



THE SCOOP



Northumberland County Area Agency on Aging
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Volume III ~ Jan-Feb-Mar ~ 2015 Edition

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AAA Office: 570-495-2395

AAA Toll Free: 1-877-622-2251

After Hours: (Crisis Line) 1-855-313-4387

Pace-Pacenet: 1-800-225-7223

North'd Co. Veteran's Affairs: 570-988-4213

Rabbittransit: 1-800-479-2626

Social Security Admin: 1-866-593-3796

Agency Website: www.ncaging.org



THANK YOU

The Sunbury Senior Action Center Trip Committee made a very generous \$1000 donation to the James and Patricia Rosini Scholarship fund and a \$2000 donation to the Area Agency on Aging.

The Rosini Scholarship fund was established to help a deserving Culinary Arts student from the Northumberland County Vo-Tech School further their education.

The Rosini Scholarship fund is a 501 (c) 3 corporation, so any contributions are tax deductible.

We also had a \$1000 donation from The Seiple Family Foundation to be used for the Alzheimer/Caregiver Dinner held every fall to honor all the many unselfish people who care for their loved ones.

Many thanks for your wonderful generosity.

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If you would like this newsletter E-mailed to you, please give your E-mail address to your Senior Action Center or call our office at (570) 495-2395 and ask to be put on our newsletter E-mail list.

The Name's been Changed

It is official! DPW is now the PA Department of Human Services. Gov. Tom Corbett has signed into law legislation changing the name of the Department of Public Welfare to the Department of Human Services. The signing took place on Wednesday, Sept. 24.

The name change has been the top priority of the Campaign for What Works for just under two years. Nearly 100 organizations across Pennsylvania joined in our coalition. The bill was written by Rep. Thomas Murt, R-Montgomery.

"This is a huge victory for every Pennsylvanian who needs human services support," said Kevin Jenkins, vice president for public policy and civic leadership of the Pittsburgh Foundation.

"There should be no stigma attached to any person who needs human services support - mothers needing help for their babies, grandmothers looking to find nursing home care for their husbands, or a spouse seeking help for a child with an intellectual disability," Jenkins said.

Words do make a difference. More than changing a name, we changed attitudes and stigmas. Beginning soon, it will be the Department of Human Services that provides life-sustaining and life-saving services to millions of Pennsylvanians who work hard and pay taxes throughout the Commonwealth.

The new name change officially took effect on Nov. 24, 2014.



Alzheimer's Support Group Meetings

The Northumberland County Area Agency on Aging in conjunction with Geisinger-Shamokin Area Community Hospital has meetings on the second Wednesday of every month at 6:30 PM in the hospital cafeteria.

The support group engages a guest speaker to provide information on aspects of caregiving at every meeting. The presentations provide knowledge, encouragement and positive strategies for dealing with caregiving duties.

One does not have to be a caregiver to attend the support meetings; those who are interested in obtaining information about Alzheimer's disease are welcome.

If you have any questions regarding the support group or Alzheimer's disease, please contact the Northumberland County Area Agency on Aging at **570-495-2395**. Northumberland County Area Agency on Aging is a member of the South Central Chapter of the Alzheimer's Association.

Meeting dates are:

January 14, 2015

February 11, 2015

March 11, 2015



There comes a time in your life, when you walk away from all the drama and people who create it. You surround yourself with people who make you laugh. Forget the bad, and focus on the good. Love the people who treat you right, pray for the ones who don't. Life is too short to be anything but happy. Falling down is a part of life, getting back up is living."



Food Pantry Information

Hands Up Foundation

262 Willow St., Milton
Ph: 570-742-3000
2nd & 4th Weds.
Hrs: 9:00AM to 3PM

Kulpmont Boro

860 Spruce St.
Kulpmont
Ph: 570-373-1521
Monthly Giveout

Mt Carmel Boro

215 Oak Street
Mt Carmel, PA
Ph: 570-339-3669
Monthly Giveout

North'd Housing Auth.

50 Mahoning Street
Milton, PA
Ph: 570-713-9091
Mon. thru Thurs.
Hrs: 7AM to 4PM

Neighbors Helping Neighbors

1960 8th Street
Watsonstown
Ph: 570-644-0486
1st & 3rd Weds.

