

Meeting the Challenges

Quarterly

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ILP ...helping people to live independently in their homes....

Health Care Reform—How Do We Benefit?

The *Patient Protection and Affordable Care Act* was signed into law by President Obama on March 23rd. The months before were filled with complicated and often misleading or misunderstood discussions and statements by many people. Now that health care reform has been enacted, many of us still wonder what it will mean?

One of the things that caused many of us to fear passage of the bill was the statement that “Medicare Spending Will Be Cut by \$455 Billion”! Turns out that no cuts to our Medicare benefits were intended. Instead, what was planned was a reduction in “excess” payments and bonuses to insurance companies that administer so called Medicare Advantage programs.

The way Medicare has worked is that private insurers (HMOs) were paid by the government to manage Medicare programs. A minimum level of services were required, but the insurer could then offer other ser-

vices also to get us to sign up on their plan. Because the HMOs are companies, they may either cut the extra services or increase premiums for non-Medicare members, if they continue to offer services that exceed Medicare service requirements.

The new law adds some prescription drug assistance. Previously, Medicare Part D enrollees received drug coverage up to a certain limit, and then were on their own until the total medication expense for the year was over about \$6,000. Then Medicare would again cover drug expense. Some of the Medicare Advantage programs had been helping to pay medication expenses in the

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***“Too many people
who do not know anything
say too much
about what they know nothing about.”***

- Haitian Immigrant

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DISCLAIMER:

Articles prepared by or presented in *Meeting the Challenges* are for general information purposes only.

The information is not intended to be medical advice. If you suspect that you have a physical, medical or psychological problem, you should always seek care from a qualified professional.

Before taking any action that may impact you personally, consult with your own physician, attorney, investment counselor, or other professional advisor.

Meeting the Challenges

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so called “donut-hole”. The new law does a little to help address this gap in coverage problem:

- When people fall into the payment gap this year, they will automatically receive a \$250 “rebate” check
- In 2011, people will get a 50% discount on brand-name drugs they purchase when they are in the donut-hole. Generic prescription drugs will get a 7% price cut next year. Gradually the discounts will increase so that by 2020 people will be paying no more than 25% of the cost.
- Although confusing, there are assurances that the discounting of costs will not affect the ability of a person to qualify for “catastrophic coverage” when Medicare then pays for 95% of the drug expense.

Under the new law, funding will be increased to Aging and disability Resource Centers for information and counseling about long-term health-care options available to seniors.

Another provision of the health reform bill protects spouses from being forced to “spend” all the couple’s assets to gain access to home and community based care.

The legislation does create the country’s first government-run long-term care insurance plan. Unlike private long-term care insurance plans, the new government plan:

- Does not have a limit on how long benefits may be received
- A person cannot be turned down due to a “pre-existing condition”.

To be eligible for plan benefits:

- A person has to be working when they enroll
- People need to have paid into the plan for 5 years, working at least 3 of those years, earning a minimum of \$1,200 each year
- A person must require assistance in at least two of five activities of daily living and a health care provider must certify that the disability is expected to last more than 3 months.

The new law attempts to help increase the numbers of physicians who are willing to treat Medicare and MediCal patients. Primary care doctors, who treat Medicare patients, will receive a 10% bonus beginning in 2011. It also raises payments to family care doctors who treat Medi-Cal (Medicaid) patients. Plus, the law reduces both Medicare and Medicaid paperwork.

Most Part B Medicare beneficiaries will continue to pay the \$96.40 monthly premium in 2010. New Part B beneficiaries will pay \$110.50 each month. Unmarried people earning more than \$85,000 per year and couples earning more than \$170,000 per year will also be required to pay an additional premium amount.

In 2013, Medicare payroll tax will increase on the portion of income OVER \$200,000 per year, or above

\$250,000 for married couples.

Another frightening rumor was that everyone would have to purchase health insurance or “go to jail”. This is half right, sort of. Everyone is expected to have or buy insurance, beginning in 2014:

- Those on Medicare and Medicaid already have insurance and are not affected
- People who have veteran’s health coverage through TriCare and the VA already have health insurance and are not affected

- Medicaid will be available to more low-income individuals and families
- Tax credits will help defray the cost for those with moderate incomes
- People who don’t comply will have to pay a penalty.

Health insurance premiums, set by private companies, may continue to rise.

