Our name has changed…

Southeast Missouri Area Agency on Aging will now be known as Aging Matters. Our name has changed in an effort to bring more awareness to our agency and the services we provide to the senior citizens of Southeast Missouri. In addition to our name change we have launched a new website, www.agingmatters2u.com.

Information available on the new website includes:

- information about all the services and programs available
- links to websites of special interest to seniors
- a list of all the senior centers in our 18 county area; each center has a page with helpful information about the center
- the staff and board members
- the quarterly newsletter, and much more

All else remains the same – same phone number, same address. So if you or a loved one, or a friend needs help, call Aging Matters at 573-335-3331 or toll-free at 1-800-392-8771. We listen, we help.

Silver Haired Legislators (SHL) session held

October 9 – 11 the SHL from across the state of Missouri met in Jefferson City to hold their annual SHL legislative session. There were approximately 30 SHL Senators and 120 SHL Representatives in attendance.

This year, as in other years past, they gathered to present and debate proposals that they have written. The proposals CONTINUED ON PAGE 3

In memorium

June Majors had served on the board of the Southeast Missouri Area Agency on Aging for 16 years, serving as Chairman from 2009 to 2011. June was a valuable member of the board always caring about staff and always ready to assist staff with any projects as requested.

She became a Silver Haired Legislator in June of 2007, serving as Chairman from 2011 until her death in September of this year.

June you will be missed so much!
October 2013 marked the 40th anniversary of our agency. In honor of this great achievement and to announce our name change to Aging Matters, we planned two special events. The first event was at the Osage Centre in Cape Girardeau on October 1st and the second event was held at the Black River Coliseum in Poplar Bluff on October 8th. Those attending were able to access a multitude of information from the many exhibitors, including flu shots and various health screenings. Special entertainment was enjoyed, as well as line dancing, bingo and refreshments.

The staff at Aging Matters would like to express our greatest appreciation to the many people, businesses and organizations that helped make these events possible:

Affiliate sponsors:
Bank of Advance
Southeast Health
VNA
Pyramid Home Health Services
St. Frances Medical Center
VNA-TIP Healthcare

The Lutheran Home
Modern Woodmen of America
Laundry Baskets Full of Love
Comfort Care In Home Services
Mid-America Rehab, P.C.
Innovative Financial Solutions
MediCenter Pharmacy
Charlton Chiropractic, LLC
SMTS
Elite Travel Agency
Eye Surgery Consultants
Cape Girardeau County Transit Authority
Southeast Missouri State University
RSVP-Cape Girardeau & Scott Counties
Cross Trails Medical Center
Americare
Regional Healthcare Foundation
Chateau Girardeau
Kohlfeld Distributing
Commerce Bank
The Baptist Home
Healing Rays Phototherapy Clinic
Audiology Associates
Kaelin Dental Group
Drury Southwest Inc.
Country Kickers Band
Don & Anna Hahs
PDQ
Marcia Mulcahy
V & L Nails
Puxico Florist
Bank of Missouri
Ron & Lana Johnson
Marilyn Suire
McFerron Brothers Farms
Southeast Missourian
Kathy Bullis
Around the Clock Medical Alarms
Western & Southern Life
Wolfner Talking Book & Braille Library
Independent Living Center of SEMO
Crown Hospice
Claim
Quin & Northside Nutrition Centers
SADI
Edward Jones/Charlotte Matthews
Division of Aging
American Red Cross
Missouri Veterans Commission
Helt Plumbing, LLC
Castle Partners
AARP
Montgomery Bank
Miracle Ear
Westwood Hills Health & Rehab
Lisa Reynolds Insurance Agency
Legacy Hospice Inc.
Lakeview Home Care
Veteran’s Home Care
Butler County RSVP
Lutheran Family & Children’s Services
Key Drugs
McDonalds
Walmart/Jackson
Foodgiant
Sysco Memphis
Southeast Missouri Food Bank
Plaza Tire Service
JC Penney Salon
Steve Taylor
Sharon Wishner
Craig Billmeyer
Janet Brown
Knaup Floral
Chaffee Flower Shop
Schnucks
Banterra Bank
Carol Boehme
Jan McFerron
Creative Data Systems
Jackson Senior Center

Energy costs

The following information is from the Missouri Public Service Commission.