Salvation Army

PO Box 544
Shamokin
Ph: 570-490-3230
Hrs: 9AM to 3PM

Salvation Army

PO Box 254, Sunbury
Ph: 570-286-4131
Monday thru Friday Hrs: 8:30AM to 4PM
(Closed 12:00 to 1:00)

Winter is the king of showmen,
Turning tree stumps into snowmen
And houses into birthday cakes
And spreading sugar over lakes.
Smooth and clean and frosty white,
The world looks good enough to bite.
That's the season to be young,
Catching snowflakes on your tongue.
Snow is snowy when it's snowing,
I'm sorry it's slushy when it's going.

~Ogden Nash~

Driving Tips For Winter



Car accidents are the number one cause of death during winter storms. Defensive driving is important. Learning how to maneuver your vehicle when confronted with winter's elements could mean the difference between winding up in a snow bank on the side of the road and arriving safely at your destination. Before you go, listen to the radio for announcements about accidents, road closings, and road advisories.

Call your local State Police if this information is not available on the radio.

Plan your route ahead of time to avoid any roads that become dangerous during bad weather. If a road is closed or blocked, do not attempt to continue on this route. Be aware that bridges and overpasses freeze first. Slow down before reaching them and avoid sudden changes in speed or direction.

Use gentle impulses while driving: accelerate gently, turn slowly, and brake carefully and early. Avoid unexpected quick movements that could put you in a spin by leaving ample room between you and the next car. Anticipate turns, stops, and lane changes well before they occur. Conversely, don't go too slow. The car will need some momentum to be able to push through heavier snow without getting stuck. Steer clear of trucks. They are heavier than cars and need considerably longer stopping distances.

If you have a vehicle with four- or all-wheel drive, don't get overconfident and rely on its abilities to get you out of a problem. The traction and force created by all four wheels driving instead of two helps you get going from a stop, but does not assist your vehicle's braking ability. In fact, AWD- and 4WD-equipped vehicles are heavier than 2WD vehicles and require more time and braking power to come to a stop.

See and be seen. Always keep your lights on while driving through rain, snow, and fog. (Note) Pennsylvania law states that you must have your lights on if your windshield wipers are turned on.



8 Ways to Prevent Heart Disease

February is American Heart Month. A time to show yourself the love.

The following steps have been shown to help reduce the risk factors for coronary artery disease :

1. Quit smoking. This is perhaps the single most effective step you can take. Anywhere from 20 to 40 percent of all Coronary Artery Disease deaths in the U.S. are directly attributable to smoking. It more than doubles your chance of eventually having a heart attack and increases the chance of dying from it by 70 percent; it is also the leading cause of sudden cardiac death. The good news: Quitting smoking quickly reduces your CAD risk; within five to 10 years of quitting, your risk of heart attack declines to a level similar to that of people who never smoked, regardless of how long you smoked.

2. Reduce your blood cholesterol. For every 1 percent reduction in high blood cholesterol, there's a 2 to 3 percent decline in the risk of heart attack.

3. Avoid or control hypertension. High blood pressure is a risk factor for stroke and heart attack. For every one-point reduction in diastolic blood pressure, there's a 2 to 3 percent decline in the risk of heart attack. If you can reduce your blood pressure by making the appropriate lifestyle changes—including limiting intake of sodium, calories, and alcohol—the coronary benefits are likely to be particularly great.

4. Stay active. Exercise protects against CAD by helping the heart work more efficiently, reducing blood pressure, raising HDL cholesterol, decreasing the tendency of blood to form clots, moderating stress, helping the body use insulin, and helping people maintain a healthy weight. Sedentary people who begin a regular program of exercise reduce their risk of a heart attack by 35 to 55 percent. Low-intensity activities, such as gardening or walking, if done regularly and over the long term, can decrease the risk of heart attack.

5. Maintain a healthy weight. About one in three American adults is obese (weighing at least 20 percent above the “suggested” weight for their height), which doubles their risk for CAD at a given age. Obesity also increases the risk for diabetes, hypertension, and high blood cholesterol, which further worsen the risk for CAD.

6. Avoid or control diabetes. Type 2 diabetes (non-insulin-dependent), which affects more than 14 million Americans, is an important risk factor for both CAD and hypertension. Diabetic men have two to three times the risk of having coronary heart disease than those without diabetes. Weight control and exercise can improve the utilization of blood sugar and prevent or slow down the onset of diabetes—and reduce the incidence of heart disease.