[SOURCES: AARP Bulletin, Health Care Reform - Updated May 10, 2010; The Associated Press; Medicare.gov]



Transportation Reimbursement and Information project (TRIP)

TRIP provides mileage reimbursements to volunteer drivers of seniors and people with disabilities who are not able to use other transportation options in their community.

TRIP provides mileage reimbursements in Western Riverside County, Coachella Valley, and Palo Verde Valley.

Qualifications for assistance are determined through an application process. To find out if TRIP reimbursement assistance might be appropriate for you, call 1-800-510-2020 or visit <http://www.livingpartnership.org/Transportation.htm> .



The  program can help you get where you need to go.
Call us through HelpLink @ 1-800-510-2020



is a direct service program of the non-profit, public benefit



What does the Americans with Disabilities Act mean by “Disability” ?

The Americans with Disabilities Act (ADA), was signed into law by President George H. W. Bush on July 26, 1990.

In fact, our organization, the Independent Living Partnership, was originally formed to advocate for and help to get the ADA passed.

Often people think that the ADA was enacted to make sure that younger disabled people receive rights and protection under the law. Many older adults, who have difficulty walking or loss of sight or other challenges, do not think of themselves as having disabilities or being covered by the ADA.

Under the ADA, an

individual with a disability is a person who:

1. Has a physical or mental impairment that substantially limits one or more major life activities.
2. Has a record of such an impairment.
3. Is regarded as having such an impairment.

Under the law, an “impairment” may be physical or mental. However, “an impairment is a disability under the ADA *only if it substantially limits one or more major life activities*. An individual must be unable to perform, or be significantly limited in the ability to perform, an activity compared to an average person in the general population.”

Examples of major life activities include caring for oneself, performing manual tasks, seeing, hearing, eating, sleeping, walking, standing, lifting, bending, speaking, breathing, learning, reading, concentrating, thinking, communicating, and working.

A “major life activity” also includes the operation of a major bodily function such as functions of the immune system, normal cell growth, digestive, bowel, bladder, neurological, brain, respiratory, circulatory, endocrine, and reproductive functions.

[SOURCE: Disability and Business Technical Assistance Center]

Tai Chi CLASSES IN THE COACHELLA VALLEY

Tai Chi means the "great ultimate," according to Noel Pittman, Director of the Palm Springs Tai Chi Institute. The benefits of Tai Chi include:

- 1.Improved coordination and balance
- 2.Increased strength
- 3.Stamina and energy
- 4.Improved flexibility
- 5.Better concentration
- 6.Reduction of stress
- 7.Increased confidence and discipline. Classes are avail-

able at the following Desert locations:

- Dance in the Light Studio in Rancho Mirage.
- Ramon Mobile Park 1441 E. Ramon Rd Palm Springs
- La Quinta Hotel and Club Fitness Center.
- The Citrus
- La Quinta Boys and Girls Club
- Mizell Senior Center
- Ruth Hardy Park
- The Golden Rainbow Senior Center

- Temple Isaiah 332 West Alejo Road.
 - La Quinta Senior Center
 - Church of Religious Science – Palm Desert
 - The Braille Institute – Rancho Mirage
 - Knott’s Fitness Point Health Club- Palm Springs
 - Gilda's Club – Cathedral City
 - Mission Lakes Country Club – Desert Hot Springs
- Please consult location for time and class details.

Help Prevent Financial Elder Abuse

Financial abuse of older adults occurs when someone wrongfully takes or uses an older adult’s money or assets.

Sometimes threats or psychological pressure and badgering makes the older adult willing to allow an abusive child, caregiver or other person to gain access to their funds or property.

Sometimes people with close relationships to a person may convince the victim to do something that is not in their best interest. Some examples include:

- A caregiver might convince an older adult to buy them a car, when the older adult has very limited resources and cannot afford to buy their caregiver a car
- A child or caregiver or “friend” might convince an older adult to add them as a signer on their bank account or to grant them power of attorney, after which they use the older adult’s money to pay their own bills or buy things for themselves.
- Maybe the criminal can get the elder to sign over owned property and then sell it.
- Or maybe the abuser helps the elder and gets

the grateful elder to give them unreasonable amounts of money as “compensation” for services rendered.

- The abuser might misuse an elder’s credit card or simply steal things from the older adult.

