



Mabel T. Caverly Senior Center & Services

"A Friendly Place Providing Stepping Stones over Deep Water"

Volume 20, Issue 1

OUR MONTHLY NEWSLETTER

January 2016

We are grateful for the generosity and support of the following community businesses and organizations

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OFFICE HOURS: 9AM-4PM, M-F
Closed Holidays
Telephone Numbers:
Phone: 907-276-1496
Fax Line: 907-258-1356
VanScheduling: 907-276-1517



Our Van Transportation

Ruth Dawson is a long-time member of MTC, a retired volunteer in the office, and uses our van service to get to appointments and shopping. Ruth says "having the van makes it possible for people to live in their own homes."



2015 Raffle Tickets go on Sale February 1st

See inside for more details on our annual Spring Raffle. Gift certificates and gift cards are welcome. As in past years, Alaska Airlines will be providing two round-trip tickets with no black-out dates. **Our drawing will take place on May 10th just in time to make those summer vacation plans with Alaska Airlines!**



..... Alaska Pick Click Give

PCG provides an easy and reliable vehicle for Alaskans to support eligible, nonprofits like MTC. The program goal is to increase individual charitable giving, along with the number of donors to nonprofit organizations. Since 2009, MTC has participated in the program, and your gifts are growing! Thank you. Let's get together and make 2016 even bigger. Simply visit the website at <http://www.pickclickgive.org/> and remember to

include us on your 2016 PDF application! THANKS again to our 2015 Contributors!

Planned Giving

In recent years, donors have informed us of their intention to include a gift to Mabel T. Caverly in their wills. These gifts provide an estate tax deduction and have a tremendous impact on our ability to provide seriously needed services to Seniors in Alaska. If you would like information on how to include MTC in your will or estate plan, please contact Denise Knapp at 907-276-1496. Thank you.

PLEASE LET US KNOW OF CHANGES IN YOUR ADDRESS, TELEPHONE, OR EMAIL

IF YOU WISH TO UNSUBSCRIBE, PLEASE CONTACT OUR OFFICE OR EMAIL US AT newsletter@mabeltcaverly.org

JANUARY

Please Renew Your Annual Membership. Don't Miss Out on These Wonderful Opportunities!

Sunday	Monday	Tuesday	Wednesday	Thursday	Friday	Saturday
<p>January babies are possibly the most special of all because they bring with them a new year and hope for better things to come. Help us celebrate the innocence of children this month. Happy Birthday to Arthur Priestly 3rd Graciela Paz 16th, Sandra Faunch 20th, and Carmen Longoria 30th.</p>					1 NO VAN	2 CLOSED
3 CLOSED	4 NO VAN	5 Fred Meyer Muldoon (10%)	6 Errand Day Appointments	7 Activity Meeting Olive Garden Tikahtnu-Target	8 NO VAN	9 CLOSED
10 CLOSED	11 NO VAN	12 Walmart Muldoon BOD meeting 5 ³⁰	13 Errand Day Appointments	14 Northway Mall Burlington	15 NO VAN	16 CLOSED
17 CLOSED	18 NO VAN	19 Fred Meyers Abbott Cattle Co.	20 Errand Day Appointments	21 Costco Red Apple	22 NO VAN	23 CLOSED
24 CLOSED	25 NO VAN	26 Fred Meyer Midtown Sears Mall	27 Errand Day Appointments	28 Hacienda Restaurant Walmart DeBarr	29 NO VAN	30 CLOSED
31 CLOSED	<p>Call Tom and leave a message to reserve space on the VAN -- 276-1517. Tom will call back the morning of your requested date</p>					



Executive Director Denise's Diary

Seniors Enjoy Holiday Social in December.

Once again we had an amazing turnout for our annual holiday party. Many came in holiday apparel and brought a dish to share. Special thanks to Tom and Merriel Graves for the turkey and Denise for the ham. Pat Sledge and Carlos Rodriquez led the group in Jingle Bells. Van driver Tom Graves was presented with a special gift for his dedication to his senior riders. A free raffle provided loads of prizes and gift cards provided by local stores.