7. Consider a drink a day. There's a growing consensus that light to moderate alcohol consumption—that is, two drinks or less a day for a man, one drink for a woman (a drink is defined as 12 oz. of beer, 4 oz. of wine, or 1.5 oz. of 80-proof spirits) can help prevent heart attacks. However, drinking more than that can increase the risk of heart attack and stroke, as well as cirrhosis, cancer, and accidents.

8. Consider low-dose aspirin. The recommended regimen—a baby aspirin (81 milligrams) daily or half a regular aspirin (160 milligrams) very other day can lower the risk of heart attack by about one-third by reducing the ability of platelets in the blood to stick together and thus form a clot. It is particularly advisable if you have an elevated risk of CAD. Aspirin can have side effects and isn't right for everyone, so be sure to consult with your physician first.



SENIOR ACTION CENTER ACTIVITIES

All Center Hours are 8:00 AM to 4:00 PM

Elysburg Senior Action Center
570-672-2438

Herndon Senior Action Center
570-758-1570

Elysburg Center is open Mon - Wed - Fri

Every Monday and Wednesday, bingo, 12:30.
Every Monday and Wednesday, exercise, 10:45.

January:

- 01 Closed for New Years.
- 02 Members meeting.
- 19 Closed for Martin Luther King day.
- 21 Hoagie sale.
- 21 Center birthday party.

February:

- 06 Members meeting.
- 11 Valentine party.
- 16 Closed for Presidents Day.
- 17 Pizza and Movie.
- 18 Center birthday party.

March:

- 06 Members meeting.
- 18 St. Patty's Day party.
- 18 Members birthday party.
- 19 Trip to Olive Garden.

Monday: Pokeno at 11:30.

Monday & Weds: Healthy Steps, 8:30.

Monday & Weds: Royal Rummy, 10:30.

Wednesday: Bingo, 12:00.

Friday: Crafts at 9:30.

Friday: Pinochle 12:00.

January:

- 05 Evening card party, 6:00 PM.
- 07 Members meeting, 1:30.
- 13 Kitchen band visit to .
- 15 Birthday party, 1:00.
- 19 Closed for Martin Luther King Day.
- 20 Breakfas, 9:00.
- 22 Card party, 1:00.

February:

- 02 Evening card party, 6:00 PM.
- 04 Members meeting, 1:30
- 13 Valentine party, 12:00.
- 16 Closed for Presidents Day.
- 17 Breakfast, 9:00.
- 19 Birthday party, 1:00.
- 26 Card party, 1:00.

March:

- 02 Evening card party, 6:00 PM.
- 04 Members meeting, 1:30.
- 08 Daylight Savings Time begins.
- 17 Breakfast, 9:00.
- 19 Birthday party, 1:00.
- 20 Spring begins.
- 26 Card party 1:00.

Senior centers serve as a gateway to the nation's aging network, connecting older adults to vital community services that can help them stay healthy and independent. More than 60% of senior centers are designated focal points for delivery of aging services, allowing older adults to access multiple services in one place. Senior centers offer a wide variety of programs and services, including:

Meal and nutrition programs
Health, fitness, and wellness programs
Public benefits counseling
Social and recreational activities

Information and assistance
Transportation services
Intergenerational programs
Educational and arts programs

Research shows that older adults who participate in senior center programs can learn to manage and delay the onset of chronic disease and experience measurable improvements in their physical, social, spiritual, emotional, mental, and economic well-being.

Today's senior centers are reinventing themselves to meet the needs and desires of the aging baby boom generation. Boomers now constitute more than two-thirds of the 50+ population. Senior centers are developing new programs and opportunities for this dynamic generation of older adults.

Kulpmont Senior Action Center
570-373-1112

Every Monday 5:30 to 6:30 God's Chuck wagon Mobil soup Kitchen is in the municipal parking lot behind the Kulpmont SAC.

Every Wednesday 4:30 to 6:00 Holy Angels Church in Kulpmont serves a meal for those who are interested. Go to socialize and meet new people. The meal is served in the former Ann Joachim House.

Mon: Pokeno, 12:30.

Tues: Cards, 12:30.

3rd Tues: Bible study with Dr. Romanic, 12:30.

Wed: LCR, 12:30.

Thurs: Bingo, 12:30.

Fri: Nickel bingo, 12:30.

January:

01: Closed for holiday.

08: Hot dogs & sauerkraut for lunch, cost \$4.00. Member's meeting 12:30.

09: Janet Pauling from Susquehanna Sight Services, vision screenings at 11:30 to check your visual acuity, color perception, depth perception and peripheral vision. A donation of \$1.00 is requested at time of service.

