



# Senior Update

Commission  
on  
Aging

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**July/August/September 2004**

## You Can Contribute to the WWII Memorial

by Larry Epstein

The World War II Memorial is the only memorial in Washington, D.C. to honor all who fought and served and supported this war effort. The Memorial is between the Lincoln Memorial and the Washington Monument on the National Mall that runs from the Capitol Building to the Lincoln Memorial. It cost \$174 million and took 17 years to plan and finally build.

Memorials help us remember events and people. Between 1939-1945 more people were killed, more lives disrupted, and more property destroyed than in any other war.

The Freedom Wall (85 feet long) honors the 400,000 Americans who lost their lives fighting for freedom. It has 4,000 gold stars and each star represents 100 of those who died. The two arches stand for the Atlantic and Pacific regions.

At the time of the war there were 48 states and seven territories and the District of Columbia. These are represented by 56 pillars that surround the Rainbow Pool. Each pillar has a wreath as a symbol of peace.

Memorials are silent so they must "say" everything they wish to communicate through architectural design and artistry. There are, however, many inscriptions of inspirations words from Franklin D. Roosevelt, Dwight D. Eisenhower and other wartime heroes.

Veterans or their family members can join the Veterans History Project and contribute their recollections for an oral history of what war is like by going to [www.loc.gov/vets](http://www.loc.gov/vets). The project is seeking stories from all conflicts, from WWI through the Persian Gulf War.

### Watch for These New Medicare Preventative Benefits in 2005!

- Physical within first 6 months for all *new* enrollees
- Screening blood tests for heart disease
- Diabetes screening for those at risk

Previously added cancer screening, bone mass measurements and vaccinations will continue.

## Tips for Investigating the New Medicare Prescription Drug Cards

by Mary S. Kaufmann, M.A.

In order to help seniors cope with the daunting task of trying to determine which – *if any* – prescription drug card will benefit them, we would like to suggest a number of ways to approach this difficulty. **Remember: you are *not* required to purchase any card at all!** And, generally, if you have prescription drug coverage or receive Medi-Cal, you are *not allowed* to purchase a card. *See this month's insert for more details.*

First, we suggest you look into the ***Prescription Drug Discount*** program, established by California State Law (SB393) that says that anyone with a Medicare card, who is not covered by prescription drug insurance or Medi-Cal, can buy medications at the same price Medi-Cal pays – often an automatic savings of 10-15%. The drugs must be those that are approved by Medi-Cal. The CA Department of Health Services, (916) 657-4302, can provide a list of them with their prices if you are unable to get it from your pharmacy. **You do not need to have any kind of card or pre-approval to get this reduced rate — you simply show the pharmacist your Medicare card and ask for the "Medi-Cal price."** This may be your easiest and best bet!

Second, you can call Medicare direct at 1-800-633-4227, or HICAP at (510-839-0393) and ask for guidance.

Last, but clearly not least, you can go on line to a vast number of web sites that have been created to address this issue. Here are a number of sites you may want to take a look at.

The Medicare site, [www.medicare.gov](http://www.medicare.gov), after you enter all the required information on your current drugs – dosage, frequency, etc. – will prepare a Savings Card comparison, listing all the cards that would cover your drugs, including which pharmacies are participants, costs for a 30 day supply, and the enrollment fee.

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### The California Senior Legislature (CSL)

By Betty Mulholland

The California Senior Legislature (CSL) completed their election process in order to elect and/or re-elect the local CSL representatives.

Alameda County lost a great ally and leader when Joanna Selby decided to move back to Contra Costa County. She will be missed as she was a great advocate for seniors in this county and worked tirelessly to ensure senior issues were addressed promptly and thoroughly. Fortunately, Joanna will continue to represent seniors through her role as a Senior Assemblywoman for Contra Costa County.

The election this year brought forth applications from several new seniors. This indicates that seniors are aware of the California Senior Legislature and are interested in becoming involved. The results of the election are as follows: **Nery Hartschen**, re-elected as Assemblyperson for the southern part of the county; **Carl Busuino**, Assemblyperson, also re-elected, to represent the central part of the county; and Dr. Quincy Campbell, newly elected Assemblyperson for the northern part of the county. Dr. Campbell has been a member of the Alameda County Advisory Commission on Aging since 2003 and is chair of the Health Committee. Betty Mulholland moved from her position as Assemblyperson for north county to serve as the new Senior Senator for all of Alameda County.

