

## **Savvy Senior – April Articles**

1. Beware of Potential 2010 Census Scams
2. Financial Help for Family Caregivers
3. Shingles Vaccine Helps Protect Seniors
4. How to Create a Bird Watching Backyard
5. How to Choose a Walker

### **Savvy Senior**

#### **Beware of Potential 2010 Census Scams**

Unfortunately, scams have become a persistent problem when the U.S. Census Bureau does its once-a-decade count of the U.S. population. Here's what you should know and how you can protect yourself.

#### **Fill Out Your Census**

In mid-March, nearly every U.S. household received a 2010 Census questionnaire in the mail. If you haven't already done so, you need to answer the 10 questions (it only takes a few minutes) and mail the form back in the postage-paid envelope provided. If you did not receive your census form or if you've misplaced it, call the census questionnaire assistance center (866-872-6868) by April 21 and they will mail you another one.

#### **Watch For Scams**

While census participation is very important and required by law, you also need to be vigilant of census-linked scams. This is especially important for seniors who tend to be prime targets. The Better Business Bureau warns against e-mail scams as well as con artist masquerading as census workers who will try to solicit your personal financial information. Here are some tips that will help you recognize a census scam and what you can do to protect yourself.

#### **Guard Your Info.**

Don't give out your personal or financial information. The Census Bureau or a legitimate census worker will never ask for your Social Security number or any information regarding credit cards, banks or financial accounts. Nor will they ask for money or a donation. If you're asked for any of these, whether it be via phone, mail, e-mail or in person, it's a scam and should be reported to your regional census office. See [census.gov/regions](http://census.gov/regions) or call 800-923-8282 for contact information.

#### **Check Worker's ID**

If you don't mail in your completed census form, a census taker will visit your home sometime between May and July to fill out the questionnaire for you. A legitimate census taker must present an identification badge that contains a Department of Commerce watermark and expiration date. The taker will also carry a hand-held device that's used to take your information, a canvas census bag and a confidentiality notice. Ask to see a photo ID and their badge before answering any questions. However, you should never invite anyone you don't know into your home. The census taker will only ask you the questions that appear on the questionnaire – your name, gender, age, race, ethnicity, type of residence and number of people living with you. They will not ask for sensitive

personal information, such as your Social Security or credit card number. If you don't trust their ID, close the door and call your regional or local census office to verify that person is an actual census worker.

### **Avoid Phony E-mails**

The Census Bureau is not conducting any part of the census on the Internet, nor will it send e-mails regarding the census. So ignore any e-mails that direct you to a census-related Web site. No matter how legitimate the e-mail and Web site look, it's a scam looking to acquire your Social Security number or other private financial information. And, don't reply to the e-mail or open any attachment. Attachments could contain viruses that could infect your computer. Forward the e-mail or Web site address to the Census Bureau at [itso.fraud.reporting@census.gov](mailto:itso.fraud.reporting@census.gov). Then delete the message.

**Savvy Tips:** For more information on the 2010 Census survey and how to guard against potential census-related scams, visit [2010census.gov](http://2010census.gov).

Send your senior questions to: Savvy Senior, P.O. Box 5443, Norman, OK 73070, or visit [SavvySenior.org](http://SavvySenior.org). Jim Miller is a contributor to the NBC *Today* show and author of "*The Savvy Senior*" book.

## **Savvy Senior**

### **Financial Help for Family Caregivers**

If taking care of an aging parent is causing you financial hardships, there are several programs, tax breaks and support services that offer some financial relief that few people are aware of. Here's what you should know.

#### **Caregiving for Pay**

If your parent is eligible for Medicaid, you may be able to get paid a small amount by the government. In 15 states, Medicaid offers a Cash and Counseling program (see [cashandcounseling.org](http://cashandcounseling.org)) that provides direct financial assistance to their beneficiaries, and that money can be used to pay in-home caregivers. A few other states have similar programs for low-income seniors, even if the person receiving care doesn't quite qualify for Medicaid. To find out about these options contact your local Medicaid office or visit [benefitscheckup.org](http://benefitscheckup.org) – an online service that helps seniors and their families find and enroll in federal, state, local and private benefit programs.

#### **Other Options**

If your parent has financial resources of their own, find out if he or she can afford to pay you. If they agree, it may be a good idea for both of you to draft a short written contract detailing your work and payment arrangements. Or, if your parent has long-term care insurance that includes in-home care coverage, in some cases those benefits can be used to pay you.

#### **Tax Breaks**

The IRS may also be able to help you out if you can show that you pay at least half of your parent's yearly expenses, and their annual income was below \$3,650 in 2009 (not counting Social Security). If so, you can claim him or her as a dependant on your taxes,

and reduce your taxable income by \$3,650. Your parent doesn't have to live with you to qualify as a dependent. IRS Publication 501 (see [www.irs.gov/pub/irs-pdf/p501.pdf](http://www.irs.gov/pub/irs-pdf/p501.pdf) or call 800-829-3676 to get a copy mailed to you) has a worksheet that can help you with this.

