

# Senior Times

EDC Area Agency on Aging 937 Spring Street Placerville, California 95667 530-621-6150

NOVEMBER 2016

## Medicare Open Enrollment Time to Review Your Medicare Coverage

When you shop for a new car, you don't just buy the first one you see, right? Of course not--you shop around, looking for the best deal you can get on a vehicle that fits both your driving needs and your pocketbook.

Well, it's the time of year when you should think about shopping for a Medicare health or drug plan. The Medicare open enrollment period began Oct. 15 and runs through Dec. 7, 2016.

If you have a Medicare Advantage (Part C) health plan (such as Kaiser or AARP Medicare Complete HMO) or you have a Medicare (Part D) prescription drug plan, you may want to see if there's a new plan on the market that would be a better match for you at a lower price.

If you are already enrolled in a plan and are happy with it, you needn't do anything. But Medicare health and drug plans — which are run by private insurers under contract to Medicare — can change from year to year. A plan can raise its monthly premium, change the copay for a medicine or drop a medicine that you need.

Thus, it makes good sense to review your coverage each year. Make sure your plan is still a good fit for you in terms of cost, coverage and quality. If it isn't, look for another plan.

During open enrollment, you can sign up for a Medicare Advantage health plan or a Part D prescription drug plan, or switch from one plan to another. Your new coverage will take effect Jan. 1, 2017.

*Medicare cont. on page 10*

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## Placerville Senior Center to Host Holiday Free Scam Presentation on December 14th

As the holiday season approaches, seniors are warned to look out for fraudulent websites and holiday scams. To help seniors identify and avoid scams, the Placerville Senior Center will be hosting a "Holiday Scam" presentation led by community and state law enforcement officials.

Please join us on **Wednesday, December 14th at 1:30 p.m. at the Placerville Senior Center** to learn about some new cyber scams targeting our area's older adult population. We will also be reviewing "Holiday Scams" to help you and your loved ones avoid being a target this holiday season.

"We are very excited to host this workshop and raise awareness on the impacts of fraudulent and financial crimes (scams) against the older adult population," says Star Walker, Program Coordinator with the El Dorado County Health and Human Services Agency. "This will be a great opportunity for our seniors to ask questions and learn how to protect themselves and their assets."

For more information, please contact Star Walker at 530-621-6255.

## Area Code (530)

### Western Slope

Information & Assistance	621-6369
Legal Assistance	621-6154
Long Term Care Ombudsman	621-6271
Senior Nutrition Program	621-6160
Senior Trips & Activities	621-6255
Senior Day Care Center	621-6180
Senior Times	621-6255
Family Caregiver Support Program	621-6151
Senior Shuttle	621-6369
In Home Supportive Services	642-4800
Senior Peer Counseling Program	621-6304
Multipurpose Senior Services Program	621-6278
Senior Health Education Program	621-6151
Adult Protective Services (APS)	642-4800
Department of Veterans Affairs	621-5892
El Dorado Transit/Dial-a-Ride	642-3696

### South Lake Tahoe

Information and Assistance	621-6369
South Lake Tahoe Senior Center	542-6094
South Lake Tahoe Senior Nutrition	573-3130
Legal Assistance	621-6154
El Dorado County Health Dept.	573-3155
Adult Protective Services (APS)	642-4800
BlueGo Bus Transportation	541-7149
SLT Cancer League	573-1203
Better Breathers Support Group	542-9183
Department of Veterans Affairs	573-7955 ext-5892
Hospice/Adult Grief Support Group	542-3171
Report Elder Abuse 24 Hours	800-925-1812

## Senior Legal News

### Shopping for a Care Facility- Part 2

*By Diana Steele, Senior Legal Services, From CANHR Advocate 2016*

If you or a loved one are looking for care, there are many options for information and assistance. Last month we discussed getting recommendations from people and facilities you trust, such as local senior groups and doctors. You can also consult with a Community Care Licensing Facility website or the Long Term Care Ombudsman program. Here are some other resources:

#### Care Managers and Social Workers

You can hire trained professionals to assist in finding long term care facilities. Care Managers and Social Workers specializing in elder care can provide assistance with assessing level of care, searching for facilities to meet resident needs, and completing necessary paperwork. The cost for these services is generally based on an hourly rate. Some organizations offer sliding scale fee arrangements.

#### Private Referrals and Placement Agencies

Private referral or placement agencies also assist consumers in finding residential care facilities, but these agencies should be used with caution. Most offer consumers their services for free, because they are paid a commission by the care facilities for any placement. The agencies may steer prospective residents to facilities with whom they contract, although other facilities may provide better care. Consequently, prospective residents should not automatically rely on a referral or placement service. Treat their recommendations as just one piece of information that needs independent verification and review.

