

All About Seniors, Inc.

Resource, Referral, and Placement Services

September 2011

Serving our Clients with Compassion and Dignity



Helping adult clients with their care and housing needs.

Our Dedicated Team:

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If you have any suggestions or comments, please contact us at

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In Remembrance of September 11th 2001...

We Shall Never Forget (9-11 Tribute)

Let the world always remember,
That fateful day in September,
And the ones who answered duties call,
Should be remembered by us all.

Who left the comfort of their home,
To face perils as yet unknown,
An embodiment of goodness on a day,
When men's hearts had gone astray.

Sons and daughters like me and you,
Who never questioned what they had to do,
Who by example, were a source of hope,
And strength to others who could not cope.

Heroes that would not turn their back,
With determination that would not crack,
Who bound together in their ranks,
And asking not a word of thanks.

Men who bravely gave their lives,
Whose orphaned kids and widowed wives,
Can proudly look back on their dad,
Who gave this country all they had.

Actions taken without regret,
Heroisms we shall never forget,
The ones who paid the ultimate price,
Let's never forget their sacrifice.

And never forget the ones no longer here,
Who fought for the freedoms we all hold dear,
And may their memory never wane,
Lest their sacrifices be in vain.

Alan W. Jankowski



Sources: <http://911digitalarchive.org/index.php>

<http://www.9-11heroes.us/911-memorial-poem.php>

Daily Observances in September:

September 5– Labor Day

September 8– Literacy Day

September 11– 9/11 Day & Patriot Day

September 12– Grandparent's Day

September 14– Star Spangled Banner was Written

September 17– Citizenship Day/ Constitution Day

September 22– Autumn Equinox

September 25– Family Health & Fitness Day USA

September 26– Johnny Appleseed Day



Source: <http://www.us-games.com/ResourceCenter/funFacts.asp>

10 Safety Tips for Seniors Using Public Transportation

Take special care when using public transportation

By [Sharon O'Brien](#), About.com Guide

Whether you're in your home city or on vacation, public transportation can be a good way to travel. In most cities, public transportation is much easier, less stressful and more cost-effective than traveling by car or taxi.

Special Challenges for Seniors Using Public Transportation

As many seniors get older, they notice a loss of balance, strength, or dexterity, making them more vulnerable to injuries. If you are experiencing these changes, the following tips can help:

Public Transportation Safety Tips

1. When you enter or leave a vehicle, watch for slippery or uneven pavement and other hazards that could cause you to fall or twist an ankle.
2. Have your bus fare ready to avoid losing your balance while you look for correct change.
3. When you enter or leave a subway car, be sure to "mind the gap" as they say in London. There is a gap between the edge of the train platform and the subway door. Watch your step.
4. Stand slightly to one side to let people exiting the subway car get off before you try to board. It's not only a matter of courtesy, but also one of personal safety.
5. Remain alert and brace yourself when a bus, streetcar or subway is slowing down or turning.
6. Never try to get onto the subway once the doors begin to close. If the train is too crowded for you to board safely, wait for the next train.
7. Do not carry too many packages; always leave one hand free to grasp railings.
8. Allow extra time to cross streets, especially in bad weather.
9. At night, wear light-colored or fluorescent clothing and carry a flashlight to make it easier for drivers and other pedestrians to see you.
10. When you take a taxi, buckle up. People who are conscientious about wearing seat belts when they are driving or riding in a private car often neglect this vital safety strategy when riding in the back seat of a taxi.

By using common sense and taking a few simple precautions, you can enjoy independence and the economical travel options that public transportation offers.

Source: <http://seniorliving.about.com/od/travelsmart/a/publictransport.htm>

Where We Stand

Protect Social Security

Objective is to make retirement more secure

by: [A. Barry Rand, CEO AARP](#) | from: [AARP Bulletin](#) | July 1, 2011

Contrary to recent media reports, AARP has not changed its position on Social Security. We continue to be deeply committed to strengthening it for our children and grandchildren while protecting current beneficiaries.

Let's be clear: Social Security has nothing to do with the debate over reducing the deficit or raising the debt ceiling. It does, however, face a long-term solvency problem that must be solved in order to protect current and future beneficiaries. Those are separate issues and should be dealt with as such. Social Security is not in crisis. It has not caused a crisis. Let's not let it become a crisis.

