



The Senior Advocate

Volume 9, Issue 3

Fall 2012

Medicare Questions?

Seniors Health Insurance Information Program (SHIP) has counselors at:

Senior Financial Care:
896-1328

Senior Services:
724-2040

Shepherd's Center W-S:
748-0217

Shepherd's Center
Kernersville 996-6696

For election related questions, Forsyth County residents should contact:

**Forsyth County
Board of Elections
201 N. Chestnut St.
Winston-Salem, 27101
(336) 703-2800
Office Hours: M-F
8:00 am-5:00 pm**

Web: forsyth.cc/elections

For general election information you may also contact:

North Carolina
State Board of Elections
www.NCSBE.gov
(919)733-7173

Election 2012 cast your vote!

There's no excuse for not voting, unless of course you just not interested in what the government does. We all should be interested and informed because it affects us all. Maybe you want to vote, but can't for a variety of reasons. EVERYONE who is a citizen can vote...here's how!

I'm not registered to vote. You can register up to 25 days before the election, which is **November 6th**. That means you have until **October 12th**. Visit any library or call the board of elections or visit the website for an application.

Individuals who miss the registration deadline may register in person and then vote at one-stop voting sites in their county of residence during the early voting period. Note that you can't register at the one-stop and wait to vote until election day. You will also need proof of identification and residence.

I no longer have a valid ID. Identification is provided when you register to vote. If you are a registered voter, you do not need an ID to vote.

I can't get a ride to the polls on election day; I have limited access to transportation. Vote when it is convenient for YOU! One-stop absentee voting, or "early voting" is held in various locations throughout the county from October 18-November 3. Locations include the county government center, Kernersville Senior Center, libraries in Rural Hall, Lewisville, Clemmons, Walkertown. Contact the board of elections for times and other locations.

I am not physically able to get into a polling place to vote. "Curbside Voting" allows you to vote in your vehicle outside your polling place. Ask someone to enter the voting location and inform the election officials of your desire, and someone will come outside to assist you.

I am homebound and unable to come out to vote at all. Absentee voting allows you to receive and cast your ballot by mail. Mail a written request to the county board of elections between September 10 and October 26 (they must receive the request no later than October 30th). The voter must return the voted ballot by 5:00 pm the day before the election.

Include this information on your request for an absentee ballot: Statement indicating you are requesting an absentee ballot for the Nov. 6 election, your name, date of birth, residential address, address to mail ballot (if different), telephone number or email address, your signature.

Still have questions? See the box on the left for contact information.

Fire Safety Tips for Home Oxygen Users

The number of burns related to the use of medical oxygen in the home has increased over the last decade in the United States. According to 2003-06 data from the Consumer Product Safety Commission, home medical oxygen was involved in an average of 1,190 thermal burns seen in emergency rooms each year, with 73 percent of those related to smoking. The staff of the Burn Center at Wake Forest Baptist Medical Center also has seen a recent increase in burn injuries to older adults using oxygen at home. As our aging population continues to grow, these incidents will likely increase.

The air we breathe is 21 percent oxygen. Medical oxygen is 100 percent, and its presence in the home creates an oxygen-rich environment. While medical oxygen itself is not flammable, it is absorbed by carpeting, clothing, upholstery, hair and skin, which makes these and other items ignite easily and burn hotter and faster than under normal conditions.

If there is medical oxygen in your home, follow these safety tips to reduce the risk of fire:

- Never smoke in a house where oxygen is in use.
- Keep anything that could spark at least 10 feet away from the point where oxygen comes out, including matches, candles, gas stove, appliances, electric razors and hair dryers.
- Don't cook with oxygen while cooking. Oils, grease, and petroleum products can spontaneously ignite in high levels of oxygen.
- Avoid using oil-based lotions, lip balms or aerosol sprays near oxygen.

For general fire safety, be sure to:

- Have working smoke alarms and test them monthly.
- Keep a fire extinguisher nearby.
- Have a home fire escape plan and practice it.



If you have a family member using medical oxygen at home, notify your local fire department. If a fire occurs, immediately turn off the oxygen, leave the house and call 911.

Following these recommendations can make you, your loved one, your family and your neighbors safer.

—Donna Joyner, BSN, Wake Forest Baptist Health

Community: what does it mean to you and how do you “create” community?

