

# Meeting the Challenges

Fall 1997  
Volume 6 Number 2

## QUARTERLY

A SPECIAL PUBLICATION FOR SENIORS, PERSONS WITH DISABILITIES, THEIR FRIENDS AND FAMILY, AND THOSE WHO

### DEPRESSION is a *TREATABLE*

**T**he first step in dealing with depression and avoiding the needless suffering which often accompanies the disorder, is becoming aware that you or someone you know may have the illness. The symptoms of depression may include the following:

- ❖ a persistent sad, anxious, or “empty” mood
- ❖ feelings of hopelessness, pessimism
- ❖ feelings of guilt, worthlessness, helplessness
- ❖ loss of interest or pleasure in hobbies and activities which once were enjoyed
- ❖ not being able to sleep at night, early-morning awakening, or oversleeping
- ❖ loss of appetite and/or weight or the opposite of overeating and gaining weight
- ❖ decreased energy and fatigue
- ❖ thoughts of suicide
- ❖ restlessness, irritability
- ❖ difficulty concentrating, remembering or making decisions

- ❖ persistent physical problems which do not respond to treatment, such as headaches, digestive disorders, and chronic pain.

Not everyone who is depressed experiences every symptom. Some people have many of these symptoms and some have only a few. The severity of the symptoms also vary from person to person. If a person has many of the symptoms and this keeps them from working, sleeping, eating or enjoying activities which had previously been pleasurable, they are said to be experiencing a disabling episode of “major depression.”

Episodes of major depression are pretty obvious to ourselves and others around us, but another less severe type of depression, called dysthymia, involves long-term, chronic symptoms that do not disable. People who are suffering from dysthymia may simply not be “feeling good”, or may sense that things are being “slowed down” and they

#### inside...

- ◆ Medicare Coverage of Mental Health Services.....Page 4
- ◆ “Keys to Living with Hearing Loss” & another book review.....Page 5
- ◆ Who to call for county-wide transportation information.....Page 8
- ◆ FREE Breast Cancer Early Detection Program.....Page 9

Office on Aging  
Senior HELPLINK:

**1-800-  
510-2020**

**“A Gateway to  
Senior  
Services”**

*“There is a purpose to  
time....  
It keeps everything  
from happening at  
once!”*

- Anon

*Meeting the Challenges*

VOLUME 6, ISSUE 2, October 1997

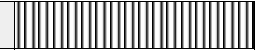
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Meeting the Challenges is published quarterly (four times a year) by the Partnership to Preserve Independent Living for Seniors and Persons with Disabilities, 6296 Rivercrest Drive, Suite K, Riverside, CA. 92507. Non-profit organization postage paid at Riverside, CA. The Partnership to Preserve Independent Living for Seniors and Persons with Disabilities is a non-profit, tax-exempt corporation organized for the purpose of improving or preserving the independence and dignity of the elderly and persons with disabilities and their families. The educational and transportation programs of the Partnership to Preserve Independent Living for Seniors and Persons with Disabilities are supported by funding from the Riverside County Office On Aging, the Riverside County Transportation Commission, SunLine Transit Agency, the City of Blythe and the charitable contributions of individuals and organizations. POSTMASTER: Send address changes to Partnership to Preserve Independent Living for

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[continued on Page 3] **FEELING BETTER.....**

aren't able to function at "full steam."

During any one year, it is estimated that one in every ten of us suffers from a depressive disorder, according to the National Institute of Mental Health. Unfortunately, many people do not realize they are suffering from this disorder or they do not know that depression is a treatable illness and they do not seek professional help. The fact is that depression IS NOT a sign of personal weakness and it is not a condition that can be willed or wished away. People with a depressive illness cannot "pull themselves together" and get better. Depressive illness can often cause pain and suffering not only to those who have the disorder, but also to those who care about them. Serious depression can destroy family life and the life of the ill person as well. Appropriate treatment, however, can help most people who suffer from depression!

**Get Help**

The first step to getting appropriate treatment is a complete physical and psychological evaluation to determine whether an individual has a depressive illness.

The causes of depression often arise from a combination of genetic, psychological and environmental factors. Abnormal levels of "neuro-chemicals" are

often associated with the illness and psychological characteristics of an individual may also play a part. The onset of a depressive episode may follow a serious loss of some sort, grow out of a chronic illness, result from a difficult relationship or a financial problem or any unwelcome change in life patterns.