Social Security is without question the country's most important and successful retirement program. It is the foundation of financial security for all of us. Social Security is strong and can pay Americans the benefits they've earned for the next 25 years without making any changes. But we want to make sure that people 75 years from now will still enjoy the peace of mind Social Security provides today. We will lead the fight toward that goal.

Our objective must be making retirement more secure, not hitting arbitrary budget targets. Retirement security has been undermined by the recession, the erosion of defined benefit pensions, rising health care costs and a decline in home values. That makes Social Security's guaranteed benefits more essential than ever.

At AARP, we are prepared to lead a national discussion on strengthening Social Security for 21st-century beneficiaries. We believe reform should be guided by some basic principles:

Social Security should continue to be a lifetime family protection program for all workers that can compensate for lost wages in the event of disability, death or retirement.

Any changes to Social Security should be discussed as part of a broader conversation about how to help Americans prepare for a secure retirement.

If you pay into Social Security, you should receive the benefits you've earned over a lifetime of hard work. It should continue to be progressive and should not be means-tested.

We will provide educational support and advocate for policies to help people save. And we will encourage better pensions and more private savings in addition to — not at the expense of — Social Security. In the worst economic crisis in decades, jeopardizing any part of Social Security with risky private accounts is the last thing we should do.

Over the next several months, we will be engaging all of you — our members and people 50+ — in a serious conversation about the future of Social Security. We want to hear from you about the solvency options, the trade-offs and what they will mean to you and your families.

Our goal is simple even if the solution is not: Strengthen Social Security so that current and future beneficiaries receive the benefits they've earned over a lifetime. Changes to Social Security should be considered only if they make retirement more secure, not less.

Tell A. Barry Rand what you think. Send him an email at CEO@aarp.org.

Source: <http://www.aarp.org/work/social-security/info-07-2011/protect-social-security-barry-rand.html>

Helping to Ensure Continuous Care for Our Companion Animals

Did you know? Scientific research says that including a pet as a part of your family brings huge health benefits, especially for those of us over 65 years of age. Here are a few of the results from these studies:



The simple act of holding an animal can relieve symptoms of depression, lower blood pressure, and even decrease surgical patients' healing times.



The long-term survival rates of heart attack victims who had a pet are significantly longer than for those who did not.



Widows who have cats are better off medically during their first year, which is a critical stress time, than widows who do not.



Pet owners have lower triglyceride and cholesterol levels than non-owners.



One year after having a myocardial infarction, dog owners were more likely to still be living.



Dog walking, pet grooming, and even petting provide increased physical activity that strengthens the heart, improves blood circulation, and slows the loss of bone tissue.



The most serious disease for older persons is not cancer or heart disease — it's loneliness. Love is the most important health tonic we have, and pets are one of nature's best sources of love.

Source: <http://www.2ndchance4pets.org/cfs/index.html>

Senior Citizen Fraud Alert

Posted on January 6, 2011 by Joshua S. Bauchner

Senior Citizens are routinely targeted for fraud often because they have a “nest egg,” own their home, and/or have excellent credit—all of which make them attractive to con artists. Unfortunately, older Americans are less likely to report a fraud because they don't know who to report it to, are too ashamed at having been scammed, or don't know they have been scammed. Fraudsters know the effects of age on memory, and they are counting on elderly victims not being able to supply enough detailed information to investigators. Additionally, a victims' realization that they were swindled may take weeks, or even months, after contact with the con artist making it even more difficult to remember details from the event. Senior Citizens are particularly susceptible to Health Care Fraud or Health Insurance Fraud. These types of fraud can be highly lucrative to fraudsters and devastating to an elderly victim.

Some examples include:

Medical Equipment Fraud: Equipment manufacturers offer “free” products to individuals. Insurers are then charged for products that were not needed and/or may not have been delivered.

"Rolling Lab" Schemes: Unnecessary and sometimes fake tests are given to individuals at health clubs, retirement homes, or shopping malls and billed to insurance companies or Medicare.

Services Not Performed: Customers or providers bill insurers for services never rendered by changing bills or submitting fake ones.

