



The SAGE AGE

Areawide Aging Agency

Advancing the Independence of Senior Adults in Central Oklahoma

October 2017 Vol. 31 No. 4

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A Publication of
Areawide Aging
Agency

Areawide Hosts First Fundraising Luncheon

Areawide Aging Agency held their first fundraising luncheon on August 15 at the First Baptist Church of Bethany. With over 80 people in attendance, Board President, Michael Taylor, deemed the event a success. Don Hudman, Executive Director, briefly spoke about what Areawide does as an agency. He informed the crowd about the different agencies Areawide Aging Agency works with on a daily basis, along with how many seniors lives are affected annually. Mr. Hudman recognized the project directors and Areawide staff in attendance. "Without these hardworking people, our agency would not exist," commented Hudman.

Corporal Kim Lopez, with TRIAD of the Oklahoma County Sheriff's office, spoke of her love of seniors. Corporal Lopez was the first full time officer assigned to Crimes Victimization Elderly in 1984. She shared stories of how the Grandparents Raising Grandchildren Program started and supplied about 40 children with school supplies their first year. This past July, 365 children being raised by their grandparents were given school supplies through a program funded by Areawide. Oklahoma rates second in the nation



Corporal Kim Lopez, OCPD, talks about the partnership Areawide has had with TRIAD.

for grandparents raising grandchildren.

Areawide Aging Agency would like to thank the following sponsors who helped make the event a success: Platinum Sponsors - Choice Home Health, Legacy Legal Center, MIT Group, Donald W. Reynolds Center of Geriatric Nursing Excellence, part of the Fran and Earl Ziegler College of Nursing at the OU Health Sciences Center, and OG&E; Gold Sponsors - JCS Minerals and Directors Life Assurance Company; and Silver Sponsors - Eldercounseling & Clinical Services, Logan County Council on Aging and Norman Regional Health Systems – The Senior Counseling Center.

Look for an announcement in the next *Sage Age* about the fundraiser in 2018.

Areawide Business News

OG&E Donates Fans for Seniors

On June 20, 2017, the parking lot at Areawide's offices was full of fans for seniors. OG&E donated 100 fans to Areawide to distribute to seniors who needed a way to keep cool during the summer. With the help of our funded projects, all fans were given to seniors without proper air-conditioning. Oklahoma summers are dangerous to those frail seniors who have no way of keeping their home cool. Every year OG&E donates fans to Areawide for this worthwhile project. Thank you OG&E for your concern for seniors.

Medicare Open Enrollment Begins October 15

It is almost that time again! If you are new to Medicare or need to make changes to your supplemental insurance policy, you will want to mark October 15 – December 7 on your calendar! This is when you will want to take advantage of the OPEN ENROLLMENT period.

John Vincent has worked many years with Medicare Counseling and will be at Areawide Aging Agency if you have questions and need help in choosing a Medigap or supplemental policy.

Mr. Vincent will be eager to answer your questions and help you in any way he can Monday, October 30th from 9:00 to 1:00 and Tuesday, December 5th from 1:00 to 5:00.

You will need to call **Areawide Aging Agency, 405-942-8500** for an appointment. Each appointment will take approximately 30 minutes. You will need to bring all your insurance cards, Medicare, Medicaid etc. and a list of all medications that you take including prescription drug name, dosage and number of pills taken per day. To be sure you have an appointment most convenient for you, call today!

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



A truck full of fans was delivered to Areawide for distribution to needy seniors.

Silver Haired Legislature Holds Annual Meeting

The Oklahoma Silver Haired Legislature (OSHL) and the Oklahoma Silver Haired Legislature Alumni Association (OSHLAA) gathered in Oklahoma City for their annual session on September 19-20, 2017. The oath of office was administered to newly appointed legislators. After a day of training, legislators convened in a joint session for day two, selecting and prioritizing the five bills they will present to the 2nd Regular Session of the 56th Oklahoma Legislature in early 2018.

Dr. Germaine Odenheimer from the Oklahoma City VA Medical Center was the guest speaker during an evening banquet. Her presentation was very informative and enjoyed by all in attendance.

OSHL and OSHLAA members aim for a successful effort during the 2018 legislative session. As the number of senior Oklahomans increases it is important that lawmakers are well informed on the needs and issues facing seniors. Please make your voice clearly heard by contacting your elected state officials throughout the 2018 session, reinforcing their support for senior Oklahomans.

