

# Area Agency on Aging of Somerset County



## Senior News

January 2010



### Winter Safety Tips

Take the time to get your home ready for the winter season by following these tips:

1. Have your heating system checked by a professional annually. This will ensure that your system is working safely and efficiently which, in turn, will save you money. If you heat by wood, clean your fireplace or stove. Have your chimney flue checked for any buildup of creosote and then cleaned to lessen the risk of fire.
2. Make sure your home is properly insulated. If necessary, insulate walls and attic. This will help you to conserve energy and reduce your home's power demands for heat.
3. Caulk and weather-strip doors and windowsills to keep cold air out.
4. Install storm windows or cover windows with plastic from the inside. This will provide an extra layer of insulation, keeping more cold air out.
5. Inspect and flush your water heater.
6. Clean gutters. Leaves and other debris will hamper drainage.
7. Replace batteries of smoke, heat and carbon monoxide detectors. If you did not do it when you set the clocks back, do it now.

#### To Keep pipes from freezing:

\*Wrap pipes in insulation or layers of old newspapers

\*Cover the newspapers with plastic to keep out moisture

\*Let faucets drip a little to avoid freezing

\*Know how to shut off water valves

#### Staying Warm Indoors:

If your heat goes out during a winter storm, you can keep warm by closing off rooms you do not need.

1. Use only safe sources of alternative heat such as a fireplace, small well-vented wood or coal stove or portable space heaters. Always follow manufacturers instructions.
2. Dress in layers of lightweight clothing and wear a cap.
3. Eat well-balanced meals.

#### If the Lights Go Out:

If you lose electrical service during the winter, follow these tips:

1. Call your utility first to determine area repair schedules. Turn off or unplug lights and appliances to prevent a circuit overload when service is restored. Leave one light on to indicate power has been restored.
2. To prevent freezing pipes, turn on faucets slightly. Running water will not freeze as quickly.
3. Protect yourself from carbon monoxide poisoning:
  - \*DO NOT operate generators indoors; the motor emits deadly carbon monoxide gas.
  - \*DO NOT use charcoal to cook indoors. It, too, can cause a buildup of carbon monoxide gas.
  - \*DO NOT use your gas oven to heat your home—prolonged use of an open oven in a closed house can create carbon monoxide gas.
  - \*Make sure fuel heaters are used with proper ventilation.
4. Keep refrigerator and freezer doors closed as much as possible to help reduce food spoilage.

From the website: [www.semo.state.ny.us/info/publicsafety/winter\\_safety\\_tips.cfm](http://www.semo.state.ny.us/info/publicsafety/winter_safety_tips.cfm).

# Legal



# Issues

A partnership between  
the Area Agency on Aging  
and the  
Somerset County Bar Association

The topic for this month's feature is "More Tips on Identity Theft".

Other things you can do or need to keep in mind:

\*Call (888) 567-8688 to keep your credit information from being sold and to opt out of receiving unwanted credit card offers.

\*Put passwords on bank, phone and credit card accounts, and don't use information that can be easily found, such as birthdates, your mother's maiden name or the last four digits of your Social Security number.

\*When opening new accounts, if they want your mother's maiden name or something common like it, ask to use a password instead.

\*Always keep personal and financial information put away and secured in your home. This is especially important if you have roommates, home health care workers, cleaning people, etc. in your home.

\*Remember where you are. When ordering something by phone—especially on a cell phone—make sure there's no one around to hear and make note of your credit card number.

These tips are brought to you by the Society of Certified Senior Advisors (SCSA), the world's largest membership organization educating and certifying professionals who serve seniors. Visit us at [www.csa.us](http://www.csa.us).

**Disclaimer:** The information presented in the Legal Issues feature has been prepared for informational purposes only. It is not offered for and does not represent legal advice or a legal opinion on any specific fact or issue.

Sheriff's Corner Answer: 2nd place

## Know of Someone Who's 100 Years Old?

Should you know of anyone who has reached this remarkable milestone, please contact the Agency at (814) 443-2681 or Toll Free at 1-800-452-0825 between the hours of 8:00 AM and 4:00 PM any Monday through Friday (except those days designated as county holidays). A Centenarian certificate will be presented by the Area Agency on Aging Administrator recognizing achievement, and their biography will be featured in a future edition of the Senior News.

## Caregiver Assistance

### Windber Caregiver Support Group

January 14, 2010 at 10:00 AM

### Somerset Caregiver Support Group

January 28, 2010 at 10:00 AM

Please contact the Area Agency on Aging at (814) 443-2681 or 1-800-452-0825 for further information.