Medicare Fraud: Medicare fraud can take the form of any of the health insurance frauds described above. Senior citizens are frequent targets of Medicare schemes, especially by medical equipment manufacturers who offer seniors free medical products in exchange for their Medicare numbers. Because a physician has to sign a form certifying that equipment or testing is needed before Medicare pays for it, con artists fake signatures or bribe corrupt doctors to sign the forms. Once a signature is in place, the manufacturers bill Medicare for merchandise or service that was not needed or was not ordered.

The following tips may prove useful in avoiding Health Care Fraud or Health Insurance Fraud:

- **Never sign blank insurance claim forms.**
- **Never give blanket authorization to a medical provider to bill for services rendered.**
- **Ask your medical providers what they will charge and what you will be expected to pay out-of-pocket.**
- **Carefully review your insurer's explanation of the benefits statement. Call your insurer and provider if you have questions.**
- **Do not do business with door-to-door or telephone salespeople who tell you that services of medical equipment are free.**
- **Give your insurance/Medicare identification only to those who have provided you with medical services.**
- **Keep accurate records of all health care appointments.**
- **Know if your physician ordered equipment for you.**

These tips are good “rules of thumb” to aid in protecting yourself or those you know against fraud. However, con artists are constantly working to create new scams which prey on elderly victims. If you or someone you know has been a victim of Health Care Fraud or Health Insurance Fraud, please contact us to discuss your legal options.

Source: <http://classactionblog.mdpcelaw.com/2011/01/articles/senior-citizen-fraud-alert/>

Mini Football Subs

from **FamilyFun Magazine**



You can expect a high number of interceptions when you pass these Individual-size meatball sandwiches during halftime festivities.

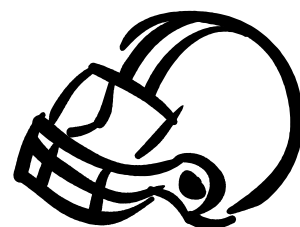
Ingredients:

- Meatballs
- Spaghetti sauce
- Shredded Cheese
- Individual-size rolls

Instructions:

1. To make a batch, first prepare your favorite meatball recipe, shaping each meatball into a mini football before cooking. Once they're cooked, add the meatballs to a skillet of spaghetti sauce and warm them through.
2. For each sub, cut a V-shaped notch from the top of an individual-size roll, place a meatball in the roll, and top with cheese shred laces. Finally, get the sandwiches in a huddle on a cookie sheet and place them in a warm oven for a few minutes to melt the cheese.

Source: <http://familyfun.go.com/autumn/fall-recipes/fall-dinner-ideas/mini-football-subs-684893/>



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Autumn Word Search

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 T E B W G U K I T T O H O B L
 O T Y T A X K S C E G L C E Q
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AUTUMN
 BACKTOSCHOOL
 BREEZES
 BROWN
 COLORS
 COOL
 FOOTBALL
 HALLOWEEN
 HARVESTING
 HOTCHOCOLATE
 HUNTING
 LEAVESFALLING
 OCTOBER
 ORANGE
 PUMPKINS
 RAKE
 RED
 SEPTEMBER
 SWEATERS
 THANKSGIVING



Source:

<http://puzzlemaker.discoveryeducation.com/WordSearchSetupForm.asp>



Fudgy Chocolate Cream Pie

By: Nancy Sabatino

Prep Time: 20 Min

Cook Time: 25 Min

Ready In: 4 Hrs 45 Min

8 Servings

INGREDIENTS

- 1 (9 inch) pie crust, baked
- 1 1/4 cups white sugar
- 2 tablespoons all-purpose flour
- 2 tablespoons cornstarch
- 1/4 teaspoon salt
- 1 1/2 cups milk
- 4 egg yolks
- 2 (1 ounce) squares unsweetened chocolate
- 1 tablespoon butter
- 1 teaspoon vanilla extract

DIRECTIONS

1. In medium saucepan, combine sugar, flour, cornstarch and salt. In a medium bowl, beat milk and egg yolks until smooth. Gradually stir into sugar mixture. Stir constantly over medium heat until mixture thickens and comes to a full boil. Boil and stir for one minute.
2. Remove from heat and stir in chocolate, butter and vanilla. Stir until melted.
3. Pour into pie shell. Place plastic wrap over filling to prevent skin from forming and chill for several hours. Top with meringue or whipped cream and chocolate curls if so desired.

Source: <http://allrecipes.com/Recipe/fudgy-chocolate-cream-pie/detail.aspx>

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