#### Personal Visits

Once you have identified a residential care facility that seems to be affordable and has the necessary services, visit the facility. Ask to see the entire facility, not just the nicely decorated lobby or a designated unit. Try to get a feel for the quality of care and how residents are treated by the staff. Resident appearance, residents' rooms, quality of food and activities are important factors in your evaluation. However, nothing is more important than the proximity of the facility to the resident's family, friends, and health care professionals, and the quality and quantity of staff. Do comparative shopping.

*Next Month: Paying for Long Term Care and the New Medi-Cal Estate Recovery Rules*

## Caregiver's Support Group

Join Us For A Special Presentation

**Laura Wayman**

**Dementia Whisperer**

*(Noted author and expert in the field of caregiving with an emphasis on dementia)*

Come learn the tools that will help both you and your loved one as you navigate the difficult and challenging tasks involved in care-giving.

**Thursday, November 3rd, 2016**

10-11 a.m. in Room 307, Green Valley Church, 3500 Missouri Flat Road, Placerville.  
For more information, please call 530-622-3231.

## Senior Shuttle Events for November

Join the Senior Shuttle car pool! The Senior Shuttle is a volunteer driven van available to assist seniors with grocery shopping and small day trips, sorry we don't do medical appointment's. We are currently offering weekly shopping trips to various locations in Placerville and Cameron Park. In addition, we are offering a shopping excursion to East Bidwell and WinCo Foods in Folsom. The service has a suggested donation of \$2.00 for local trip service to and from your home, and \$5.00 for trips outside of El Dorado County. Seating is limited, so call and make your reservation today! *\*\*The Senior Shuttle is not wheel-chair accessible.* Please call 530-621-6369 for questions and reservations.



### Placerville Area- Monday's

November 7- Grocery Outlet & Dollar Tree, Broadway  
November 14- Savemart, Kmart & Safeway  
November 21 - Walmart  
November 28- Raley's

### Rescue, Georgetown and Coloma area Tuesday's

November 1 - Safeway and Belair Market  
November 15 - Walmart  
November 29- Folsom Shopping

### Cameron Park, Shingle Springs and El Dorado Hills Area Wednesday's

November 2—Fork Lift and Farmers Market  
November 16 - Safeway, Bel Air, Dollar Store & Farmers Market  
November 30 - Target

### Camino, Pollock Pines Area Thursday's

November 3 —Safeway in Pollock Pines  
November 10 — Broadway Shopping  
November 17 - Walmart and Kmart

### Special Events Friday's- Mark Your Calendar!

November 4 — WinCo Foods, Folsom  
November 18- Folsom Outlets



## Need Help With Your Computer?

Don is here to help with all your computer questions! Come by the Senior Resource Computer Room, located in the Placerville Senior Center, 937 Spring Street. Don is able to offer computer instruction and assistance to seniors 60 and over.

Don can help with PC hardware questions, Microsoft Windows, iPADS, iPhones, Word and Excel. Please visit our Senior Resource Computer Room on Friday's from 9am to 12pm. No reservations necessary and drop-ins are welcome. For questions, please call 530-621-6150.

# MOVIE DAY

## Enjoy **POPCORN** and a **MOVIE!**

Movies at the Placerville Senior Center every Friday. Movies start after lunch at 1:30 p.m in the Dining Room. Complimentary popcorn is provided-all you can eat.

November 4th **A Hologram for a King** A failed American sales rep looks to recoup his losses by traveling to Saudi Arabia and selling his company's product to a wealthy monarch. (1hr 38 mins) Starring: Tom Hanks and Alexander Black

November 11th **NO MOVIE** Senior Center Closed due to Holiday

November 18th **The Meddle** An aging widow from New York City follows her daughter to Los Angeles in hopes of starting a new life after her husband passes away. (1hr 40mins) Starring: Susan Sarandon and Rose Byrne

November 25th **NO MOVIE** Senior Center Closed due to Holiday

## Prepare the Best You Can

Most of us find it challenging to prepare for a disaster, even for something as potentially devastating as a wildfire. We may even hesitate about being prepared for a more likely emergency such as a power outage. What holds us back? This month, challenge yourself, your neighbors and your loved ones. Become just a bit more prepared. Do one thing.

### Know Before You Go

Is your vehicle prepared for the changeable weather ahead? Driving during the fall and winter months can mean wet, windy, and icy conditions and even chaining up in a snowstorm. Take time this week to organize your car with what could be, in an emergency, life-saving items like a blanket, a flashlight with fresh batteries and first-aid kit.