Thank you letter from Tom Graves, Van Driver

To all the wonderful folks who ride the MTC bus. I really appreciate your voices raised in song for me at the Social, and the blessings that you have given me in 2015. May you have a wonderful 2016.

VOLUNTEERS NEEDED !!!

Are you looking for something to do once a week for a half day or full day? MTC could use your help Monday through Friday, between 9:30am and 4pm. You pick the day and the hours. We are flexible. Answer phones, help greet seniors, use your computer skills, collate newsletter. We can work around your strong points, or help you learn something new. WE ARE NEVER TOO OLD TO LEARN!! Call 276-1496 for a volunteer application.

TV and Radio Stars are Born

At our holiday party we videoed several of our members for future Public Service Announcements. It was great fun watching and listening to their individual stories of how MTC and the services we provide have changed their lives.

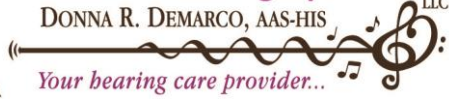
Administrative Assistant Opening

We are currently seeking a part-time employee at a very attractive hourly rate. Applicants should be extremely versed in computers and office procedures. Hours are flexible. Please refer any qualified individual to the office for an interview.



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RICOH



2015 Raffle – Alaska Air tickets & More

Last year was a great success because of folks like you. Please consider donating a prize to our

2015 Raffle. Give us a call to discuss your contribution, and we'll make arrangements to pick it up. Remember, your donation is deductible up to the value amount of the item. Drawing will take place on April 14th Tickets will be made available on February 1st

Call 276-1496 to have some mailed to you or go order on our website: www.mabeltcaverly.org

THANK YOU!!!!!!

Your MTC Annual Membership Fee is DUE on 1/2/16

Please complete the enclosed application and mail to our offices. Your membership dues allow you to ride the van for shopping, activities, errands, and appointments. Van is only \$5 roundtrip for Anchorage rides to and from your doorstep! You may attend all socials free of charge. Your dues help us to continue our mission of hope, aide, and community!

Did you know? There is a program called Senior Benefits for seniors, age 65 or older, who have low to moderate income. As of July 2015, there were 11,541 seniors receiving this program, or 16% of roughly 70,000 seniors in Alaska!

For more information about Senior Benefits

Call Toll Free: 1-888-352-4150

2016 Newsletter Advertising Rates

Your purchase of advertising space in our monthly newsletter helps to offset our printing and mailing distribution costs. These days, with grants being withheld, and giving at an unprecedented low, your help is even more important and needed. And there's a win/win factor in advertising in our newsletter. Our current readership is over 3000, and grows monthly. A small expense on your part exposes you to seniors (55+), social charities, and local businesses that recognize the value of the ever-growing senior market. You may change your ad monthly at no additional cost. You may supply your own copy and graphics or we'll do the design free of charge.

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Rediscovering Medicinal Herbs

From our friends at "Senior Voice" in Alaska

Many of you are convinced that prescription medicine is the best way to heal. As a pharmacist, I would agree with that at times, but not every time. Don't forget that before man pulled the plant from the ground, took it to a lab and attached a synthetic chemical by force to the plant (just to get it patented), we all used Mother Earth. Last week, I did a health segment with television evangelist Pat Robertson on "The 700 Club," and I showed viewers how ancient herbs were used to improve health.

I'll recap several herbs today, and if the topic interests you, go to my website (suzycohen.com) and sign up for my newsletter. My brand new ebook on the topic will be immediately emailed to you, "Medicinal Herbs from the Bible."

Everything I mention in that ebook is available at a health food store. Now, let's go back in time:

Bitter herbs. If you just had a salad of leafy greens, chances are you had some plants that are considered bitter herbs. The most common bitter herbs are romaine lettuce, parsley, green onions and horseradish. These contain antioxidants and support detoxification, while stimulating saliva, gastric and intestinal enzymes to help with digestion and high amounts of minerals. Horseradish root contains an enzyme called horseradish peroxidase, which is thought to kill cancer cells.