The clues that something is amiss might include:

- Big or frequent withdrawals from the elder’s accounts
- A sudden decline in the older adult’s financial condition
- Large credit card charges that the older person can't explain
- Money or possessions missing from the elder’s home
- Missing checks
- A person who suddenly and suspiciously forms a very close relationship with the elder
- Suspicious changes in wills, power of attorney, titles, and policies
- The addition of names to the senior’s signature card
- Unpaid bills or lack of medical care, although the elder has enough money to pay for them
- Financial activity the senior couldn’t have done, such as an ATM withdrawal when the account holder is

bedridden

- Unnecessary services, goods, or subscriptions.
- If you suspect that a friend or neighbor may be the victim of financial elder abuse, you can call Adult Protective Services (APS) for assistance, even if you have no proof of the abuse. A social worker will ask questions and determine if an investigation is needed. An APS worker will interview the victim alone and may also interview family members and the suspected abuser. If the abuse can be considered criminal, the worker will report it to law enforcement.

Investigations are confidential and will not be shared with the reporter of the suspected abuse.

Contact your State or County Government for the number of Adult Protective Services in your area.

In Riverside County, the 24 hour a day number for APS is 800-491-7123.

In San Bernardino County, call (877)-565-2020.

[SOURCES: Riverside County C.A.R.E. Program; California Department of Social Services; nolo.com]

"Friends show their love in times of trouble..."

- Euripides (408 B.C.)

Twenty Safe Driving Tips for Older Driversby Derrick Grant @ www.elderguru.com

The ability to drive is an important element in maintaining one's independence, but as we age it may get more challenging. There are safe driving tips that elders can use to drive safely. These tips really apply to anyone and include:

1. Avoid driving at night if you have trouble with your vision, and don't tint your windows.
2. Avoid driving during periods of high traffic, typically during morning, lunch and evening commute times.
3. Keep your windshield, headlights and mirror clean to improve visibility.
4. Raise your seat high enough so you have a clear view of the road. Sit on a small pillow if necessary.
5. Limit distracting noise inside the vehicle. This includes the radio and conversations with passengers and use of cell phones.
6. Watch for flashing lights of emergency vehicles if you have difficult hearing. Stay alert.
7. Keep a safe distance between you and the car ahead so you have ample time to brake safely if necessary.
8. Allow adequate stopping distances.
9. Keep windshield wiper blades in proper working condition.
10. If possible, drive a car with an automatic transmission.
11. Get periodic vision and hearing tests. Get hearing aids and new glasses when needed.
12. Take a defensive driving course offered through the AARP or the American Automobile Association. Some insurance policies may offer price discounts when individuals take these courses.
13. Carefully read medication labels to see if they may impair driving skills.
14. Don't drive if you're feeling tired, lightheaded or stressed.
15. Avoid driving during inclement weather.
16. Use other transportation services such as taxis and buses if you're unsure of your ability to drive safely.
17. Drive on familiar streets and limit trips to those close to home.
18. Always wear your seat belt.
19. Keep your headlights on at all times.
20. Talk with your doctor if you have concerns about continuing to drive.

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Transportation Available in Riverside County

Information is current as of June 1, 2010
Compliments of the Independent Living Partnership, the TRIP Program
the Riverside County Office on Aging,
And the Riverside County Transportation Commission.



QUICK DIAL A RIDE LOOK-UP

Riverside Transit Agency

Cities Served: Western Riverside County
Days Operating: MON-SUN

Dial-A-Ride is a curb-to-curb advanced reservation transportation service for seniors and persons with disabilities. Dial-A-Ride vehicles travel to areas within 3/4 of a mile of an RTA local route. Where to call 1-800-795-7887 Fare \$3.00

SunLine Transit Agency

Cities Served: Coachella Valley
Days Operating: MON-SUN

SunDial provides on-demand curb-to-curb paratransit service to qualifying clients within 3/4 of a mile on either side of SunBus route.

