Senior Update

Keep Your Home Safe While on Vacation

Bernie Nillo, Commissioner

If anything can go wrong, it will go wrong while you're on vacation, which is arguably the worst time a household calamity can strike. Coming home from your honeymoon, African Safari, Hawaiian adventure, or Mediterranean cruise can be gloomy. But returning from a memorable journey and learning something has gone seriously wrong at home can be downright devastating. To make matters worse, a house or apartment left empty while its owners are traveling is a tempting target for criminals. It's imperative that every traveler take certain key steps to keep his or her home safe and sound while seeing the world. Basic preventative measures (which take only minutes to complete) can work wonders to help you avoid power surges, broken pipes, home invasions and more.

1. Ask a Friend to Help
A simple, albeit crucial, way to gain peace of mind while traveling is to ask a friend or neighbor to keep an eye on your house while you're away. Ask him or her to drive by your home once every day or so and check on the place. Give this person a key so that he or she can bring your mail in, feed your cat, water your plants, rake your leaves, etc. If you don't use a garage, you may also want to give this person a key to your car, you never know when your vehicle may need to be moved. He or she should also have your contact information and a copy of your itinerary in case of emergencies. Do you have more than one person visiting your house while you're away? If so, tell them about each other!

2. Don't Tip Off Criminals on the Web
In a world where it seems everyone is blabbing about their business on social networking sites like Facebook and Twitter, it's important to stop and think: Who exactly is reading this stuff? The anonymity of the Internet can encourage us to share personal information without fully realizing that there may be hundreds of complete strangers receiving our daily musings.

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Would you announce to a crowd that you will be leaving your house unattended for two weeks this December? If not, then you should think twice about posting your detailed vacation plans on Twitter or Facebook, especially if that information is visible to Internet users other than your friends and family (and it probably is). Be careful what you say on your answering machine or voicemail too. Callers don't need to know that you're not home, they just need to know that you can't come to the phone right now.

3. Do Tip Off the Police
Always notify the police if you're going on vacation. No need to let the cops know about a weekend getaway, but do call them if you're leaving town for longer than a week. It's possible the police may go out of their way to drive by your house while on patrol, especially if you live in a small town. If you have a security alarm, leave a house key and the code with someone you trust, and provide the police and alarm company with their name and phone number. You may also want to contact your local neighborhood watch program if there is one in your area.

4. The Lights Are on But No One's Home
Don't leave your lights on at home throughout your entire vacation in an effort to make it look like someone is in the house. Your electric bill will end up more costly than your mortgage, and, of course, leaving the lights on is not exactly "green" behavior. Plus, house lights blazing throughout the night might look a bit odd, right? Instead, purchase a light switch timer that can turn your lights on and off automatically according to a programmed schedule. Criminals keeping an eye on your house will notice lights flipping on and off, and will assume someone is doing the flipping.

5. Stop Your Mail
A week's worth of letters piled on your front step could signal to criminals that this particular homeowner is out of town. It's easy to put your mail on hold; that's why there's no excuse not to do this. Just go to the United States Postal Service Web site and you can place a "stop" order in a matter of minutes.
6 Ways to Elevate Your Perspective
Moshe Lewis MD

Here are some simple, inexpensive ideas that can help to rejuvenate your body and your mood throughout the winter season.

1. Treat Yourself to a Massage
Even if going to a spa is out of the budget, there are chair and hand held massagers available at stores like Walmart and Target that can be used in the comfort of your own living room. If its just too cold to go outside, the next best thing to a massage is a hot bubble bath with some soothing music in the background as this helps to increase the blood flow to muscles and allows you to relax. Music itself can be a relaxing way of helping you take your mind off your worries as it is the universal language of emotions. From timeless classics to contemporary jazz, indie to fusion the secret is to turn the volume down so low that it is almost imperceptible. This little trick allows you to focus on listening and helps silence racing thoughts.

2. Unwind with a Relaxing Walk
Chronic stress can produce too much cortisol, a hormone that can ramp up appetite and lead to overeating. A simple exercise like walking, just 30 minutes a day helps to incorporate a great way to minimize gaining weight and stress reduction all in one.

3. Treat Yourself to a Little Rest and Relaxation
Too little sleep causes slowed metabolism and increased appetite-risking overeating, unhealthy food choices, and inactivity. Most of us do not get enough rest and curling up with a good book, having some hot cider or tea before lying down can help us fall asleep faster when one is just too stressed to relax.