Garlic. Mentioned in the Bible after the Israelites escaped from slavery in Egypt, it's dubbed "the stinking rose." The odor comes from sulfur-based compounds known today to promote heart health and reduce cholesterol and blood pressure. The journal Cancer Prevention Research shows that the sulfur compounds

Almonds. Also known as "Prunus dulcis" these nuts contain salicin, which acts like modern aspirin. Eat 10 to 15 almonds per day to get mild pain relief. The almond is a popular symbol of resurrection because the flowers bloom in January or February. The magnesium in almonds lessens nerve excitability and induces muscle relaxation.

Black cumin seeds. Known as "Nigella sativa" and mentioned in Isaiah 28:23, these jet-black seeds help reduce blood glucose by improving beta cell function in the pancreas. It could be a great addition to a diabetes protocol. Further, a study suggests black cumin seeds help reduce the frequency of seizures, possibly in those who are resistant to drug therapy. Black cumin seed is not the same as "cumin," which is something else.

Cinnamon. There are two types of cinnamon derived from closely related plants but they are not exactly the same. Generally speaking, cinnamon can help with athlete's foot, indigestion, cognition and blood glucose.

Frankincense. Goes by another name on supplement labels called "boswellia." This "Gift of the Magi" has been shown in studies to help with ovarian and bladder cancer. It works a little bit like celecoxib (Celebrex), the prescription blockbuster drug for arthritis. It helps reduce a nerve toxin called Th-17 so if you have cognitive problems, consider boswellia.

**Just when I nearly
had the answer;
Yikes--I forgot the
question!**



Here Are 7 Things Senior Citizens May Be Able to Get for Free

1. Tax counseling

Forget forking over hundreds to your accountant! Tax Counseling for the Elderly, or TCE, offers seniors aged 60 and up IRS-certified volunteers who will assist with tax preparation. AARP also has representatives to assist you. Because a number of TCE volunteers are also seniors, they're often in tune with many of the financial concerns seniors citizens may have. Curious what you'll need to bring to your local TCE site? The IRS has a handy-dandy [list](#) to guide you. AARP also has representatives to assist you.

2. College courses

Thinking of going back to work? Simply eager to exercise your brain? Good news: There are more than 20 U.S. states (**including UAA**) that offer tuition waivers or discounts for seniors who go back to college. Big-name academic institutions including UCLA and Florida, for example, offer select free programs for seniors.

3. Food

Qualifying, low-income seniors 60 and over have a number of ways to receive free or subsidized food or meals. The federal government's Commodity Supplemental Food Program, or CSFP, can help by delivering nutritious foods courtesy of the U.S. Agricultural Department to seniors' homes each month. In Anchorage, the home delivery volunteer program **Meals on Wheels** can set seniors up with discounted or free meals.

4. Credit report

OK, so this one is open to *all* adults, but the ability to check your credit report from all three credit bureaus for inaccuracies, for free, is essential regardless of your age. Your credit score can affect your ability to borrow money or receive credit, and knowing what's on your

report also helps prevent identity theft. Go to AnnualCreditReport.com once a year for your free report.

5. Landline or cell phone service

Reaching out and touching someone via the telephone continues to get more expensive as wireless technology is improved. However, low-income seniors in select states (including Alaska) may qualify for a program known as **Lifeline**. If you're a senior on some form of government-sponsored, low-income program, and your income falls below 135% of the federal poverty line, then your landline or cell service may be discounted or even 100% subsidized. GCI locally works with the government-sponsored Lifeline program, and it's typically a good place to start to see whether you qualify.

6. Health insurance counseling

The Senior Health Insurance Assistance Program, better known as SHIP, is a free counseling service. This helps Medicare beneficiaries understand their health insurance benefits, the plan options available to them, and the ins and outs of any medical bills they might have. SHIP counselors can also answer questions on what legal rights they may have, and help seniors set up qualifying assistance programs to help lower their medical costs.