If you are traveling with your pets during the holidays, create a phone list before you leave home of pet-friendly hotels/motels, veterinarians and animal shelters. Add the numbers to your mobile phone or purchase a small spiral notebook and write the information down. Tuck it into your travel bag or include it in your vehicle's emergency Go-Kit. Update your list as your travel destinations change. Bon Voyage!

### Glow in the Dark

Emergencies often seem to have a habit of happening at night and the mess they can leave behind can sometimes make it next to impossible to find anything. Place glow-in-the-dark tape on items of particular importance including your flashlight, fire



extinguisher and first aid kit. The glowing tape will make those items easier to find in the dark. What other items would you tape?

### Keep Calm

Consider the small things you can keep with you, or put in your emergency Go-Kit, that will help you stay emotionally calm, positive and best able to handle stressful situations. Here are a few items that may help boost your emotional preparedness: photos of loved ones and pets, or inspirational quotes. Physically comforting items, such as small stuffed animals or any small item with personal emotional significance can provide great emotional comfort. What will comfort you?

Being prepared is not something that happens naturally. Rather, it is a commitment we make to prepare the best we can. Learn how to prepare the best you can. Visit our website: <http://www.edcgov.us/PublicHealthPreparedness/> Like us on Facebook: [www.facebook.com/edcpreparedness](http://www.facebook.com/edcpreparedness)

## Free Memory Screening Event in El Dorado Hills on November 6, 2016

El Dorado County Adult Day Services is providing free memory screenings for community members on November 6, 2016, from 2:00 to 4:00 p.m. at the Adult Day Center located at 990 Lassen Lane in El Dorado Hills. To reserve an appointment for a screening, please call Adult Day Services at (916) 358-3565. The event is held in recognition of National Memory Screening Week, an annual initiative of the Alzheimer's Foundation of America (AFA).

"The memory screening is a simple and non-invasive process that consists of a series of questions and tasks designed to gauge memory, language and skills," said Jillien Smith, supervisor with Adult Day Services. "The screening can be an important first step toward detecting memory problems." Each memory screening takes approximately 10 minutes, and while the result is not a diagnosis it can suggest if someone should see a physician for a full evaluation.

There are currently more than five million Americans with Alzheimer's disease, according to the AFA. That number is expected to rise. Alzheimer's disease is the sixth leading cause of death in the U.S.

"There are many benefits to early detection of memory problems," said Smith. "Early detection can give people a chance to take advantage of existing medical treatments or activities that may slow the progression of symptoms. It can also help people participate in long-term care, legal and financial planning discussions with family and obtain social services support."

Adult Day Services offers quality care and activities for adults needing supervision during the day. For more information, please call (916) 358-3560 in El Dorado Hills or (530) 621-6180 in Placerville. Adult Day Services is a program of the El Dorado County Health and Human Services Agency.

## Bring on the Pumpkin Pie



It's that time of year again, as we transition

from ghosts and goblins to a month of presidential elections, Veteran celebrations, and the joys of Thanksgiving. Some of you may celebrate a birthday this month, some of you may not celebrate holidays of any sort, but one thing is for certain.....there WILL be

pumpkin pie at Senior Nutrition on the Wednesday before Thanksgiving this year! So, why did I change my mind? Wasn't it just last year I kept it off the menu because it was too high in sugar and I wanted you all feeling energized after your Thanksgiving Eve feast? So, why the change of heart? Did I just throw in the towel? Am I growing soft or do I just not care anymore? NO! The truth is, I have found a way to have our pie and eat it too! I have also

been doing a little reading about the benefits of this plump orange plant and decided it was worth giving it a second chance.

Pumpkin, as it turns out, is more than just a pretty decorative plant you carve on Halloween and set aglow boasting your creative flare. In fact, all that gooey, stringy "stuff" we discard inside our jack-o-lanterns actually is packed full of nutritional value. Pumpkin is, by definition, a nutrient dense food;

full of vitamins and minerals but low in calories. In fact, even pumpkin seeds have gained popularity over the past several years and can now be found in just about every store.

Eating pumpkin is good for the heart! Just one cup of pumpkin contains 10% of our daily value of potassium and high intakes of this nutrient lower blood pressure, reduce the risk of stroke, decreased kidney stone

*Pie cont. on page 9*

# 6 Western Slope Activities

## **Senior Hikers...**

**Tuesday, November 8th--**Cedar Park/Environmental Education Center. Carole 530-644-6018.

**Tuesday, November 22nd--** Dutch Creek and New Mill Site in Coloma. Patty Mc. 530-644-4904.

**Senior Hikers Website:**  
[www.logue.net/hikers](http://www.logue.net/hikers)

For hikes wear hiking shoes, bring lunch, water, bug spray, hiking stick, and usual necessities. Hikes are five miles max, unless noted. Meet at the Placerville Senior Center at 7:30 a.m. Hike information only, call Chris at 672-8380.

