# Inaugural Visalia Senior Games Announced

The City of Visalia has joined the California Senior Games Association and will host the 2015 Visalia Senior Games October 21-25.

Planning is well underway, spearheaded by the Visalia Parks & Recreation Department, to bring this event to the Central Valley for the first time. The Senior Games will be open to those ages 50 and better, and include 11 age divisions for men and women in each event.

The National Senior Games Association (NSGA) lists 19 events that can be included in the Senior Games, and a local organizer must offer at least one-half of the NSGA's approved sports by the third year of hosting the event. Visalia plans to hold nine events in 2015, and pass the one-half mark next year.

Visalia will kick off the inaugural event with: archery, bowling, golf, horseshoes, pickleball (singles, doubles, mixed doubles), softball, tennis



The 2015 Visalia Senior Games will include pickleball, along with eight other events.

(singles, doubles), a 5K road race and table tennis (singles, doubles).

"We've selected events that we feel appeal to the 50+community and are at the heart of Senior Games," said Jeannie Greenwood, recreation manager for the City of Visalia Parks & Recreation Department. "We have cityowned facilities that will host

most of the events, the events are programs that we already offer and know are popular in the Central Valley, and they are events we have the expertise to facilitate."

Planning an event of this size in less than five months is no small task and the parks & recreation department is looking for help to put Visalia on the Senior Games map.

"An event of this size, with the potential to attract not only hundreds of local participants but seniors from throughout the state, will need a lot of resources," said Greenwood. "We're excited about hosting this event and hope we can count on our community to support our efforts. There are many ways to get involved.

See Senior Games on page 8

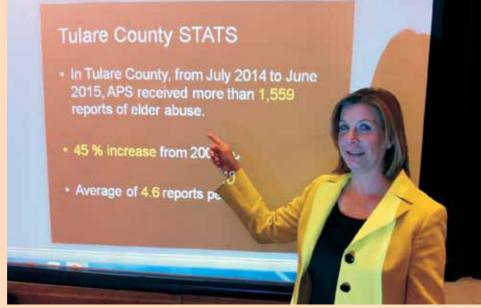
## **Tulare County Seniors Warned about Financial Scams**

By Steve Pastis

"Every year, an estimated five million – or one in ten older Americans – are victims of elder abuse, neglect or exploitation," according to the National Center on Elder Abuse.

"It's a huge problem," said Bethany Berube, J.D., public guardian with the Tulare County Health & Services Agency and division manager for Adult Protective Services, before the second of eight presentations for seniors held around the county last month. "In Tulare County from July 2014 to June 2015. Adult Protective Services received more than 1,559 reports of elder abuse. This is a 45% increase from 2009-2010, and it represents an average of 4.6 reports per day."

Elder abuse not only includes physical abuse and neglect, but also financial abuse, the focus



Bethany Berube addresses an audience at the Visalia Senior Center.

of last month's presentations.

"Financial abuse is the fastest growing category of elder and dependent abuse," explained Berube, adding that only one in 44 cases are ever reported. "People are embarrassed if they are duped. Sometimes there's the fear of retaliation."

Seniors are targeted because

they are isolated, vulnerable and trusting, according to Berube. "We want to make them aware of the latest scams."

She started off her presentation by warning about the "Foreign Lottery Scam," conducted by phone or email, which tells seniors they won a lottery in another country, such

as Nigeria or Jamaica. They are then told that they first need to send money for "processing fees" before they can receive their winnings.

Berube cautioned her audience at the Visalia Senior Center about email scams that get people to follow a link where they end up sharing their personal information with the email sender.

"Hopefully, you all know not to respond to email that you are not familiar with or that is unsolicited," she said. "The bad guys are good at making emails look legitimate. Be on alert for anything that has a link, that allows them to gather your personal information."

Berube added that some types of emails to watch out for have headings like "your complaint received," "notice to appear" or "free or easy money."

See Scams on page 7

# Calendar of Events

# Around the Jouth Valley

#### July 16 - August 22 – 'Art is Ageless'

The Tulare Historical Museum, 444 W Tulare Ave., Tulare, will host this exhibition, featuring the work of artists from the Tulare Senior Center. For more information, visit www.tularehistoricalmuseum.org or call (559) 686-2074.

