

# Resourceful Thinking

Vol 13 No 2  
March – April 2008

## ELDER LAW ATTORNEY TO PRESENT ESTATE PLANNING INFORMATION AT RESOURCE CENTER!

### JERRY TOWNSEND RETURNING TO RESOURCE CENTER

Elderlaw attorney Jerry Townsend of Fluharty & Townsend in Parkersburg WV is coming back to the Altenheim Resource Center! The program entitled “Aging & Incapacity: Financial Planning, Medicaid & Long Term Care” will be held from 9am – 12noon on Friday March 28 and is free and open to the public. Jerry will offer information on the Deficit Reduction Act enacted in 2006 which impacts financial planning for seniors. Jerry will also talk about Medicaid, nursing home placement and how we can wisely utilize our financial resources. Join us for what is always an informative and enjoyable presentation. Jerry encourages group participation during his program and takes questions from the audience. Parking is available and refreshments will be served. Seating is

limited! Call us at 304 243-0996 to reserve your place for this program!

### ECONOMIC STIMULUS PAYMENTS

Anyone who pays taxes or earns at least \$3000.00 through earned income from work, Social Security, Railroad Retirement or veteran’s disability payments can get a rebate. People who earn less than \$3000.00, illegal immigrants, anyone who does not file a tax return and those above the income guidelines do not receive rebates. Some people may get a partial rebate depending on their income and filing status. Eligible people must file a 2007 tax return with a Social Security number for each person listed. Tax help is available through the Volunteer Income Tax Assistance Program. Call 1 800 906-9887 to find a site. AARP offers Tax Aide counseling at many sites. Call 1 888 227-7669 or visit [www.aarp.org](http://www.aarp.org) to find a site.

You may also go to [www.irs.gov](http://www.irs.gov) for additional information. Remember: you MUST file a return to qualify!

[Source: “Rebate Questions & Answers”, AP, Julie Hirschfeld Davis; IRS Fact Sheet, [www.irs.gov](http://www.irs.gov); “Want \$300 Rebate? Be Sure to File”, St Petersburg Times, Helen Huntley, 021408]

### AARP WV CONSUMER UNIVERSITY AT OGLEBAY

We have just received notice of the AARP West Virginia’s Consumer University to be held at Oglebay Resort & Conference Center in Wheeling on April 9. The event runs from 9am – 3:00pm and will be held at Glessner Auditorium. “Health Care 101” will focus on health care issues and AARP’s Divided We Fail initiative. There will be exhibitors and information will be provided on long term care, nutrition, advanced directives and end of life issues, hospice, Medicaid, Medicare, Medicare fraud, and Alzheimer’s Disease,

among other topics. Contact AARP WV at 1 877 926-8300 or email them at wvaarp@aarp.org.

**BREAST & CERVICAL  
CANCER SCREENING  
PROGRAMS**

Screening for breast and cervical cancer is critical for women. Many women have insurance coverage for this important health screen but there are also many women who are not insured for this service. The Breast and Cervical Cancer Screening Project funded through the Centers for Disease Control and Prevention (CDC) is available to help women across the country. If you are a woman who has a low income and/or has no insurance, you may be eligible for assistance for PAP tests, pelvic exams, clinical breast exams and/or mammograms. Call Ann at 304 243-0996 to get information on the Breast and Cervical Cancer Screening program in your area.

**CAREGIVER SUPPORT  
FAIR**

Plans for the Annual Caregiver Support Fair continue! The idea for an event of this nature originated when several of us had undertaken the challenge of caring for OUR loved ones. We were trying to negotiate the service system and were having difficulty. We thought that if we – professionals in the health and human services field with many years of

experience - were having problems, what challenges must others who aren't familiar with the system be facing? Why not offer an event where people can learn about services? The rest, as they say, is history!! We are now offering the NINTH ANNUAL CAREGIVER SUPPORT FAIR!! The Fair will be held on May 6 from 10am – 5pm at the Ohio Valley Mall in St Clairsville Ohio. Neither the sponsoring group nor the Mall charges exhibitors; however, exhibitors must provide proof of insurance coverage. One-day coverage is available for a fee. The Fair is open to the public! We encourage all area seniors and caregivers to come to the Fair! Exhibits will provide information on area services, health screens will be provided and door prizes and giveaways will be available to participants. Once again, we'll have cake for fair-goers. Registration forms are to be mailed the first of March. Call us NOW at 304 243-0996 to make sure your agency will be represented at the NINTH ANNUAL CAREGIVER SUPPORT FAIR. Registration deadline is April 1!! Thanks to the Ohio Valley Mall for supporting this event! They were receptive when we first approached them with the idea and have been very helpful through the years! Thanks also to all area supporters for making this fair a success! We appreciate your dedication to your community!

**FRAUD & IDENTITY  
THEFT**

It is unfortunate but true that in today's society, the occurrence of fraud and identity theft is more and more prevalent. Caution is warranted in many areas of our lives and being proactive to protect ourselves can save time, money and stress. Here are a few suggestions.