## **Things to Do!**

**NEW CLASS- Creative Writing Class-**Friday's at 10 a.m. at the Placerville Senior Center.

**New Qigong Class-** Gentle exercise composed of movements. Held at the Placerville Senior Center, Tuesday's at 1 pm.

## **Senior Trips**

**All trips, unless otherwise noted, include AllWest Transportation, tickets, lunch & driver gratuities. For more information call 621-6255.**

**Miracle on 34th Street-**

December 6-7. Stay at the El Dorado Hotel in Reno. Reserved seating for show. Dinner and breakfast Buffet included. \$210 dbl/ \$250 single.

**Day at the Races-**January 26th, 2017. Admission to reserved seats at Golden Gate Field, buffet lunch at the Turf Club. \$95pp.

**Bidwell Mansion-**February 20th, 2017. This is a 26 room victorian museum in Chico. Lunch included. \$120pp.

**Wonder Valley Resort-**March 13-16, 2017. This is one of the best trips we have offered. Stay at the beautiful Wonder Valley

Resory, Chef's choice meals, hosted happy hours nightly, blossom/fruit tour, Simonian Farm, Wine tasting, tour of Forestier Underground Tours... too much to list. \$725 dbl/ single add \$125.

**Sister Act-**March 29th, 2017. Visit the East Sonora Theatre and watch Sister Act, lunch at Willow Steak House. \$120pp.

**San Francisco Flower Show-** April 5th, 2017. Admission to this annual show at the San Mateo Events Center. \$85pp.

**USS Potomac-**April 19, 2017. Enjoy day on this Cruise and lunch aboard included. \$135pp.

# Community Activities

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## UPCOMING COMMUNITY EVENTS

**Veteran's Day Celebration & Veteran's Tribute**-November 10th at 1:00 p.m. Enjoy a display of WWII-era military vehicles, courtesy of local owners and restorers at the El Dorado Hills Gilmore Center (990 Lassen Lane). Local military history buffs, Dave and Nancy Porter, will present photos of their visit to New Hebrides, the R&R and hospital location for those serving in the South Pacific in WWII and training location for Pappy Boyington's Black Sheep Squadron. They will also talk about the 75th anniversary of the attack on Pearl Harbor, coming up in December. Immediately prior to Senior Nutrition lunch, the El Dorado Hills Fire Department Colorguard will perform.

**Crab Feed**- Saturday, November 12, 2016--Annual Crab and Chowder Gala. Fundraiser to benefit the El Dorado County Fairgrounds. Dinner Includes Dungeness Crab, Clam Chowder, Bread, Salad and Pasta. Dance the Night Away with live music. <https://npo.justgive.org/EldoCoFair>

**Hollifaire**—Saturday, November 19, 2016-- 9:00 a.m. - 2:00 p.m. This Christmas boutique will be held in the hanger at 3239 Baron Ct., Cameron Park. Vendors will include fair trade items, jewelry, Christmas ideas for gift, chocolate, pottery, and more. For more information, 530-295-3711.

**Old Fashioned Christmas Craft Faire**—Saturday, November 19, 2016-- 10:00 a.m. - 4:00 p.m. This annual Event features hundreds of hand-made crafts by local and visiting vendors specific for the Holiday season! CP CSD 530-677-2231. [cpcsd@cameronpark.org](mailto:cpcsd@cameronpark.org)

**Festival of Lights in Historic Placerville**--Friday November 25, 2016 5:30 - 8:00 p.m. The old-fashioned festivities will close Historic Main Street and begin around 5:30 pm at various locations up and down Main Street with music, entertainment, Santa, stagecoach rides, and the tree-lighting at 6:00 pm.

## CHECK OUT THESE OTHER ACTIVITIES BEING OFFERED IN YOUR COMMUNITY

### EL DORADO HILLS GILMORE CENTER

For reservations or meeting details, please call 916-358-3575 or [www.edhcsd.org](http://www.edhcsd.org) -Some fees apply-Not a complete list of activities.

