You want someone to “put their heart into it” when they are working on yours.

Count on the team at the BryanLGH Heart Institute . . . where patients come first.

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Americans are blessed in many ways; among them, the availability of options to get from one place to another. As you have noted, this issue of Living Well focuses on social transportation.

When elders are asked about their needs, transportation always rises to the top tier of concerns. The Seniors Foundation is embarking on a noteworthy project, detailed in this issue, that will help fill the need for elders who are no longer driving or for those who do not have their own transportation. This project emphasizes the importance of finding volunteer drivers from the Lincoln area.

The initial training is minimal but important to assure safety for both the passenger and driver. Volunteers’ time commitment is one of their own choosing; and, as they say in the credit card ad, “the rewards are priceless.” Imagine a time when you no longer have the option to get in your own car and go where you wish. Then think about volunteering a few hours of your time.

We have received many inquiries from the community expressing concern for the staff and agency programs impacted by the recent City of Lincoln budget cuts. We are grateful for your advocacy and concern. There will be changes and losses; however, we are moving forward and remain steadfast in our commitment to provide excellent services that allow our elders to age in place.

June Pederson
Director, Lincoln Area Agency on Aging
Living Well • Lincoln Area Agency on Aging

We can help you stay independent...

Daily tasks such as laundry, bathing, personal care, or meal preparation may not be as easy for you as they used to be...we can help.

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Does it include programs designed to:
• Enrich your overall health and wellness?
• Improve your fitness?
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If not, take a look at Humana! Our Medicare Supplement plans may not only save you money on your monthly plan premium, but also offer exciting services to help keep you healthy and active.

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Perception:
All Medicare supplement insurance is created equal.

REALITY
- It is not!
The fifth edition of the Lincoln ElderCare Resource Handbook is now available.

The handbook is published by Care Consultants for the Aging, a home health referral registry. The registry offers self-directed care, allowing older adults and their families to choose the type of care, caregiver and amount of care received.

The handbook serves as a valuable resource to highlight community information. It provides answers to questions concerning elder issues by offering guidelines, suggestions and definitions. There are five sections: medical support, home health care, living options, senior services and government, financial and legal.

“It covers anything and everything that would touch on elder care,” said Robbie Nathan, Care Consultants for the Aging Lincoln branch manager. “It’s user friendly.”

The handbook is distributed to those who work with older adults, including social workers, lawyers, pastors and senior groups. Also, anyone who attends a presentation by Nathan hosted by a church, senior or support group will receive a complimentary copy.

Available to the general public for $6, a copy can be obtained by going to 4535 Normal Blvd., Suite 275 or calling the Care Consultants for the Aging office at (402) 488-3771. An online version can be accessed at http://www.careconsultants.com.

The BryanLGH Heart Institute opened its doors in 2001 as a medical group specializing in cardiology. What sets them apart is their philosophy of putting the patient first. This “Patients First” focus involves not only creating a personal relationship with the patient, but also their community, while simultaneously providing the most effective cardiovascular care anywhere.

Every facet of cardiac care is covered by BHI’s 11 physicians and their highly capable support staff. This team provides specialized services for patients suffering from arrhythmias, heart and vascular diseases. They have a women and heart disease clinic, lipid clinic, heart failure clinic as well as symptom diagnosis, intervention and treatment.

Equally important to providing treatment is BHI’s focus on educating patients in heart disease prevention. It really is as simple as eating a low saturated fat diet, exercising regularly, restricting your salt intake and controlling your weight.

If you experience symptoms indicating heart problems you should consult your doctor immediately. Symptoms can include chest discomfort, shortness of breath, dizziness and swelling of the legs.

The BryanLGH Heart Institute is located at 1600 South 48th Street in the Faulkner Medical Plaza as part of the BryanLGH Medical Center East Campus; however, they have clinics serving more than 30 communities in Nebraska, Iowa, Kansas and Missouri.
Use the power of your voice to demand change.

Share your personal story today.

AARP strongly believes that you have the right to demand action, answers and accountability from your elected officials on the critical issues facing America’s families.

As we look for solutions, we need your stories, experiences, opinions and ideas related to affordable health care and long-term financial security. Has your life been affected by these issues? Do you have an opinion about what our leaders should be doing? We will be taking your stories and ideas to state capitals, the halls of Congress, the Oval Office and corporate boardrooms throughout America. And we’ll present them to elected officials, opinion leaders and business executives to break through the barriers of partisanship and come up with real solutions.

Lend your voice by visiting DividedWeFail.org.
Despite recent budget cuts in Agency funding from the City of Lincoln, June Pederson, LAAA Director, remains optimistic about the agency’s ability to provide needed services to older adults in Lincoln and the eight-county area the agency serves.

Pederson sums up her outlook using the title of a book by Marcia Wallace, “Don’t Look Back, We’re Not Going That Way.”

“We still serve as a model for innovative programs,” said Pederson, referring to how LAAA was one of nine United States aging services pilot programs formed in 1971 to pave the way for other aging services agencies.

Since the agency formed in Lincoln with a staff of two people in 1971, it has grown to become a valuable organization to meet elderly needs by enhancing daily living, expanding personal choices and educating the communities in an effort to ensure the independence and full life of the people the agency serves in Lincoln and the multi-county area.

In fact, the budget cuts in Lincoln will not affect the services provided in the multi-county area.

“If we keep people healthy emotionally and physically, they delay the need for medical services and can stay in their own homes longer,” Pederson said. “I believe prevention is the foundation for this century.”

The agency’s programs and efforts accomplish this goal, she said. During 2006, the work of the LAAA and the seven other area agencies on aging helped save the State and Federal government more than $138 million in Medicaid costs, according to Pederson.

For instance, the Lifetime Health program is designed to catch health problems early and to help older adults get the exercise and treatment they need to bring any health problems under control before they become more serious and more expensive.

When news of the proposed budget cuts were first heard in Lincoln, countless people in every generation rallied to show their support. These people held signs in peaceful protest and others wrote letters to the editor. In a Lincoln Journal Star article, Bob Changstrom, 80, talked about how the Lifetime Health program was so valuable to him and his wife.

“It was amazing to see the vigor with which the Lincoln elders and others came forward to tell city leaders how much they valued our programs,” Pederson said. As a result, the Lincoln City Council restored $185,000 of the original $753,000 cut in City of Lincoln funds that support Lincoln and Lancaster County.

While money had to be cut from the budget, Pederson points out that it did not result in cuts on care management or Medicaid services.

“We lost some programs that added more flavor and interest to the lives of elders, but we’re still meeting the needs,” she said, noting the reduced price event ticket program was one of the items that had to be discontinued. “As for the Lifetime Health program being saved, I think it’s a statement from the city council that prevention is important and we will work to help keep the program moving forward.”

According to Pederson, the number of people older than 60 will increase significantly in the next 10 years.

“This Agency will continue to be there for those who need our services,” she said.

Some other changes to note:

- Two Lincoln ActivAge Centers will change hours and days of operation, while one closes. The Belmont ActivAge Center, 1234 Judson St., now is open Mondays, Tuesdays and Thursdays. The JoAnn Maxey ActivAge Center, 2032 U. St., is open Wednesdays and Fridays. The Calvert ActivAge Center will close and users are encouraged to attend the Downtown ActivAge Center, 1005 ‘O’ St., or Lake Street Center, 2400 S. 11th St. Transportation is available for those who need it.
- The suggested contributions for meals went up from $2 to $3. Van ride cost goes from $1 round trip to $2. However, under the Older Americans Act, these services will be provided free to those who cannot pay.
- LifeLong Living Festival will continue, but will be managed by KFOR radio station in the future instead of LAAA. This reduces Agency paid staffing for this event.
The Lincoln Area Agency on Aging Lifetime Health program fills a valuable role in the community by focusing on health and prevention issues in adults 60 and older.