Where to call 1-800-347-8628
Fare \$1.50 (same city)
\$2.00 (city to city)

Palo Verde Valley Transit Agency

Cities Served: Blythe, Ripley, Mesa Verde
Days Operating: TUE AND THU

Desert Roadrunner Dial-A-Ride is a service for seniors (age 60 years old and older) and persons with disabilities. Where to call 760-922-1140 Fare \$3.00

COACHELLA VALLEY SERVICES

Desert Blind and Handicapped Association

Cities Served: Coachella Valley
Desert Blind and Handicapped association provides assistance for Blind, Low vision, and/or Physically Disabled persons which includes Transportation and escort Services. Where to call 760-770-1700
Or visit www.desertblind.org

Jewish Family Service of the Desert

Services available to the general community throughout the greater Coachella Valley
Where to call 760 325-4088
Or visit www.jfsdesert.org

Desert Samaritans for the Elderly

Cities Served: Coachella Valley
Days Operating: MON-FRI
Where to Call: (760) 837-9066
Who Qualifies:
Seniors over the age of 60

Desert Aids Project

Cities Served: Coachella Valley
Who Qualifies:
Clients with HIV/AIDS
Where to call 760-323-2118

Yellow Cab Co of the Desert

Location: Palm Desert
Where to call 760-345-8398

RIVERSIDE COUNTY TRANSPORTATION DIRECTORY

WEST COUNTY

Banning Pass Transit Dial-A-Ride

Cities Served: Banning, Cabazon & small portion of Beaumont

Days Operating: MON-SUN

Where to Call: (951) 922-3252

Cost: \$1.35 one way trip

Who Qualifies:

Open to seniors 60+, ADA certified and persons with disabilities living ¼ mile outside the existing fixed route area.

Saturday and Sunday only:

Services available to ADA certified clients

Beaumont Pass Transit System

Cities Served: Beaumont and Cherry Valley

Days Operating: MON-SAT

Where to Call: (951) 769-8532

Cost: \$1.15 one way trip

Who Qualifies:

Seniors and persons with disabilities

City of Corona Transit Service

Corona Cruiser

Cities Served: Corona & unincorporated areas of Home Gardens, Coronita, El Cerrito & up to RCC along Hamner Avenue in Norco

Days Operating: MON-SAT

Where to Call: (951) 734-7220

Cost: \$1.25 one way trip

Who Qualifies: General Public

Riverside Special Services

Cities Served: Within Riverside City limits

Days Operating: MON-SUN

Where to Call: (951) 687-8080

Cost: \$2.00 one way trip

Who Qualifies:

Seniors and persons with disabilities

Care Connexus, Inc.

Cities Served: Riverside and surrounding communities

Days Operating: MON-FRI

Where to Call: (951) 509-2500

Who Qualifies:

Clients of Adult Day Service Centers

Care Connexus, Inc.

Cities Served: Sun City/Menifee Valley

Days Operating: MON-FRI

Where to Call: (951) 672-9536

Who Qualifies:

Clients of Adult Day Service Centers of Sun City/Menifee Valley

Riverside County Regional Medical Center

Cities Served: Western Riverside County

Days Operating: MON-SAT

Where to Call: (866) 909-4881 or (951) 486-4380

Who Qualifies:

Low-income Medi-Cal and Medicare clients of the Riverside Co. Regional Medical Center, outside Dialysis patients, the elderly and disabled

RIVERSIDE COUNTY TRANSPORTATION DIRECTORY

Friends of Moreno Valley

Senior Center

(a.k.a. "MoVan")

Cities Served: Trips originating in Moreno Valley to within 35-mile radius

Days Operating: MON-FRI

Where to Call: (800) 351-6571

Cost: 25 cent donation within Moreno Valley (\$2.00 donation outside Moreno Valley)

Who Qualifies:

Seniors and adults with disabilities

Care-A-Van Transit, Inc.

Cities Served: Hemet/San Jacinto Valley and the Sun City/Menifee area; unincorporated county areas of Winchester and Val Vista

Days Operating: MON-FRI

Where to Call: (951) 791-3572

Cost: \$2.00 donation one way trip

Who Qualifies:

Clients of Riverside Co. Senior One Stop Center, Valley Restart Homeless Shelter, Da Vita, Daybreak Adult Day Services, Riverside Co. Office on Aging, KinCare, Prime of Life, Care Connexus, youths at Crestwood Day Camp, and families and volunteers for Habitat for Humanity

Blindness Support Services

Provides travel training assistance for the disabled and visually impaired. For more information, call (951) 341-9244.