## 2009 Donors to "Senior News"

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\*\* Please remember, it's never too late to make your donation. Please mail it to the Area Agency on Aging, 1338 South Edgewood Avenue, Somerset, PA. 15501.

~ THANK YOU TO ALL DONORS FOR  
THE SENIOR NEWS ~

## Medicare, APPRISE & You

The following information is provided by the Area Agency on Aging State Health Insurance Program (SHIP) known as the APPRISE Program in PA.

### Changes in Our Program

Changes in the law will make it easier for some people to qualify for Extra Help with their Medicare prescription drug plan costs beginning January 1, 2010.

\*Social Security will no longer count as a **resource** any life insurance policy; **and**

\*We will no longer count as **income** the help received regularly from someone else who pays the beneficiary's household expenses—food, mortgage, rent, heating fuel or gas, electricity, water, and property taxes.

Our old rules will apply for applications filed for the Extra Help in 2009 so beneficiaries should consider if life insurance and/or help with household expenses will make them ineligible for the Extra Help in 2009. If that is the case, they should wait until 2010 to apply.

If a beneficiary does apply for Extra Help in 2009 and is denied due to life insurance and/or help with household expenses they will have to reapply after January 1, 2010 to receive a decision under the new rules.

Beginning January 1, 2010, applications for Extra Help can also initiate the application process for the Medicare Savings Programs (MSP) unless the beneficiary opts out of the Extra Help application.

## Sheriff's Corner

Hello to all my senior friends,

It's been a while since I wrote to you in Sheriff's Corner. I just wanted to wait until I got something new that would enlighten and help you. So here it goes!!

The US Census Bureau has now started workers across the Country to verify household occupants. If you are contacted be cooperative but cautious so as not to become a victim of fraud or identity theft. Eventually more than 140,000 census workers will count every person in the US and gather information including age, gender, race and other relevant data.

The big question is-how to tell the difference in a US Census worker and a con artist.

Please read the following advice from your Sheriff.

1. A true census worker will have a badge, a hand held device, a Census Bureau Canvas Bag and a confidentiality Notice.
2. Ask to see ID and badge before answering questions. Never invite anyone into your home that you are not sure of.
3. Do not give Social Security number, credit card or bank information. A true census worker will not ask such things.
4. Remember-no matter what they ask you only really need to tell them how many people really live at your address.
5. True census workers will not solicit donations.
6. Census workers will not use telephones or E-mail. Hang up the phone and never click onto any line or open any such attachments.

Here is an example of how easily you can be deceived: If you were in a race around the track with you and nineteen other people making a total of twenty and you passed the person in second place. What place would you be in? See the answer on page 2.

Remember..... It is much easier to let the cat out of the bag than to put it back in!!!

Thank you  
John A Mankey, Sheriff

## Volunteer Opportunities Through RSVP

The Retired and Senior Volunteer Program of Somerset County provides placement services and support benefits to people age 55 and over who wish to serve their community by volunteering for one of 70 organizations county-wide. For information about these and other volunteer opportunities, please call RSVP at (814) 443-2681 or 1-800-452-0825.

**Friendly Visitors**-There are a number of organizations that provide friendly visitor-type services. They include Windber and In-Touch Hospice programs; nursing homes and the Area Agency on Aging. Call for information on opportunities in your home area.

**APPRISE**-Become an Area Agency on Aging APPRISE Counselor! In-depth training is provided to give you the basic knowledge and resource material you will need to assist those in your community who need guidance to select plans and make decisions about a wide range of Medicare insurance options. Call Debbie for details.

**Community Action Partnership**-Community Action is sponsoring a Volunteer Income Tax Assistance (VITA) service to help those with low to moderate incomes. Trained Volunteer Tax Assistors explain the many special credits and deductions and how people may claim them on their tax returns. Volunteers will help individuals complete and electronically file their returns—all for free. Volunteer Tax Assistors receive free instructions and all training and certification materials to prepare basic income tax returns. Training and certification is conducted at locations that are convenient for both instructions and volunteers. Call for details.

This Agency is a branch of Somerset County Government under the Commissioners of Somerset County  
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**If you would like to obtain further information about any newsletter topics or Agency services please call the Somerset office at**  
**443-2681 or**  
**1-800-452-0825**

Find us online at:  
[www.somersetaaa.org](http://www.somersetaaa.org)



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