The Lifetime Health program began providing health assessments, group and individual health screenings, health education classes and physical activity programs to older adults in Lincoln and Lancaster County in 1984. Multi-county expansion in 1997 increased services to include Butler, Fillmore, Polk, Saline, Saunders, Seward and York counties. In 2003, the Caregiver support program was developed and offered to all eight counties.

The year 2000 stands out as a milestone for the Lifetime Health program in that it joined in a partnership with the University of Nebraska Medical Center to provide health care services to older adults. Med center students learn, under the supervision of Rita Atonson, MSN, APRN, to care for specific needs older adults experience. The most popular service the health center provides is foot care.

Participants are treated to a warm mineral water soak, an expert nail trimming by a nursing student and a relaxing foot rub after the service. Those with issues such as ingrown toenails, fungus or diabetes are given special attention. Other services provided include ear wax removal and blood glucose, cholesterol, bone density and blood pressure screenings.

“Through the clinic, many health problems have been detected and treated,” said Tracie Foreman, clinic coordinator and aging specialist. The program’s main focus is on disease and injury prevention. Individuals are encouraged to take measures that decrease risk and promote optimum health.

“On any given day, we may see 15 to 40 people,” Foreman said. “In the summertime, when we have limited hours, we may see as many as 50 to 80 people on a clinic day.”

The Senior Health Promotion Center is open most Tuesdays and Thursdays from 9:30 a.m. to 2:30 p.m. It is a walk-in clinic, no appointments are necessary.

Dental screenings are available with appointments.

With at least two to three days advanced notice, transportation is available at no cost. Meals are also available with two days notice, and translators are available with a week’s notice.

While clinic services are available at no cost, donations are encouraged as the city funds only a portion of the program and donations help provide vital medical supplies for the services.

The clinic is located in the LAAA Downtown Active Age Center at 1005 ’O’ St. and serves older adults in Lincoln and Lancaster County. For more information on the health, fitness, educational or caregiver programs offered through LAAA Lifetime Health, call (402) 441-7575.

### StarTran Offers New Fare Cards

StarTran now offers new fare cards. Fares remain the same, however, the new cards use magnetic strip technology to keep track of bus transactions. Changes include:

- Those using a monthly passport receive a 31-consecutive-day pass for $35.
- The Handi-Van ticket book has been replaced with the 20-ride HandiVan pass for $46.
- The Handi-Van Monthly passport has been replaced with the 31-consecutive-day HandiVan pass for $70.
- The Senior Saver/Go For Less punch pass has been replaced with the Senior Saver/Go For Less 20-ride pass for $12. To receive the discounted fare, customers are required to present their Senior Saver/Go For Less/Medicare ID to the driver before paying.
- The Ride for Five monthly pass has been replaced with a 31-consecutive-day pass for $5.
- The Ride for Ten Handi-Van monthly pass has been replaced with a 31-consecutive-day Handi-Van pass for $10.
- The Passport Saver Program continues. Customers who save 11-consecutive-day passes will receive the 12th free. The discount offered through Russ’s Privilege Plus program has been discontinued.

Current ticket books and punch passes will be accepted through Oct. 31. They can be exchanged for the new magnetic cards at the StarTran office, 710 J St. For more information on the city’s bus service, see http://www.lincoln.ne.gov (keyword: startran) or call (402) 476-1234.
Money Saving Ideas!
2. Save on Health Insurance.

Place: Old Country Buffet  
(22 & O Street Lincoln)  
Time: Start at 9:30 Am  
Lunch: FREE LUNCH buffet  
at 11:00  
No RSVP needed

Seminars:

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Topics discussed in the seminars:
- The Prescription Drug Plans and the changes for 2008. How to select the right plan!
- Supplements, Plan F rate comparisons!

Jim Schueth can help seniors

Prescription Drug Plans
Did you know Prescription Drug Plan companies can change the drugs they cover? Will your current plan cover your drugs in 2008? The government created a computer program to help us find you the right Prescription Drug Plan!

Please send a....
1. Printed/Typed list of your prescriptions & dosage  
2. Current plan you are on and what the cost is  
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We will....
1. Enter all information on www.medicare.gov  
2. Call or mail you the Medicare.Gov recommendations

This service is available to you at no cost!

Jim Schueth, 4921 Deer Creek Circle, Lincoln, Ne, 68516  
432-4174 • JSCHUETH@NEB.RR.COM
MISSION
The Lincoln Area Agency on Aging is the principal agency which plans, coordinates and advocates for older people in our eight-county area. Our mission is to enhance daily living, expand personal choices and educate the community in an effort to ensure the independence and full life of the people we serve.

LIVING WELL MAGAZINE
(402) 441-6156
This free quarterly magazine features stories of interest to older adults and is mailed directly to their homes.

LIVE AND LEARN
A monthly TV show for and about older adults on 5-CITY TV, Channel 5 and video-on-demand on lincoln.ne.gov Web site.

FIRST SERVICE
Information and Referral
LIFE provides help for individual older persons and their caregivers to resolve questions, and concerns, occurring with aging. Services include referrals, counseling, social work and care management. First Service is the starting point in determining alternatives, and arranging services for individuals and their families in the LAAA eight-county service area. Call (402) 441-7070 or (800) 247-0938.

SENIORS FOUNDATION
A charitable foundation focusing on enhancing and enriching the quality of life and independence of all older adults in Lincoln and Lancaster County.
(402) 441-6179 or http://www.seniorsfoundation.org

ACTIVAGE CENTERS
Social events and activities, health and educational programs. Noon meals, selected evening meals with entertainment, special holiday meals, brown bag and shelf stable meals for at home. Transportation to the centers is available for a fee. Seven centers in Lincoln and five in Lancaster County. L (402) 441-7158

ACTIVITIES & CLASSES
• Health
  Physical activity and exercise classes to improve health and fitness. L (402) 441-7575
• Travelogue
  Travel films by professional photographers. L (402) 441-7158

CAREGIVING
(402) 441-7070 or (800) 247-0938
• ElderCare Connection
  Caregivers receive information, support and assistance. http://www.elderCare.gov
• Caregiver Support Groups
  Discuss issues and problems of caregiving with other caregivers.
• Senior Companion Program
  Homebound older adults receive companionship. L (402) 441-7026.
• Caregiver Support Services
  Caregivers receive stress management, exercise, health and wellness assessments, and nutrition counseling. (402) 441-7575

LONG-TERM CARE OPTIONS/CARE MANAGEMENT
(402) 441-7070 or (800) 247-0938
• Care Management Services
• LifeLine Emergency Response System
  24-hour emergency access by pressing a button.
• Long-Term Care Ombudsman
  Protects the rights of residents in long-term care facilities.
• Resident Services
  Service coordination to maintain the independence of those at Burke Plaza, Mahoney Manor and Crossroads House in Lincoln and in Geneva. Fillmore and Lancaster only.
• Senior Care Options
  Long-term care and assessment for Medicaid-eligible persons seeking nursing home care.
• Supportive Services Program
  Eligible older persons can receive assistance with the cost of in-home services and adult day care.
• Medicaid Waiver Services
  State funded in-home services for those who are Medicaid eligible who choose to live at home or use community-based services.
• Harvest Project
  (402) 441-7070
  Mental health and substance abuse services.

EMPLOYMENT
(402) 441-7064 or (800) 247-0938
• OperationABLE
  Job searching for persons 50+. Works with employers who have job listings.

FINANCIAL
(402) 441-7070 or (800) 247-0938
• Financial Counseling
  Information on Medicare, private insurance policies, reverse mortgages and home equity loans.
• Medicare & Medicaid Fraud
  SMP seeks to reduce waste and fraud in the Medicare and Medicaid Program.
• SHIIP
  Senior Health Insurance Information Program. Information concerning Medicare and Medicaid.
HEALTH & FITNESS
(402) 441-7575

• **Lifetime Health Program**
  Health assessments, physical activity and exercise classes. A variety of health education presentations. Exercise classes, Forever Strong, Exercise for a Lifetime, Yoga and Pilates on 5-City TV daily.