## Saturday, July 18 – Bowling for PADS

Auspice Home Care and Porterville Adult Day Services will present this event at AMF Visalia Lanes, 1740 W. Caldwell Ave., Visalia, from noon to 3 p.m. The donation for a five-person team is \$125. For more information, call (559) 436-4782.

#### July 31 – August 16 – 'Broads of Broadway'

The Visalia Players will present this salute to the Golden Age of Broadway musicals and the Broadway "Broads" who headlined the shows. This musical revue features music and stories behind such musicals as "Showboat," "Carousel," "Finian's Rainbow," "Guys and Dolls," "Funny Girl," "Camelot," "Damn Yankees," "Jesus Christ Superstar" and many more. "Broads of Broadway," written and compiled by Sharon DeCoux, directed by Leeni Mitchell and featuring musical arrangements by Ayla Draper, will be performed at the Ice House Theatre in Visalia at 7:30 p.m. on July 31 and August 1, 7, 8, 14 and 15. Sunday matinees will begin at 2 p.m. on August 2, 9 and 16. For tickets or more information, call (559) 734-3375.

# Good Life

Publisher Managing Editor

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#### Saturday, August 15 - 'All You Can Eat Spaghetti & Songs!'

The Visalia Mighty Oak Chorus will host this event at First Presbyterian Church in Visalia (Locust and Stevenson) from 12:30 to 6:30 p.m. Tickets are \$10 for adults, and \$5 for those age 12 and younger. For tickets or more information, call (559) 625-1468 or 901-4615.

## Saturday, August 15 – 'An Evening Among Heroes'

Visalia Veterans Committee will "Keep the Spirit of '45 Alive" and commemorate the 70th anniversary of victory and the end of World War II with this dinner-dance at the Visalia Holiday Inn. Doors open at 5 p.m., the dinner and program begin at 5:30 p.m. and dancing to Stardusters Big Band, a 16piece 1940s band, begins at 8:30 p.m. For those "in the mood," 1940s vintage attire is encouraged. For dinner-dance tickets (\$45) or dance-only tickets (\$19), call (559) 901-0734.

## Friday, August 21 - Springville 'Concert in the Park'

The Visalia Mighty Oak Chorus will perform Vaudeville songs of the 1870s through Broadway show tunes of the 2010s. The concert is free. Bring your own food. For more information, call (559) 359-1135.

## September 11 & 12 – Pops in the Park

After setting an attendance record last year, The Tulare County Symphony offers two chances to see the performance that kicks off its new concert season. Concerts will begin at 8 p.m. on Friday, September 11, at Oval Park in Visalia and on Saturday, September 12, at Zumwalt Park in Tulare. This is your chance to join friends and family for an informal dinner/picnic dinner under the stars and hear the great music of the TCSO. Tickets are \$20 for adults, youth (12 and younger) free with paid adult. For more information, visit www.tularecountysymphony.com or call (559) 732-8600.

For more events, go to our website www.TheGoodLife/V.com

To submit events to the calendar, mail to Kast & Company Communications, P.O. Box 7173, Visalia, CA 93290, or e-mail to Editor@TheGoodLifeSV.com.

Submissions must be appropriate for The Good Life readership of 50-andover, and be received by the 15<sup>th</sup> of the month prior to publication.

# Veteran's Corner

By Ken Cruickshank

Hello, I'm Ken Cruickshank,

Veterans
Services
Officer for
Tulare County
Health &
H u m a n
Services
A g e n c y



(HHSA). In this column, you can look forward to learning about why the Tulare County Veterans Services Office (CVSO) is here and how to take advantage of the services offered. You will find helpful information about CVSO and the many ways we can help veterans and their families.

The purpose of the CVSO is to provide services and assistance to veterans. Because many veterans are unaware of services and benefits they could receive, we want to alert and educate veterans and their families about the programs and services provided to them by federal, state and local government agencies. Others need help navigating the paperwork required to file a claim. We make the process of obtaining benefits easier for you. We help you understand

what you are eligible for and entitled to, and we are here to help you put your claim together and submit it to the Department of Veterans Affairs.

How do we do all this? We perform outreach, attending local events like the Veterans Opportunity Day, Senior Day in the Park and Veterans Welcome Home, to name just a few; we also offer in-person counseling in our offices or in veterans' homes, and we can refer veterans to other organizations that provide the services needed. There is no charge for our services.