The new members of the CSL will be sworn into office in October in Sacramento. State-wide all members prepare proposals to be voted on at this fall conference. If you have any ideas that you would like to see become law, at state or federal level, please contact your local CSL representative. They are: Ms. Betty Mulholland, countywide Senior Senator, (510) 436-3364 ([Fablous3@earthlink.net](mailto:Fablous3@earthlink.net)); Ms. Nery Hartschen, south and east county, (510) 797-8475 ([Neryelena@msn.com](mailto:Neryelena@msn.com)); Mr. Carl Basuino, central county, (510) 375-5356 ([bbasuin@aol.com](mailto:bbasuin@aol.com)); and Dr. Quincy Campbell, north county, (510) 568-2210 ([qcamp@earthlink.net](mailto:qcamp@earthlink.net)).

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### The Senior Rally

By Betty Mulholland

The power of positive thinking was exhibited May 12th in Sacramento at the annual **Senior Rally**, held in front of the state capital with so many folks in attendance you could feel the positive vibes saying to the State Legislators that we are your constituents and we care how you vote on our issues.

Seniors from Alameda County came in mass from the Oakland Downtown Senior Center to the West Oakland Senior Center...from north Oakland to east Oakland they came...from Albany to Alameda to Fremont ...from all borders of Alameda County.

There were speeches from our state legislators, AARP, the Older Women's League (OWL) and the Senior Action Network. After lunch the seniors went through the halls of the capital to meetings in various locations to hear a number of legislators. Wilma Chan spoke on the efforts of the legislators to put protections and services in place to help Seniors get the best bang for their bucks. Senator Vasconcellos welcomed us and indicated his concerns about the programs being cut that affect seniors. Assemblymember Dutra — and so many more too numerous to mention — spoke of their concerns and efforts to serve and protect seniors and their programs.

It was great to see so many folks, such as SEIU's local representatives from various parts of the state, who joined us to support senior programs. The day ended with the feeling that seniors who participated got a great deal out of the gathering and plans were being made to meet in Sacramento in 2005.

### Lavender Seniors of the East Bay

by Frank Howell

Recently the Alameda County Commission on Human Relations approved a resolution regarding gay marriage which will be brought before the full Board of Supervisors. Over 30 individuals gave testimony to the Commission, including one couple who have been together for over 50 years.

In addition to their long-standing monthly potlucks (second Saturday of each month) in San Leandro, the group has also organized a new monthly lunch-time program, Lavender Lunch Bunch (LLB), co-sponsored by the Oakland Department of Human Services. Call Jeff Vessels, 510-525-3864 for information.

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The HICAP website, [www.lashicap.org](http://www.lashicap.org), offers a great deal of information that will be useful in your endeavors to determine the differences between the various cards. They will also direct you to the California Health Advocates site, [www.calmedicare.org](http://www.calmedicare.org).

AARP, [www.AARP.org](http://www.AARP.org), is offering their own card, as well as a very useful *Discount Card Worksheet* that lets you know all the bits and pieces of information you will need before either calling Medicare or doing comparison shopping on-line.

The Kaiser Family Foundation has general information plus one additional feature – a Medicare calculator that lets you enter your drug costs and compare to projected costs when the permanent drug benefit becomes law in January of 2006. [www.kff.org/medicare/rxdrugdebate.cfm](http://www.kff.org/medicare/rxdrugdebate.cfm)

The City of San Francisco, at the urging of their Board of Supervisors, have created a site with what they claim are reliable links to Canadian pharmacies, where brand-name prescription drugs tend to be less expensive. [www.sfdph.org/sfrx](http://www.sfdph.org/sfrx).

The National Council on Aging (NCOA) sponsors the Benefits Checkup website which will also allow you to determine what other benefit programs you may qualify for. It only takes a few minutes and is well worth the time. Go to [www.benefitscheckup.org](http://www.benefitscheckup.org). NCOA also is sponsoring [www.my.webmd.com](http://www.my.webmd.com).

**Remember!** You are not required to purchase *any* card!

## The West Nile Virus and You

It's that time of year where once again we must be aware of the possibility of harboring mosquitoes that could be carrying the Nilus Virus. The virus has surfaced in southern California. Everyone should take time to eliminate all standing water (containers, bird baths, fishponds, etc.), keep your window screens in good shape, minimize your outside activity at dawn and dusk, "cover up" when outside, and use insect repellent. For more information call 510-783-7744 or go on line to [www.mosquitoes.org](http://www.mosquitoes.org).

## National Grandparent Day is September 12!

Whether you *are* one or just *know* one,  
remember this day.

## WARNING! Do Not Choose An Estate Planner Until You Read This – Don't Be A Victim.

Donald Nelson

How do you start to choose an estate planner? Use the "Four P's" approach.