4. Keep Finances in Check
Cutting your expenses is a good idea any time of year. Studies show that financial stress is one of the main reasons adults worry. Drink water instead of coffee and sugary beverages. Don’t plan to make any large purchases on credit until you are out of debt. Lastly, pay yourself first, even if its only a dollar a week which you should put into an account at your local credit union to avoid fees.

5. Go Zen
Take up Restorative Yoga, Tai Chi or Meditation! These mind body strategies incorporate improving posture, relaxing and stretching to improve balance and coordination while simultaneously decreasing stress. Take time to breathe deeply and say a prayer, or just sit down in a quiet place and simply meditate with relative peace and quiet.

6. Take Time to Laugh
Laughter lowers stress hormones and improves blood flow, which increases your energy levels. The more energy you have, the less likely you’ll be overwhelmed by depression that sometimes come with the winter season.
December 21 is National Homeless Persons’ Memorial Day. Since 1990, on or near the first day of winter and the longest night of the year, the National Coalition for the Homeless brings attention to and seeks compassion for the homeless who have died because they didn’t have a warm, safe place to sleep. Even as the recovery works its way through the entire economy, no one is immune to potentially being homeless. People in our community—colleagues and family members, military veterans, and our friends—might be too proud to ask for help. Too often, homelessness ends in tragedy. Social Security provides services to the homeless and you can find these services at www.socialsecurity.gov/homelessness.

Those who are homeless can apply for benefits and, if they are eligible, their benefits can be deposited directly into a personal banking account, a Direct Express debit bank card, or another electronic account. They can also have benefits mailed to a third party, or if necessary, a representative payee can receive their funds. Social Security also collaborates with other agencies to help the homeless. At www.socialsecurity.gov/homelessness_collaborations.htm, you can read more about the Health Care for the Homeless program that provides grants to a network of local public and non-profit private organizations. Social Security also participates in the Federal Interagency Reentry Council, as well as the Projects for Assistance in Transition from Homelessness (PATH) program. PATH helps people with serious mental health issues or people who are homeless or at risk of homelessness. Every day, and especially on December 21, remember those living without a place to call home. Homelessness is a complicated and emotional issue, but we can help our brothers and sisters, friends and family, access the safety net that Social Security provides. Visit www.socialsecurity.gov/homelessness to learn more.
Senior Information

Slight Increase in SSI Benefits This Year
As of January 2015, SSI (supplemental Security Income) amounts will increase due to the Federal cost-of-living adjustment. The maximum amount a qualified individual aged or disabled may receive will be $889.40 or $944.40 for those who are blind. The maximum amount for a couple aged or disabled will be $1,496.20, or $1,643.20 if both people are blind. If a residence has no cooking facilities, the amount could be higher. Residents in an assisted living facility also receive a higher amount.

SSI benefits are reduced depending on additional income, such as retirement income, wages or pensions. However, the first $20 a month in Social Security benefits or other unearned income, are disregarded when determining benefit levels.

For more detailed information or for a personal consultation, contact your local Social Security office or call them at 1-800-772-1213.

New Research on Methods for Treating Depression
The UCSF Brighten Center is seeking participants 60 years and older in several studies focusing on the treatment of depression. In the ENGAGE study, adults over 60 who feel depressed will be randomly assigned to receive either nine weeks of Problem Solving Therapy, or ENGAGE therapy. ENGAGE is a form of talk therapy focused on positive reward systems. It was developed using the most successful aspects of different types of therapy for depressed older adults. Participants are evaluated prior, during and following the therapy, and are paid up to $100. The therapy sessions themselves are free of charge.

In the GOLD study, participants are randomly assigned to receive either eight weeks of Problem Solving Therapy, or to play Evo with clinical management. Evo is a computer game that targets parts of the brain, which may be associated with depressive symptoms. Changes in participants' mood and cognitive abilities will be measured throughout the study through computer assessments, in-person interviews, and MRIs. Participants can be paid up to $350 if they complete all assessments. You can learn more about these studies at www.brightencenter.com.

Free Assistance with Tax Forms
If you are over the age of 60 or disabled, and need help preparing Federal or State Income tax returns, trained volunteers are available from February through April 15 by appointment. Many Senior Centers and local library branches are tax assistance sites. You can also call the AARP Tax Assistance line at 1-888-227-7669 and enter your zip code to find a location near you. Their website is: www.aarp.org/money/taxaide

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