Inland AIDS Project

Cities Served: Western Riverside County

Days Operating: M-F

Where to Call: (951) 224-8314 x136

Who Qualifies:

Clients with HIV/AIDS

Beaumont Adult School

Cities Served: Pass Area

Days Operating: MON-FRI

Where to Call: (951) 845-6012

Who Qualifies:

Low income adult students attending Beaumont Adult School

Boys & Girls Clubs of Southwest County

Cities Served: Temecula, Murrieta, Lake Elsinore

Days Operating: MON-FRI

Where to Call: (951) 699-1526

Who Qualifies:

Youths participating in Before and After School Transportation program

Operation SafeHouse

Cities Served: Riverside County

Days Operating: 24 hours

Where to Call: (951) 351-4418

Who Qualifies:

Homeless, at-risk youth ages 18-21

RIVERSIDE COUNTY TRANSPORTATION DIRECTORY

Jefferson Transitional Program

Cities Served: Western/
Mid-Riverside County

Days Operating: M-F

Where to Call: (951) 686-5484 or
(951) 345-1193

Who Qualifies:

Individuals who carry a mental health
diagnosis or dual-diagnosis

Transportation Access Program (TAP)

Administered by the Volunteer Center of
Riverside County, TAP distributes bus
tickets to over 100 social service agencies
which then distribute those tickets to
thousands of the truly needy requiring
access to medical appointments, job
interviews or other needed services.
For more information, call (951) 686-4402,
or dial 211 (Information and referral
hotline for Riverside County).

TRIP

TRIP provides mileage reimbursements to
volunteer drivers of older adults and people
with disabilities who are not able to use
the transportation services in their
community. **TRIP provides service in
Western Riverside County, Coachella
Valley, and the Palo Verde Valley.**

Qualifications for assistance are
determined through an application process
administered by the Independent Living
Partnership. To find out if TRIP
reimbursement assistance might be
appropriate for you, call 1-800-510-2020
or visit www.livingpartnership.org

OTHER OPTIONS

Yellow Cab

Serves the entire Riverside County
Where to call 1-877-1140

AA Inland Empire Cab

Location: Riverside
Where to call 1-888-333 TAXI

Greyhound Bus Services

Blythe— 905 W Rice ST—760-922-5401

Banning— 583 W Ramsey—951-849-9138

Indio— 45-525 Oasis ST—760-347-5888

Palm Springs—

Train Station on Train Station Rd (ticket
purchase from driver)
—1-800-231-2222

Perris— 412 4th ST—951-657-7813

Riverside— 3911 University Ave
—951-686-2345

Temecula— 28464 Old Town Front ST STE B
—951-676-2059

San Bernardino— 596 North G ST
—909-884-4796

This directory insert was produced by the non-profit benefit
Independent Living Partnership to provide general informa-
tion about the availability of transportation options in River-
side County. Contact information and eligibility may change
over time. Please call the Riverside County Office on Ag-
ing/Aging and Disability Resource Center *HelpLink Call
Center* at 1-800-510-2020 or dial 211 if more current
information or updates are required.

Eating Nuts May Lower Cholesterol

Newly released results of research by Loma Linda University Professor Joan Sabaté suggest that eating nuts lowers bad cholesterol levels.

Dr. Sabaté has published earlier research that found the inclusion of nuts in a diet “reduced risk of coronary heart disease”. The most recent study focused on the effect of eating nuts on *blood lipids*.

Lipids are mainly fatty acids or cholesterol, and abnormal levels of blood lipids have been thought to be a major risk factor in the development of cardiovascular disease.

Dr. Sabaté and his colleagues combined the data from 25 separate studies in 7 countries in which the effect of eating nuts on lipid levels

was assessed in 583 men and women who were not taking cholesterol medications.

They found that eating about two and one-half ounces of nuts each day (about 3/4 cup) lowered total cholesterol by 5.9 percent and LDL (or bad cholesterol) by 7.4 percent.

Different types of nuts had the same effect, so long as the amount consumed each day was two and one-half ounces or more.

The Food and Drug Administration previously approved a “qualified” health claim that *“Scientific evidence suggests but does not prove that eating 1.5 ounces per day of most nuts, as part of a diet low in saturated fat and cholesterol, may reduce the risk of heart disease. See nutrition information for fat content.”* The FDA restricted

the approval to the consumption of almonds, hazelnuts, peanuts, pecans, some (but not all) pine nuts, pistachio nuts, and walnuts.

The research of Dr. Sabaté would seem to prove that daily consumption in larger quantities of nuts does in fact help to lower cholesterol levels. Results vary and show a greater cholesterol lowering effect for people who have high LDL cholesterol or a lower body mass.