- 1) List the *persons* for whom you are responsible — yourself, your wife/husband, sons, daughters, etc. — and list their ages.
- 2) List the *properties/assets* you own: cash, life insurance, real estate, stocks, bonds, cars, etc. How much did they cost? What are they worth now? How much income do they produce? How much salary does each person earn? Are you qualified for Social Security, other government benefits and retirement or pension income?
- 3) Outline your *plans*: What are your goals? For most people the first is self-support, now and in old age, i.e., living at a respectable level the rest of your life, whatever the income.
- 4) List the professional *planners* who will advise you in executing your plan — attorney, C.P.A., life insurance agent, stock broker and bank trust officer.

A bequest in your will or trust can automatically be in place for a planned gift to an institution, college, or church. Another choice is a charitable gift annuity program.

An ounce of prevention is worth a pound of cure!

The **Elder Domestic Violence Working Group** announces the following *free* summer training series designed for older adult service providers, program administrators, and volunteers working with elders in Alameda County: **July 27**, 1-5 p.m., Adult & Aging Services, 6955 Foothill Blvd., Suite 300, Oakland; **August 12**, 1-5 p.m., Dublin Civic Center; **August 18**, 1-5 p.m., Fremont Family Resource Center; **August 26**, 1-5 p.m., North Oakland Senior Center. Contact Carol Sullivan at 510-233-3427 ext, 302 [csullivan@elderabuseprevention-eastbay.org](mailto:csullivan@elderabuseprevention-eastbay.org).

**Bay Area Alzheimer's Association** is offering many free sessions for caregivers throughout Alameda County. Call 1-800-660-1993 for detailed addresses and information on these on-going support groups.

**Health Access/Life Span** also offers many free sessions of interest to seniors and caregivers. For information, contact Ellen at 510-869-6737.

## ***Senior Update***

Alameda County Area Agency on Aging  
Advisory Commission on Aging  
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## ***Senior Update***

**July/August/September 2004**

### ***Senior Information*** by Mary S. Kaufmann, M.A.

**Telephone Discounts** — Universal Lifeline is a low-priced, residential telephone service available to households whose annual income does not exceed \$20,100 for one to two persons or \$23,700 for 3 persons (plus \$4,700 for each additional). The household must be the primary residence and the customer cannot be a dependent on someone else's tax return. For \$2.85 a month you can have 60 untimed local calls (\$.08/additional call) or for \$5.34 a month you can have an unlimited number of local calls. There are minimal charges to get connected.

To apply, call SBC at 1-800-310-2355 or go to [www.sbc.com](http://www.sbc.com).

**California Alternative Rates for Energy (CARE)** is PG&E's discount program for low-income households (\$23,400 for one to two and \$27,500 for three persons) that allows discounts of 20% on monthly gas and electric bills and an exemption from recent surcharges.

PG&E has many other financial assistance programs for low-income persons, such as REACH (one-time emergency payments), FERA (reductions for households of 3 or more), LIHEAP (home energy assistance program). Discounts are also available for those on Life Support systems, and balanced payment plans can help anyone level out their monthly payments. Call 1-800-743-5000, (TTY 1-800-652-4712) or go to [www.pge.com/care](http://www.pge.com/care) for application forms and additional information.

### **Homeowner/Renter Relief Programs**

This *annual* state benefit program is available to homeowners and renters who are either blind, disabled, or over the age of 62 and who do not have annual household incomes over \$38,505. The filing period this year is from July 1 through October 15, 2004.

Homeowners must own and live in their residence (house, condominium, apartment or mobile home) as of December 31, 2003. Renters must be paying at least \$50 per month in rent (house, apartment, nursing home, RCFE, etc., qualifies) and their landlords must pay state property tax. Benefits vary by individual circumstances, but could be as high as \$472.60 for a couple for this year's property tax.

Call the State Franchise Tax Board (SFTB) 1-800-868-4171 (TTY 1-800-822-6268) or go to [www.ftb.ca.gov](http://www.ftb.ca.gov). ***Senior Information*** at 510-577-3530 also has forms and an up-to-date listing of the senior centers that have volunteers to help with the application. *Beware: There are private companies who will offer to process your application for a fee — there is NO cost for applying for this program.*

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We would like to extend an invitation to all readers to submit articles for consideration in future issues. If you have any specific topic you would like to see presented, please contact Mary Kaufmann at [mkaufman@acgov.org](mailto:mkaufman@acgov.org) or at 510-577-3531.