13: Commodity food pickup.

14: Popcorn & hot chocolate at break time.

16: Tara Venna, RN from Family Home Medical will speak at 12:00 "Winter Safety."

19: Closed for .

20: Bible study 12:30.

23: Lunch at the Independence Fire Company, 11:00 to 12:30, cost \$2.00.

30: Tara Venna, RN, will speak at 12:00 "Tips for a better night sleep."

February:

03: Family Home Medical will be doing blood pressure and blood sugar 9:30 to 10:30. Must fast to have blood sugar taken.

05: Member's meeting 12:30.

10: Commodity food pickup. Bible study 12:30.

12: Wedding soup and salad for lunch, 11:30, must be signed up for this lunch. Fri.

13: Tara Venna, RN from Family Home Medical, will speak at 12:00 "Heart Health."

16: Closed for Presidents Day.

18: Bring a friend to the center and they will receive their first year membership for half price.

25: Taco's for lunch. You must be signed up. Cost to be announced.

March:

05: Member's meeting 12:30.

10: Commodity food pickup. Bible study 12:30.

12: Hoagie's for lunch 11:30. This is also a fund raiser.

17: Vegetable wraps for lunch. Cost to be announced.

20: Tara Venna RN, Family Home Medical will speak at 12:00, topic to be announced later.

23: Chips & dips for break.

Milton Senior Action Center
570-742-9435

Monday: Pinochle, 12:30 .

Wed: Card game, 9:30, Nickel bingo, 12:30.

Thurs: Bible study, 12:30.

Thurs: Rummikub or pinochle, 12:30.

Fri: Nickel bingo, 9:30.

January:

05 Members meeting 11:00.

07 Blood pressure 11:45.

13 Crafts 9:00. Cost is \$3.00.

21 Birthday Pparty 12:00.

22 Fun bingo 10:00.

27 Nickel bingo 5:30.

29 Pop corn & movie 9:00.

February:

02 Members meeting 11:00.

04 Blood pressure 11:45.

12 Valentines Day party 10:00.

18 Birthday party 12:00.

19 Fun bingo 10:00.

24 Evening nickel bingo 5:30 – 8:00 PM.

26 Pop corn & movie 9:00.

March:

02 Members meeting 11:00.

04 Blood pressure 11:45.

18 Birthday party 12:00.

19 Fun bingo 10:00.

26 Pop corn & movie 9:00.

31 Nickel bingo 5:30 – 8:00

Mt. Carmel Senior Action Center
570-339-4457

January:

- 06 20** Bean bag competition, 11:00.
- 07** Members meeting 1:00 PM, bingo, 2:00.
- 08** Pajama party (Pizza, movie, snacks), 12:00 PM cost \$3.00.
- 13** CSFP Commodity food boxes.
- 13, 22** Board games and breakfast snack 9:30.
- 15** National Strawberry Ice Cream Day! Ice cream sundaes at 2:00 PM, cost, \$2.00.
- 15, 29** Indoor horseshoe competition, 11:00.
- 16** VNA blood pressure/blood sugar checks.
- 19** Closed for holiday.

February:

- 03, 17** Bean bag competition, 11:00.
- 04** Members meeting, 1:00 PM, bingo, 2:00.
- 06** **National Wear Red Day!** Speaker from VNA on "Heart Disease", 10:30.
- 09, 23** Board games and breakfast, 9:30.
- 11** National Shut-in visitation day! Making Valentine's Day craft for shut-in's, 10:30.
- 12, 26** Horseshoe competition.
- 16** Closed for Presidents Day.
- 26** National Chili Day! Chili for sale at center.
- 27** VNA Blood Pressure/Blood Sugar checks, 10:30-11:30.

March:

- 03, 17** Bean bag competition, 11:00.
- 04** Members meeting, 1:00 PM, Bingo, 2:00.
- 11** Plant flowers/decorate flower pots for nursing home residents, 10:15.
- 12** Speaker VNA, 10:30.
- 12, 26** Horse shoe competition, 11:00.
- 13** Last day to order Hoagies for our fundraiser.
- 17** National Hoagie Day! Hoagie pick up day.
- 25** National waffle Day! Homemade Waffles and ice cream cost, \$2.00 at 2:00.
- 27** VNA Blood Pressure/Blood Sugar checks, 10:30-11:30.

Northumberland Senior Action Center
570-473-9373

Monday, crafts 9:30, cards & Wii in the mornings & bingo at 12:15.