The CVSO stands ready to a s s i s t o u r v e t e r a n s community. If you are a veteran, or the spouse or family member of a veteran, call us – we can walk you through the process of applying for the benefits you earned.

Ken Cruickshank, retired Navy Master Chief Petty Officer, is the Veterans Services Officer for Tulare County. Send your questions to the Veterans Service Office, 205 N. L St., Tulare, call (559) 684-4960 or kcruicks@tularehhsa.org.

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## Survey Reveals Concerns of Older Americans

The fourth annual United States of Aging Survey finds that older Americans' concerns about their later years differ from those of the professionals who support them.

For adults 60 and older, the top three concerns about growing older include maintaining their physical health, memory loss and maintaining their mental health. The professionals who serve them are more concerned with protecting them from financial scams, access to affordable housing and memory loss.

Each year, the United States of Aging Survey - conducted by the National Association of Area Agencies on Aging, National Council on Aging (NCOA) and UnitedHealthcare – polls U.S. adults 60 and older for their insights on how older Americans are preparing for their later years, and what communities can do to better support this growing population. New in 2015, the survey also polled professionals who work closely with older adults, including Area Agencies on Aging staff, credit union managers, primary care physicians and pharmacists, to gain their perspectives on the challenges older Americans face as they age.

A majority of both older adults and professionals feel seniors are prepared overall for the process of aging (86% and 77%, respectively). Older adults, however, are far more confident: only 10% of professionals surveyed feel older Americans are "very prepared" to age, compared with 42% of seniors.

Professionals who work with older Americans are sounding the alarm when it comes to seniors' financial health. Only 3% of professionals say they are very confident seniors will be able to afford their health care costs as they age, compared with 43% of older Americans. While only 19% of older adults anticipate needing support managing their finances as they age, 86% of professionals stress this need.



Older adults and professionals agree that saving money (39% and 43%, respectively) and sticking to a budget (43% and 38%) are among top ways to maintain financial fitness, yet a closer look reveals different perspectives on other actions to be taken. Professionals are more inclined to anticipate future needs, suggesting that older adults work beyond retirement age (43%) and reduce housing costs (36%) to help manage finances. However, older adults focus more on short-term ways to manage finances by taking advantage of senior discounts (43%) and limiting leisure expenses (36%) as part of their financial-management strategies.

Older adults are looking to their communities for support as they age so they can continue living in their homes and neighborhoods as long as possible. A majority of older adults have not changed residences in more than 20 years (58%), and 75% say they intend to live in their current home for the rest of their lives. Both older adults and professionals who work with them would like to see services that would help seniors with home modifications and repairs (62% and 97%, respectively).

When asked what concerns they have about living independently, adults 60 and older say they are most concerned about becoming a burden to others (42%), experiencing memory loss (41%) and not being able to get out of the house and/or drive (34%).

Older adults are generally satisfied with their community's infrastructure (78%), yet only 22% of those surveyed find public transportation "acceptable," and nearly three in 10 rate it as "poor." Although older adults and professionals agree their communities offer seniors a good quality of life (79% and 92%, respectively), fewer than half of older adults and professionals say their community is doing enough to prepare for the needs of the growing older adult population (47% and 37%).

Fifty-nine percent of older adults say that young people today are less supportive of seniors than their own generation was in previous years. Only about a quarter (24%) see the same levels of support, and just 12% say young people are more supportive of older adults. Yet, 79% of seniors express confidence that they would be able to find help and support in their communities as they age.

Older adults agree with aging professionals about the role of family, friends and faith: six in 10 seniors say that family is the most important support group for older adults, followed by

friends (15%) and a church or spiritual center (10%). Professionals agree with seniors' top three, with 59% ranking family as most important, followed by people from a church or spiritual center (11%) and friends (10%).

More than half of older Americans (57%) say they generally consider themselves very positive and optimistic. Seniors cite their faith or spirituality, and a loving family as their top reasons for having a positive outlook on life (18% each).

Overall, older Americans are very satisfied with their relationships with family and friends (78%), their housing situation (73%) and mental wellbeing (71%); however, they express less satisfaction with their financial situation and physical health (41% and 40% are very satisfied, respectively).

In addition, physical activity is on the rise: 82% of older adults say they exercise at least once per week, up from 75% in 2014 and 72% in 2013.