Depressive symptoms can also result as a side-effect of certain medications. If you recognize the

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***"...do not accept your negative thinking - remember, it is part of the depression and will disappear....."***

---

symptoms of depression in yourself, make an appointment and see a doctor.

**Helping Yourself**

A depressive disorder will make you feel exhausted, worthless, helpless and situations seem hopeless. Such negative thoughts and feelings make many people feel like giving up, but it is important to realize that these feelings are the disease and do not accurately reflect the reality of your circumstances. With treatment, these feelings and thoughts will go away.

In the meantime:

- ❖ do not blame yourself for how you feel
- ❖ but do not accept your negative thinking - remember, it is part of the depression and will disappear as you

depression responds to treatment

- ❖ break large tasks into small ones, set some priorities, and do what you can as you can
- ❖ do not expect too much of yourself too soon, as this will only increase feelings of failure
- ❖ try to be with other people
- ❖ try mild exercise, go to a movie or a ball-game, or participate in religious or social activities
- ❖ don't overdo it or get upset if your mood is not greatly improved right away.
- ❖ do not expect to just snap out of your depression
- ❖ do not set difficult goals for yourself or take on a great deal of responsibility
- ❖ do not make major life decisions, such as changing jobs, getting married or divorced or moving to Tahiti, without consulting others who know you well and who have a more objective view of your situation, and keep in mind that it is better to put off any major changes until your depression has lifted
- ❖ always try to keep in mind that you will get better!

**Family and Friends**

If you are a member of the family or a friend of a person, and suspect they may be suffering from a depressive disorder, the most important thing you can do is help him or her get appropriate diagnosis and treatment. This may, occasionally, require making



an appointment and accompanying the depressed person to the doctor.

The second most important  
[next page]

## HELPING.....

thing is to provide emotional support. This involves understanding, patience, affection, and encouragement. Engage the depressed person in conversation and listen carefully. Do not put them down or criticize their behavior or the feelings they express, but try to point out realities and offer hope. Take any remarks about suicide seriously and always report them to the person's therapist or get them in contact with a suicide prevention center.

Invite the depressed person for walks, outing, to the movies and on other activities, especially in those activities that once gave the person pleasure. Be gently insistent if your invitation is refused, but don't push too hard. The depressed person needs diversion and company, but too many demands can increase feelings of failure.

Keep in mind, that in time and with proper treatment, most

### WHERE TO GET HELP

- ◆ Your doctor
- ◆ Your HMO
- ◆ Mental health specialists, like psychologists, psychiatrists or social workers
- ◆ Hospital outpatient clinics
- ◆ Community health centers

## Medicare Coverage of Mental Health

**M**edicare Part B (Medical Insurance Benefits) covers outpatient mental health services. There is an annual deductible of \$100 and the beneficiary pays half of Medicare approved charges after the deductible has been met. For day treatment programs at licensed psychiatric facilities, however, the patient pays only 20% of Medicare-approved charges once the annual deductible requirement has been met.

Medicare Part A (Hospital Insurance Benefits) helps pay for up to 190 days of inpatient care in a Medicare-participating psychiatric hospital in the beneficiary's lifetime. The Medicare beneficiary is responsible for paying an annual deductible OF \$760, plus additional charges up to the 190 day lifetime maximum. If a person is a patient in a psychiatric hospital when they first become entitled to Medicare, there are additional limitations on the number of hospital days that Medicare will pay. Psychiatric care, which is provided in a general hospital, is not subject to the 190 day limit.

If the Medicare beneficiary is a member of a Medicare Managed Care Health Maintenance Organization (HMO), their primary physician, in conjunction with the Utilization Review Board, determine if a medical necessity exists and if mental health/psychiatric services will be approved. It is important to remember that HMOs must provide all services to a Medicare beneficiary that standard Medicare covers! Some HMOs have expanded the mental health benefit and cover a wider range of services without the patient having to pay the Medicare deductibles or other beneficiary payments. An HMO member, however, is "locked-in" in most cases and can only utilize those providers which contract with the particular HMO to which the beneficiary belongs.

Physicians or psychologists may charge a patient for services that are never covered by Medicare, unless the service is found to be "not medically reasonable and necessary" and you were not given advance notice. In this case, when payment is denied to the doctor by Medicare you are protected from having to pay for it.