Help Bring Christmas Cheer to Isolated Elderly

Making Christmas Cheer for the Elderly an annual event, Areawide Aging Agency is collecting food and personal hygiene items for our Senior Meal Programs and Mobile Meals of Oklahoma County. These projects are located in Canadian, Cleveland, Logan and Oklahoma Counties. Last year, we doubled our efforts from the previous year and hope to continue in that tradition this year.

Some seniors do not have anyone with whom to share the Holidays and this may be the only gift they receive. Every donation makes a difference. This year, we will be stuffing 1,000 Christmas Stockings with donated items. These will go to home-bound seniors in our four county area.



Non-perishable items to donate are:

- Small Pop-Top Cans of Soup
- Puddings Cups and Apple-sauce Cups
- Granola Bars and Nuts
- Individually Packaged Crackers and Cookies
- Non-Perishable Single-Serve Microwave Meals
- Soap, Toothpaste and Toothbrushes

We will start collecting items in November. Deadline to donate items is November 27th. If you would like to help stuff the stockings, please give us a call. Please deliver your donated items to Areawide offices, located at **4101 Perimeter Center, Suite 310, Oklahoma City.** For further information please call **405-942-8500.** To make a monetary donation, go to **www.areawideaging.org**.

Ombudsman Advocate for Nursing Facility Residents

Advocating for Nursing Facility Residents

Our aging parents and grandparents are occupying nursing homes all over Oklahoma. Often the choice to live in a nursing home happens when care becomes too difficult, illness requires nursing care or there is no other choice. For those facing these circumstances we, as family members, always hope for the best. Let's face it; the reality is we can't always be with our loved ones. Not even when things

You Can Participate in Areawide's Needs Assessment

Every four years Areawide writes our four year plan. This plan allows us to determine service priorities for Canadian, Cleveland, Logan, and Oklahoma Counties and to set goals for the agency.

When developing the plan, we use a number of ways to use input from the public, both consumers and non-consumer. One of the ways we receive this input is our needs assessment. This assessment allows us to ask individuals about their needs, both met and unmet and for the consumer to set their own priorities of the services available. These services include services provided by Areawide's funded programs and other existing services.

If you would like to have input into this process, please go to www.areawideaging.org and click on the needs assessment link to take the survey. Surveys must be completed by October 20, 2017. We appreciate you input.

go wrong. That's when the Long-term care Ombudsman steps in.

What is a Long Term Care Ombudsman? The Oklahoma Department of Human Services Aging Division defines an Ombudsman as a representative who advocates for residents in Oklahoma's long-term care facilities which include residential care, assisted living and nursing homes, by helping to improve the quality of life and care available to long-term care facility residents. Bottom line; if a resident has a complaint or concern, the Ombudsman is there to bridge the gap between them and the facility in order to make life lived in that nursing care facility more comfortable.

The Federal Nursing Home Reform Law and the Oklahoma Nursing Home Care Act sets the standards for resident's rights and encompasses the way those rights are to be upheld as well as emphasizes the need for individuality of each resident. The most recent data from the Oklahoma State Department of Health, Protective Health Services indicated there were 326 licensed nursing facilities and 19,623 persons aged 65 and older residing in these homes in Oklahoma.

The Long-Term Care Ombudsman Program is in place to advocate for the elderly in Oklahoma. This program is comprised of local volunteers, Ombudsman Supervisors and administrative staff who are committed to improving the lives of older persons. As our aging population grows, so does the need to make sure

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Things to Consider Before You Co-Sign That Loan for

Often a friend or family member will ask us for help in obtaining a loan, getting a car, or securing a place to live. While it is not a bad thing to be there for our loved ones, co-signing or guaranteeing an agreement is a serious legal commitment that needs to be carefully considered before signing. One of the leading causes of bankruptcy among seniors is co-signer debt.

You are a co-signer if you are being asked to secure, or guarantee payment for, a loan or debt in case the primary signer cannot pay it

IMPORTANT THINGS TO CONSIDER BEFORE YOU SIGN

1. A Co-Signer is needed because the principal signer has already been determined to be a bad-credit risk, or is believed to be buying something they can't afford, by lending or sales professionals.

There is a reason that you are being asked to Co-sign. The primary signatory may have been determined to be a bad credit risk, or they may be trying to purchase something they can't really afford based on their own income or credit. Either way, the lender believes it likely that the primary signatory will not be able to pay the amount owed. Lenders and vendors want to make loans and sales. When they won't do so without a co-signer, that should concern you too.

2. As a co-signer you can be held 100% liable for the entire debt if the primary signer does not pay it.

This can happen even if you've never seen a dollar of the money or used the item for which the loan was obtained. By co-signing or guaranteeing a loan you are making a legally binding promise

to the lender that if the person or persons primarily responsible for the loan doesn't pay that you will pay the amount owed.