Veteran's Tributet: WWII Military Vehicles & Speaker, Th, 11/10, 1pm  
iPad 101, Tu, 11/1, 1pm

Brain Connections, Fri, 11/18, 10am

Fall Prevention Workshop, Tu, 11/15, 1-3pm, \$19

Paint & A Splash – painting JOY – Sat., 11/19, 10am-12pm, \$30

Colorful Creators (Adult Coloring), Mon, 10/10-11/14, 2:30pm, \$2 drop-in

Guitar & Ukulele Lessons: Mon, 11/7-11/28, \$42

Learn to Balance Your Chakras, Fri, 11/4, 1pm

Social Security: Maximize Your Benefits, Sat., 11/19, 10am

Powers of Attorney & Advanced Health Care Directives, Tu, 11/29, 1pm

### CAMERON PARKCSD-Mature Adults

For info., call 677-2231 or [www.cameronpark.org](http://www.cameronpark.org)

Every Monday & Friday at Noon is the Senior Nutrition Program

Bridge every Monday at 1pm & Wednesday at 9:30am

Gold Nugget Quilters meet every Wednesday from 9:00am-12:00pm

November 1 – Tai Chi for Better Balance (every Tuesday at 1:30pm)

November 1 – Zumba Gold 70+ (Tuesdays & Thursdays 10:15-11am)

November 2 – Ponte Palmero Lunch 12pm

November 7 – Chair Yoga (every Monday at 1:30pm)

November 8 – Brain Health/Activities – 10:30am

November 10 – Medicare 101, 10-11:30am

November 13 – BINGO – 1-3pm

November 16 – Free Senior Legal Counseling 10am-2pm

November 19 – Old Fashioned Christmas Craft Faire 10am-4pm

November 22 – Game Day 10am Short

	Monday	Tuesday	Wednesday	Thursday	Friday
<b>South Lake Tahoe Senior Center</b>	9 a.m. Pool Exercise 12 p.m. Lunch 1 p.m. Mah Jong	9 a.m. Pool Exercise 10 a.m. Brush Up Bridge 10:45 a.m. Fitness Class 12 p.m. Lunch 1 p.m. Duplicate Bridge 1:00 p.m. Pottery Class	9 a.m. Pool Exercise 10 a.m. Line Dance 10 a.m. Quilters Group 12 p.m. Lunch 1 p.m. Painting 1:15 p.m. Social Bingo	9 a.m. Pool Exercise 9 a.m. Pottery Class 9:30 Men's Bridge 12 p.m. Lunch 1 p.m. Duplicate Bridge	9 a.m. Pool Exercise 10:45 a.m. Fitness Class 12 p.m. Lunch 1 p.m. Dominoes Group 1 p.m. Party Bridge

**El Dorado County Senior Services**-For a complete list of services available in El Dorado County, please call the Senior Information and Assistance Program at (530) 621-6369 or 1-800-510-2020.

**Caregiver Support Group**-2nd Thursday of each month from 5:30 - 7 pm, SLT Senior Center. Contact Penny (530) 541-2304.

**Widowed Persons Association of California**, South Lake Tahoe Chapter – (530) 542-4912. Meets the last Sunday of the month, 1 p.m. Call for location and other meeting times.

**Bingo** meets the 2nd Saturday at 5:30 p.m. SLT Senior Center.

## SCAM OF THE MONTH

## Election Year Fraud Awareness

The 2016 Presidential Election is in full swing and unfortunately this has created an opportunity for scammers to take advantage of the general public. These “equal opportunity hucksters” are calling those who are of age to vote and pretending to be working for one of the main political parties. They may tell you that they are trying to raise funds for campaigning or that they need your information in order to get you “re-registered” to vote. They may even tell you that they are conducting a political survey in order to obtain information that they can use to steal your identity. Remember this election season to think before you act. If you receive a phone call that seems suspect, hang up and call your local election office to verify it. Lastly, remember that voting via telephone is illegal in every state, so if someone calls to get your vote recorded, don't give them any information and end the call.

Source: [www.consumer-action.org](http://www.consumer-action.org)

## Warning to Seniors Thinking About Buying a Solar System

By *Al Hamilton, Senior Legal Services*

You have probably heard about how solar energy can reduce your electricity bills, but how much do solar panels really cost?

The easiest way to calculate the average cost of solar panels is to look at its price in dollar per watt, which is relatively consistent across the United States. As of early 2016, most U.S. homeowners are paying \$3 to \$4 per watt to install a solar panel system, and the average price of solar in the U.S. is \$3.70 per watt. That is 12% lower than it was a year ago, and solar panel system costs are continuing to fall.

To really understand what a single solar panel will cost and what a complete solar system will cost, it is important to compare prices quoted to homeowners in your area—total costs can vary depending on the state you live in.

Recently a senior met with me regarding the solar system that had been installed on their home at the cost of \$48,000. The system of 8.6 K watts was designed to offset a \$300.00 per month PG&E bill. This was an overkill to begin with but if you multiple even \$4.00 per watt the fair price would have been \$34,000.00.