The survey findings are at ncoa.org/UnitedStatesofAging.



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# Lifestyle

## Five Predictions on the Future of Senior Living

More Americans proactively will seek to reside in senior living communities, and the senior living industry has a role to play in ensuring that consumers will be financially prepared for their retirement years, according to a panel of CEOs attending the recent Assisted Living Federation of America (ALFA) Senior Living Executive conference in Tampa, Florida.

Moderated by Fortune Senior Editor and Washington columnist Nina Easton, the CEO panel offered the following predictions on the industry and its future consumers:

## Americans will proactively choose senior living.

Americans' perception of senior living is changing, and it will continue to evolve. No longer seen as a stopping point on the way to higher-acuity care, senior living is increasingly viewed as a genuine home. As baby boomers make decisions with

their aging parents, and begin to create a blueprint for their own retirement, senior living will become a logical next step in life stage planning. The industry is meeting consumer demand with a variety of offerings across the care continuum – from independent living to memory care.

# 2) Consumers need guidance in saving for senior living.

Though demand for senior living will increase, Americans' ability to finance their retirement may be in jeopardy. Americans are living longer and saving less. The industry has an opportunity to address the growing challenges of long-term services and supports by playing an important role in how consumers finance their most enriching years.

## 3) Senior living will become a leading career path.

Millennials and their Generation Z counterparts increasingly will choose the senior living industry for their career path. Known as generations for whom "doing well by doing good" is a priority, these young professionals will be drawn to the opportunity to tap into their sense of altruism, in an industry with an overwhelming growth trajectory that offers the opportunity to build a lifelong career in a variety of disciplines. The field will require not only caregivers, but also professionals to fill roles in finance, asset management, sales and marketing, food service and healthcare.

# 4) The senior living and healthcare industries will converge.

As healthcare systems turn their focus to population health and seek to improve outcomes and reduce costs, the necessity for collaboration with senior living will grow. Assisted living communities will develop strong partnerships with home healthcare providers, hospitals and physician practices to provide integrated services

that deliver better, more efficient healthcare to seniors.

# 5) Formalized standards will create a "seal of approval" for senior living operators.

ALFA will introduce formal industry standards and a credentialing program, raising the bar of excellence in senior living by providing the public with a basis for evaluating a service provider or professional. These programs enable ALFA members to enhance or acquire the knowledge and skills necessary to perform at the highest levels within the senior living industry.

"Senior living is the most caring and responsible choice that families can make for a loved one," said James Balda, president and CEO of ALFA. "As our industry grows, ALFA and its members will continue to look forward and seek new ways to foster a sense of community and build a bright future for America's older adults."

## Pertussis Cases for 2015 Already Surpass Last Year's Total

The number of pertussis (whooping cough) cases in Tulare County has already exceeded the number of cases that were reported for all of 2014. The disease is most dangerous to infants, but seniors are at risk of complications.

Pertussis is a contagious illness that is spread by coughing. It starts with a runny

nose and progresses to a more significant cough with a whoop sound after coughing. Vomiting after coughing can also occur. People with pertussis have coughing spells that can last for months.

Although older children and adults may develop symptoms resembling a cold, infants can have serious illness with difficulty breathing. Though

immunized individuals may still sometimes get pertussis, vaccination is the best protection available against getting pertussis.

"It's good for anybody to get the tetanus, diphtheria and pertussis (Tdap) vaccine," said Dr. Karen Haught, Tulare County public health officer. "Every adult should have that vaccine once," adding that booster shots are advised because "immunity wanes."

Pertussis can also cause people to pass out and it can also result in cracked ribs, which "would make it more of a risk for seniors." She cautioned that seniors also face the potential of "loss of bladder control or broken blood vessels."

See Pertussis on page 8



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# History

# Dusting Off History with Terry Ommen



#### Famous Suffragists Pack Hall in Visalia

As they traveled from town to town, the two famous advocates passionately pushed for women's right to vote. Because of their celebrity status, they made news everywhere they went, and on a fall evening in 1896, it was Visalia's turn to be wowed by Susan B. Anthony and Carrie Chapman Catt.