A beneficiary has the right to appeal if Medicare denies payment or pays less for the services than the beneficiary thinks it should. The notice that is sent with a claim denial includes complete written instructions on how to appeal. Assistance with appeals is also available to Medicare beneficiaries free of charge through HICAP (Health Insurance Counseling and Advocacy Program). You can call HICAP at 1-800-273-4227.

Also, if a Medicare beneficiary does not agree with a diagnosis or treatment plan he or she has the right to a second opinion with an equally qualified health care provider at to additional cost to the

## Keys to Living with Hearing Loss and HEAR, Solutions, Skills and Sources...

2 Book Reviews  
by Betty Coombs

**T**he small paperback, Keys to Living with Hearing Loss, by Mrs. Marcia

Dugan, has answers to just about every problem that arises when a person loses his or her hearing.

The book covers:

- ④ What hearing loss is
- ④ What to do if you suspect you have a hearing problem
- ④ How hearing loss can affect your living situation, family, friends, and work
- ④ Will a hearing aid help you
- ④ How to stay independent
- ④ What your special legal rights are.

On these and other subjects, Keys to Living with Hearing Loss offers valuable information and straight-forward advice.

◆◆◆◆

HEAR, Solutions, Skills, and Sources for People with Hearing Loss is a book that explains the

principles of sound, how the ear works and what can go wrong. It includes valuable advice on choosing a hearing aid, as well as information about other assistive listening devices, and skills, such as speech reading and auditory training.

HEAR was written by Anne Pope, who was an executive with a large corporation and developed a hearing loss after a bout with Meniere's disease. She

became involved in producing resources for hard of hearing people. She wrote HEAR in collaboration with *Self Help for Hard of Hearing People, Inc.* (SHHH), a nonprofit, educational organization devoted to the welfare and interests of persons who have suffered a hearing loss.

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These two important books are available from Self Help for Hard of Hearing People, Inc., 7910 Woodmont Avenue, Suite 1200, Bethesda, Maryland 20814:

⇒ Keys is \$6.95 + \$3.00 shipping & handling if ordered alone

⇒ HEAR is \$19.95 + \$4.25 s&h if ordered alone

Checks should be made payable to SHHH Publications. You can call Self Help at (301)657-2248 Voice or (301)657-2249 TTY. A complete publications catalog can be requested.

Betty Coombs is a contributing reader of *Meeting the Challenges*. She is the Founder, Director and Past President of *Self Help for Hard of Hearing People-Inland Empire Chapter* and is Vice President of the California Board for SHHH.

The Inland Empire Chapter meets at San Geronio Pass Memorial Hospital, 600 Highland Springs Road in Banning at 2 P.M. on the third Sunday of each month, except for July and August.

## Spice QUIZ

? Which spice, already in use nearly 1,000 years ago, was one of the reasons why Christopher Columbus sailed to America in the 1400s????

This spice was one of the most popular taste delights throughout the world from the 15th to the 19th centuries. It is the inner seed kernel of the pale yellow, peach-like fruit of a tall, bushy tree with glossy, dark green leaves, and is wrapped in a lace-like covering which is another spice of similar, but softer flavor.

Another hint: the spice was used as a tea during the mid-1800s as a remedy for insomnia and also became a remedy for headaches? **OK.**

Here's another hint: This spice is used commonly today in spice cakes, pies, custards and sprinkled on eggnog?? Of course!!! It's Nutmeg!!!

The lace covering on the Nutmeg seed is Mace. Royalty sent expeditions to find and secure its supply and today we can buy it at any grocery store! Nutmeg is really a versatile and exciting flavor with a wonderful smell. Try it on everyday foods to enhance their flavors...green beans, spinach, potatoes, squash, broccoli, corn, cauliflower, ....chicken (really excellent!) ....beef, turkey.... fruit...try it in your coffee! ....the possibilities are endless.

# Beware of Living Trust and Investment Scams

by George F. Dickerman, Attorney at Law

**M**any may not be aware of the recent scams committed by unscrupulous life insurance agents working in concert with attorneys. The sale of living trusts and associated investments is one of these.

Here's the scam: a life insurance salesman and an attorney get together and create a company. The agent receives a crash course from the attorney in preparing living trusts, and gets a "certificate of specialization." Of course, this life agent is not a specialist, nor is he an attorney, but he uses this pretense to convince seniors that he has special expertise and that he works under the close supervision of a licensed attorney. In fact, most of the work, if not all, is done by the life agent who splits his commissions with the attorney. You have paid for legal work which was prepared by someone who is not an attorney and may be in violation for the unauthorized practice of law.