• **Forever Strong Health Club**
  Fitness equipment and consultations with certified personal trainers.

• **Senior Health Promotion Center**
  The University of Nebraska - Medical Center and LAAA provide Health screenings. (402) 441-6687 L

• **Alzheimer’s Disease**
  The LIFE office provides information and referral. (402) 441-7070 or (800) 247-0938
  lincoln.ne.gov keyword: aging

• **Widowed Person Service**
  Support for people who are widowed. L (402) 441-7026

• **Fit to Care**
  Tips from a registered nurse, dietician and certified personal trainer to help decrease the effects of chronic tension often associated with caregiving. Free service.

• **Health Education Programs**
  A variety of topics assisting individuals to make healthy lifestyle choices.

• **Health Screenings**
  Screenings include blood pressure, cholesterol, glucose, bone density and more.

• **Exercise**
  At several locations pilates, yoga, stretch and tone classes. Daily fitness programs on 5-CITY TV, Channel 5. L

HOUSING & HOME REPAIRS
(402) 441-7158

• **Home Handyman Service**
  Handyman services from mowing to leaky faucets, painting and broken light fixtures. L (402) 441-7030

• **Assisted Living and Nursing Facilities**
  Listings are available from the LIFE office. (402) 441-7070, [800] 247-0938
  lincoln.ne.gov keyword: aging

NUTRITION
(402) 441-7158

• **Nutrition Consultation**
  Older adults receive assessments, intervention planning, counseling, follow-up and coordination with other service providers.

• **Meals**
  Noon meals, selected evening meals with entertainment, special holiday meals and light menu choices are available at some centers.

TRANSPORTATION

• **Transportation to the ActivAge Centers**
  L (402) 441-7158

• **Lancaster County Rural Transit**
  Fixed schedule transportation from rural Lancaster communities into Lincoln. L (402) 441-7031

• **Other options in the community**
  Listings available at [402] 441-7070
  lincoln.ne.gov, keyword: aging

VOLUNTEERING

• **RSVP / Retired & Senior Volunteer Program**
  Volunteer experiences for those ages 55+. Coordinates between community needs and the talents of the volunteers. L (402) 441-7026

• **Foster Grandparent Program** (402) 441-7026

• **Guardian and Conservatorship** (402) 441-7070

• **Long-Term Care Ombudsman** (402) 441-7070

• **Senior Companion Program** (402) 441-6105

• **SHIIP** (402) 441-7070

• **Widowed Persons Service** (402) 441-7026

MULTI-COUNTY PROGRAMS

• Butler County Senior Services [402] 367-6131

• Fillmore County Senior Services [402] 759-4921

• Polk County Senior Services [402] 764-8227

• Saline Eldercare [402] 821-3330

• Saunders County Senior Services [402] 443-4896

• Seward County Aging Services [402] 761-3593

• York County Aging Services [402] 362-7626
Don’t know who to call to find out how to obtain services that could help you stay in your own home longer?

Look no further.

Lincoln Area Agency on Aging Life counselors can assist older adults by answering questions and referring them to service providers for various needs including: in-home services, long-term care, funding options, information on Medicaid Waiver-certified facilities or Medicare Part D and a number of other items.

“We are blessed to have so many service options for older adults,” said Donna Mulder, Aging Program coordinator. “But people don’t always know how to navigate the system to find those services. Our counselors help people get a good plan to meet their individual needs.”

Life counselors or care managers serve Lincoln and Lancaster County, and six others are headquartered throughout an area covering Butler, Fillmore, Polk, Saline, Saunders, Seward, and York counties. Each county, except Seward, has a local office. Counselors from other counties serve Seward County. They work as a team to serve the seven-county rural area, so a particular counselor may not always be the one officed in a county.

These counselors only act with a person’s permission. All inquiries and services are strictly confidential and can be done at the person’s home, on the phone or in the counselor’s office.

During 2006, these counselors provided 4,992 hours of case management in the rural area, answered 366 calls for information and served 127 Medicaid Waiver clients.

Amy Theis, Polk County care manager, often performs assessments for individuals to determine needs and help them develop their care plan.

“Our want to be a place a person can go or a number they can call to help set up services in their home,” Theis said. “It is gratifying to help people stay in their homes if that is what they choose.”

Theis said counselors can work closely with caregivers to provide them with information and support.

Counselors understand each situation is unique and a service plan has to be unique to meet individual needs. Life counselors can help guide older adults to correct action with special care, sensitivity and respect for the individual.

“We hope the result of our counselor services can help the person have a better quality of life in their older years,” Mulder said.

**CONTACT US**

All Counties: (800) 247-0938
- Butler County: Becky Romshek (402) 367-4537
- Fillmore County: Brenda Motis, and Rhonda Stokeland (402) 759-4921
- Polk County: Amy Theis (402) 747-5731
- Saline County: Trudy Kubicek (402) 826-2463
- Saunders County: Mary Dailey (402) 443-1097
- Seward County: (800) 247-0938
- York County: Lori Byers, and Nancy Holby: (402) 362-7626
  - Donna Mulder, Aging Program Coordinator: (800) 247-0938
  - Martin Morse, Case aide: (800) 247-0938
  - Lisa Osborne, Rural Medicaid Waiver Supervisor: (800) 247-0938
  - Sue Kramer, SCO and Waiver intake: (800) 247-0938
  - Avis Blase, Rural Waiver Services Coordinator: (800) 247-0938
  - Nancy Kohler, Rural Waiver Services Coordinator: (800) 247-0938
  - Wendy Hanshaw, Rural Services Coordinator
  - Sandy Oswald, JoAnn Currie, and Shirley Vickinovac, Senior Care Option: (800) 247-0938
PREVENT IDENTITY THEFT

It’s estimated that in 2006 more than 9 million Americans suffered at the hands of identity thieves, according to the Identity Theft Resource Center. Each of these victims spent, on average, 175 hours and $808 clearing their name.

A new state law, passed Sept. 1, aims to safeguard Nebraskans from identity theft.

Though the highest frequency of victimization occurs to those between the ages of 18 and 29, the new law allows all individuals more control over who views their credit information, a benefit to older adults.

“Older adults can be more susceptible to these things, especially getting information over the phone,” said Jaimee Napp, executive director of Identity Theft Action Council of Nebraska. “There’s a trust factor there. Older adults could be less likely to question things.”

Older adults are more likely to travel and frequently be out of town, Napp said. If proper steps aren’t taken, mail could pile up in their unattended mailboxes.

Napp recommends travelers request the post office hold their mail while they’re away.

“That way, it’s not just sitting in their mailbox,” Napp said. “Even if someone’s picking up their mail, they could forget and leave it sitting in the mailbox overnight.”

The new law freezes information on credit reports and information is not shared with creditors without authorization from the consumer. The freeze can be temporarily lifted if the consumer, armed with the correct security information, wishes to open a new account.

“The law is great for older adults because they don’t use their credit as often as young people, who are doing such things as buying new houses,” Napp said. “If you’re not using your credit very much, you wouldn’t have to go through the process of lifting the freeze each time.”

To take advantage of the new law, Nebraskans need to send a letter requesting the freeze to each of the three major credit reporting agencies.

FREEZE YOUR CREDIT INFORMATION

A freeze can be put on your credit information by sending a certified letter requesting the freeze to each of the three major national credit reporting agencies.

**Equifax Security Freeze**
P.O. Box 105788
Atlanta, GA 30348

**Experian Security Freeze**
P.O. Box 9554
Allen, TX 75013

**Trans Union Security Freeze**
P.O. Box 6790
Fullerton, CA 92834-6790

These Web sites provide more information on the law and include sample letters:

http://www.ago.state.ne.us/ Nebraska Attorney General’s Web site
http://www.aarp.org/states/ne/ Nebraska AARP Web site
http://www.idtheftne.org/ Identity Theft Action Council Nebraska
http://www.lincoln.ne.gov/city/mayor/aging/ Lincoln Area Agency on Aging

Did you ever wish that you had learned to play the piano?