The leaves are turning; the temperatures are falling. Now is the time to make that annual assessment to prepare your home for the winter months. By following a few simple guidelines, you can increase safety and reduce heating expenses.

- Have you furnace inspected and tuned up annually, and replace or clean filters monthly.
- Assess whether it is time to replace your furnace with a more efficient model.
- Add attic insulation, weather strip doors, and caulk or cover windows with plastic film.
- Put an insulated cover around your water heater and set the temperature to 120 degrees.
- Ask your utility provider about budget billing to spread yearly energy costs over 12 months.

If you realize you may have problems in paying your utility bills, you should take the necessary steps in contacting the utility company. Some utility companies offer heating assistance programs. Also, the Missouri Public Service Commission (PSC) has a list of agencies that provide heating assistance for income-eligible residents. A list of agencies serving the Aging Matters 18-county area is listed below:

<table>
<thead>
<tr>
<th>Heating Assistance</th>
<th>Heat-Up St. Louis (not a Community Action Agency)</th>
<th>Delta Area Economic Opportunity Corp.</th>
<th>East Missouri Action Agency</th>
<th>South Central Missouri Community Action Agency</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>314-241-7668</td>
<td>800-748-8320</td>
<td>573-431-5191</td>
<td>573-325-4255</td>
</tr>
</tbody>
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Ombudsman quarterly training held in September

The Long Term Care Ombudsman Program held a Quarterly Training meeting on September 24th at the Branding Iron Restaurant in Jackson. Twenty eight Ombudsman Volunteers attended the training session. Wayne Elfrink from SEMO Alliance for Disabilities gave a very informative presentation on “Disabilities Etiquette”. The volunteers were very interested in this topic as it will be very useful to them in their volunteer services to the residents in the nursing facilities they visit. Wayne also informed the volunteers of other programs and services which are offered by SEMO Alliance for Disabilities. SADI serves the counties of Cape Girardeau, Perry, Scott, Bollinger, and Mississippi. SADI is a community based, non-profit, non-residential center for independent living. They are committed to providing services to persons with disabilities to enable them to remain in their own home and community. If you are interested in more information about SADI call 573-651-6464 or their Missouri toll free number at 1-800-398-7234.

The Ombudsman Volunteers enjoyed visiting and sharing ideas and information. We also enjoyed the delicious cobbler served by the Branding Iron Restaurant. After the refreshments, Jan McFerron, Region 2 Ombudsman Director updated the volunteers on many topics concerning the Ombudsman Program.

The Ombudsman Program at Aging Matters is a federally mandated program where trained Ombudsman Volunteers are assigned to visit residents in Nursing Facilities within our 18 county region. They advocate for those residents and educate the residents, families, and facility staff concerning Resident Rights. If you are interested in knowing more about the Ombudsman program please contact Jan McFerron, Region 2 Ombudsman Director at 573-335-3331 or 1-800-392-8771.

SHL

CONTINUED FROM PAGE 1

are voted on in committee hearings and if approved are voted “do pass” where they go on to the full SHL House and Senate. If they pass both the House and the Senate five of them are chosen as “Priority Bills”. The SHL will then advocate for these proposals with their General Assembly Legislators to encourage them to “take up the cause” and present them as bills in the Mo. General Assembly that convenes in January of each year.

This year the five top proposals chosen were: 1 – Restore and Increase Funding on all Medic-aid, Home Delivered and Congregate Meals; 2 – Increase Transportation funding to the AAAs; 3 – Increase Mo Health Net Asset Level to $2000 for singles and $3000 for couples; 4 – Combine Silver Alert System with the Amber Alert Sys-teem; 5 – Grandparents Letters of Guardianship.