Bottom line is to shop around before you sign any contract and do your homework. For a complete article on “Solar Cost”, google “How much does the average solar system cost”.



### *Pie cont. from page 5*

formation, and protect against the loss of muscle mass.

Not only that, but that same cup of pumpkin meets 100% of your daily requirement of beta carotene, the precursor of Vitamin A. In fact, research links positive benefits of a diet rich in this nutrient to a reduction of both prostate and colon cancer. Being that Vitamin A is an antioxidant, it makes sense that adding foods like this to our diet can also strengthen our immune system. As an added bonus, plant foods like pumpkin promote hormone synthesis in our body and protect against cell damaging free radicals.

How do we incorporate this vegetable in our diet? It can be included in desserts, like pumpkin bread, soups, salads, and made into a jam preserve. But that's not all; pumpkin puree or canned pumpkin can be added in place of oil or butter in any baking recipe. Throw some in a little Greek yogurt with a touch of honey, cinnamon, and cocoa powder for a sweet, healthy, high protein treat! Let's not forget its “claim to fame”, the infamous PUMPKIN PIE. But I must tell you, if you have never tried a good pumpkin cheesecake, it is to die for too!

So, stock up on some pumpkin this season! Not necessarily the ones you would carve, but the smaller varieties used for cooking. Ideally, a cooking pumpkin is hard and heavy for its size, and should have at least a few inches of stem left. You can store an uncut pumpkin in a cool dark place for up to two months! You can puree them or cut them up and toss them in the freezer. But whatever you do, take advantage of this seasonal vegetable and all its health benefits! Now, don't forget to join us for a traditional Thanksgiving feast on the Eve of this great holiday and give thanks, pumpkin pie WILL be served! **By Natalie Patterson, RD**

## Season for Giving

### Nine Tips for Effective Philanthropy

By Bruce DeBoskey

Over the winter holidays, people are in the giving mood. We give to family. We give to friends. And many of us choose this generous time of year to give to charity.

Most of the nation's 1.6 million nonprofit organizations ramp up their efforts to attract donors over the holiday season. No matter where you go, it seems as if someone doing important work somewhere is asking for a contribution of your time, talents or treasure.

No person or business can give to everyone who asks. You want your donation to make a difference. How do you make the right, most impactful decisions—not only during the traditional giving season, but also throughout the entire year?

**1. Examine Your Reasons for Giving.** Understand your own values and what you want to accomplish for yourself, your family and/or your business. Reasons for donating can vary widely.

Individuals can be motivated by compassion, gratitude, tradition, religious, status, peer pressure, taxes, moral duty, setting an example, creating a legacy—even guilt.



**2. Determine What Impact You'd Like to Have.** Donors usually seek to help others in need, find a solution to a problem, advance a cause or preserve

something of value. It is better to have a tangible impact on a smaller number of nonprofits than to spread yourself to think.

**3. Involve Your Family and Colleagues.** In a family setting, involve your children, grandchildren, parents and grandparents in developing your approach to philanthropy.

Each generation has much to teach and much to learn from the next. In a business, working with employees, customers, suppliers and others can enhance the impact of your philanthropic endeavors.

**4. Develop a Strategy.** Knowing why you are giving and what outcomes you want to achieve are the first two building blocks of a philanthropic strategy.

You may also wish to seek input from the four legs of the philanthropic planning table: your tax, legal, financial and philanthropic advisers. Each of those experts can plan an important role in bringing their expertise to help you develop a strategy that achieves your philanthropic goals consistent with other important legal, tax and financial objectives.

**5. Do Some Research.** Make sure that nonprofits align with your values and goals are financially sound. A nonprofit should have 501(c)(3) status that is approved and current. To uncover accurate reporting on how funds are spent, review annual reports, audited financials and IRS form 990 filings.

Accept that a responsible percentage of your donation will be used for the salaries, technology, and overhead needed to run the nonprofit's programs. There is no automatic one-size-fits-all formula. Rather, each organization's expenses must be assessed relative to its size, programs, budget, etc.

**6. Ask "So What?"** Make sure that the work of the nonprofit is making a real difference. A well-run nonprofit will accurately measure and honestly describe its mission-related impact as well as areas where it hasn't yet met its' goals. Ask "So what?" of nonprofits that report only on activities, rather than on the outcomes they achieved or the difference they made.



**7. Volunteer Your Time.** Cash is not the only way to contribute to the community. Everyone can help in some way, regardless of assets. Volunteer activities are a great way for families or co-workers to spend time together, share values, and make a difference.