**IT’S NOT TOO LATE!**

Join us for

**Musik ‘n Muffins!**

Beginning piano classes for senior adults ages 50+
Classes forming now
Call today to register for a FREE introductory class!

Mary Keelan, Director  |  7961 Colby St. Lincoln, NE  |  402 464-9273
www.keelanmusik.com
The Eastmont Towers Community is Lincoln’s only Continuing Care Retirement Community. As a CCRC, Eastmont provides a full continuum of health care services. Independent living, assisted living, skilled nursing and end of life care are included in a resident’s life care contract. The resulting peace of mind and financial security are invaluable.

“Residents and their families genuinely appreciate the fact that once an individual comes to Eastmont they can be here for the remainder of their life,” said Carol Ernst, executive director, referring to the nearly 40-year history the retirement community has in Lincoln. “I believe Eastmont Towers has established a strong reputation. Our mission today is the same as it was when we first opened our doors. We are still committed to delivering quality healthcare and exceptional services to active seniors. We must be doing something right!”

The facility enjoys excellent construction; all of the buildings are concrete and steel. Last fall, following a year of construction, Eastmont’s chef and dietary staff moved into their brand new state-of-the-art kitchen. This project also included a dining room expansion and complete remodel, as well as a beautiful new outdoor patio and landscaping. Recent projects include extensive renovations in many of the common areas and Eastmont’s unique customized apartment homes.

“We are proud of our renovations and upgrades,” Ernst said. “We know we have to continue to evolve and change for the next generation of seniors who choose to make Eastmont their home.”

Ms. Ernst takes pride in the community involvement of residents and staff.

“We have been a part of this community for 40 years and we feel it is important to be involved in charitable activities,” she said. “We provide a meal once a month for the Peoples City Mission, department heads and staff deliver Meals on Wheels twice a month and our residents have a very active committee who works with the Head Start program.”

A Community Action Team identifies important projects in the Lincoln community and coordinates staff and resident partici-
Enjoy those around you and your lifestyle more completely with the ultimate in hearing aid comfort. Join Us...for a no-cost hearing evaluation and a demonstration of the latest hearing aid technology. Call 402-484-5500 or (toll free) 866-492-5500 to reserve your time for a consultation with Audiologist Roy Christensen.

Tuesday, December 4
8:00 a.m. - 4:00 p.m.

Hearing Aid Audiologist Roy Christensen, MS is part of a comprehensive team of experts addressing hearing and balance issues for both children and adults. We always offer a 30-day, 100% money back trial period on any purchase of new hearing aids.
MOTIS WELCOMED

Brenda Motis was welcomed July 30 as the new program manager for the Fillmore County Senior Services Program.

“I’m excited to work with the many wonderful people who live in Fillmore County and am proud to continue to provide the support, services and case management which has been established,” Motis said.

Motis grew up in Exeter, Neb. She graduated from the University of Nebraska-Lincoln with a bachelor’s degree in education and human development and the family. She lives in Geneva with her husband and four children.

Nancy Kohler, program manager for 24 years, set high standards for the program. Motis considers her greatest challenge to be continuing meeting the standards set by Kohler.

As program manager, she hopes to involve the baby boomers in more activities and programs, create more intergenerational programs and build upon what already has been established.

Motis asks for patience and understanding as she learns the responsibilities of her assignment. She is open to suggestions, ideas or concerns that may arise. The Fillmore County Senior Services Program is within the Lincoln Area Agency on Aging Service Area.

Brenda Motis

SENIOR BENEFIT STRATEGIES

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Brenda Motis

Brenda Motis was welcomed July 30 as the new program manager for the Fillmore County Senior Services Program.

“I’m excited to work with the many wonderful people who live in Fillmore County and am proud to continue to provide the support, services and case management which has been established,” Motis said.

Motis grew up in Exeter, Neb. She graduated from the University of Nebraska-Lincoln with a bachelor’s degree in education and human development and the family. She lives in Geneva with her husband and four children.

Nancy Kohler, program manager for 24 years, set high standards for the program. Motis considers her greatest challenge to be continuing meeting the standards set by Kohler.

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Living Well • Lincoln Area Agency on Aging

Star City Parade Activities at the Downtown ActivAge Center

While the bands, floats and cars parade through the streets of Lincoln during the Dec. 1 Star City Parade, march on over to the Lincoln Area Agency on Aging Downtown ActivAge Center and take part in a variety of activities.

During the 23rd annual Star City Parade, the Downtown ActivAge Center, 1005 ‘O’ St., will have its annual pancake feed, children’s activities and a book fair organized by the Foster Grandparent Program.

The pancake feed is an all-you-can-eat event. Proceeds will go to the Seniors Foundation, a charitable foundation focused on enhancing the lives of older adults. Admission is $5 for adults younger than 60 and $3 for children 6 and younger and adults age 60 and older. Pancakes will be served from 8:30 a.m. to noon.

Various other children activities will be conducted at the center, including: puzzles, crafts, art projects and a visit from Santa.

“The Downtown ActivAge Center holds these events because the Star City Parade is such a big community event and the center has strong ties to the community,” said David Chapelle, Downtown ActivAge Center director. “Opening the doors to the community seems like the natural thing to do.”

Chapelle expects between 300 to 500 people to attend the events at the Downtown ActivAge Center.

For more information on the activities being held during the Star City Parade, contact the Downtown ActivAge Center at (402) 441-7506.

FOSTER GRANDPARENT PROGRAM HOLDS BOOK FAIR

It’s a blizzard.

While Star City Parade participants and sightseers hope for clear skies and warm weather, members of Lincoln’s Area Agency on Aging Foster Grandparent Program look forward to a flurry of customers during their third annual book fair.

The book fair is organized by the Foster Grandparent Program.

This year’s theme is Book Fair Blizzard. The book fair will be Nov. 26 through Nov. 30 from 11 a.m. to 1 p.m. each day, and during the parade Dec. 1 from 8 a.m. to noon. Parking will be validated.

“People should stop by during the parade and see what we have to offer,” said Martha Hakenkamp, Foster Grandparent Program director.

The book fair is organized by the Foster Grandparent Program. An assortment of childrens’ books, as well as books from other genres, provided by Scholastic Books, will be available for sale.

All books are new, and hard cover or paperbacks are available. There are more than a thousand titles from which to choose.

Proceeds will go to the Foster Grandparent Program and their efforts. The Lincoln Foster Grandparent Program hopes to make enough money to purchase their own books to use in classrooms.

“The goal is to sell enough books so that books can be donated to every Foster Grandparent’s classroom,” Hakenkamp said.

There are 40 foster grandparents in Lincoln, volunteering at 20 local elementary schools. Each foster grandparent is assigned a classroom at his or her school. Members of the Foster Grandparent Program must be at least 60, committed to working 15 hours a week and enjoy working with children.

For more information on the book fair and Foster Grandparent Program call (402) 441-7026.
Alice Skultety, president elect of the Seniors Foundation, says the Lincoln Seniors Transportation Program volunteers can transport older adults to places such as the bank, grocery store, church, entertainment venues, shopping or any other life-enriching activity. “This will keep them continuing to thrive.”

Richard Blair, director of development, Seniors Foundation, said based on rider percentages from other communities and census information, an estimated 4,000 people may be candidates for Lincoln’s program. “That’s a substantial number of people,” he said.

The social transportation program will provide curb to curb service for ambulatory adults ages 65 and older. Possible destinations include grocery stores, churches, banks, entertainment venues, shopping or any other life enriching activity. The service will not provide transportation to medical appointments or the airport.

 Interested seniors should call for a ride at least 24 hours in advance and must visit with a ride coordinator beforehand.

“Everyone knows someone who can benefit from this program,” Stohs said. Organizers would like the program to not only benefit seniors, but also their families, who may not always be available to provide rides.