Congratulations to Doug Austin, One of Aging Matters (formerly known as SEMO AAA) SHL legislators, who was elected as the House Majority Floor Leader for 2013-2014.

Williamsville administrator retires

Glenda Warmack, Administrator of the OAKS Senior Center of Williamsville retired Thursday, October 31, 2013. Glenda began her service to the center in April of 1984. The Williamsville Area Association of Senior Citizens Incorporated celebrated Mrs. Warmack’s outstanding service and dedication to the seniors of the Williamsville area at a retirement party on October 30th. Members of the Association and the staff of Aging Matters spoke on her achievements. A plaque was presented which chronicled her faithful work and thanked her for her 29+ years of service.

Energy costs

CONTINUED FROM PAGE 2

If you have been disconnected from natural gas or electrical services in violation of the Missouri Cold Weather Rule, you should contact the Office of the Attorney General at 1-800-392-8222.

The Missouri Cold Weather Rule:

- Is in effect November 1 through March 31.
- Prohibits disconnection of service when the temperature is forecasted to drop below 32 degrees for the following 24 hour period.
- Requires utilities to notify you by mail at least 10 days prior to date of the proposed disconnection.
- Requires utilities to make further attempts to contact you within 96 hours prior to disconnection by either, a second written notice, a door hanger or at least two telephone call attempts.
- Requires utilities to notify you about possible financial help in paying your bills.
- Prohibits disconnection of registered low-income elderly or disabled customers who make a minimum payment.
- Allows you to budget your payments over 12 months.

For more information, contact the PSC at 800-392-4211 or visit their website at www.psc.mo.gov.
Nutritious foods for Fall

Cooler nights and shorter days mark the arrival of fall. Leaves change color and drop from trees. Summer gardens no longer produce fresh fruits and vegetables, but the end of summer doesn’t mark the end of fresh produce. As we transition from summer to fall, nature continues to offer a wide range of nutritious fruits and vegetables, and like their summer companions, they’re packed with all kinds of nutritious health benefits.

Fall fruits

A large number of fruit trees blossom in the spring, grow through the summer, and ripen in the fall. Fall fruits to look for include:

• Apples: The old adage, “An apple a day keeps a doctor away,” has some truth to it. Apples are a source of both soluble and insoluble fiber, and are best eaten with the skin because almost half of the vitamin C content is just underneath the skin. Along with vitamin C, they also offer vitamin A, folate, potassium, calcium, and iron.
• Dates: Dates are known for their sweet flavor and are a perfect choice for satisfying your sweet tooth. What you may not realize is that with all that sweetness comes an impressive list of essential nutrients, vitamins, and minerals including: vitamin A, folate, calcium, magnesium, phosphorus, and potassium.
• Grapefruit: Grapefruit are well known for providing vitamin C and for good reason. Just a half of this juicy citrus fruit provides 78 percent of the RDA. Grapefruit is also a good source of vitamins A, B5, B9, calcium and iron. Vitamin C-rich foods like grapefruit support the immune system.

• Kiwi: Kiwi is another high-vitamin C fruit. One little kiwi offers 120 percent of the RDA. Along with supporting the immune system, the antioxidant vitamin C protects your arteries from the damaging effects of free radicals. Along with vitamin C, Kiwi is also a good source of vitamin E, potassium, copper, magnesium, and manganese.
• Pears: Pears are a fall fruit that’s mildly sweet, crunchy, and juicy. It is full of nutrients and a good source of dietary fiber, anti-oxidants, minerals, and vitamins. At just 58 calories per 100 g pears deliver vitamin C, antioxidant flavonoids and phyto-nutrients including beta carotene, lutein and zeaxanthins. They are also a good source of copper, iron, potassium, manganese and magnesium.
• Tangerines: Research from the University of Western Ontario found a substance in tangerines they say helps prevent obesity and offers protection against type 2 diabetes, atherosclerosis, and related diseases responsible for most heart attacks and strokes. Nutritionaly they supply vitamins A, B, and C, along with calcium, iron, thiamin, riboflavin, niacin, pantothenic acid, potassium magnesium, zinc, and copper.
• Pomegranates: Pomegranates are an exotic red fruit commonly called the “jewel of winter.” It’s considered a superfood and offers a tangy flavor and plenty of nutrition. This is another fruit that provides a substantial amount of vitamin C, potassium, and niacin.