7. Prescription drugs

Before you get too excited about this one, I want to be up front: A vast majority of prescription drugs *will* cost seniors something out of pocket. Although Medicare Part D usually covers a substantial percentage of prescription drug costs, and low-income assistance may also be available for seniors, a small co-pay will often still be required. **UNITED WAY Anchorage** and local pharmacies have a discount program called FAMILYWIZE. Check it out

on the internet or call us at MTC for a coupon and list of pharmacies.

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FBI Fraud Target: Senior Citizens

The FBI provides tips on how you can protect you and your family from fraud. Senior Citizens especially should be aware of fraud schemes for the following reasons:

- Senior citizens are most likely to have a “nest egg,” to own their home, and/or to have excellent credit—all of which make them attractive to con artists.
- People who grew up in the 1930s, 1940s, and 1950s were generally raised to be polite and trusting. Con artists exploit these traits, knowing that it is difficult or impossible for these individuals to say “no” or just hang up the telephone.
- 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. Elderly victims may not report crimes, for example, because they are concerned that relatives may think the victims no longer have the mental capacity to take care of their own financial affairs.
- When an elderly victim does report the crime, they often make poor witnesses. Con artists know the effects of age on memory, and they are counting on elderly victims not being able to supply enough detailed information to investigators. In addition, the victims’ realization that they have been swindled may take weeks—or more likely, months—after contact with the fraudster. This extended time frame makes it even more difficult to remember details from the events.

- Senior citizens are more interested in and susceptible to products promising increased cognitive function, virility, physical conditioning, anti-cancer properties, and so on. In a country where new cures and vaccinations for old diseases have given every American hope for a long and fruitful life, it is not so unbelievable that the con artists’ products can do what they claim.

Health Care Fraud or Health Insurance Fraud

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.



Mabel T. Caverly Senior Center
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 907-276-1496
newsletter@mabeltcaverly.org

"a friendly place providing stepping stones over deep water"

ANNUAL MEMBERSHIP APPLICATION

Membership in the Mabel T. Caverly Senior Center is for people 55 years of age and older. Membership entitles you to participate in all activities of Mabel T. Caverly Senior Services. It also allows you to ride the van on scheduled outings based upon space available. Membership allows you to vote in the annual election for Board of Directors and run for a senior position on the Board. Membership dues are \$25.00 per year. Dues are \$12.50 if you renew after July 1st. All memberships expire as of December 31st of each calendar year. If you are unable to afford the full cost of membership, please let us know; scholarships are available on a limited basis.

The van is \$5.00 per round trip--more for extended trips. The \$5.00 fee and additional donations keep the van running. The van service area borders (for door-to-door pick-up and return) are: north from Downtown to Government Hill, south as far as the Southside Senior Apartments and Commodore Park near Dimond/Abbott), east as far as Cook Inlet Housing (just east of Muldoon), and west to Jewel Lake Road.

--- PLEASE FILL OUT THE INFORMATION BELOW AND RETURN WITH YOUR DUES ---

Your Full Name _____ Over 55 Date of Birth (mm/dd) _____

Enter the address where you receive your mail:

Enter the address where you physically live:

Street _____

Street _____

City _____ State _____ Zip _____

City _____ State _____ Zip _____

Home Phone _____ Work Phone _____ Cell Phone _____

Please email my newsletter Email _____

Please indicate your race: Asian African American Pacific Islander Caucasian Hispanic

Other _____ I prefer not to answer

Please indicate your total FAMILY income: Under \$10,000 \$10,000- \$15,000

\$15,000-\$20,000 \$20,000-\$25,000 \$25,000- \$30,000 \$30,000- \$35,000

35,000- \$40,000 \$40,000- \$45,000 45,000- \$50,000 Over \$50,000

Please list your emergency contacts:

Name _____

Name _____

Street _____

Street _____

City _____ State _____ Zip _____

City _____ State _____ Zip _____

Telephone _____ Email _____

Telephone _____ Email _____

Signature _____

Date _____

Date Received _____ Entered Membership Card Mailed Member ID # _____