The degree to which cholesterol levels are lowered by eating nuts is modest relative to the targeted effectiveness of statin medications.

Consult your physician regarding appropriate treatment for your cholesterol management.

[SOURCE: www.lu.edu—faculty portfolio; www.fda.gov—Summary of Qualified Health Claims, 7/14/2003]

Is “Bad Cholesterol” Really Bad ? - An editorial by Richard Smith, Editor

Earlier this year, Men's Health published an article questioning whether cholesterol characterizations of LDL, and the widely held view of the role of so-called “bad” cholesterol as a major risk factor for cardiovascular disease, are accurate.

The research of Ronald M. Krauss, M.D., the director of the Department of Atherosclerosis

Research at Children's Hospital Oakland Research Institute, suggests that LDL comes in different sizes. He says that the majority of the LDL that shows up in a standard blood profile is mostly “large fluffy” LDL and is benign.

Dr. Krauss says that the “heart-disease community” is resistant to the implications of his findings. Accepting Dr. Krauss' assertions

would mean adjusting therapies to other than just lowering total cholesterol and would, of course, adversely affect the multi-billion dollar LDL-lowering drug industry.

But, if Dr. Krauss is right, we may be wasting a lot of money that we cannot afford and, while at the same time, not providing effective medical care to prevent heart disease.

ASSISTED TRANSPORTATION

You may qualify for special *TRIP* assistance to help you secure a volunteer escort-driver.

Call 1-800-510-2020 and tell the HelpLink Services Specialist that you need help with transportation.

You will be asked a few questions and, if appropriate, will be referred to *TRIP*. Once referred, you will be required to complete an application, and if you are determined to be eligible for *TRIP* assistance, you will receive monthly cash mileage reimbursements for your volunteer.



The volunteer escort-driver *TRIP* program is supported by Measure A tax funds through the Riverside County Transportation Commission, Older Americans Act funds through the Riverside County Office on Aging, New Freedom funds through SunLine Transit Agency and local funds from the City of Blythe.

Charitable Contributions from Individuals and Businesses Are Requested!!

Companion and Service Animals Can Help Preserve Independence

Service dogs can assist people with disabilities in a number of ways that help them to remain independent and living in their own homes.

Trained dogs can do things like turn a light switch on or off, pick up dropped keys or open doors. They can pull their partner in a manual wheelchair, or be trained to pull clothing on and off of their partners, bring medication or a telephone in an emergency, and many other amazing things. They can learn to help their partner into and out of their wheelchair, push buttons for elevators or automatic doors and, according to Canine Companions for Independence, “even assist with business transactions by transferring money, receipts, and packages.”

Hearing dogs can help a person who is deaf or hearing impaired by alerting them when someone says their name, or to everyday sounds like the telephone or the doorbell ringing, or a smoke alarm. Hearing dogs alert their handler with a paw touch or a nose bump, and then take them to the source

of the sound.

In addition to helping a person to accomplish daily activities, with less dependence on other people, service dogs also provide emotional and social support.

Canine Companions for Independence (CCI) is a non-profit that is headquartered in Santa Rosa California, but serves the entire country from regional centers. The Southwest Regional Center, serves the states of Arizona, Utah, Colorado, New Mexico, Texas, Oklahoma, Arkansas, Southern California, Southern Nevada and Hawaii. It is in Oceanside and invites visitors to come from tours at 124 Rancho del Oro Drive, Oceanside, CA 92057. For more information, call them at (800) 572-BARK.

(Information about other regional centers is available at www.cci.org)

Service dogs have been employed to help people who have spinal cord injury, multiple sclerosis, spin bifida, arthritis, cerebral palsy, muscular dystrophy, Friedreich's ataxia, lupus, orthopedic disabilities, Parkinson's, osteoarthritis, and post-polio, among other conditions.

Canine Companions

Donations to the Independent Living Partnership and the TRIP Program are tax deductible!!

makes it a special point to disclose that CCI does “*not train or place dogs for the following: to guide or work for the blind, to do seizure or diabetic alert/response, to anticipate or detect medical symptoms, for the primary benefit of emotional comfort or social support, to recognize and/or manage undesirable human behavior, to provide supervision, navigation, or safety from environmental hazards, to respond aggressively, to provide personal protection, to assist with the management of mental illness as a primary condition.*”

There is no charge for service dogs provided by Canine Companions. However, travel to required “Team Training” sessions, the cost of meals “, or hotel accommodations if required, must be paid by the student.