The true intent of the life agent and the attorney has been hidden from you: the attorney uses the life agent to sell living trusts and prepare the paperwork. The life agent uses the attorney to obtain personal-financial information about you which was disclosed by you in order to prepare your living trust. The attorney has collected money for work he hasn't done, and the life agent has you on a special list

of clients, whose personal information and financial status are no longer secret.

Now the plot thickens. The agent appears again at your house to personally deliver your living trust package. Only this time, the agent has a lot of information about you. The agent knows whether you are divorced, widowed, live alone, how much money you have, what your investments are, etc. This visit isn't really to drop off your living trust documents - it's really to sell you more investments such as additional life insurance or annuities.

Recent laws have been enacted to help seniors under these circumstances. The Welfare & Institutions Code provides numerous legal remedies when an elder has been ripped off and financially abused. These laws provide many forms of relief, including payment of damages, civil attorney fees, costs and punitive damages to punish the wrongdoer and set an example to others that this type of conduct will not be tolerated.

## HOW TO PROTECT YOURSELF WHEN SOLICITED

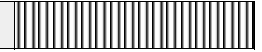
- ❖ Don't discuss any personal or financial information with anyone who appears at your door unannounced.
- ❖ If you receive an advertisement for living trusts and are

interested, first contact the State Bar of California at 800-843-9053 and ask about the company. Will the work be performed by licensed attorneys? Have any complaints been made against the company?

- ❖ Contact the consumer affairs department of the Attorney General's Office at 414-356-6289 and ask about the company.
- ❖ Make sure you deal only with an attorney. The information you share with a lawyer and staff is confidential and protected under the attorney-client relationship. It cannot legally be shared with others without your consent.
- ❖ If you already had a living trust prepared by a non-lawyer, as discussed above, do not purchase any additional investments. If you are solicited for such sales, or have been already, contact the State Bar and/or Attorney General's office and report what happened.

Living trusts, life insurance and annuities can be valuable estate planning tools, but don't get tricked into buying them. Take time to investigate. Look before you leap.

**George F. Dickerman is an attorney who devotes much time to assisting seniors. He is happy to answer any questions you have and can be reached at 909-788-2156.**



## **NOTICE: Applications are Now Being Accepted for Senior Home Repair through the Riverside County Office on Aging HELPLINK**

**Y**

ou may apply for 5 different types of repairs: (1) Electrical; (2) Plumbing; (3) Roofing; (4) Heating, Ventilation and Air Conditioning [HVAC]; (5) Handicapped accessibility improvements for the physically disabled.

- Electrical includes electrical wiring, circuits, branch circuit conductors, transformers, capacitors, resistors and reactors
- Plumbing includes drainage systems, trap seals, plumbing fixtures, waste discharging receptacles or devices, defective fixtures, traps, pipes or fittings, water heaters, garbage disposals and sewer hook-ups
- Roofing includes repairs and/or replacements evidenced by recent leakage, staining of roofing members (rafters, joists or sheathing), or ceiling materials. Eligible items are roof coverings secured or fastened and replacement of roof
- HVAC includes repairs of air conditioners (refrigeration systems), furnaces, swamp coolers, heating systems and air supply (duct size)
- Handicapped accessibility includes accessible/adaptable improvements to a dwelling unit to meet the specific needs of a disabled person with items such as grab bars, moveable sinks, pedestrian or curb ramps, entry ways, and so forth.

This program is available county wide, with the exception of the following cities: Blythe, Coachella, Corona, Hemet, Indian Wells, Palm Springs, Rancho Mirage and Riverside. The current annual income guidelines for qualification for the program are based on the number of persons in the household: 1=\$9,420; 2=\$10,740; 3=\$12,090; 4=\$13,440; 5=\$14,520; 6=\$15,600; 7=\$16,680; 8=\$17,730.

## **MEALS ON WHEELS AVAILABLE TO DESERT RESIDENTS..**

**M**

*Meals on Wheels* is a balanced nutrition program available in the Desert to individuals of any age, on a short term or long term basis, who are unable to shop and/or prepare their own meals. Started in Palm Springs in 1973, the program now covers the Coachella Valley. The service includes one hot meal and one cold meal per day five days per week. Individuals are asked to pay \$5.50 for the two meals.