Tuesday, cards, Wii in the mornings & penny poker at 12:30.

Wednesday, cards, Wii in the mornings, Bible study at 9:30, exercise at 10:30, bingo at 12:15.

Thursday, cards, Wii Games, 9:00, penny poker at 12:15.

Friday, cards & Wii in the mornings, nickel bingo at 12:15.

Our chorus usually begins sometime in February. Sometimes new activities and/or speakers are added or dates of activities are changed. Please come into the center to pick up a monthly newsletter for any changes.

The senior center is open to anyone 55 years of age and older. Hot Lunch served Monday thru Friday at 11:30.

January:

- 1** Center Closed. Happy New Year!
- 5** Members meeting, 10:00.
- 6** Center meal, chicken with fettuccine noodles, broccoli, salad, garlic bread, dessert.
- 15** Strawberry Ice Cream Day.
- 19** Center closed, Martin Luther King Jr. Day.
- 22** Center meal, potato soup, corn fritters, taco salad bowls, dessert.
- 27** Chocolate Cake Day.
- 29** Card party, 12:00.

February:

- 2** Members meeting, 10:00.
- 5** Making soup.
- 6** Center meal, hot dogs, beef veg. or chicken corn soup or chili.
- 13** Center Meal, salad, spaghetti, dessert.
- 16** Center closed, President's Day.
- 19** Center Meal, meatloaf, scalloped potatoes, peas, carrots, shortcake.
- 23** Banana Bread Day!
- 26** Card party, 12:00.

March:

- 2** Members meeting, 10:00. Fun Facts about names.
- 6** Dress in Blue Day.
- 10** Center meal, chicken & waffles.
- 12** Double pinochle card party, 12:30.
- 17** Center mea, corned beef & cabbage.
- 19** Evening bingo, doors open 4:00. 20 games for \$20.00.

**Start Planning now for your
Earth Day projects.**

**This year Earth Day is April 22, 2015.
Earth Day was first celebrated in 1970
and for the 45th anniversary the theme is
"It's Our Turn to Lead"**

Shamokin Senior Action Center
570-644-0772

Mondays: Poker, 8:30. Unlucky 7's, 11:45.
Tuesdays: Walk a Mile, 9:30. Bridge, 11:45. Aquacize at YMCA, 12:00.
Wednesdays: Bridge lessons, 9:30. Wii bowling, 10:00. Pinochle & Pokeno, 12:30.
Thursdays: Walk a Mile, 9:30. Bridge, 9:30. Aquacize at YMCA, 12:00. Nickel Bingo, 12:30.
Fridays: Wii bowling, 10:00. Nickel bingo, 12:00
Saturday Night Cards: January, February, March, 7:00. Doors open 6:00 PM.

January:

01. Closed. Happy New Year.
06. Boscov's Shopping, 10:00-1:00. Cost \$2.00.
08. Members meeting, 10:30. We will swear in new officers at the members meeting.
13. Lunch at OIP, 11:30 to 1:00. Cost \$2.00.
15. Tara Venna, RN, Family Medical will speak at 12:00. Topic is "Winter Safety."
19. Closed. Martin Luther King Jr. Day.
22. Linda Walker, Focus Health will speak at 12:00. Topic is "Life Lesson from MacGee."

February:

02. Executive board meeting 10:30.
03,10,17, 24. Shamokin Area High School will be at the Senior center giving computer lessons 9:30 to 11:00. Sign up in the office.
05. Breakfast 9:00-10:15. Egg McMuffins \$1.50. Sign up & pay ahead. Members meeting 10:00.
10. Boscov's shopping, 10:00-1:00. Cost \$2.00.
12. Valentines party, 11:00. Desserts or side dishes needed. Tara Venna, RN Family Medical will speak at 12:00. "Women & Heart Day."
16. Closed. President's Day.
17. Lunch at Annabelle's 11:30-1:00. Cost \$2.00.
26. Linda Walker, Focus Health will speak and demonstrate at 10:30. "Hands on CPR."

March:

02. Executive board meeting 10:30.
10. Shopping Boscov's 10:00-1:00. Cost \$2.00
12. Tara Venna, RN, Family Medical will speak at 12:00. Topic "Health Screen for Men."
17. Lunch at Masser's, 11:30-1:00. Cost \$2.00.
19. Marianne Zenuch from Life Geisinger will speak at 11:45. Topic will be "Make Life Easier."
26. Linda Walker, Focus Health will speak at 12:00. Surprise topic.