The dogs provided by CCI are Labrador Retrievers, Golden Retrievers, and crosses of the two breeds.

The application process includes:

- Completion of an on-line form—CCI will only contact an applicant who is determined to be eligible by the on-line information provided.
- If a person is determined to be eligible to apply, a full application package will be mailed within 4 to 6 weeks.

- After the application is completed and returned, a telephone interview will be conducted.
- On the basis of the results of the telephone interview, medical forms, to be completed by the applicant’s physician or therapist, may be sent.
- Following review of the medical documents, a personal interview may then be scheduled.
- If the applicant has been determined to be eligible after the interview, their application will be evaluated by a selection review committee for final acceptance in the program.
- If accepted, the applicant will be placed on the waiting list and annual updates will be required.

The application process lasts between 3 - 6 months, on average, before an applicant can be accepted into the CCI program. If accepted, the candidate moves to the waiting list, which can last anywhere from 6 months to 2½ years.

The Southern California office of another organization, *Canine Support Teams* (CST), is located in Temecula California.

The application process for consideration by CST includes:

- A recent photograph
- An autobiography
- A map to the applicant’s home
- A non-refundable \$50.00 application donation.

CST states that “*Once a potential match has been identified, the applicant will be expected to contribute towards a portion of the cost of preparing the service dog during the two years it is in the training program. The placement donation is \$150.00 which will be due on the day of the applicant’s interview. No person will be denied the opportunity to be considered as a recipient because of limited financial ability.*”

For more information about the programs of Canine Support Teams, please visit their website at:

www.caninesupportteams.org or call them at (951)301-3625.

[SOURCE: www.cci.org;
www.servicedogssavelives.org;
www.caninesupportteams.org]

Thanks for suggesting this article Lois!

“One’s philosophy is not best expressed in words; it is expressed in the choices one makes... and the choices we make are ultimately our responsibility.”

- Eleanor Roosevelt

Ayuda a Prevenir el Abuso Financiero de Ancianos

El abuso financiero de ancianos ocurre cuando alguien utiliza el dinero o bienes de la persona indebidamente.

A veces, amenazas o presiones psicológicas hacen que la persona este dispuesta a permitir que un hijo abusivo, ayudante, u otra persona tenga acceso a sus fondos o bienes.

A veces personas con relaciones cercanas a la persona pueden convencer a la victima de hacer algo que no esta en su mejor interés. Algunos ejemplos incluyen:

- Un ayudante puede convencer al anciano a comprarle un automóvil, cuando el anciano tiene recursos muy limitados y no puede darse el lujo de comprarle un carro a su ayudante.
- Un hijo, o ayudante, o “amigo” puede convencer al anciano de agregarlo en su cuenta bancaria o ceder el poder y después usar en dinero del anciano para pagar sus propias facturas o comprar cosas para si mismo.
- Alomejor el criminal puede hacer que el anciano transfiera su propiedad a su nombre y después venderla.
- O alomejor, el abusador ayuda al anciano y el agradecido anciano le da canti-

dades irracionales de dinero como “compensación” por los servicios prestados.

- El abusador puede aprovecharse de la tarjeta de crédito del anciano o simplemente robar cosas que pertenecen al anciano.

Las pistas de que algo anda mal pueden incluir:

- Grandes o frecuentes retiros de la cuenta del anciano
- Un descenso repentino en la situación financiera del anciano
- Grandes cargas en las tarjetas de crédito que el anciano no puede explicar
- Dinero o posesiones que hacen falta en el hogar del anciano
- Cheques perdidos
- Una persona que repentinamente y sospechosamente forma una relación cercana con el anciano.
- Cambios sospechosos en testamentos, títulos, o pólizas
- La adición de nombres en una cuenta principal
- Facturas sin pagar o falta de atención medica, aunque el anciano tenga el dinero suficiente para pagar
- Actividad financiera que el anciano no es posible que pueda ejecutar, como retirar dinero de un cajero, cuando este esta en cama
- Servicios, bienes, o subscrip-

ciones innecesarias

Si usted sospecha que un amigo o vecino esta siendo la victima de abuso financiero, usted puede llamar a los Servicios de Protección de Adultos (APS) para solicitar asistencia, aunque usted no tenga pruebas del abuso. Una trabajadora social le hará unas preguntas y determinara si una investigación es necesaria. Un empleado de APS entrevistara a la victima a solas y también entrevistara a miembros de familia y al sospechoso del abuso. Si el abuso puede ser considerado como un crimen, el empleado lo reportara a las autoridades. Investigaciones son confidenciales y no serán compartidas con la persona que reporto el abuso.

