



SENIOR UPDATE
 AREA AGENCY ON AGING
 ADVISORY COMMISSION ON AGING
 4955 FOOTHILL BLVD., SUITE 300
 OAKLAND, CA 94603-1907

January/February/March 2011

Senior Update

...The Eyes and Ears of Alameda County Seniors

Commission on Aging

Great Tasting Meal Plans for a Healthier You

Moshe Lewis, MD, MPH, MBA

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As we enter the season of New Year resolutions it is easy to find health near the top of everyone's list. However, before the Super Bowl has come and gone, health usually drifts away from being a priority overshadowed by work, bills, inclement weather, vacation get-aways and fatigue. We at BlackWomen'sHealth.com are taking a new direction this year, with more practical tips to enable you to make a personal commitment to your health in 2011. We would like to have your feedback and your questions as we take this journey together. In return, we will provide personal stories, recipes and challenges from our viewership. One of the most com-

mon questions we get is how can I eat more healthy without resorting to typical diet components such as protein bars, energy drinks, celery sticks, tofu and rice cakes.

Here are some samples of easy and healthy meal suggestions to get you started:

Sample Breakfast Meals

Breakfast Option 1

Vegetable omelets using Egg Beaters Original

Turkey Bacon

Slice of Wheat toast

Breakfast Option 2

Oatmeal with Raisins

Banana

Breakfast Option 3

Yogurt with Fresh fruit

Glass of Orange Juice

Sample Lunch Meals

Lunch Option 1

Tuna fish sandwich with Lettuce and tomato

Cottage cheese with Peaches

Bottle of fresh water

Lunch Option 2

Grilled Chicken

Sandwich

Fresh fruit cup

Cup of vegetable

soup

Lunch Option 3

Grilled Chicken Salad

with Balsamic Vina-

grette Dressing

Cup of Rice and

Beans

Glass of Orange Juice

Sample Dinner Meals

Dinner Option 1

Turkey Meatloaf

Lightly Sautéed Spin-

ach Salad

Corn on the Cob

Baked beans

Dinner Option 2

Shrimp Cocktail

Baked salmon

Steamed Asparagus

Mashed Potatoes

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Social Security Covers Every Season of Life

Sarah Kim-Lee, Social Security Regional Public Affairs Specialist

The cool winds and changing leaves are tell-tale signs: another autumn has arrived. Sometimes it's hard to believe how quickly the seasons change and the years pass by. Whatever season of life you happen to be in, it may be a good time to reflect on the protection you have through Social Security. Each stage of life — from the spring of youth to the summer of middle age to the autumn of retirement — comes with its own set of financial concerns.

And in each situation, Social Security is there to help.

Of the more than 53 million Americans receiving Social Security benefits, nearly one-third are not retired workers or their dependents. They're disabled workers and their families, or the survivors of a deceased worker. These non-retirement Social Security benefits can be especially important to young workers because about one-in-eight young people will die before retirement, and about one-in-four will become disabled.

While the death of a husband, wife, or parent is emotionally devastating, it often can be financially devastating as well. Social Security provides a monthly survivors benefit payment to help the qualified family members of a deceased worker.

Social Security disability protection is equally valuable. Few workers have an employer-provided, long-term disability policy.

With Social Security, however, the average worker

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Great Tasting Meal Plans for a Healthier You

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Dinner Option 3

Baked Chicken Cutlet
Ready Mixed Tossed Salad

Steamed Broccoli
Baked red potatoes

One key ingredient that should be part of any

commitment to health is motivation.

As time passes it is easy to lose focus. However, healthy eating and living is part of a lifestyle change.

Therefore, many people use their children or grandchildren as motivators.

Carry their pictures in your wallet or on your cell phone. Alternatively, you can place their photographs on your refrigerator to serve as a visual reminder of the importance of your goals.



Social Security Covers Every Season of Life

continued

has the equivalent of a disability insurance policy that pays monthly benefits to workers and their families, based on the workers' lifetime earnings. So you can rest a little easier knowing that Social Security provides some measure of security, if life does not turn out as planned.

On the other hand, if you do work and retire as planned, Social Security serves as the foundation for a secure retirement. Social Security is the largest source of income for most elderly Americans today, but Social Security was never intended to be your only

source of income when you retire. You also will need other savings, investments, pensions or retirement accounts to make sure you have enough money to live comfortably when you retire.