Sunbury Senior Action Center
570-286-1820

Shuffleboard, Mondays at 1:30 and Tuesdays at 9:00.

Penny Poker, Wednesdays at 12:30.
 Bible Study, Thursdays at 10:15.
 Bingo, Tuesday, Thursday and Fridays at 12:30.
 Cards-31, Tuesday, Thursday and Fridays at 2:00.

January:

5 Spaghetti, meat sauce, salad at 11:30, \$3.50
6 Members meeting 12:30.
8 Show and Tell Day, bring something to share. and get a free bingo card w/ purchase. 12:00.
9 Rootbeer and Coke floats, \$1 at 12:00.
14 Trip to La Primavera Restaurant, 11:30-1:00.
15 National Strawberry Ice Cream Day, 50 cents a dish! 12:00.
16 Tuna melts and Fries, \$3.25 at 11:30.
19 Closed for holiday.
20 Hoagie chips and dessert, only \$3.50 at 11:30.
26 Pinochle, 12:30.
29 National Corn Chip Day! Taco Salads \$3.50 at 11:30.
30 Covered Dish, meatloaf, bring a covered dish, 11:30. Brown bag bingo after lunch. For each gift you bring in a brown paper bag you receive a free bingo card. 50 cents a card for any extra.

February:

3 Members meeting, 12:30.
4 Trip to Olive Garden, 11:30-1:00.
6 Pizza, salad and dessert, \$3.50 at 11:30.
9 Birthday party with musical entertainment by Don Messimer, 12:30.
11 BP check, 9:30. Breakfast for lunch at 11:30.
16 Closed for holiday.
18 Turkey club and chips, \$3.00 at 11:30..
23 Pinochle, 12:30
24 Tour meeting, 10:00.
27 Covered dish, chicken provided. Bring a covered dish to share, 11:30.

March:

3 Members meeting, 12:30.
4 Cheeseburger, fries, milkshake, \$4.00 at 11:30.
11 Hoagie, chips and dessert, \$3.50 at 11:30.
13 Ice cream sundaes, \$1.50 at 12:00
16 Pinochle, 12:30.
19 Trip to Rainbow Dinner Theater.
23 Trip to Red Lobster, 11:30-1:00.
24 Tour meeting, 10:00.
27 Covered dish, tuna melts. Bring a covered dish to share, 11:30.

Trevorton Senior Action Center
570-797-1996

January:

- 01** Closed for New Years Day
- 06** Weis Market, 12:00-1:00.
- 08** Members meeting, 12:30.
- 09 & 26** Evening card parties, 7:00.
- 14** Lunch at Timber Creek, 11:30-1:00.
- 16** Members birthday party, 5:00 PM, serving bean soup and hotdogs.
- 19** Closed for Martin Luther King Day.
- 21** Susquehanna Valley Mall, 10:00-1:00.
- 23** Blood pressure screening, 9:00-10:30 AM by Sunbury Community Hospital
- 26** Members breakfast, 8:30, serving S.O.S. Wal-Mart trip, 11:30-1:00.
- 28** Soup sale, 11:30-3:30, cheeseburger, beef vegetable and potato, \$6.00 a quart, \$3.00 a bowl.

February:

- 05** Members meeting, 12:30.
- 10** Weis Market, 12:00-1:00.
- 13 & 23** Evening card parties, 7:00 PM.
- 16** Closed for President's Day.
- 17** Donut Day, making donut holes for everyone to enjoy.
- 20** Members birthday party, 5:00 PM. Macaroni & Cheese & Salmon Cakes.
- 23** Members breakfast, 8:30. French toast and sausage. Wal-Mart , 11:30-1:00.
- 25** Soup sale, 11:30-3:30. Ham and bean, chicken corn chowder & cream of broccoli, \$6.00 a quart, \$3.00 a bowl.

March:

- 05** Members meeting, 12:30.
- 10** Weis Market, 12:00-1:00.
- 13 & 30** Evening card parties, 7:00 PM.
- 17** St. Patrick's Day party, 12:30.
- 20** Member birthday party, 5:00 PM, serving pizza.
- 23 & 24** if needed, making pierogies, cost is \$7.00 a dozen.
- 27** Blood sugar screening, 9:00-10:30 by Sunbury Community Hospital.
- 30** Members breakfast, 8:30, serving breakfast casserole. Wal-Mart, 11:30-1:00.