Cool weather vegetables

The vegetable world is also ripe with tasty nutritional options as the seasons change from summer to fall. Vegetables are best eaten raw or lightly cooked. Cool weather vegetables include:

• Brussels sprouts: Brussels sprouts resemble miniature cabbages. These little buds are packed with nutritional benefits including protein, vitamins like K, A, and B complex, minerals, antioxidants, and are an excellent source of dietary fiber. They are also a good choice as part of a weight loss plan.
• Cauliflower: Like cabbage, cauliflower belongs to the cruciferous vegetable family. It offers a wealth of vitamins including C, K, B5, B6, plus potassium, manganese, molybdenum, protein, and magnesium.
• Winter squash and pumpkins: Winter squash like butternut and acorn are seasonal autumn favorites. These hearty squash store well in a cool, dark place and offer a wide range of nutrients. Many of them are good sources of vitamin C and beta carotene.
• Sweet potatoes: Sweet potatoes are an unsurpassed source of beta-carotene in the vegetable world. Along with that they are an excellent source of vitamin A, and are a good source of vitamins B6, B12, and , vitamin E.
• Turnips: When it comes to fall vegetables, turnips offer plenty of vitamins and unique flavor, but before you add turnips to your diet talk to your doctor, if you are on blood thinners or are sensitive to coagulants. Turnips are high in vitamins K, A and C, with a dash of vitamin E.
• Broccoli: Broccoli is a good source of plant-based protein and minerals including: calcium, iron, magnesium, potassium, manganese and phosphorus. It also packs a vitamin punch providing A, C, E, K, and B vitamins.
• Cabbage: Adding steamed cabbage to your diet can help lower cholesterol. This fall vegetable is an excellent source of vitamins K and C and also provides folate, manganese, molybdenum, vitamin B6, potassium, and calcium.

Health benefits of fruits and vegetables

Fresh fruits and vegetables play an important role in good health because they are rich in a variety of nutrients and fiber. Eating healthy fruits and vegetables can help prevent heart disease, strokes, control blood pressure, and can even help protect your vision from cataracts and macular degeneration.
Crockpot Beefy Cabbage Soup

Ingredients:
- 1/2 head of cabbage, chopped
- 1 medium onion, chopped
- 1 large carrot, thinly sliced
- 3 to 4 tablespoons rice
- 2 ribs celery, sliced in 1/2-inch pieces
- 1 teaspoon garlic powder
- 3 cups beef broth (can make from bouillon or base and hot water)
- 1 or 2 meaty soup bones or beef shanks, about 1 pound
- 2 cans (14 1/2 ounces each) tomatoes, diced
- coarsely ground pepper

Directions:
Combine all ingredients in the slow cooker/Crock Pot. Cover and cook for 8 to 10 hours on low. Taste before serving; add salt and more pepper if necessary. Serve with biscuits or crusty bread. Serves 4.

Pumpkin Cream Cheese Dip

Ingredients:
Spread:
- 8 ounces low-fat cream cheese (room temperature)
- 3/4 cup of canned pumpkin (unsweetened, unsalted)
- 3 tablespoons sugar
- 1/2 teaspoon cinnamon
- 1/4 teaspoon nutmeg
- 1/4 teaspoon ground cloves
- 1/2 teaspoon vanilla

Serve with:
- 6 apples sliced

Directions:
Mix all ingredients for the spread together in a mixing bowl by hand or with an electric mixer (medium speed). Serve with apple slices for dipping.