Riders will be given a form with a suggested mail-in donation of $10 round-trip. The donation will help cover operating costs and insurance. “We want this to be affordable and flexible,” Stohs said.

Along with the donation form, riders will be asked to send in a trip evaluation, providing feedback on possible program enhancements.

Drivers and administrative personnel will be volunteers. “Volunteers are critical in order to make this work.” Skultety said. “We have got to have them.”

Volunteers will be subject to a criminal history and background check, a 30-minute driving evaluation by a certified driving instructor from Southeast Community College. They will be required to have a vehicle liability insurance plan, their license for at least three years and no more than three driving violations in three years.

 Volunteer drivers will take a defensive driving course and possible periodic training courses.

“Rides will be given based on the availability of volunteers drivers,” Blair said.

Drivers will provide their own vehicle and may volunteer for two or more hour blocks of time.

The foundation has a great start with drivers signing up but would like to have at least 50 in the coming months.

The Seniors Foundation seeks volunteers for driving, clerical positions and ride coordinators. If interested, call (402) 441-6179. More information on volunteer guidelines is available at the Web site: http://www.seniorsfoundation.org.

Alice Skultety, president elect of the Seniors Foundation, says the Lincoln Seniors Transportation Program volunteers can transport older adults to places such as the bank, grocery store, church, entertainment venues, shopping or any other life-enriching activity.
DRIVING RESOURCES

When viewing one of the Web sites below, type in seniors in the search box to get to the correct page.

Maintaining driving skills
- AAA Senior Drivers, http://www.seniordrivers.org
- Driver’s Education Video, call (402) 441-7158.

Evaluating the ability to drive safely
- Alzheimer’s, Dementia, and Driving, http://www.thehartford.com/alzheimers/
- Family Conversations with Older Drivers, http://www.thehartford.com/talkwitholderdrivers/

Resources if you do not drive
- AAA Supplemental Transportation Programs for Seniors, http://www.seniordrivers.org
- Transportation to the ActivAge Centers in Lincoln, (402) 441-7863
- Lancaster County Rural Transit, (402) 441-7031

Listing of Local Resources
- http://www.lincoln.ne.gov, keyword: aging, click on transportation, or call (402) 441-7070 or (800) 247-0938
- Handi-Van, http://www.lincoln.ne.gov or (402) 441-7031
- Ride for Five low income bus pass, http://www.lincoln.ne.gov, type in handi-van in the keyword box, or (402) 476-1234
- StarTran bus routes, http://www.lincoln.ne.gov, type in StarTran in the keyword box, or (402) 476-1234
- Ride for Five low income bus pass, http://www.lincoln.ne.gov or (402) 476-1234
- Senior Saver, (402) 441-7506
- Transport Plus, (402) 730-7303
- Yellow-Capitol Servant Cabs, (402) 477-4111

To medical appointments:
- Southeast Nebraska Cancer Center Pine Lake IMRT, (402) 481-6090
- Madonna Rehabilitation Hospital Community Medical Transportation, (402) 483-9456
- Nebraska Urban Indian Medical Center, (402) 434-7177
- America Cancer Society “Road to Recovery,” (402) 423-4888
- VA Medical Center, (402) 486-7842
- VA Medical Center VAMC Transportation, (to Omaha) (402) 486-7815
- To other communities:
  - Dash About, (800) 720-3274
  - Omalink, (402) 475-5465

The program will officially launch in January 2008, but a pilot program began this month. The pilot program is intended to ensure a quality program.

“It’s an opportunity to see where the kinks are,” Blair said. “A smooth running program is our main goal.”

Organizers have already received a good response.

“People are excited,” Blair said. “At this point, we are receiving regular phone calls about the program.”

They want the success to continue.

“We hope to help maintain that quality of life and independence for seniors,” Skultety said. “We want to develop that community sense that makes Lincoln a great place to live.”

If you are interested in signing up for the social transportation program, call (402) 441-6179.

You can make a tax-deductible contribution in support of the Lincoln Seniors Transportation Program by mailing it to:
Lincoln Seniors Transportation Program
C/O Seniors Foundation
1005 O Street
Lincoln NE 68508
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-Gary Herr

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COMPUTER ASSISTANCE
Learn how to use the public access computer, find the information you need on the internet and send an e-mail. Bring your questions. Make an appointment to see Catherine, between 10 – 2 p.m. on Tuesdays, at the public access computers on second floor, LAAA Downtown ActivAge Center. Schedule your one-hour appointment by calling (402) 441-7506. Free!

WIDOWED PERSONS SERVICE (WPS) MEETINGS
WPS is a program sponsored by the Lincoln Area Agency on Aging. The program is concerned about the newly widowed in our community and offers various groups for widowed men and widowed women. No fees. If you would like to visit with a trained volunteer or receive more information, please call (402) 441-7026. You are invited to attend these get-togethers.

– Friendship Group meets every Sunday from 2 – 3:30 pm. Open to widowed people of all ages. Call for the current location.

– Are you a widower? Come to our Widowers Breakfast every Thursday at 7:30 a.m. at Stauffer’s Café and Pie Shop, 5602 S. 48th St. This is sponsored by LAAA. This breakfast is every Thursday morning except on Holidays. For more information, call Bill Bechtolt at (402) 464-6178.

– Widow’s Luncheon meets the first Thursday of each month at 11:30 a.m., visiting a different restaurant monthly. Call for the current location.

– Just Pals, a social group for widowed persons, meets once monthly on a Saturday night, visiting a different restaurant monthly. Call for the current location.

– “Charlie Brown’s Kids,” a group for children who have lost a parent through death, meets the first and third Thursday of each month from 6 – 8 p.m. at Sheridan Lutheran Church, 6955 Old Cheney Road. Bring a brown bag supper. Also sponsor “Parents Night Out” one evening each month. Call (402) 483-1845 for information.

HEALTH PROMOTION EVENTS
For more information on classes and events, call (402) 441-7575.

SENIOR HEALTH PROMOTION CENTER
The UNMC Colleges of Nursing and Dentistry, in cooperation with Lincoln Area Agency on Aging Lifetime Health program performs health and dental screenings at the LAAA Downtown ActivAge Center. Screenings include blood pressure, blood glucose, bone density, fingerstick cholesterol, and dental. Services include comprehensive foot care, ear wax removal, influenza and pneumonia shots (seasonal), and individualized health education and referrals to appropriate services and providers. No appointments needed for most services, walk-ins are encouraged. Dental screenings do require an appointment. Interpretation services available with advance request. The clinic is open from 9:30 – 2:30 p.m., on almost every Tuesday and almost every Thursday during the school year. The schedule includes:

– Oct. 2, 4, 9, 11, 16, 18
– Oct. 30 and Nov. 1 are flu shot clinics only.

ARTHTRITIS SELF-HELP COURSE
Learn basic information about arthritis, strategies for decreasing pain, proper use of exercise, and more. Mondays, Oct. 1 to Nov. 5, 10:30 – 11:30 a.m. at the LAAA Northeast ActivAge Center, 6310 Platte. Class is limited to 20 people. Price is $15, which includes book, handouts, and self-help items. (Limited scholarships may be available.) Call (402) 441-7151 to register.

Continued on page 22
EASING INTO YOGA
Class is designed to introduce the practice of yoga. Can join at any time. $38.50
- Oct. 9: (11 weeks), 9:30 – 10:30 a.m., Auld Recreation Center.
- Oct. 10: (11 weeks), 9:30 – 10:30 a.m., LAAA Lake Street ActivAge Center.

FOREVER STRONG HEALTH CLUB
FALL FITNESS CHALLENGE
Challenge yourself to better health from Oct. 1 to Nov. 9. Work out 12 times for 30 minutes at the “Club” to earn a LAAA Forever Strong Health Club T-shirt. Work out 18 times to earn a T-shirt and enter the prize drawing for grocery store certificates, movie passes and more! The “Club” is located in the lower level of the LAAA Downtown ActivAge Center. Contact any LAAA Lifetime Health staff to enroll and pick up your punch card.