**If some one you know could benefit from the *Meals on Wheels* service, please call the Desert Council for Aging at 327-7766 or 322-0138**

The Riverside County Office on Aging has Nutrition Sites in Palm Springs, Cathedral City, Desert Hot



## How to Use the RTA Bus

**T**he *Ride Guide* is one of the ways to successfully travel by bus in Riverside County, according to Mary Greathouse. Her advice is to get a *Ride Guide*, which is free from RTA, and to study it.

Mary Greathouse rides RTA buses to work each weekday and also relies on the transit system for her other travel needs. Some years ago, she worked for Southern California Rapid Transit District, first as a bus driver and then in bus maintenance where her job was to prepare the buses for the service day.

Mary knows which buses serve her area, which other lines they connect with and when. Mary says, "I always like to know

several ways to travel." She believes it is necessary to figure out where you want to go, and then study the *Ride Guide* to discover all of the bus routes that potentially cover part of that journey and how they interrelate to each other.

She says she thinks the RTA *Ride Guide* is "superior to the information you have in Los Angeles." There are some things that Mary thinks could be changed to improve public transportation and RTA's service specifically, but she is positive that to travel successfully "you have to have the *Ride Guide*." She continues, "All of the lines are right here in the *Ride Guide* and they have the locations listed where you can

purchase your bus pass.

## Desert Blind & Handicapped Can Help

**I**f you live in Desert Hot Springs, Palm Springs, Cathedral City, Palm Desert or Rancho Mirage, and are in need of escorted transportation, the Desert Blind and Handicapped Association can help.

They provide a senior escort transportation service for members of the organization. The membership fee for a full year is only \$25 for sighted seniors and \$20 for blind seniors. Escorted transportation for members who live in Desert Hot Springs, Palm Springs and Cathedral City is provided to go to doctor's appointments, do personal shopping, go to the grocery store, go to senior centers or down to the Social Security Office, to the Braille Institute, the stroke center or Eisenhower. Members from Palm Desert or Ranch Mirage can receive transportation for medical purposes or to receive therapy.

Free monthly dinners and entertainment is included with your membership. The organization keeps emergency numbers for members, checks on member well-being and provides many other services.

To become a member of the

### **? What transportation serves my area?**

**? Who can I call  
if I have comments about transportation  
or an idea as to how it might be improved?**

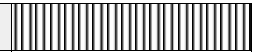
**from anywhere in Riverside County,  
CALL HelpLink @ 1-800-510-2020**

**?Who can I call to find out  
how to get there from here?**

**?What if I need schedules or other information?**

**?Who should I call  
if I have a complaint about service?**





**ORIGINAL POEM:**

**Why Are You Doing This?**

I gave away a pair of shoes  
That I would never miss.  
The ragged woman asked,  
"Why are you doing this?"

I gave away a heavy coat  
Which caused a waif some  
bliss.  
In the cold, she slowly  
asked,  
"Why are you doing this?"

I gave away a dollar bill  
For which I got a kiss.  
The runaway teenager asked,  
"Why are you doing this?"

My answer is the same  
To this very simple plea,  
"I am always doing this  
For the joy it brings to  
me."

- Pearl Kell

Pearl Kell is a contributing reader.

**FREE Examinations Could Save**

**A**ny woman can get breast cancer! Women of all ages and ethnic backgrounds are affected. You do not have to come from a family with a history of breast cancer to be at risk and breast cancer is the most common cancer diagnosed in women today.

Early detection through exams and mammograms may save your life! You have more choices for treatment when breast cancer is found early and many women who are diagnosed with breast cancer do not lose a breast. That is why the ***Breast Cancer Early Detection Program*** was designed.

To qualify for participation in this FREE PROGRAM, which includes clinical breast exams and mammograms:

- ↳ a woman must be over 40
- ↳ not covered by an insurance or health plan OR
  1. have only Medicare Part A (hospital coverage)

2. have no Medi-Cal coverage
3. be unable to meet the Medi-Cal share of cost
4. be unable to meet the co-pay or deductible for an insurance or health plan

↳ AND meet the following guidelines for total monthly household income of all family members living together:  
1=\$1,290; 2=\$1,727;  
3=\$2,164; 4=\$2,600;  
5=\$3,037; 6=\$3,474;  
7=\$3,910; 8=\$4,247.

For more information, call **Project AWARE** at the Riverside County Office on Aging **HelpLink**. The toll-free number is 800-510-2020.

Funding for the ***Breast Cancer Early Detection Program*** is provided by the State of California, Department of Health Services.