Apple Nachos

Ingredients:
- 36 caramels
- 1 Tbsp. water
- 30 large marshmallows
- 1/3 cup butter, cubed
- 4 medium tart apples, peeled and cut into 1/4-inch slices
- 1/3 cup chopped dry roasted peanuts
- 1/3 cup miniature semisweet chocolate chips
- 3 Tbsp. Halloween sprinkles

Directions:
In a microwave-safe bowl, melt caramels with water; stir until smooth. Meanwhile, in a large saucepan, melt marshmallows and butter. Arrange apple slices on a large platter. Drizzle with caramel; top with marshmallow mixture. Sprinkle with peanuts, chocolate chips and sprinkles. Serve immediately.

Rosemary Sweet Potato Wedges

Ingredients:
- 2 tablespoons unsalted butter
- 2 tablespoons olive oil
- 1 tablespoon chopped fresh rosemary (or 2 teaspoons dried)
- 3 medium sweet potatoes, scrubbed clean
- 1 teaspoon salt
- 1/4 teaspoon freshly ground black pepper

Directions:
1. Preheat the oven to 450 degrees. Melt the butter with the olive oil in a small saucepan over medium heat. Stir in the rosemary.
2. Cut the sweet potatoes lengthwise into 1 1/2-inch-thick wedges and place in a large bowl. Season with salt and pepper, and drizzle with the butter mixture. Toss gently.
3. Arrange the wedges on a large baking sheet in one flat layer so they don't touch. Bake in the upper part of the oven, turning once, until softened and lightly browned, about 20 minutes. Season again with salt and pepper, and carefully remove from the sheet (the wedges are relatively fragile after cooking.) Serve hot.

Roasted Brussels Sprouts

Ingredients:
- 1 1/2 lbs fresh Brussels sprouts
- 3 tablespoons extra virgin olive oil
- 1/2 teaspoon garlic powder
- 1/2 teaspoon ground black pepper
- 1/2 teaspoon salt
- 1/2 teaspoon dried sage

Directions:
1. Preheat over to 400 degrees.
2. Cut the bottom of each brussels sprout off (about 1/4” or less) and then slice in half lengthwise.
3. Toss all ingredients and place in a single layer on a baking dish.
4. Roast for 25 minutes or until brussels sprouts are slightly browned and tender throughout.
5. Serve hot or cold.
MAKING MEDICARE Make Sense

Answers to some of the most commonly asked Medicare questions

Q: It seems like I am hearing more about fraud and identity theft more often, these days, especially against people with Medicare. And the new way to shop for health insurance, the Marketplace, for other consumers is coming in October. I’m worried that I could get scammed. What do I need to know?

A: It’s always wise to be on the lookout for scams, frauds, and con artists and the Centers for Medicare & Medicaid Services encourages you to always guard your personal information.

This is especially true in the upcoming enrollment period, because there may be dishonest people who try to take advantage of those who may not understand what is happening and what they should – or should not – be doing.

What is most important to remember is that the Marketplace will not affect your Medicare coverage or benefits at all. The Marketplace is primarily for people who do not have health insurance, have had trouble obtaining coverage because of their health history, or who have individual policies now which are expensive. The Marketplace will make quality health insurance more available and more affordable for these people.

If you have Medicare you have high-quality, affordable coverage now, and you don’t need to shop in the Health Insurance Marketplace.

However, as always, you will have the opportunity to change your Medicare coverage during the Medicare open enrollment period, which runs from October 15 to December 7, 2013. This is the same time period as last year. It’s when you can review your health and prescription drug plans and change them, if you want to. For example, you might find a plan that has lower out of pocket costs for the prescriptions you take. If you’re happy with what you have, you don’t need to do anything. You will stay with your current choices in 2014.

The Medicare open enrollment period is a time when there is a higher risk of fraudulent activity. That could be a call, or a knock at your door, from someone offering you free services, or telling you that you need a new Medicare card, or that you can enroll in a new plan by just letting them take the money out of your bank account.