Remember, if you co-sign for the purchase of an item such as a car, you do not have an ownership interest in that item just because you co-signed for it.

3. Even if the item that you Co-Signed for is repossessed, you may still be in debt for it .

By co-signing for a loan or purchase of an item whether it be a car, a refrigerator, or couch, you are signing for that amount, not for the item in question. Even if the lender repossesses and sells the item the loan was signed for, you may still owe money to the lender.



For example, William co-signs for a \$6000-dollar car for a friend of the family, Jim. William never uses the car and never even rides in it. Eventually Jim can't make the payments and the car is repossessed and sold for \$2000. But William still owes \$4000 to the lender since Jim can't pay it. That means that you owe it in full.

Usually the co-signer is the first person to be sued in the event of a default because the debt collector knows they have the money or assets. Of course, you could sue the person for whom you've co-signed, but, if he or she has no garnishable income. or files bankruptcy, that gets you nowhere.

4. Just because you borrowed a loan from one company doesn't mean that they will hold on to the debt.

Lenders often sell the debts that you incur to them to other companies or debt collectors. This can

or Family or Friends

By Zachary Wright, Legal Aid Services of Oklahoma

include companies that may not even be in the same state.

Rachel co-signs a car loan for her grandson Max from Mickey Mantle Car Dealership in Oklahoma City. Mickey Mantle sells that debt to Wheatfield Debt Collection Agency in Kansas, and Wheatfield then sells that debt to Big Town Debt Collection in Maine. When Max can't make the payments Big Town starts sending Rachel harassing phone calls and emails trying to collect the debt.

There is often nothing to keep lenders from selling your debt to another entity, so you cannot count on being able to work out a repayment plan that works for your family and your budget with the same local person with whom you originally dealt.

5. Beware of deceptive lending practices and always ask questions before signing anything

Before you co-sign or guarantee any loan or other debt you should carefully review any agreement. Take note of what the monthly payments under the agreement would be, as you may end up having to pay them. Take careful note if the lending agreement has any provisions that state that the entire debt immediately becomes due if payments are missed.

An unread contract is still legally binding.

6. The person for whom you Co-sign cannot release you from your obligation.

The only entities that can release you from your obligation to pay the debt is the lender or holder of the note. They may eventually release you if the primary signer creates a solid

track record of income and financial responsibility. But even if the primary signee has such a reliable track record, the lender or note holder is under no obligation to release you.

7. Some questions to ask if you do decide to Co-sign

1. Could I be liable for the whole debt if it is not paid?

2. If I do end up being the person who has to pay the full debt, would I be able to do it?

3. Am I sure the person I'm co-signing for will be able to pay the amount?

4. Is the item I'm co-signing for valuable enough to cover the debt, or will money still be owed if the item is repossessed and sold.

5. Will I have to deal with creditors from another State if I end up owing money on this debt?

8. Some final Things to think about if you are considering Co-Signing

1. If the transaction goes south, can you afford another monthly car, home, or loan payment. If yes, are you willing to run that risk?

2. If you had to pledge any of your property to secure the loan, are you prepared to lose that property?

3. Just because a person is a "good person" does not mean that they're a good credit risk.

4. What effect the co-signing have on your family or friendship, especially if the loan goes into default?

5. Are there alternate ways you can help, like loaning the money for the down payment?

6. What effects would/could co-signing have on your credit?

Spicing Up Your Exercise Routine

It happens to most exercisers at some point in their lives. What was exciting and new has become a boring routine. Motivation to exercise gets harder and harder to find. You are bored with the same old routine, and you need to find something new or give up trying.

You can't give up! Being physically active is too important for your health to stop exercising. What can you do? Try some of these suggestions to add variety and spice to your exercise routine.

Try a new group fitness class! Many gyms provide classes at no added cost. Or look for a free class in your community – like the Center for Active Living and Learning (CALL) SAIL classes or Tai Chi at your local library. Try Zumba, Yoga, Water Aerobics, or anything else that piques your interest. You'll get a new type of exercise and meet new people!

Try exercising with a group of friends! Do you have a group of friends with whom you often spend time?

Organize a time to exercise with your regular group. Your friends probably need the encouragement too! You will all feel better.

Try a change of venue! Do you always walk at your local park? Find another safe location to do your walking. Sometimes a change of scenery can help make your workout seem new and more fun. You can find maps of trails at your local parks and recreation office or online.