FOREVER STRONG OPEN HOUSE
A celebration and thank you to all supporting the LAAA Lifetime Health program. Stop by the lower level of the LAAA Downtown ActivAge Center, 11 – 2 p.m., Oct. 30. Refreshments!

GENTLE YOGA
Great for beginners and those wishing to reduce stress. Bring your own mat. Can join at any time.
- Nov. 1 (7 weeks), 10 – 11:30 a.m., Belmont Recreation Center, 1234 Judson, $42

VACCINATE!
The best single way to protect against the flu is to get vaccinated each fall. Please bring your Medicare B Card. If you do not have Medicare B, there will be a charge of about $22. Pneumonia shots are also available at many locations with a Medicare B card or for a charge of about $40. Dates listed below are subject to change.
- TBA: LAAA Hickman ActivAge Center; (402) 441-0423
- Oct. 29, 1 – 6 p.m.; LAAA Northeast ActivAge Center, (402) 441-7151
- Oct. 30: 9:30 – 12:30 p.m., LAAA Senior Health Promotion Clinic, (402) 441-7575
- Oct. 30: 1 – 6 p.m., LAAA Northeast ActivAge Center, (402) 441-7151
- Nov. 1: 9:30 – 12:30 p.m., LAAA Senior Health Promotion Clinic, (402) 441-7575
- Nov. 1: 10 – noon, LAAA Bennett ActivAge Center, (402) 441-0423
- Nov. 7: 10 – noon, LAAA Lake ActivAge Center, (402) 441-7157
- Nov. 8: 10 – noon, LAAA Belmont ActivAge Center, (402) 441-7990
- Nov. 9: 8 – 10 a.m., LAAA Maxey ActivAge Center, (402) 441-7849
- Nov. 9: 10:30 a.m. – 11:30 a.m., Waverly ActivAge Center, (402) 441-0424

FOREVER STRONG HEALTH CLUB
Open Mondays through Fridays, 8 – 4 p.m. Located at the LAAA Downtown ActivAge Center. For those 60 and older. CONTRIBUTIONS ACCEPTED!

CERTIFIED PERSONAL TRainers
Trainers are available Tuesdays, 1 – 3 p.m., and Thursdays, 9 – 11 a.m. and 1 – 3 p.m. Located in the LAAA Forever Strong Health Club,
Healthy noon meals, holiday meals and sack lunches for home. Many centers offer rides to grocery store, and income tax assistance, influenza inoculations and Farmers’ Market Coupons applications are available seasonally. Make your meal reservation two days in advance. There is a suggested contribution of $3 for those 60 and older and a $6 price for those younger than 60. Transportation to your neighborhood center is available for $1 each way. Holiday meals are a suggested contribution of $5 for those 60 and older and a price of $7 for those younger than 60. For the center nearest you or to receive a calendar, call (402) 441-7158. For online information about the center of your choice, go to the City of Lincoln Web site at http://www.lincoln.ne.gov, keyword: aging, choose “ActivAge Centers” from the sidebar on the left, click on the center you wish to view. You will need Adobe Acrobat Reader to view.

Nov. 7: “Afternoon Delight;” Northeast, (402) 441-7151.
Nov. 13-19: Thanksgiving Holiday Meals; call your neighborhood LAAA ActivAge Center.
Dec. 3: Elaine Peacock Show; Northeast, (402) 441-7151 (lunch reservations by 11/29)
Dec. 10-14: Winter Holiday Meals; call your neighborhood LAAA ActivAge Center.

ROAD TRIP WITH THE ACTIVAGE CENTERS
Travel about town or out of town! Explore in our town, our state and beyond! Call the LAAA ActivAge Center listed for more information and reservations. Most trips have an associated price.
Oct. 11: Road Trip to Nebraska City; Northeast, (402) 441-7151

DINNER & A SHOW SERIES 2007
The LAAA ActivAge Centers co-sponsor this series with Cotner Center Condominiums and Seniors Foundation. Reservations (and cancellations) must be made by 10 a.m. on the Tuesday before that week’s event by calling (402) 441-7158. The meal is served at 5:30 p.m., with entertainment following. Price is $6 for people 55 and older; and $7 for people younger than 55. Van is an additional $1 fee. Make payment(s) prior to the event(s). Pre-payment is requested. Checks are payable to Lincoln Area Agency on Aging. Pay at the door; $2 more. If you must pay at the door for the meal and entertainment package, prices are: $8 for people 55 and older or $9 for people younger than 55. Show only is $3.

Oct. 25: “Hyde, Dr. Jekyll, Hyde” a melodrama for everyone by D. Chapelle, at the Cotner Center Condominiums. Kindly Dr. Lazlo Jekyll, with his assistant Dr. Jonathan Marvel, are trying to discover a potion to bring out the best in mankind. What he discovers instead is the mean and wicked Mr. Hyde within himself. Fiendish Mr. Hyde proceeds to go on a rampage of cruel and wicked behavior with the help of his housekeeper and former music hall dancing girl, Muriel Snipe. Will the sweet and innocent Ivy Goodall be caught in the evil web of Mr. Hyde’s cruelty? Can Ivy’s blustery uncle, Brigadier Hugh Huffin-Puffington, and fearless Dr. Marvel save her from Hyde’s revolting clutches?
Nov. 8: “Old Time USO Show” at the Downtown ActivAge Center

TRAVELOGUE FILM SERIES FALL 2007
Professionally produced travel films with live narration by the film makers. Tuesdays at 2 p.m. and 7 p.m., and Wednesdays at 2 p.m.; at Edgewood Theatre. Tickets will be available at the door for $7 per person; or $4.50 for youth 12 and younger. If you would like to bring a group of 10 or more, call (402) 441-7158 to prearrange your group for the $5 per person group rate. For online information about the films and the film makers, visit lincoln.ne.gov, enter keyword: aging, choose “Activities & Classes,” and scroll down to “Travelogue.”
Oct. 16-17: “Yellowstone - High Country Treasure,” presented by Dale Johnson
Nov. 13-14: “LaManche / The English Channel,” presented by Monty Brown
Dec. 11-12: “Postcards from Italy,” presented by Steve McCurdy

GO BIG RED BRUNCH!
Brunch on Football Saturdays, Oct. 13 and Oct. 20 at the Downtown ActivAge Center. Time and price TBA. Call (402) 441-7158 for details.
SENIOR PROM
Sunday, Nov. 4, 2 – 4 p.m. at the UNL East Campus Student Union. Co-sponsored by the Pepsi Scholars. Free. In October, more information will be available at your ActivAge Center or call Kelle at (402) 441-7157.

SALUTE TO VETERANS’ DANCE
The Lou Arnold Orchestra will play Thursday, Nov. 15, 1 – 4 p.m. at the Auld Recreation Center. Free. Call (402) 441-7158 for more information.

BOOKFAIR
The LAAA Foster Grandparent Program is sponsoring its third annual Scholastic Book Fair from Nov. 26 to Dec. 1. The “Bookfair Blizzard” is an opportunity for the community to shop a selection of thousands of new children’s books with all profits being used to support literacy efforts at 20 local public and parochial elementary schools. The public is invited to stop down and visit the bookfair at the Downtown ActivAge Center, Monday-Friday from 11 – 1 p.m. and Saturday from 8 – noon. For more information, call (402) 441-7026.

STAR CITY HOLIDAY PARADE ACTIVITIES
Pete Penguin’s Picnic
During the 23rd Annual Star City Holiday Parade at the LAAA Downtown ActivAge Center, for all-you-can-eat pancakes on Saturday, Dec. 1, 8:30 – noon. Activities for children and a visit from Santa. Admission is $5. Call (402) 441-7506 or (402) 441-7158 after Oct. 15 for more information.

HOLIDAY LIGHTS TOUR
Enjoy chili and a cinnamon roll before touring the lights of Lincoln on Thursday, Dec. 13, at the LAAA Downtown ActivAge Center. Time and price TBA. Call (402) 441-7158 for reservations.