Secretary Duke at Herndon SAC

Senior Center Receives State Grant

Pennsylvania's Secretary of Aging Brian Duke visited the Lower Northumberland Senior Action Center Thursday, Oct 2, 2014 to announce the Corbett Administration will be providing \$2 million in 2014-15 senior community center grants to 67 centers across the state.

The Lower Northumberland Senior Action Center will receive \$36,000 from those grants and will use the funds to upgrade and increase the parking area.

The grant program is in its second year and is part of the largest-ever single investment in home and community based services through the Pennsylvania Department of Aging.

"This is a great example of Gov. Corbett's unwavering commitment to Pennsylvania's senior population," Duke said in a press release provided to the media. "Senior community centers are vital to older adults and to their communities, and this funding will allow for expanded programs and services in centers across the commonwealth."

Specifically, the grants will provide opportunities for centers to modernize, encourage technology improvements, expand innovative programming and better meet the needs of their current and future participants.

Also on hand at the senior center were state Reps. Kurt Masser and Lynda Schlegel Culver and state Sen. John Gordner.

Taken from Sunbury Daily Item-October 3, 2014

Choosing a Power of Attorney

One of the most critical POA decisions is whom should you name as the person to give the powers to (i.e. the “Agent”). Since this individual will have ability to sign your name on checks, open and close bank accounts, make gifts of your assets and possibly decide where you should live. You must have complete trust in their honesty as well as their ability to do the job in a stressful situation. The normal tendency for aging parents is to name one or more of their adult children. If you believe that your child is completely trustworthy and up to the task, then certainly naming a child as your agent is a fine idea. If you trust more than one child, but one lives closer to you, then consider naming the closer-living child as your initial agent, with the other child named in the document as the back-up agent if, for any reason, the initial Agent fails or refuses to serve.

It is also possible to name co-agents, but that can be problematic. You will need two signatures on everything, and anyone the agent deals with will want to be sure that both agents have agreed to the same course of action. If one of the agents is ill or unavailable (out of the country, etc.), then it is as if you have no agent named, since nothing can be done unless and until both agents have agreed on the action to be taken. Other family members are also good choices, if they are mature, stable, honest, trustworthy, and they understand that they will be making financial decisions on your behalf in stressful situations.

When you are facing the possibility of needing long-term care, there are specific clauses that must be included in the POA document:

1. The power to make gifts to the spouse (if any) and/or children, for purposes of qualifying for Medicaid, as well as how such gifts should be allocated among family members.
2. The power to apply for Medicaid on your behalf and represent you in any Medicaid administrative appeals.
3. The power to transfer your assets into a “Medicaid Annuity” or other non-countable form. law).

Cont.

4. The power to make transfers to the agent him- or herself (normally not permitted under state law.
5. The power to transfer your assets to a new or existing trust for Medicaid planning.

I have never seen any off-the-shelf or even online POA document that contains even a portion of these powers! But also note that many attorneys who routinely prepare excellent durable POA documents, but who do not deal with Medicaid planning issues will also fail to include these in their documents. So it is a good idea to mention these points to them to be sure they consider adding some (if not all) of the above powers.

Finally, note that a “durable” POA is one that continues to be effective even after you become mentally incapacitated. Of course, that’s precisely when you need it, so be sure that’s the type of POA document you sign!

K. Gabriel Heiser, Attorney, Author, Medicaid Asset Protection Planning

Social Security News

Despite a hard push to encourage seniors and others who need benefit verification letters from the Social Security Administration to obtain them online, the agency issued a news release July 17, 2014 confirming that local Social Security offices will continue to provide benefit verification letters. The Benefit Verification Letter provides proof of receiving Social Security benefits, Supplemental Security Income (SSI), and/or Medicare.

“We recognize that some members of the public may require in-person assistance and we will have a presence in local communities,” said Acting Commissioner Carolyn W. Colvin.

“We also want to ensure that the public is aware that they can access many of our services without making a trip to a local field office.” Members of the public with Internet access can obtain benefit verification information by creating a my Social Security account at www.socialsecurity.gov/myaccount.



Common Mass Marketing Fraud Schemes

- **Advance-Fee Fraud Schemes** use solicitations that entice victims with improbable promises of enormous wealth in exchange for upfront payments of taxes and fees.