Don’t do it!

Medicare will never call you at home, except if you’ve already reported a problem. Medicare will never ask for your Social Security number, because we already have that. And Medicare will never ask for your bank information, unless you have called us, requesting to pay your premiums automatically.

Likewise, never share your personal information with someone who knocks on your door, or contacts you uninvited to sell you a health plan. That’s not allowed under Medicare rules. It’s also against the law for someone who knows you have Medicare to sell you a Marketplace health insurance policy, because you don’t need one. Be ready to say “no” if this happens to you.

Finally, if you suspect fraud, please report it. You can call your local police, your state’s Attorney General, or the Federal Trade Commission if you suspect identity theft. If it has anything to do with Medicare, call 1-800-MEDICARE [1-800-633-4227] anytime, day or night, to report it to us.

Please continue to look to our web resources at www.medicare.gov, www.healthcare.gov, and www.stopmedicarefraud.gov, and watch for future announcements for more information on the Marketplace, and how to protect your privacy and financial information. If you have questions, you can call 1-800-MEDICARE any time for answers you can trust.

We want to stop Medicare fraud as much as you do, and together, we can do it.

CAREGIVERS CORNER

Celebrate National Family Caregivers Month at the Together We Care Conference!

Family Caregivers are the backbone of the long term care system. Sixty seven million people across the U.S. provide some level of care to the elderly in their families and communities. About 40 percent of them are spousal caregivers and often have health challenges of their own. Family Caregivers perform many services for their loved ones. In small doses, these jobs are manageable. However, having to juggle competing care giving demands with the demands of daily living on an ongoing basis can be quite a challenge.

With the 65+ age group expected to double to 70 million people by 2030 family caregivers increasingly provide care for aging parents, siblings, friends and spouses. Many of these aging loved ones have more than one chronic condition but still wish to remain in their own homes and communities as they age.

If you are one of these courageous caregivers or interested in care giving please join us for the TOGETHER WE CARE CONFERENCE. Topics such as Modern Care giving, the new Healthcare Exchange, Estate and Financial Planning, Caring for the Caregiver, how to choose long term care and managing caregiver stress will be covered.

Save the date!

Where: SADI Independent Living Services Building at 755 S. Kingshighway, Cape Girardeau

When: November 8th from 8:30am to 2:00pm.

Cost: Free! Lunch will be provided and there is no cost for the program. Free respite care may be available under some circumstances.

To Register or for Information: Please contact Gail at 573-335-3331 or 1-800-392-8771
Senior Citizen Jokes: "The Pond"

An elderly man in Louisiana had owned a large farm for several years. He had a large pond in the back. It was properly shaped for swimming, so he fixed it up nice with picnic tables, horseshoe courts, and some apple and peach trees.

One evening the old farmer decided to go down to the pond, as he hadn't been there for a while, and look it over. He grabbed a five-gallon bucket to bring back some fruit. As he neared the pond, he heard voices shouting and laughing with glee.

As he came closer, he saw it was a bunch of young women skinny-dipping in his pond. He made the women aware of his presence and they all went to the deep end. One of the women shouted to him, "We're not coming out until you leave!"

The old man frowned, "I didn't come down here to watch you ladies swim naked or make you get out of the pond naked."

Holding up the bucket he said, "I'm just here to feed the alligator."

Some old men can still think fast.

Very Funny Jokes: "Senility Prayer"

God, grant me the Senility
To forget the people
I never liked anyway,
The good fortune
To run into the ones I do,
And the eyesight
To tell the difference.

Senior Citizen Jokes: "The Wedding"

George and Edith had been high school sweethearts 50 years ago, but had gone their separate ways after graduation. Then, two years ago, their paths crossed again, and they began seeing each other regularly. With age 70 just around the corner, they decided life was too short, and they might as well spend the rest of their lives together.