PRIME TIME ART CLASSES
Learn from an art professional and expand your creative world! Nine-week classes are being scheduled starting in January and March. No art experience needed. Fee is $20. Sponsored by the Lincoln Area Agency on Aging and Lincoln Parks & Recreation. Classes are funded by the Dillon Foundation. Call ‘F’ Street Community Center at (402) 441-7951 for more information and registration.

CLOSINGS
LAAA programs and services will be closed on these holidays, Veterans’ Day, Nov. 12; Thanksgiving Day and the day after, Nov. 22–25; Christmas, Dec. 25; New Years’ Day, Jan. 1. During times of severe weather, listen to KFOR 1240 AM for storm closing information. ActivAge programs usually close if the Lincoln Public Schools have closed due to weather conditions.

“Rest is not idleness, and to lie sometimes on the grass under trees on a summer’s day, listening to the murmur of the water, or watching the clouds float across the sky, is by no means a waste of time.”
– J. Lubbock
TAKE CHARGE OF YOUR RETIREMENT
Tuesdays in October 7:00 to 8:30 p.m.
Walt Library; 6701 S 14th St., Lincoln, Neb.

Contact: LAAA LIFE Office (402) 441-7070
or Lois Rood, Bankers Life & Casualty
(402) 570-2333

**Session 1: October 2**
An Overview of Medicare and Medicaid and Protecting the Rights of Seniors
Medicare and Medicaid
Houston Doan, Insurance and Financial Counselor
LAAA LIFE
• Medicare Part A – Hospital Insurance
• Medicare Part B – Medical Insurance
• Medicare Part D – Prescription Drug Benefit
• Medicaid – Benefits and Eligibility
Tami Barrett, LAAA Elder Rights Coordinator and Local Long-Term Care Ombudsman
Advocating on behalf of long-term care residents
• Own Your Future, The Governor’s Long-Term Care Planning Awareness Campaign
• Surrogate Decision-Making (Living Wills and Medical Power of Attorney)
• Living Options for Every Stage (Independent Living, Home Health Care, Adult Day Care, Assisted Living, Nursing Home, Alzheimer’s Care & Hospice Care)
• The Role of the Long-Term Care Ombudsman
• Nebraska SMP: Empowering Seniors to Prevent Healthcare Fraud

**Session 2: October 9**
The Four Cornerstones of a Successful Retirement
Richard Miller, Branch Manager and Lois Rood, Agent, Bankers Life & Casualty
• Medigap Coverage – Medicare Supplement Plans A-J
• Long-Term Care and Home Health Care
• Final Expenses and Survivors’ Income
• Retirement Income and Savings

**Session 3: October 16**
Medicaid Planning
Stephen Schmidt, Estate Planning Attorney; Blazek & Associates
• The Medicaid System
• Durable Power of Attorney
• Implications Regarding Your Assets
• The Deficit Reduction Act of 2005
• Penalties and Look-Backs
• The community spouse
• The role of long-term care insurance in estate planning

**Session 4: October 23**
Reverse Mortgages
Bruce Bellamy, Home Mortgage Consultant, Wells Fargo Home Mortgage
• What is a reverse mortgage?
• Is a reverse mortgage right for you?
• Using the reverse mortgage to buy long-term care
• Combining a reverse mortgage with an annuity for greater freedom and flexibility

**Session 5: October 30**
Wills and Trusts
James Blazek, Estate Planning Attorney; Blazek & Associates
• The difference between a will and a trust
• The difference between revocable and irrevocable trusts
• Is a trust right for you?
• How much does it cost to set up a trust?
• What should I know about estate taxes and gifting?

A joint program provided to the general public by representatives of: Lincoln Area Agency on Aging, Lincoln Information for the Elderly (LIFE) Office, Lincoln; Bankers Life & Casualty, Lincoln; Wells Fargo, Lincoln; Jim Blazek and Stephen Schmidt, Estate Planning Attorneys, Omaha, NE

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**Enroll in Part D**
If you already have a Medicare drug plan and wish to change or compare plans you may do so between Nov. 15 and Dec. 31.

If you are turning 65 and do not have a drug coverage, you may enroll in a Medicare drug plan anytime during a seven-month period: the three months before your birth month, your birth month, and the three months after your birth month.

Now, if you are older than 65 and have drug coverage that will be ending, you have 63 days from the last day of credible coverage to enroll in a Medicare drug plan. There are people in certain circumstances who qualify for special enrollment periods.

Social Security can also help with prescription costs if you are a Medicare beneficiary with limited income and resources. Here at the Lincoln Area Agency on Aging Life office, we plan to have a Part D open enrollment bank on Thursdays only.

You can call the LAAA Life office at (402) 441-7070 and schedule a time where a Financial Counselor or SHIIP Volunteer can go over your Medicare drug plan with you. If Thursday doesn’t work for you, we are still having Part D enrollment banks.

The site will be at Southeast Community College Nov. 28 and Dec. 12. For Bryan Hospital East it will be Dec. 4 and for Bryan Hospital West it will be Dec. 10. You will have to call the LAAA Life office to set an appointment.
The second Friday of every month, 11:15 – 1 p.m., is the monthly potato bake. These monthly fundraisers continue to bring in many people from the community that we don’t see every day.

**Wednesday, Oct. 31:** At noon, enjoy lunch while wearing your Halloween costume. The judging of the costumes will follow lunch, along with many traditional games.

**Thursday, Nov. 22:** At noon is the annual Thanksgiving dinner. This is a potluck attended by people who are alone on this day. The turkey, dressing, potatoes and gravy are provided and the rest of the trimmings are provided by our guests. Guests also need to bring their own table service.

**Sunday, Dec. 2:** At 9 a.m., join us for an open house with coffee and cookies.

**Friday, Dec. 21:** At noon is a holiday feast to celebrate the holiday season. Please stay after the meal for more fun.

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**BUTLER COUNTY SENIOR SERVICES**

The second Friday of every month, 11:15 – 1 p.m., is the monthly potato bake. These monthly fundraisers continue to bring in many people from the community that we don’t see every day.

**Wednesday, Oct. 31:** All Polk County senior centers will have a special Halloween dinner, and the menu will be a mystery!

**Friday, Nov. 16:** All Polk County senior centers will enjoy a delicious Thanksgiving dinner.

**Friday, Dec. 14:** The Polk County centers will serve not only a Winter Holiday dinner but also everyone will be entertained with an unique program.

Early in December date TBA – The Polk County annual Craft, Open House & Bake Sale.

**NOTE** The Polk County Senior Rhythm Band and chorus will begin practice in September and already are booked for several performances. The Rhythm Band has members from Stromsburg, Shelby, Polk and Osceola.

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**POLK COUNTY SENIOR SERVICES**

**Wednesday, Oct. 31** – All Polk County senior centers will have a special Halloween dinner, and the menu will be a mystery!

**Friday, Nov. 16** – All Polk County senior centers will enjoy a delicious Thanksgiving dinner.

**Friday, Dec. 14** – The Polk County centers will serve not only a Winter Holiday dinner but also everyone will be entertained with an unique program.

Early in December date TBA – The Polk County annual Craft, Open House & Bake Sale.

**NOTE** The Polk County Senior Rhythm Band and chorus will begin practice in September and already are booked for several performances. The Rhythm Band has members from Stromsburg, Shelby, Polk and Osceola.

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**SEWARD COUNTY SENIOR SERVICES**

**October 4** – LifeLine Screening at the Utica Senior Center

**October 28** – Potato Bake at the Utica Senior Center

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Choices Allowed if Misled About Health Plans

Americans eligible for Medicare, who were misled about switching from Original Medicare to a Medicare Advantage or Part D prescription drug plan, now have an opportunity to switch back to Original Medicare or another plan, the Centers for Medicare and Medicaid Services (CMS) announced late last month.