**The Most Common Form of Elder Abuse is Self-Neglect: Here Are Some Ways to Make Sure It Doesn't Happen to**

- ☉ Stay sociable as you age; maintain and increase your network of friends.
- ☉ Keep in contact with old friends and neighbors, especially if you move.
- ☉ Ask friends to visit you at home; even a brief visit can allow observations of your well-being
- ☉ Accept new opportunities for activities. They can bring new friends.

- ☉ Take care of your personal needs. Keep regular medical, dental, barber or hairdresser and other personal appointments.
- ☉ Schedule daily phone calls to, or from, friends or relatives and always let them know if you are going to travel or be away from home.
- ☉ Get help if you start feeling depressed or withdrawn.



# When Is Facility Placement Appropriate?

by Roberta Wertenberg, Family Resource Coordinator  
Riverside-San Bernardino Chapter Alzheimer's Association

**I**t has been said that the beginning step toward good mental health is setting one's own personal boundaries. This should be a vital concept to the estimated 2.2 to 3 million Americans who render regular assistance to frail elderly persons. The average caregiver is female, over the age of 65 and a family member and will provide care for approximately seventeen years.

Many caregivers also work outside the home. Twenty-nine percent of caregivers have reduced their working hours outside the home, and one in five have quit a job entirely. The stress of working and being a primary caregiver are tremendous and an estimated forty percent of all caregivers experience significant symptoms of depression.

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Only you can decide what is best for your loved one, but if you can answer "yes" to the following statements, there is a strong possibility that finding an alternate living arrangement would be in your best interest as a caregiver:

- I feel that I cannot emotionally/physically continue to care for the needs of my loved one.
- My health has recently changed and I am the one requiring care and treatment.
- I seldom have time to socialize.
- My physician or health care professional has recently

recommended that I consider placing my loved one in a facility.

- I have recently lost the support of a significant family member or friend.
- I frequently find myself losing patience with my loved one.
- The health of my loved one has recently changed and he/she now requires more care.
- I usually have difficulty sleeping and I cry frequently.

□□□□□□□□

The time to consider facility placement is BEFORE your loved one requires it. The information you obtain at the beginning of the disease process will help you make the best possible informed choice when the time is right. Your choice can then be made over time, and not based upon immediate necessity.

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Part of making an informed choice is understanding the various levels of care available:

### Adult Day Care

Daytime care, meals and activities for developmentally disabled or demented patients are provided. Rates vary between \$30 and \$54 per day (statewide average). Day care can be the most cost effective means of obtaining respite care, allowing the caregiver to continue

acting in the primary role. Many are social models which encourage socialization and good nutrition.

### Assisted Living or Board and Care

24 hour care in a facility setting with specialized activities, nutritional emphasis and a safe physical environment is provided. Rates vary between \$45 and \$70 per day (statewide average). Family members may visit patients without assuming the burden of physical caregiving. Many facilities strive for a "home-like" atmosphere and may be licensed for ambulatory or non-ambulatory care. Most are private pay, however some accept Supplemental Security Income (SSI). RCFE facilities are not required to have doctors or nurses on staff.

### Skilled Nursing Facilities

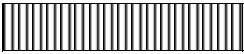
24 hour skilled nursing care is provided. Some have units that specialize in dementia care. Rates vary between \$90 and \$120 per day (statewide average). All medications and treatments are given by physician's orders. Twenty-four hour care is provided to address such issues as tube feeding and stage 3/4 decubitus ulcers. Some facilities offer activity and meal planning specific to the needs of Alzheimer's patients. All have Family Council Programs and Care Plan Meetings

## Opportunities for the Visually Challenged

by Betty Young, a veteran who has had macular degeneration in both eyes for over 27 years