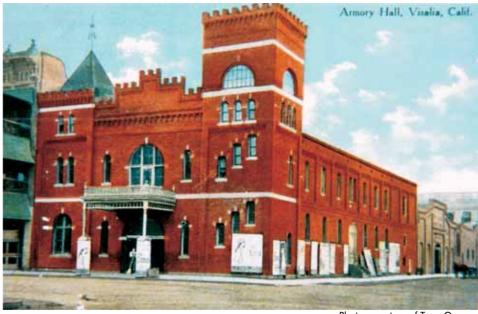
Susan B. Anthony was born in 1820 and was one of the most well known suffragists in the country. She had been an activist all her life and was dedicated to several causes, but none more important than voting equality. Carrie Chapman Catt, born in 1859, often accompanied Anthony on the speaking circuit and was also a suffrage leader. Catt would later be called the founder of the League of Women Voters.

As the pair made appearances throughout the state, Friday evening, September 25, 1896, was set for their Visalia visit. The program was to be held at Armory Hall, a two-story entertainment venue then located on the northeast corner of Acequia and Court

On the day of the event, Anthony and Catt arrived by train at the Southern Pacific Depot at Oak and Church streets. The two were welcomed by a delegation of Visalia ladies and were invited to the home of Mrs. L. A. Johnson to freshen up. The honored guests were then escorted to Armory Hall.

The two national celebrities knew how to draw a crowd. A full 30 minutes before the program was to begin, the hall was packed to capacity with 800 people, all more than willing to pay the 10-cent admission charge. Mrs. A. P. Merritt, President of the Visalia Equal Suffrage Club presided, and she invited other suffrage club officers from Tulare and Hanford to sit with her on stage.

At 8:15 p.m., the two women entered the crowded hall to a thunderous applause from the audience and were formally escorted to their chairs. Susan B. Anthony was first to speak. She outlined the history of the women's suffrage movement and her involvement in it. She left no doubt about her position. "Women are as educated as men and are equally equipped to cast a ballot," she said. She emphasized the importance of the passage of the suffrage referendum on the November California ballot.



Photos courtesy of Terry Omme

Suffragists Susan B. Anthony and Carrie Chapman Catt spoke at Armory Hall in Visalia in 1896.

When the 76-year-old activist finished and returned to her seat, several bouquets of flowers were placed at her feet. She smiled and said, "I would a good deal rather be showered with roses than with brickbats and stones," clearly indicating she had experienced both.

Anthony was obviously a bit hit with the crowd. The Tulare County Times newspaper confirmed her popularity when they reported that, "every word that fell from the lips of that distinguished lady was eagerly listened to."

Catt spoke next and offered more suffrage history providing details of the success of the earlier Wyoming victory. The Times, obviously impressed with her and her speech, commented, "Her intelligent features and magnificent presence; her clear enunciation and graceful gestures; her concise statements and unanswerable arguments all combine to make her a power for the grand cause she represents."

The California suffrage referendum was soundly



Susan B. Anthony

defeated in the November 1896 election. It wasn't until 1911 that women in the state of California won the right to vote, and it wasn't until 1920 that women's voting rights were extended throughout the country with the ratification of the Nineteenth Amendment to the United States Constitution.

Susan B. Anthony died in 1906 without seeing her dream come true, but Carrie Chapman Catt lived until 1947.



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# Health

## **Health Rankings Report Shows Progress for Seniors**

Vermont is the healthiest state for seniors, rising from fourth place last year, according to the third edition of United Health Foundation's America's Health Rankings Senior Report: A Call to Action for Individuals and Their Communities.

New Hampshire ranks second, improving one spot from last year. Minnesota fell to third after being ranked first for two years in a row, while Hawaii (4) and Utah (5) round out the top five states. Louisiana ranks 50th as the least healthy state for older adults, followed by Mississippi (49), Kentucky (48), Arkansas (47) and Oklahoma (46). California ranks 29th.

Vermont's strengths as the healthiest state for seniors include low intensive care unit use and ready availability of home-delivered meals. The topranked state also has high Supplemental Nutrition Assistance Program enrollment, demonstrating that seniors are aware of and using the program. Like all states, Vermont also has areas where it can improve: its challenges include high prevalence of chronic drinking, low hospice care use and high prevalence of falls.