If your parent's income, however, is over \$3,650, you can't claim them as a dependent. But if you're paying at least half their living expenses, you can still get a tax break if you're helping pay their medical and long-term care costs and they exceed 7.5 percent of your adjusted gross income. You can include your own medical expenses in calculating the total. See the IRS publication 502 ([www.irs.gov/pub/irs-pdf/p502.pdf](http://www.irs.gov/pub/irs-pdf/p502.pdf)) for details.

### **Support Services**

If you don't qualify for caregivers pay or a tax break, you can still get some financial relief through the National Family Caregiver Support Program (NFCSP). This is a federally funded program that provides aid for specific caregiver needs like respite care or adult daycare to give you a break, counseling and support groups, and supplemental services including the purchase of medical supplies, SOS emergency response systems and even home modifications. In addition to the NFCSP, you should also check into home delivered meal programs, volunteer companion programs, and even home and personal care services. These, too, can lighten your load. To locate all the various programs and support services near you, contact your Area Agency on Aging. Call the Eldercare Locator at 800-677-1116 to get your local number or visit [www.eldercare.gov](http://www.eldercare.gov).

**Savvy Tip:** The best Web resource to search for caregiver support services and programs in your area is the Family Caregiver Alliance at [caregiver.org](http://caregiver.org). When you get there, click on "Family Care Navigator," or call 800-445.8106.

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## **Savvy Senior**

### **Shingles Vaccine Helps Protect Seniors**

The Center for Disease Control and Prevention (CDC) recommends that everyone age 60 and older should get a shingles vaccination. Have you gotten yours yet? Here's what you should know.

#### **Pesky Virus**

Shingles, also known as herpes zoster, is a painful and itching skin rash that affects more than a million Americans each year. It is caused by the same virus that causes chickenpox (varicella-zoster). What happens is the chickenpox virus that most people get as kids, never leaves the body. It retreats into the nerve cells near the spinal cord where it lies dormant, with the possibility of re-emerging decades later in the form of shingles.

In the U.S., one out of every three people will develop shingles during their lifetime. While anyone who's had chickenpox can get shingles, it most commonly occurs in people over age 50, and the risk increases with age. In fact, about half of those who reach

85 will have suffered a bout of shingles. Those with a weakened immune system are also vulnerable.

### **Nasty Rash**

Shingles is a nasty rash and more! Early signs include pain, itching or tingling before a blistering rash appears several days later, and can last up to four weeks. The rash typically occurs on one side of the body, often as a band of blisters that extends from the middle of your back around to the breastbone. It can also appear above an eye or on the side of the face or neck.

In addition to the rash, more than one-third who get shingles go on to develop serious complications such as post-herpetic neuralgia, a severe nerve pain that can last for months or even years. If it occurs on the face, it can affect vision and hearing, or cause brain inflammation. And according to a recent study, shingles can also raise the risk of stroke by around 30 percent in seniors who get it.

### **Get Vaccinated**

The only vaccine for shingles, Zostavax, was approved by the Food and Drug Administration in 2006 and has proven to be very effective. While it's not foolproof, Zostavax will prevent shingles in half the people who get the shot, and if you do get it you'll get a much milder case.

Everyone, age 60 and older that's had the chickenpox, including those that aren't sure they've had it, should get vaccinated. Even if you've already had shingles, you still need the vaccination because reoccurring cases are possible. The only people, ages 60 and older, who should not be vaccinated are those who are allergic to gelatin or neomycin, have a weakened immune system or take high doses of steroids.

You also need to know that the shingles vaccination is covered by most insurance plans including Medicare, but only if you have a Part D prescription drug plan. If you aren't covered you can expect to pay between \$150 and \$300 for the one-time shot. For more information or to locate a vaccine provider in your area, talk to your doctor, visit [Zostavax.com](http://Zostavax.com) or call 800-672-6372. Also note that if you're uninsured and can't afford this vaccine, Merck, the maker of Zostavax, offers a vaccine assistance program that provides the shot free of charge. Call 800-293-3881 or see [merck.com/merckhelps/vaccines](http://merck.com/merckhelps/vaccines) for details.

### **If You Get Shingles**

While there's no cure for shingles, it's usually treated with antiviral medications which can help speed up the healing process and reduce the pain, severity and potential complications of the attack. Acyclovir (Zovirax), famciclovir (Famvir) or valacyclovir (Valtrex) are commonly prescribed. Your doctor will decide which of these medicines might work best for you, but you'll need to act quickly because these medicines work best if you start taking them within the first 72 hours after you get the rash.

It's also important to note that no one can catch shingles from you, but they can catch chickenpox if they haven't already had chickenpox or had the chickenpox vaccine – but only by direct contact with the rash. So if you have shingles, stay away from babies and kids who haven't had the chickenpox and pregnant women.

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## **Savvy Senior**

### **How to Create a Bird Watching Backyard**

Bird watching, or birding as many call it, is a great hobby shared by millions of retirees. While birding can be done just about anywhere, the most convenient place is right in your own backyard. All it takes to get their attention is a little food, water and shelter. Here are some tips to help you get started.