- **Counterfeit Check Fraud Schemes** require that the recipient deposit a check or money order into his/her bank account, and then wire transfer a portion of the value of the check or money order back to the sender/fraudster. Fraudsters may send a disbursement as lottery winnings or payment for a high-value item such as a car, commonly using counterfeit checks or money orders to enhance the perceived legitimacy of the transaction. Weeks after the victim deposits the check or money order, the bank informs the victim that the financial instrument was counterfeit and holds the victim liable for the face value of the instrument.

- **Emergency Assistance Schemes** require immediate financial assistance for bail or emergency medical expenses. A perpetrator poses as a family member or close friend with a request for urgent financial assistance, claiming that the victim's family member overseas (often a college student studying abroad) was arrested or was in an accident.

- **Employment and Business Opportunity Fraud Schemes** promise easy money in exchange for minimal effort and little or no experience. These include pyramid scams, work-at-home, mystery shopping, and mail re-shipping schemes.

- **Product Misrepresentation Schemes** are deceptive offers of goods and services, such as credit protection, vacations, timeshares, green card application services, dating services, and health care. Victims commonly fail to receive the purchased products or services, or receive worthless or significantly less valuable products or services than those promised.

- **Foreign Lottery and Sweepstakes Fraud Schemes** promise nonexistent monetary awards in exchange for the advance payment of fictitious fees and taxes.

- **Recovery Fraud Schemes** target prior scam victims with fraudulent offers to facilitate the return of the victims' funds following the advance payment of administrative and other fees. Perpetrators of recovery schemes often pose as lawyers, law enforcement officials, or other government officials.

- **Romance Fraud Schemes** target users of Internet dating and social networking sites by feigning romantic interest, securing victims' trust and affection through regular intimate conversations and exchanges of gifts, and then exploiting the relationship to fraudulently obtain money and valuable merchandise. Romance scam victims have reported sending money to facilitate the purchase of travel documents and airline tickets, pay for medication and hospital bills, fund charitable works programs, and help perpetrators recover from personal financial difficulties.

- **Inheritance schemes** involve perpetrators requiring victims pay fictitious fees and taxes to claim nonexistent estates of previously-unknown and now deceased relatives.

Remember : If it sounds too good to be true, it probably is!

Institute on Protective Services at Temple University and the United States Postal Inspection Service, Harrisburg Domicile General Fraud Scheme Information



Sooner or later, we all get old. There's nothing we can do about it, except maybe try to do it with some class. It doesn't matter if we're 55 or 75. We can still approach our senior years with some style and grace. Here are six ways to help pave the way:

1. Don't complain about it. Avoid topics that stamp you as a senior citizen. Try to keep your discussions of medical issues to a minimum. Don't dwell on your infirmities and disabilities. There are other things in your life to talk about, the books you've read, the movies you've seen, the places you've been and the plans you're making.
2. Don't harbor regrets or grudges. Are you regretting an opportunity you neglected to take? There's nothing you can do about it now, so let it go. And don't feel that you have to keep your old mistakes and mishaps a deep dark secret. If you talk about them and share them with friends you'll probably discover you have plenty of company. You might even find the humor in what you once thought was an embarrassing or humiliating episode.
3. Socialize with people who make you happy. You have no more obligations, except perhaps to your family. So, don't feel you have to accept a dinner invitation from your boring neighbors. Focus on the people you actually like. Spend your time with them and forget the rest.
4. Do what you want. What's the point of retiring if all you're going to do is get up early, rush off someplace you might not want to go to and then stumble home at night exhausted and stressed out? For some people retirement is their chance, at last, to sit around the kitchen table and read the newspaper, then lie around in their backyard and watch the clouds drift by. And there's nothing wrong with that.
5. Do it for yourself, not anyone else. Our days of trying to impress others and keep up with the Joneses should be long gone by now. If you want to start an exercise program, diet or meditation program, do it because you want to, not because your friend or neighbor is doing it. There are lots of reasons to eat right, exercise regularly and challenge your mind. But do it only if it makes you feel better about yourself, not because you think you'll fit in better with any social crowd. In other words, be yourself.
6. Look yourself in the mirror and like what you see. When you were young, you might have wanted to look like a movie star. But now you can look like yourself. That's not to say you should let yourself go. You might want to look your best, but it's your best, not someone else's idea of what looks acceptable. Remember, a few lines on your face give you some character, age spots show maturity and gray hair proves you've got some dignity. We can all be proud of what we've been through, how we got here and still be confident that we've got some game left to play.

Tom Sightings blogs at Sightings at 60.

Thank You Charles and Sandy Rothermel of Northumberland for your generous donation!

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