**T**here is no reason for days to be filled with nothing to do or no place to go!

- ◆ **Braille Institute**, located in Rancho Mirage, sends a bus to pick up students from the Moreno Valley on Wednesdays. Different areas have different pick-up days. There are many classes to choose from. Their phone number is 760-321-1111.
- ◆ **Braille Outreach** provides classes in 6 different areas: Mondays, 10AM-2PM in Corona; Tuesdays, 10AM-2PM in Sun City; Wednesdays, 9AM-Noon in Redlands; Thursdays, 10AM-2PM in Claremont; Fridays, 9AM-2PM in Hemet. Call 909-790-9345 for more information.
- ◆ **Braille Club** in Riverside meets on Tuesdays, 10AM-2PM, September through June. Coffee, Tea and Desert provided. Call 909-686-0493.
- ◆ **Valley Blind Center** in San Jacinto has Arts & Crafts programs with coffee and donuts Tuesdays and Fridays, 8AM-1PM. Call 909-654-3167.
- ◆ **Lighthouse For The Blind** is located in San Bernardino. There are many activities to choose from. People from the Moreno Valley interested in going on Fridays can call me at 909-243-1942. For more info, call 909-884-3121.
- ◆ **Bowling is available** in Riverside at TAVA Lanes beginning at 1PM on Mondays. Call Irene Williams at 909-688-1563. Bowling is also available at the Hemet Bowl Mondays through Fridays from 9AM-11AM. Call 909-654-3167. At both locations, rails are available for \$1 per game.
- ◆ **White Cane Support Group** meets on the 3rd Wednesday of every month at the Valley Blind Center in San Jacinto. Contact Al Davenport (President) at 909-929-3314. All visually challenged persons are welcome.
- ◆ **Guide Dogs of the Desert**, in Palm Springs, provides students with 28 days of in-residence training. There is no fee to the students. Call 760-329-6257.
- ◆ **Big Numbered Phones** are available from AT&T and they allow unlimited, free information calls.
- ◆ **Talking Books**, with a special tape player, are available from Braille Institute. Books are returned and sent by mail, free of charge. Call 800-808-2555.
- Veterans
- ◆ **Jerry L. Pettis VA Hospital** provides Arts & Crafts classes for visually impaired veterans on Tuesdays, 8AM-10AM; Wednesdays, 9AM-11AM & 1PM-3PM; Thursdays, 8AM-10AM. Call 909-825-7084.
- ◆ **Free Fishing Licenses** are available for disabled veterans. Call 562-590-5134.
- ◆ **State Parks Pass** is available for disabled veterans for a one time fee of \$3.50. The disabled, who are not veterans, can use the parks at half price. There is also a senior discount at State Parks. Call 916-653-6995.
- ◆ **Golden Access Card**, which is lifetime pass to National Parks, is available to disabled veterans. There is also a **Golden Age Passport** for seniors 62 or older, for which there is a one-time fee of \$10. In Riverside, call 909-697-5200; In Palm Springs, call 760-251-4800.
- ◆ **Western Blind Rehabilitation Center**, in Palo Alto, provides all honorable discharged veterans who are blind or legally blind with training in the use of visual aides. All visual aides taught are issued to veterans at no fee. Computer training is also available. For more information, call Duncan Campbell at 909-825-7084.
- ◆ **Recreational Activities** are available for disabled veterans including the Winter Sports Clinic, a week long ski trip at the Crested Butte Ski Resort in Colorado. Call Rec Therapy at 909-825-7084, x3056, for more information on this and



# BEWARE of Mobile Home REPAIR SCAMS

by Margo Hamilton, C.A.R.E. Program Coordinator

The phone rings and you are greeted by a pleasant voice saying:

“This is your park’s management office calling to tell you that we are sending an inspector to check that your mobile home meets the earthquake standards set down by new legislation. We are very concerned about your safety and we are asking that you cooperate fully with the inspector.”

You receive an “A” in Consumer Awareness if you answer:

“It is unusual for my park’s management to contact me by telephone. Also, I have never heard of the legislation that you are referring to. Perhaps you can mail me a copy of the legislation and include the name and phone number of the inspector so that I can contact him after reviewing the material and speaking with park management.”

Every day, seniors are being ripped off for thousands of dollars by dishonest contractors offering “free inspections” or warning that major damage (including flood and fire) will result if repairs are not made immediately. Deal only with licensed contractors: ask to see their pocket license with another form of identification and check with the Contractor’s Board at 1-800-321-2752. Do not rush into repairs. Get at least 3 bids. **Call the Riverside County Office on Aging HelpLink at 800-510-2020 with any questions or for assistance in filing a consumer complaint.**

*Partnership to Preserve Independent Living  
for Seniors and Persons with Disabilities*

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- ✓*Medicare Coverage of Mental Health Services*
- ✓*Beware of Living Trust and Investment Scams*
- ✓*How to Use the RTA Bus System*
- ✓*Tips on how to avoid self-neglect*
- ✓*When is Facility Placement Appropriate?*
- ✓*Opportunities for the Visually Challenged ....and more.....*