#### **Do Some Homework**

Your first step in creating a bird-friendly backyard is to become familiar with the bird species that reside or migrate through your area, and determine which kinds of these birds you want to attract to your yard. A great source that can help is the Cornell Laboratory of Ornithology ([allaboutbirds.org](http://allaboutbirds.org)) that offers a free online “Bird Guide” and a comprehensive section on “Attracting Birds.” After you’ve done a little homework, you’re ready to start with the basics.

#### **Provide Food**

Birds, like humans, appreciate a good meal. But birds’ diets are diverse. Some gobble up seeds, nuts, berries, buds, or insects, while others prefer fruit, nectar, or sugar water. To attract a wide variety of birds, get several types of bird feeders for your yard and offer a variety of foods. The type of feeders and food obviously needs to match the types of birds you want to attract. Natural sources of food are also very appealing, so depending on the climate you live in, consider planting some berry-producing scrubs and vines, fruit-bearing trees, and seed-producing plants such as sunflower and purple coneflowers.

#### **Shelter Too**

Cover is as important to birds as food. They feel more secure if they have shelter to protect themselves from the wind, cold and their enemies. The best kinds of cover are trees and large shrubs that give them a place to hide as well as raise and protect their young. Or you can buy a bird house or two specifically designed for the birds you want to attract (a store-bought birdhouse should include this information).

#### **Add Water**

Providing clean, fresh water will attract birds to your yard quicker than anything else you can do. They need it to drink, of course, but they are especially attracted to shallow water (one-to-two-inches deep) where they can bathe. A simple solution here is to purchase a birdbath, and keep it clean. Birds are also attracted to the sound of running water so consider adding a mister, dripper, or circulating pump to your birdbath, or purchase one that has a built-in fountain. And for the winter months in cold climates water heaters are

available to keep the water from freezing so you can provide a constant water source year-round.

**Savvy Tips:** To learn more about birding and attracting birds to your yard, the National Audubon Society ([audubon.org](http://audubon.org)) is a great resource that provides lot's of information on their Web site along with links to your local chapter. They also offer "The Audubon Society Guide to Attracting Birds" book for \$25 that you can order through [Amazon.com](http://Amazon.com) or through the Cornell University Press at 800-666-2211. Another good resource is the free online booklet called "For the Birds" (see [forthebirds.info](http://forthebirds.info)) written by the U.S. Fish and Wildlife Service. Also see the American Birding Association Web site ([aba.org](http://aba.org)), another excellent resource for bird watchers.

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## Savvy Senior

### How to Choose a Walker

When it comes to choosing a walker for an aging parent or elder loved one there are lots styles and options to consider, but selecting the best one will depend on their needs and abilities. Here's what you should know.

#### Choosing a Walker

There are three basic types of walkers on the market today. To help your parent choose the right kind, consider the type and amount of support he or she needs, and take them to a home medical equipment store or pharmacy that sells walkers so they can test-walk a few. It's also a smart idea to work with their doctor or physical therapist, and be sure to get a written prescription as Medicare can help cover the cost. Here are the different types you'll have to choose from:

**Standard walker:** This is the most basic style of walker that has four legs with rubber feet. It's also very lightweight (around 6 pounds) and the least expensive option starting at around \$50. This type of walker must be picked up and moved forward as you walk, and is best suited for people who need significant weight bearing and support.

**Two-wheeled walker:** This is the same style as the standard walker except it has two wheels on the front legs. The wheels allow you to easily push the walker forward (without lifting), while the back legs without wheels scoot on the ground providing support while you step forward. These are priced at around \$60 to \$75.

**Rollator walker:** This is a rolling walker that has wheels on all four legs (there are also three-wheeled rollators). This type works best for people who need some assistance with balance or endurance. If your parent needs to lean heavily on the walker for support, this may not be the best option because it can roll out from under them and cause a fall. Rollators also come with hand-breaks for easy control, and most have built-in seats for taking periodic rests, baskets for carrying personal items, and typically run between \$75 and \$200.

### **Features to Check**

Before deciding on a walker here are a few extra things you'll want to double check:

- **Weight capacity:** Make sure the walker has a weight capacity that will support your parent.
- **Height:** Be sure the height is adequately adjusted. With your parent standing and their arms relaxed at their sides, the hand grips of the walker should line up with the crease on the inside of their wrist.
- **Width:** Will the walker fit through the doorways in their home. If your parent has narrow doorways consider offset door hinges as a simple and affordable way to widen them an extra two inches.
- **Seat:** If your parent chooses a rollator, make sure he or she can comfortably fit between the handgrips when sitting.
- **Grips:** Most walkers come with plastic or rubber grips but you have other choices. You might consider foam grips or soft grip covers if your parent's hands tend to get sweaty, or if they have arthritis in their hands or fingers they might prefer a larger grip.
- **Accessories:** Walkers have lots of accessories that can be added for convenience such as food tray attachments, tote bags for carrying personal items, and tennis ball walker glides that go over the feet of a standard walker to help it slide more easily across the floor.

**Savvy Tip:** The Mayo Clinic provides an informative slide show on their Web site on how to choose and use a walker – see [mayoclinic.com/health/walker/HA00060](http://mayoclinic.com/health/walker/HA00060).

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