**8. Give Boldly.** People rarely donate so much money or time to charities that they can no longer take care of themselves or their family. Many of us can give far more than we currently do without sacrificing our quality of life or that of our loved ones. Responding to matching gift challenges can help your bold gift achieve even greater reach and impact.

**9. Start Today.** Your community, country and world need your help right now. The sooner you begin to give more boldly and purposefully, the sooner you will see positive results in your life, your business and the lives of others. Be thoughtful, strategic and effective with your giving—now and all year. Everyone will reap the benefits.

# Senior News

## Medicare cont. from page 1

How do you shop for a new plan? There are several ways to do it.

One is the Medicare Plan Finder, at the [www.Medicare.gov](http://www.Medicare.gov) website.

Look for a green button that says, "Find health & drug plans." By clicking on that and plugging in your zip code, you'll be able to see all of the Medicare Advantage and Part D plans available in your area. You can compare them based on benefits, premiums, co-pays and estimated out-of-pocket costs. Contact information for the plans is listed.

If you don't have access to a computer, you can call 1-800-MEDICARE (1-800-633-4227). Medicare customer service representatives can help you with questions about Medicare health and drug plans. The call is free.

In El Dorado County, another very helpful resource is the Health Insurance Counseling and Advocacy Program (HICAP). HICAP is an independent, nonprofit organization that provides unbiased, free, personalized counseling to people with Medicare. HICAP counselors are trained volunteers who can help you sort through the many health and

drug plans on the market and help you pick one that's right for you.

In El Dorado County, you can make an appointment to see a HICAP counselor by calling 530-621-6369. During Open Enrollment available appointments fill up rapidly so it pays to call early.

The "Medicare & You" handbook is an additional helpful resource. It is mailed each fall to every Medicare household in the country. This booklet lists all the Medicare Advantage and Part D drug plans that are available where you live, along with basic information such as premiums, deductibles and contact information.

Having trouble paying for your Part D plan? You may be eligible for the Extra Help program, which helps cover your premiums, deductibles and co-pays. Medicare beneficiaries typically save about \$4,000 annually with Extra Help.

For more information on Extra Help, go to [www.SSA.gov/prescriptionhelp](http://www.SSA.gov/prescriptionhelp). Adapted from an article by David Sayen former Medicare regional administrator for California.

## Commission on Aging

The El Dorado County Area Agency on Aging has a Commission on Aging (COA) that serves as an Advisory Board to the County Board of Supervisors. The 14 members of the COA are appointed and represent all parts of the county. Various committees work hard to recommend services that help seniors survive in this ever more complicated world we live in.

**[www.2nd50yrs.org](http://www.2nd50yrs.org)**

For more information about the COA or for a schedule of upcoming meetings, please call (530) 642-4833.

## Department of Human Services Meetings and Programs

### **Senior Day Care Caregiver Support Groups/Meetings**

After a while, providing care to a relative or close friend with a chronic health condition, such as dementia, can take its toll. Join us to gain support and insight.

#### **"My Time" Caregiver Gathering**

Friday, November 4th from 1:30 p.m. to 3:00 p.m.  
location: Placerville Senior Center, 937 Spring Street. For more information, please call 530-621-6180.

#### **El Dorado Hills Support Group**

"My Time EDH" Support group for care partners of people with dementia. Due to the holiday, the next meeting will be November 17th, 10:30 a.m.-Noon. Free respite care is provided during My Time. For questions, 916-358-3560.

### **The Divide Caregiver Support**

This Caregiver Support Group is for persons who are caring for a spouse, parent, relative, or friend and wish to receive practical tips and information on how to make their caregiving journey successful. Group meets the 2nd Tuesday afternoon of each month. 2:30-4:00 p.m. Greenwood Community Center, 4401 HWY 193-next to CCC. Please call 530-621-6192 for more information.

### **Senior Peer Counseling**

Offers counseling services to adults 55 years or older enabling them to make choices and changes for personal growth. For more information, call (530) 621-6304.

### **Telephone Reassurance Program**

The You Are Not Alone (YANA) Program is a FREE telephone calling service that provides daily phone calls to seniors. For more information, call (530) 621-6255.

## Diseases in Decline: Good News for Aging

An interesting phenomenon is gripping the attention of the medical community: Major diseases, such as heart disease, dementia and colon cancer are waning, and it isn't just because the medical treatments are improving. Why this is happening is called a mystery, with many possible reasons for these changes to explore. However the mystery is solved, it is good news for people as they age.