"It is heartening to see seniors' health is improving, but our societal challenge remains finding ways to encourage more seniors to be more active," said Rhonda Randall, D.O., senior adviser to United Health Foundation, and chief medical officer and executive vice president of UnitedHealthcare Retiree Solutions. "Strong community support is an essential part of promoting positive health among seniors. We must work together - across states, communities and our own families - to encourage all seniors to find ways to be as active as they're able to be."

The report shows positive trends nationwide for senior health, especially for measures that look at whether seniors are getting the right care in a setting of their choice. Key findings include:

- Preventable hospitalizations dropped 8.6%, from 64.9% of discharges for Medicare beneficiaries last year to 59.3% of discharges in 2015. The decrease marks an 11% decline in preventable hospitalizations since the 2013 edition.
- More seniors are spending their last days in the setting they prefer. Hospice care - which can be delivered in a home setting - increased from 47.5% to 50.6% of decedents aged 65 and older, while hospital deaths decreased from 25% to 22.8% of decedents. Hospice care rose 38% since the report's inception in 2013.
- The number of home health care workers increased 9.3% compared to last year, which may indicate that home care is an increasingly accessible option for today's seniors.
- More seniors received the flu vaccine compared to last year, rising from 60.1% of seniors in 2014 to 62.8% this year. Seniors are particularly susceptible to flu and flu-related complications, making it vital that they receive the vaccine each year.

## **California RANK: 29**



Hospice Care

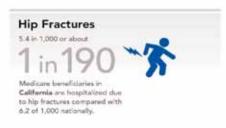
Food Insecurity adults aged 60+ in California

Physical Inactivity

seniors in California are

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 Seniors are reporting feeling better. The findings showed a 4.8% increase in self-reported high health status to 41.8% this year, contributing to a 9% increase over the past two years.

"Progress in key metrics such as preventable hospitalizations and hospice care shows that more seniors are aging comfortably and receiving preferred types of support - a trend that reflects seniors' wellbeing at each step of the aging process and benefits our health care system," said Reed Tuckson, M.D., senior medical adviser to United Health Foundation. "We are excited to be making progress toward strong, personalized care for all seniors and look forward to seeing continued momentum in this area."

#### Meanwhile Physical **Inactivity Worsens**

After showing promising improvements in last year's

edition, physical inactivity rates increased in 2015; one-third of seniors (33.1%) did not engage in any physical activity or exercise outside of work, marking a 15.3% increase from the previous year (28.7%).

Seniors are exhibiting other unhealthy behaviors and chronic conditions - some preventable - that could compromise their wellbeing and quality of life:

- 37.6% of seniors have four or more chronic conditions;
  - 26.7% of seniors are obese;
  - 8.7% of seniors smoke; and
- 16.1% of seniors have had all of their teeth removed due to tooth decay or gum disease.

Despite promising gains in end-of-life care metrics, community support spending per capita for seniors - support that helps older adults stay in their homes - has declined by 23.9% the past two years.

To see the report, visit: www.americashealthrankings. org/senior.

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## Demographics to Change Elder Care Services Market

Through 2018, growth in U.S. elder care service revenues will be stimulated by demographic changes, especially by the large "baby boom" generation entering retirement years and longer life expectancies. Both of these trends will contribute to the rising size of the older population.

Growth in elder care services will be further spurred by modified regulations, as improved coverage of these services, especially through Medicare, allows for greater flexibility and more choices for patients. Elder care service providers compete functionally with informal caregivers, typically family members;

however, a growing number of older adults either do not have family members who are able to care for them or simply prefer using professional care.

In 2013, skilled nursing facilities, with 45% of the total, accounted for the largest share of elder care service revenue. However, home healthcare is projected to exhibit faster growth. Advances will be driven by the shift in preference among the older population to age in place, remaining in their homes as long as possible, as well as by regulatory changes that improve coverage of these home-based services. The ability of more seniors to utilize home-based services rather

"Grandparent Scam," which starts with a call telling an unsuspecting senior that his or her grandson "is in trouble in Peru" and needs money right away. Often, this call includes the caution that there is "a gag order" so don't say anything about this to anyone. The red flags, according to Berube, are the insistence on secrecy, the sense of urgency and the requested use of MoneyPak Green Dot cards, which are untraceable.

Seniors were also told about the "Sweetheart Swindle," where someone pretends to be a love interest to gain access to a person's finances, as well as the "Medical Alert Scam," where someone promises some free medical device that "will be charged to Medicare."