Excited about their decision to marry, they went for a stroll to discuss the wedding, and found themselves in front of a drugstore. George said, "Let's go in. I have an idea."

Addressing the man behind the counter, George asked, "Are you the owner?" The pharmacist answered, "Yes sir, I am. How can I help you?"

George: "Do you sell heart medications?"
Pharmacist: "Of course."
George: "How about support hose?"
Pharmacist: "Definitely."
George: "What about medications for rheumatism, osteoporosis and arthritis?"
Pharmacist: "All kinds."
George: "How about waterproof furniture pads and Depends?"
Pharmacist: "Yes, sir."
George: "Hearing aids, denture supplies and reading glasses?"
Pharmacist: "Yes."
George: "What about eye drops, sleeping pills, Geritol, Preparation-H and Ex-Lax?"
Pharmacist: "Absolutely."
George: "You sell wheelchairs, walkers and canes?"
Pharmacist: "Yes, indeed. But why all these questions?"
George smiled, glanced shyly at Edith and replied, "We've decided to get married and we're considering you for our bridal registry."

Anniversary Jokes: "Dangerous Food"

A Physician was speaking about the dangers of certain foods to a large group in Florida. He told them, "You have to be aware of hidden dangers. Hydrogenated fats are killers. Soda pop melts your tooth enamel and eats away your stomach lining. Most prepared foods are high in sugar, salt, and MSG. Even our drinking water can be harmful if not pure enough. But there's one food that's the most dangerous of all. Can anybody tell me what food causes the most grief and suffering even years after consuming it?"

The audience was silent until an older man in the second row spoke up and said, "Wedding Cake?"
Pension rights project continues

The ongoing partnership between the Missouri Association of Area Agencies on Aging (MA4) and the South Central Pension Rights Project (SCPRP) has proved beneficial to many Missourians who need help to understand and exercise their pension rights. MA4, in conjunction with Missouri’s ten Area Agencies on Aging, conducts outreach activities for SCPRP to make residents of the state aware of this needed project and its pension counseling services.

Roger Curme, Managing Attorney of SCPRP said, “Missouri is a non-right to work state with the types of industries that have resulted in many current retirees being covered by traditional defined benefit plans. We have seen a recent spike in overpayment recoupment cases where the Pension Plan Administrator incorrectly calculated the monthly pension payment and now they are trying to recover the overpayment by reducing the monthly pension check going forward, and we have had some success in getting recovery of the overpayment and the reduction in the monthly pension waived.”

Curme mentioned a case in which a Missouri woman received a letter from her pension plan administrator that she had been overpaid more than $80,000. SCPRP helped this woman obtain a waiver of the overpayment so her monthly pension check wasn’t reduced by the Plan to recoup the overpayment. Besides help with recoupment issues, SCPRP services often pertain to:

- Unjustly denied pension benefits
- Locating the company that administers your benefits
- Deceased spouse’s pension
- Entitled to pension benefit
- How to apply for your pension benefits
- Questions about your retirement plan

SCRP’s services are provided through phone and mail communications by attorneys and paralegals. These services are free regardless of the age of the person seeking assistance. Please note: SCPRP does not accept public benefit cases. If you would like to know more, visit their website at www.southcentralpension.org or contact SCPRP at 1-800-443-2528.

The Alzheimer’s Association is currently accepting applications for the

Respite Assistance Program for clients facing Alzheimer's or dementia in any county in Southeast Missouri.

The Alzheimer’s Association Respite Assistance Program can provide reimbursement, up to $500, to help with the cost of respite care services or the cost of products (incontinence products, nutritional supplements, safety products, etc.).

More than 60 percent of Alzheimer’s disease and dementia caregivers rate their emotional stress of caregiving as high or very high; more than one-third report symptoms of depression. The Alzheimer’s Association can help identify the need for time off, and help pay for the care of a loved one while the caregiver receives some much needed rest. For information on how to apply for the Respite Assistance Program or additional resources available in your community, call 800.272.3900.