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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*

When **Aging Services Inc. of Cleveland County (ASI)** is contacted by a senior adult looking for programs and services that can help with their particular situation, the first thing **ASI** does is send out our outreach worker to visit the senior adult. **ASI's** outreach staff person is Mary Rivers. Mary has been with **ASI** for the past three years and she knows all about everything that is going on in Cleveland County that might be of interest to **ASI's** senior clients or those who may become clients. Mary visits senior adults in their own home at a time that is convenient to the seniors. Mary will explain the programs and services available from **Aging Services Inc. of Cleveland County**. Currently **ASI** operates five congregate meal sites with home meal delivery as well from most of the sites. **ASI** offers transportation services in the Norman area via the Kiwanis Kruiser. Housekeeping services are also available for senior adults on a donation basis. Aging Services Inc. also operates an Advantage Case Management program. All these things are explained to seniors during the outreach home visit. Mary can provide information on numerous other programs and services offered by other agencies and programs in the Cleveland County area. Mary is fully informed on a wide variety of programs available to assist seniors and aid them in living safely and independently in their own home. You can reach **ASI** by calling **405 321-3200** and ask for Mary and she will schedule a home visit and provide you with specialized information tailored to help you meet your needs.

It has been a very active summer for **Mobile Meals of Oklahoma County, Inc.** Requests for services continue to increase. **Mobile Meals** staff is working very hard to increase the capacity of the program in order to serve more people. **Mobile meals** had a booth again at Senior Day at the Fair on September 20. Unit-

ed Health Care partnered with **Mobile Meals** at the fair this year. Thank you to all who stopped by. Plans are under way for another Edgar Cruz Benefit Concert, which will be held sometime in the spring.

Time is running out for the **Mobile Meals** old telephone number to roll over to the new one. Remember the new number is **(405) 600-6735**.



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 our fixed-route buses across the metro area, ADA paratransit services through our 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.

Aging Services of Canadian County (ASCC) is working through hard times budget wise, and are in the process of making some very significant cuts. Because of the cuts to the C1 and C2 budgets (congregate and home delivered meal) **ASCC** is having to close a site and reduce the number of home bound seniors who receive meals on a daily basis. This has just taken effect, so implementing these changes are in the process. It is a difficult time, but **ASCC** strives daily to provide the very best services possible to the seniors in Canadian County. Donations are even more important at this time, so here is a list of our 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.

As always, seniors needing services in Canadian County can call **405-262-7121** and **ASCC** will be glad to do whatever possible to help get them the services they need.

Well, the holiday season will soon be upon us and all the sites will be decorated to the hilt! Make sure you have your reservations in for all of the holiday lunches and all of the fun activities planned at each site. **Logan County Aging Services (LCAS)** is collecting paper goods and personal care items for seniors in need, so please bring your items and give them to the site manager. These items are placed in **LCAS** Christmas baskets, and there are many requests this year.

Thank you in advance of all you do!

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If you exercise indoors, go outside.

Always walk or run? Try resistance training! A weight training program is as important for our fitness as cardio. Weight training can improve balance and stability as well as help you perform activities of daily living.

Consult a fitness professional! Have you ever tried a personal trainer? They work with a variety of clients every day and have many ideas to help keep you engaged. A personal trainer can design workouts that you can do on your own to help you reach your fitness goals.

Staying active should be an important part of your life. Although getting bored of the same old routine can happen, you should find a way to keep moving. Trying new activities, working out with a new group, or changing up your workout plan are all excellent ways to stay motivated. Try one or more of these suggestions and see how exciting and fun your workouts can get!

The Center for Active Living and Learning provides fitness classes in Oklahoma City, Norman, Piedmont, and Guthrie. As with all Older American's Act funded services, the **SAIL** classes are voluntary donation based. No services are ever denied due to lack of donation. Our Stay Active and Independent for Life (**SAIL**) classes offer an evidence-based fitness program designed to improve balance and strength in adults over the age of 65. Classes are led by trained exercise professionals and they are there to help you get started. Come see us in a class near you!

SAIL locations are as follows:

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

To sign up for any location:

E-mail call@uco.edu

Call (405) 974-5309

www.ucocall.com

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our loved ones are being cared for. The Areawide Agencies on Aging Ombudsman Supervisors train, supervise and support the volunteers. Persons interested in volunteering should contact the Ombudsman Supervisor at Areawide Aging Agency 405-942-8500, or go to www.okdhs.org for more information.

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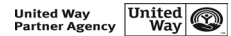
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The AAA makes no distinction on the grounds of race, color, age, handicap or national origin in the provision of services, financial aid or other benefits, in accordance with the Civil Rights Act of 1964 and the Rehabilitation Act of 1973. A portion 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:

NAME: _____

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.