Contacte al Gobierno de su Condado para el numero de Servicios de Protección para Adultos en su área.

En el Condado de Riverside, llame al 800-491-7123.

En el Condado de San Bernardino, llame al (877)-565-2020.

[FUENTES: Riverside County C.A.R.E. Program; California Department of Social Services; nolo.com]

Veinte Consejos de Conducción Segura para Conductores Mayores

by Derrick Grant @ www.elderguru.com

La habilidad de manejar es un elemento importante para mantener nuestra independencia, pero al paso del tiempo es más difícil. Hay consejos de seguridad que personas mayores pueden usar para manejar más seguros. Estos consejos aplican para cualquiera e incluyen:

1. Evite conducir de noche si tiene problemas con su vista, y no tinte sus ventanas.
2. Evite manejar cuando hay más tráfico, usualmente en la mañana, hora del almuerzo, y la hora de la salida del trabajo.
3. Mantenga su parabrisas, faros, y espejos limpios para la mejor visibilidad.
4. Levante su asiento lo suficiente alto para tener una visión clara del camino.
Siéntese en una pequeña almohada si es necesario.
5. Limite ruidos dentro del vehículo que lo puedan distraer. Esto incluye el radio y conversaciones con pasajeros o el uso de un celular.
6. Tenga cuidado con las luces intermitentes de los vehículos de emergencia si tiene alguna dificultad para oír. Manténgase alerta.
7. Mantenga una distancia segura entre usted y el carro de enfrente para que usted tenga espacio suficiente para frenar seguramente si es necesario.
8. Mantenga la distancia apropiada para frenar.
9. Mantenga los parabrisas en buen estado.
10. Si es posible, maneje un carro automático.
11. Obtenga pruebas de visión y audición periódicamente. Obtenga los audífonos y lentes nuevos cuando sea necesario.
12. Tome un curso de conducción defensiva ofrecidas a través de AARP o La Asociación Americana de Automóviles (AAA). Algunas aseguradoras ofrecen descuentos en sus precios cuando usted toma estos tipos de cursos.
13. Cuidadosamente lea las etiquetas de medicinas para saber si estas le afectaran sus habilidades de manejar.
14. No maneje si se siente cansado, mareado, o estresado.
15. Evite manejar en las inclemencias del tiempo.
16. Use otras formas de transportación como taxis o camiones si usted no esta seguro de sus habilidades de manejo.
17. Maneje en calles conocidas y limite sus viajes a lugares cerca de su casa.
18. Siempre póngase en cinturón de seguridad.
19. Mantenga sus luces encendidas en todo momento.
20. Hable con su doctor si tiene alguna duda acerca de continuar conduciendo.

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Easy Way to Have a Great Thyme—Grow Herbs in the Kitchen

How really simple it can be to add some fun to life and fresh accents to everyday's meal preparation at the same time. Herbs are easy to grow. They require only 4 to 6 hours of sunlight each day. Get little plants at your nursery, plant them in a container or two with drain holes. A light potting soil is perfect. Plant a seedling of Basil, Oregano, Chives, Parsley, Mint, Sage or Thyme—whatever you like. Water when soil dries. Enjoy!



Inside..... ▶ Health Care Reform—How Do We Benefit? ▶ What does the ADA mean by “Disability”?
▶ Tai Chi Classes in the Coachella Valley? ▶ Help Prevent Elder Abuse ▶ Twenty Safe Driving Tips for Older Adults ▶ SPECIAL REMOVABLE DIRECTORY: TRANSPORTATION AVAILABLE IN RIVERSIDE COUNTY ▶ Eating Nuts May Lower Cholesterol ▶ Companion and Service Animals Can Help Preserve Independence? ▶ Ayude a Prevenir el Abuso Financiero de Ancianos ▶ Veinte Consejos de Conducción Segura para Conductores Mayores ...& MORE!!!!