The *Social Security Statement* that you receive in the mail each year provides an estimate of your retirement, survivors, and disability insurance benefits. If you'd like to try out some different scenarios and see how various retirement ages and future earnings may change your retirement picture, visit our online

Retirement Estimator at www.socialsecurity.gov/estimator. It provides an instant, personalized estimate of your future benefits. And perhaps the best news of all is that it's easier than ever to apply for retirement benefits. You can do it right from the comfort and convenience of your home or office by visiting www.socialsecurity.gov/applytoretire. It can take as little as 15 minutes.

Whether you're young or old, Social Security is there through every season. You can find out more at www.socialsecurity.gov.





Senior Information



Volunteer Tax Assistance

The Volunteer Income Tax Assistance (VITA) and Tax Counseling for the Elderly (TCE) programs provide free assistance to individuals with limited income and/or over the age of 60 who need help in completing federal and state income tax returns. Assistance is generally available from February 1 through April 15th and is provided at most senior centers and some library branches. There are several ways to find a location near you: call the IRS at 1-800-829-1040, check the State Franchise Tax Board website www.ftb.ca.gov, call AARP at 1-888-227-7669, or check their website www.aarp.org/money/taxaide.

SSI and CAPI Benefit / No Automatic Increase Again for 2011

In January 2011, as with 2010, there will be no cost of living adjustments for Supplemental Security Income (SSI) and Cash Assistance Program for Immigrants (CAPI). There will be no federal increase in benefits and, although California supplements SSI benefits with the State Supplementary Payment (SSP), the 2009-2010 state budget permanently suspended the cost of living adjustment for SSP. SSI is a federal program that provides a monthly cash benefit to eligible seniors, blind and disabled people who meet income and resource criteria. CAPI provides benefits for aged, blind or disabled immigrants who are not eligible for SSI. January SSI/SSP maximum payment amounts will remain the same—\$845 per month for a single aged or disabled person and \$908 per month for a blind individual. A qualified couple may receive \$1,407.20 per month and if the couple are both blind, they may receive \$1,554.20 per month. SSI and CAPI payments are reduced depending on other income such as retirement benefits, income from wages, or pensions. However, the first \$20 a month in Social Security benefits or other unearned income is disregarded in determining SSI eligibility and benefit levels. Along with a cash allowance, those receiving SSI/SSP receive medical coverage under Medi-Cal. However, SSI recipients in California are not eligible for food stamps. CAPI benefits for individuals are generally \$10 less than the allocation under SSI/SSP. Similarly, CAPI benefits for couples are generally \$20 less than SSI/SSP. However, CAPI recipients may be eligible for both Medi-Cal and food stamps. Since these benefit programs are complex, please contact Social Security for personalized SSI information at 1-800-772-1213 or www.socialsecurity.gov. For CAPI information call 1-800-648-0954. You may also contact the Area Agency on Aging at 1-800-510-2020 for general information.

Medicare Questions: Call HICAP

If you didn't sign up for Medicare Part A and/or Part B when you were first eligible, you can sign up January 1-March 31 each year. Some people get Parts A and B automatically and some need to sign up. The Initial Enrollment Period is the seven month period which includes the three months before and after the month you turn 65. The Health Insurance Counseling and Advocacy Program (HICAP) provides free individual counseling and community education to Medicare beneficiaries. For help with Medicare questions, call HICAP at 1-800-393-0363.

Call Information and Assistance at (800) 510-2020 or (510) 577-3530

Senior Update
Area Agency On Aging
Advisory Commission on Aging
6955 Foothill Blvd, Suite 300
Oakland, CA 94605-1907

Phone: 1-800-510-2020

Fax: 510-577-1962

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http://www.alamedasocialservices.org/public/services/elders_and_disabled_adults/aaa.cfm

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Calendar Of Events



January-March

Programs for Older Adults at Alameda County Library Branches

Mental Fitness & Memory

Featuring Speaker Hope Klein Levy, MA, Lifelong Learning Specialist

Contact your local Alameda County Library branch, call 510-745-1499, or visit www.aclibrary.org for a schedule.

January 20, Thursday, 5:30 p.m.-8:30 p.m.

Hayward City Hall, 777 B Street, Hayward

Alameda County Central Transportation Forum

Presented by the Alameda County Transportation Commission (formerly ACTIA). For details, call 510-893-3347.