\*Shred old bills, old checks and personal mail items before placing them in the garbage.

\*Shred or tear up the unused address labels that often accompany solicitations for donations.

\*Put your outgoing mail in a mail box or take it to the post office rather than placing it in your outside mailbox.

\*Don't include a phone number on your checks. If a merchant wants it, you can write it on the check.

\*Do not include your Social Security number on your checks nor on your driver's license.

\*Copy the contents of your wallet (license, credit cards, etc) – fronts and backs – so you have a record in case your wallet is stolen. Keep the copy in a safe place.

\*Report stolen checks to your bank immediately.

\*If your credit cards are stolen, report the theft immediately! Have the toll free numbers handy so you know who to call.

\*File a police report immediately about the theft.

\*Call the three national credit reporting organizations to have a fraud alert placed on your

name and Social Security number.

>Equifax: 1 888 766-0008 or visit [www.equifax.com](http://www.equifax.com)

>Experian: 1 888 397-3742 or visit [www.experian.com](http://www.experian.com)

>Trans Union: 1 800 680-7289 or visit [www.transunion.com](http://www.transunion.com)

TransUnion offers a “Credit Fraud Prevention Tool Kit” on their web page that has helpful information.

\*Be alert with your mail for missing statements or bills.

\***NEVER** disclose personal information over the phone or in response to an email. The Social Security Administration, banks and credit card companies will not ask you for your Social Security number, account number or your credit card number. They KNOW them! And – do not open attachments or go to links associated with these requests. These are often the tool of an unscrupulous practice known as ‘phishing’ which compromises your account(s) and sets you up for fraud and identity theft. Forward these emails to [phishing@irs.gov](mailto:phishing@irs.gov). AARP offers “9 Warning Signs of a Scam” and also a “Scam Prevention Worksheet”. Call us at 304 243-0996 for copies of the AARP information or go to the AARP website at [www.aarp.org](http://www.aarp.org).

[Sources: Varied – includes Experian, Equifax, Trans Union, Family Service “Oasis”; [www.aarp.org](http://www.aarp.org); [www.snopes.com](http://www.snopes.com) and others]

### STROKE SYMPTOMS

Stroke is the third leading cause of death in the United

States. In 2002, stroke killed 162,672 people, accounting for about 1 of every 15 deaths in the United States. According to the American Heart Association, about 700,000 people in the United States suffer a stroke each year (about 500,000 first attacks and 200,000 recurrent attacks). Four million Americans who have survived a stroke are living with impairments and 15 to 30 percent are permanently disabled. The American Heart Association also estimates that strokes cost about \$68 billion in both direct and indirect costs in 2005 in the United States alone. Sometimes the symptoms of a stroke are hard to identify. This lack of awareness can delay getting treatment and timing is critical in the assessment and treatment of a stroke. Strokes occur when there is either blockage in the brain or a bleed in the brain. Doctors can determine the type of stroke that is occurring which will in turn determine treatment. But, our task is to make sure that the person who is suffering a stroke gets medical treatment immediately. Call 9-1-1 or your local emergency immediately and describe the symptoms to the dispatcher. People sometimes underestimate the signs and symptoms or underplay their importance. Make the call and let a medical professional evaluate the person’s condition.

Warning signs of stroke include:

\*Numbness or weakness in the face, arm, or leg especially on one side of the body

\*Sudden confusion, trouble speaking or understanding

\*Sudden trouble seeing in one or both eyes

\*Sudden trouble walking, dizziness, loss of balance or coordination

\*Sudden severe headache with no known cause

For more information on strokes, contact the Centers for Disease Control and Prevention at [www.cdc.gov](http://www.cdc.gov) or the American Stroke Association at [www.strokeassociation.org](http://www.strokeassociation.org) or contact the Resource Center for brochures, periodicals and videos on stroke.

[Source: [www.cdc.gov](http://www.cdc.gov), [www.americanheart.org](http://www.americanheart.org)]

### POSTAGE INCREASE COMING

The United States Postal Service has announced that they will adjust prices for mailing services – First Class Mail, Standard Mail, Periodicals, Package Services and Special Services effective May 12, 2008. The cost of a First Class Mail Stamp will rise to 42 cents. Customers may continue to use the Forever Stamp purchased prior to May 12 at 41 cents even after the increase. Visit your local post office or [www.usps.gov](http://www.usps.gov) for additional information.

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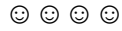
### EMAIL NEWSLETTER

\*\*Would you like to receive the newsletter via email? The newsletter is done in Word format and I would be happy to email it to you.

Email me at  
akoegler@verizon.net.

**MAIL CHANGES**

Please email us at  
akoegler@verizon.net, call  
304 243-0996, mail or fax us  
at 304 243-0999 with any  
address changes or  
corrections. If your agency  
is receiving duplicates or if  
staff has changed, please let  
us know!



Thank you for letting us  
help you with your aging  
and caregiving questions!