"The device never arrives and then you will not be able to purchase the device through Medicare," said Berube.

She also cautioned seniors to never sign blank insurance forms, don't buy medical equipment from door-to-door salesmen, and be careful if you decide to do a reverse mortgage. "Read before you sign anything - wills, transfers of property, power of attorney," she said.

The mission of Tulare County Public Guardian & Adult Protective Services is to "Protect older and dependent adults from abuse and provide excellent public service to the community." For more information, call (559) 623-0650.

than institutional care will be further aided by advancements in medical technology, such as remote monitoring and a new generation of personal emergency response systems.

Continuing care retirement communities (CCRCs) will also see growth, as housing markets improve and housing values increase, boosting the ability of elderly individuals to raise money for the steep entry fees at CCRCs. More seniors appreciate the less institutional feel and convenience of lifetime care from independent living, as opposed to skilled nursing care at a single location. Social services (e.g., senior centers, adult day care, companion services, nonmedical home care or homemaker services, respite care and group support services) will also see increased demand. Such nonmedical care can postpone or negate the need for more expensive skilled nursing facilities or other institutional care services.

Government programs remain the leading payment source for the elder care

service industry, despite efforts to rein in expenditures. In 2013, Medicaid and Medicare combined to account for more than half of payments for elder care services. This dominance makes elder care service industry highly reliant on and reactive to government reimbursements. Changes in reimbursement rates, coverage or eligibility can have a significant impact on the industry.

Out-of-pocket expenditures continue to be essential for continuing care communities and assisted living facilities, as many non-medical care costs are not covered by Medicare or Medicaid. Private insurance usage will see above-average gains in light of both the longterm care insurance industry maturing as more seniors have coverage and consumer concerns over the government's ability to pay for future elder care needs. Other payment sources include charitable donations, private grants and other government resources such as the U.S. Veterans' Administration.

Scams

from page 1

"We've seen some that say 'district court summons,'" she added. "IRS is a big one that will also come with a phone call. The IRS does not send emails. It's always good to call the IRS, but not at the number in the email. If it's something unsolicited, you should be on guard." If you receive an email that

appears to be from your bank warning you of a problem, Berube advises you to call your bank branch about it.

Robocalls, computergenerated phone calls, now comprise 20% of all phone calls, and many are scams, said Berube. "If you receive a lot of robocalls, the best thing you can do is call your phone company and ask if they have a way to screen these calls."

Often, people will receive a phone call telling them that unauthorized credit card" activity" is suspected on their account. They may even be told that their electricity is about to be shut off. This is usually a scam known as "phishing" where the goal is to gather personal information, including bank account or credit card numbers, which leads to identity theft.

"My advice is to hang up and call your electric company on your own," said Berube. "It's shrewd to be rude. I'm giving you permission to hang up. Never provide personal information in response."

Another scam is known as the



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### Inaugural 2015

## **Visalia Senior Games**





#### Senior Games

from page 1

From joining the Visalia Senior Games Planning Task Force to volunteering at an event, to providing sponsorships and contributions, we will need lots of people to make this the great event we know it can be."

"We want the community to



Golf will be part of the inaugural Visalia Senior Games.

Planning Task Force meets biweekly at the Visalia Senior Center. Individuals, organizations and agencies email recreation@visalia.city or call Jeannie Greenwood at (559) 713-4042 for more information. For updates, visit www.liveandplayvisalia.com.



The bowling competition will be held at Visalia Lanes.

#### **Pertussis**

from page 4

The worst year for pertussis in Tulare County was 2010 when there were 230 cases (but no resulting deaths), according to Haught. "There are 63 cases so far."

If you think that you may have symptoms of pertussis, contact your medical provider or local clinic. If you have any questions or concerns regarding pertussis, call the

Tulare County Communicable Disease Control Office at (559) 685-5720.

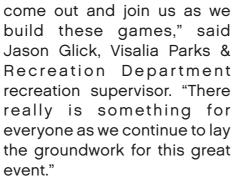
For information about the vaccination, contact your healthcare provider or local health clinic. You can also call the Tulare County Immunization Office at (559) 685-5725, where Tdap vaccines are available at no cost in limited amounts and for a limited time for family members of infants.



**Next Issue:** Sept/Oct 2015

Ad deadline: Sept. 4, 2015

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