This change in policy was due to the large number of seniors misled, misinformed or misguided when they were sold a plan that would switch them from Original Medicare. CMS has established a Special Election Period (SEP) to address situations where an individual enrolled in a Medicare Advantage (MA) private fee-for-service plan based on misleading or incorrect information provided by plan employees, agents or brokers. To be eligible to enroll in a MA private fee-for-service plan you must have both Medicare Part A and B and have end-stage renal disease.

If you think you might qualify, call toll free (800) 633-2273 to talk with a CMS customer service representative. Caseworkers with the CMS regional office will evaluate beneficiaries’ requests on a case-by-case basis to determine if they qualify for this SEP. When you call, you must say you were misled, misguided, misinformed or given incorrect information. CMS does not require proof of this; your word is sufficient. There is no time limit for switching plans under the SEP nor does it matter how long ago you switched plans.

Upon approval of the SEP, CMS caseworkers have the ability and authority to help you select a new Medicare plan option and enroll you immediately. Your options include another Medicare Advantage (MA) plan, a Part D plan or Original Medicare.

If you return to the Original Medicare, you will probably want to re-enroll in your previous medigap policy. CMS says if you drop a medigap policy to join a MA plan and have been in the plan no longer than 12 months, then decide to drop the MA policy because you were misinformed or misled, you are guaranteed re-enrollment in that same medigap policy, providing the company still offers that same product. The medigap company cannot impose any pre-existing conditions waiting period on your medigap coverage. If there, however, has been a rate increase, you will have to pay the higher rate. Remember, there is a time limit on regaining the same medigap policy. You must make this decision before 12 months if the MA plan has elapsed.

If you have been in the MA policy more than 12 months and want to disenroll, then re-enrollment in your previous medigap policy is not guaranteed, even if you bought the MA policy based on misleading information.

CMS caseworkers will discuss with you the possible ramifications of changes. When CMS approves your request, a case worker can enroll you in another plan immediately, while you’re on the phone. However, if you would prefer to wait and research which plan best meet your needs, caseworkers will note your eligibility and enroll you at a later time. You must call them back once you’ve decided on the plan for your needs.

If you have questions or problems, the Nebraska SHIIP (Senior Health Insurance Information Program) can help. Call them toll free (800) 234-7119. This is a reprint from Aging Arkansas, 706 South Pulaski St., Little Rock, AR 72201.
Finding ways to take the hustle and bustle out of the holiday season can go a long way in helping everyone enjoy the season - especially caregivers.

Donna Washburn, Lincoln Area Agency on Aging ElderCare specialist and ElderCare Connection program coordinator, offers advice to caregivers to ease the burden during a hectic time of the year.

“Caregivers have to make sure to take care of themselves too,” Washburn said. “We know how valuable caregivers are and want to help them conserve their energy and health.”

Following are some of her tips:

Start Early

Begin holiday shopping and baking in October and November. If a person wants to bake special breads, prepare them early and freeze them. Another alternative is to substitute ready-to-use dough instead of starting from scratch. Remember, not everything has to be homemade to be delicious.

Shopping also can be done early. Take advantage of spare moments in the months before December.

Get Other Family Members Involved

The holiday season provides a wonderful opportunity to teach younger generations how to plan and maintain special traditions. They can begin to assist with cooking meals, as well as other items on the to-do list such as writing Christmas cards or wrapping gifts.

Getting every generation involved can be beneficial, providing a sense of value for each person. Older adults can assist in many ways such as topping of cookies with a Hershey’s Kiss.

Caregivers Suzy Campbell, Jan Henderson, Pat Jarecke, Marilynn Shaw, Judy Smith and Virdalia Yazzie have created a Caregiver Organizer to help caregivers keep records and information about their care receivers in one place.

The booklet provides a place to store legal, financial, health, end of life, and personal information. This vitally important file will be useful for future reference if you are called upon to help make decisions. You may be visiting long distance family members around the holidays, and this will be a good time to start compiling information so their wishes can be fulfilled.

Whether you loved one is near or far, be sure to call the LAAA Life Office at (402) 441-7070 and find out how you can receive a copy.
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Congratulations, you’ve won...junk mail!

It is estimated the average person receives 41 pounds of junk mail a year. Being removed from mailing lists and databases can be done with little effort. Here are a few tips to help shed that unwanted weight.

**Direct Marketing Mail**
- The Direct Marketing Association maintains lists of addresses for advertising mail. Companies that are DMA members are required to use the “do not mail” list that removes your name from the system by request. Go to http://www.dmaconsumers.org/consumerassistance.html or send your address and request to Direct Marketing Association Mail Preference Service, P.O. Box 282, Carmel, NY 10512. A $1 fee must be paid.
- Donnelley Marketing is a major compiler of consumer information. Send a removal request to Opt Out, Donnelley Marketing, Database Operations, 416 S. Bell Ave., Ames, IA 50010. Enclose your full name and address.
- Equifax, call (800) 873-7655
- Experian Marketing Solutions, (888) 246-2804

**Credit Card Offers**
- Remove yourself from the lists of major credit card bureaus. The Consumer Reporting Credit Industry will let you opt out of all the lists at once. Go to http://www.optoutprescreen.com or call (888) 567-8688.

**Catalogs**
- For specific catalogs, call the customer service number on the catalog and ask to be removed. If there is no phone number, send a letter asking to be removed and enclose the mailing label. To be removed from the general catalog list, go to http://www.abacus-us.com, click on “privacy” and then choose “opt out” for a list of instructions.

**Charities and Nonprofit**
- When making a donation, check the box indicating you don’t want your information shared or sold. If there is no option, attach a note to your donation asking that your information not be released.

**Sweepstakes**
- Contact these major sweepstakes companies: Publisher’s Clearinghouse – (800) 645-9242 or Reader’s Digest Sweepstakes – (800) 310-6261.

**Sexually Explicit Mailings**
- Pick up a Form 1500 at the post office or download the form at http://www.usps.com/forms/_pdf/ps1500.pdf.

Lacking the motivation to take these steps yourself? Recruit one of these Web sites to de-junk your life: http://www.greendimes.com, http://www.41pounds.org, http://www.stopthejunkmail.com or http://www.privacyrights.org. For a fee, these companies will solve your junk mail problem.

Direct mail is prepared in advance, so it may take two to three months to completely eliminate your junk mail problem. In the end, however, you’ll be left feeling significantly lighter.
Can you find the services offered by the Lincoln Area Agency on Aging?

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William R. Wolfram walked away with top honors Sept. 7 in the Lincoln Area Agency on Aging Fine Art of Experience juried art show. He won the honors with his computer manipulated photograph, “Untitled 24”.

“It’s a great feeling to win,” Wolfram said, noting he has been creating artwork and taking photos for more than 50 years.

The show was held in the Loft at the Mill in Lincoln’s Haymarket. It celebrated artists at least 55 years old and featured artwork created after artists’ 55th birthdays.

The show was not only about the competition between artists, but also about sharing their work with others.

“I wanted other people to enjoy it,” said Sharon Hile, who entered her husband Ron’s ink sketch entitled “Nebraska Barn” as a surprise for is 70th birthday.

Winners were:

- **Best of Show:** “Untitled 24,” computer manipulated photograph by William Wolfram
- **First Place:** “Killarney”, oil on canvas by Richard Terrell.
- **Second Place:** “Pin Wheels #93”, wood assemblage by Dale Bergantzel.
- **Third Place:** “Guess Who’s Coming To Dinner?,” constructed screenprint monotype by Robert Schwieger.
- **Honorable mentions:**
  - “Exotic Pet”, India ink by Peter Stone
  - “Dining Area #1”, digital photography by Ken Benton
  - “Lincoln Nebraska 33-5”, digital archival print by Steve Ryan

Submissions were judged by Norman Geske, Anne Pagel and Dean Settle. The show was sponsored and funded by the Nebraska Arts Council, Seniors Foundation and Lincoln Area Agency on Aging. Some works were available for purchase.
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