Christian Church is no longer able to prepare meals for their area, but the First Christian Church will be serving the participants from Northwest Christian Church along with their own participants so no one will be missing a meal.

Several churches provided a special Valentine's Day lunch for their participants.

Sunbeam Family Services offers the Caregiver Fundamentals Program (CFP), a comprehensive caregiver program designed to supply practical assistance to caregivers (aged 60+) and grandparents (aged 55+) that are raising their grandchildren. Services include information and resource assistance, seminars and training, support groups, respite care, and school supply assistance throughout Canadian, Cleveland, Logan, and Oklahoma counties.

With spring finally here, **CFP** has several educational seminars for family caregivers scheduled.

Healthy Living for Your Brain and Body: Tips from the Latest Research

While there is currently no way to cure, prevent or slow the progression of Alzheimer's disease, we can offer tips, drawn from research, for optimizing your physical and cognitive health as you age. Presented by Carla Scull, Education Coordinator, Alzheimer's Association.

This seminar will be held on Friday, April 13 at WovenLife, 701 NE 13th Street, OKC, from 2-3:30 p.m. and on Friday, April 20 at The Gardens at Rivermont, 750 NE 13th, Norman, from 2-3:30 p.m.

Laughter Yoga

Laughter Yoga teaches you to laugh on purpose for the many health benefits. It is a physically-oriented technique that uses a perfect blend of playful, empowering and otherwise "tension-releasing" laughter, gentle stretching and breathing exercises. Laughter Yoga has proven to: reduce stress, improve attitude, and reduce anxiety and depression. Led by Ellen Mercer, Certified Laughter Yoga Teacher

This seminar will be held on Friday, May 4 from 2-3:30 p.m. at Sunbeam Family Services, 1100 NW 14th Street in Oklahoma City

Parkinson's 101

Has your loved one been recently diagnosed? Want to learn more about Parkinson's disease. Join us for a Parkinson's 101 class to learn about symptoms, treatments and to be inspired to live well despite Parkinson's. The class will be led by Bruce McIntyre and Wendy Mobley, Parkinson's Foundation of Oklahoma.

This seminar will be held on Thursday, June 7 from 2-3:30 p.m. at Sunbeam Family Services, 1100 NW 14th Street in Oklahoma City and on Thursday June 28, time and place to be announced later.

Caregiver Grief

Many of us are familiar with grief that comes with losing someone, but there is also a grief associated with caring for someone with a chronic illness that causes caregivers and loved ones to experience grief and loss in the present. Caregivers grieve the loss of their loved one's independence, dignity and life as they had imagined as a couple. This seminar will help caregivers understand grief that comes with chronic illness and ways to care for themselves through the grieving process. Presented by Sunbeam's Marlon Breaux, LPC.

This seminar will be held on Friday, June 22 from 2-3:30 p.m. at Sunbeam Family Services, 1100 NW 14th Street in Oklahoma City

It's also almost time to start collecting applications for school supplies for the fall! If you are a grandparent raising their grandchild(ren) or know someone who is, CFP may be able to provide some support. Grandparents must be 55+ and be the primary caregiver of their grandchild(ren). In addition to school supplies, **CFP** also offers support groups for Grandparents Raising their Grandchildren in Guthrie, Midwest City, Norman, Oklahoma City, and Yukon that provide a safe and confidential place to talk, listen, and gather resources. A light meal and childcare are provided.

For more information about services or these seminars, call Talena Ford at **405.609-6551** or e-mail; tmilburn@sunbeamfamilyservices.org.

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The AAA makes no distinction on the grounds of race, color, age, handicap or national origin in the provision of services, financial aid or other benefits, in accordance with the Civil Rights Act of 1964 and the Rehabilitation Act of 1973. A portion of the project costs are met by State and Federal Older Americans Act funds from OKDHS Aging Service Division.



I would like to honor my elderly family member or other Older Oklahoman by making a fully tax deductible contribution to Areawide Aging Agency.

This gift is *In Memory of* _____

This gift is *In Honor of* _____

Please send an acknowledgement to:

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ADDRESS: _____

CITY/STATE/ZIP: _____

Please indicate on your check if you wish for your donation to support the printing and mailing of the Sage Age newsletter.