This is a question that the Senior Power Think Tank has been chewing on for the last few weeks and is looking for ways to answer. Funny thing is, you can't sit in a “tank” tucked away in a room and decide the best way to facilitate community building...that has to come from the people! We recently watched a video called “The Big Idea in 4 Minutes” which is about how our society is changing and aging and how our systems were created for a time when folks didn't live as long as they do now. It raised lots of questions for us, and we invite YOU to join the discussion. Call, e-mail or come to one of our meetings. See our contact information on the back page. Want to watch the video? Visit: theagingamericaproject.com

Avoid Becoming a Victim of Fraud

Warning Signs

- Sounds too good to be true
- You are being pressured to act or make a decision “right away”
- “Guaranteed Success” and unusually high returns
- Requires an upfront fee for a so called “free prize”
- Something just doesn’t feel right



Be Safe

- Don't click on a link inside an e-mail to visit a website. Instead, type the web address into your browser
- If you have doubts about an whether an online business is legitimate, verify the company with the Better Business Bureau
- Report online fraud to the Federal Trade Commission ftc.gov/complaint
- Keep receipts and invoices and review them for accuracy
- Shred confidential documents or items with your personal information with a cross-cut shredder rather than putting them in the trash

Facts

- Your financial institution will never e-mail or call you for your account information
- Do not wire money to people you do not know
- Be cautious of work-at-home offers
- Foreign lotteries are illegal in the United States. You cannot win regardless of what they might tell you
- Check your month bank and credit card statements for charges you do not recognize

Order a free copy of your credit report from each of the three national credit bureaus each year from annual-creditreport.com or by calling (877) 322-8228.

Freeze your credit with the three credit bureaus to protect against identity theft. A credit freeze (a.k.a., a “security freeze”) allows an individual to lock their data at the major credit bureaus, meaning that it’s virtually impossible for an identity thief to do anything in your name that requires a credit report. In North Carolina, it is free to freeze and thaw your credit and it can be done online or in writing.

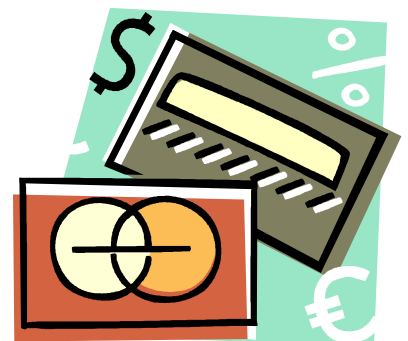
Credit Bureaus:

Equifax: www.equifax.com (888) 766-0008

TransUnion: www.transunion.com (800) 680-7289

Experian: www.experian.com (888) 397-3742

Questions? Contact Senior Financial Care at (336) 896-1328



Senior Power Think Tank

A subcommittee of:

Forsyth County Aging Services
Planning Committee
741 Highland Avenue
Winston-Salem, NC 27101

Phone: 336-703-3883

E-mail: forsythaging@forsyth.cc

Web: forsythaging.forsyth.cc

**Working Together to
Make Forsyth County
Senior Friendly**



Medicare Open Enrollment

What is it? Throughout the year, Medicare has different enrollment periods. The Open Enrollment Period, or OEP, is the timeframe during which Medicare beneficiaries (people with Medicare) can make changes to their Medicare plans.

When is it? This year's OEP will take place October 15 through December 7, 2012. Any changes you make to your Medicare plan during this period go into effect on January 1, 2013.

What changes can you make? During OEP you can...

- ◆ Switch from Original Medicare (Parts A & B) to a Medicare Advantage (Part C) Plan.
- ◆ Switch from Medicare Advantage back to Original Medicare.
- ◆ Switch from one Medicare Advantage plan to another. This might involve switching from a plan without Medicare Part D prescription drug coverage to one that has it, or vice-versa.
- ◆ Make changes to your Medicare Part D prescription drug plan:
 - ◇ Join a Part D plan.
 - ◇ Switch from one Part D plan to another one.
 - ◇ Drop your Part D plan altogether.

Why is OEP so important? *Once the Medicare Open Enrollment Period closes on December 7, you can't make any changes to your Medicare plan until the following year.* There are some exceptions, such as if you move out of the area served by your plan. But for most people on Medicare, the OEP is the only time when you can make a change.

NEED HELP? SHIIP Counselors are available to help you navigate Medicare. See the front of this newsletter for contact information.

Thoughts from the (not so) New Older Guy in Town...

Are you tired? Bored? Longing for excitement in your life? Spending too much time watching old TV shows? What do you want for your hum drum life? Sorry you retired? Is your brain still functioning even though your body may be slowing down?

Listen to Dr Phil. Not THAT Dr Phil, the new older guy Dr Phil. This Dr Phil has the solution to your situation. STOP, STOP, STOP!!

Stop thinking and talking about doing Start doing. Action speaks louder than words

Stop procrastinating Start doing it now

Stop laying around the house all day Start making your day worthwhile (again)

Stop pretending you'll do it later, when you have time.

Remember, the meaning of rationalize is **rational lies**. Stop playing head games with yourself.

If you're not self-motivated, visit the SENIOR POWER THINK TANK and let Dr Phil and others motivate you in ways to help other seniors AND yourself. We really are a fun and dedicated group and we're not really old. INVEST a few hours a month and we'll help you to start thinking again. We are a tank full of thinkers. Let us know if you're coming and I'll buy you a donut.