The major killers of cancer, heart disease, and stroke remain, but they are occurring later in life. As a result, people are living longer in good health. Colon cancer rates have been declining since the early 1990's. The rate has fallen by nearly 50% since the 1980's. Stomach cancer has also been significantly reduced. One possible explanation for these changes is the decline in eating meats that have been smoked or salted. Another disease in decline is tuberculosis (once the most dominant killer). In 1900, 1 in 170 Americans lived in a TB sanitarium.

Now the disease is practically extinct. Possible reasons include improvements in public health and sanitation. As well, hip fractures have declined by 15-20% over the past 30 years. One explanation is that people have become heavier. Heavier people have stronger bones. (And more padding if they fall!) Dementia has taken a drop as well, with a 20% decline per decade starting



in 1977. The chances of getting dementia have been greatly reduced. One explanation is the increased education level of the adult population, along with more numerous medical interventions, such as controlling blood pressure and cholesterol levels, and exercise.

According to Dr. Steven R. Cummings, UC, San Francisco, "Perhaps all these degenerative diseases share something in common, something inside aging cells themselves. The cellular process of aging may be changing, in humans' favor."

*From: A Medical Mystery: Diseases in Decline by Gina Kolata*

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## Community Meetings

### Placerville Fellowship and Newcomers

Open to all newcomers and residents of El Dorado County. Luncheon meeting is held on the 3rd Thursday of each month. 626-5241.

### Stroke Education and Support Group

Meets at 681 Main Street, room 208, Placerville 4th Wednesday of each month, Brown Bag Lunch – 12:00 to 1:00 p.m. For more information, call 626-2642.

### Widowed Persons Association

“The Widowed Persons Assoc. of CA” (WPAC) meets monthly for lunch. This is an opportunity for widowed men & women to take part in planned social activities. For more information, 391-4154.

### Golfers!! Bowlers!! RVrs!! Fishers!!

SIR is a non-profit organization of men retired from full time employment. We have a monthly luncheon meeting and a guest speaker. No dues. For more information, call 644-1405.

## POETRY FOR ALL

### Poetic License, a poetry read-

around, Saturday, November 26th from 2-4 p.m. at the Placerville Senior Center. All ages welcome. The event is free.

Bring your own poems to share; read from your favorite poets; or just come to listen.

### Poetry in Motion, a poetry read-

around, Monday, November 28th from 6-7 p.m. at the Placerville Senior Center. All ages welcome. The event is free.

Bring your own poems to share; read from your favorite poets; or just come to listen.



## Volunteer AARP Tax Counselors Needed for the 2016 Tax Season

There are a few openings for Volunteer Tax-Aide counselors for the 2016 tax season to provide free personal income tax assistance in El Dorado County, for seniors and low to moderate income residents, under the AARP Tax-Aide program. The program operates February 1 through April 15, 2017.

Volunteers are asked to work a minimum of four hours per week. Self-study materials are provided in November. Classroom training on Federal and California income taxes and form preparation takes place in January. Computer knowledge is required, as all returns are prepared with software provided by the IRS for electronic filing.

The AARP Foundation Tax-Aide is presented in cooperation with the Internal Revenue Service and the State Franchise/Tax. Please contact Steven Brown, District Coordinator for El Dorado County at [dceldorado@gmail.com](mailto:dceldorado@gmail.com) or 530-622-5510.

## EDC Low-Cost Community Flu Clinics

The cost per vaccine is \$10, but no one will be denied service due to inability to pay; cash or check accepted. Parents should bring their child's immunization records. Updated information on the community flu clinics will be posted to [www.edcgov.us/publichealth](http://www.edcgov.us/publichealth) and on the County Flu Hotline at (530) 621-6188.

### **West Slope Community Flu Clinic Dates and Locations:**

- November 1 from 2:00 to 4:00 p.m. at the Cameron Park Fire Station 89, 3200 Country Club Drive, in the Conference Room Cameron Park.

- November 3 from 1:30 to 3:30 p.m. at the Diamond Springs Fire Station 49, 501 Main St., Conference Room, Diamond Springs.
- November 5 from 10:00 a.m. to 12:00 p.m. at the Divide Wellness Center, 6065 Highway 193, Georgetown.
- November 17 from 1:30 to 4:30 p.m. at the County Fairgrounds, 100 Placerville Drive, in the Organ Room, Placerville.

### **SLT Community Flu Clinic Dates and Locations:**

- November 4 from 3:00 to 6:00 p.m. at the South Lake Tahoe Airport, 1901 Airport Road, South Lake Tahoe.

**Disclaimer:** Any listed Community Events and Meetings and any other non-County events listed in the Senior Times are not represented or provided by El Dorado County Health and Human Services Agency and do not reflect the views or opinions of the Agency. For information regarding events, dates, locations, etc., please call the organization directly. Thank You.