

# Alaskan Seniors Living Longer Growing Stronger



Sean Parnell  
Governor

from the Alaska Commission on Aging

Fall 2010



William J. Streur  
Acting Commissioner

## Bethel Elders Share Needs at ACoA Community Forum

Dozens of older Alaskans from the Bethel area attended the Alaska Commission on Aging's quarterly meeting and community forum at the Eddie Hoffman Senior Center in late September. Many of them spoke passionately of the needs of elders and caregivers in the area, while also declaring that they experience a high quality of life in Bethel and do not want to be forced to move elsewhere. "If we can't keep people here, they don't come home until they die," said one woman.

"We live a hard life, but we enjoy it," said a man, who asked the ACoA to help with advocacy for rural needs to the State legislature and Congressional delegation.

Seniors enthusiastically supported increased funding for services at the Senior Center, which provides meals, rides, activities, entertainment, and an adult day program. "Sometimes I get real lonely," said a woman named Jenny. "I'm always glad this place is open for us five days a week. It helps us a lot. It takes good care of us." Elders also drew the Commission's attention to the exceptionally high prices of goods and services in Bethel and other remote areas. Operation of a senior center is proportionately more costly here.

The ACoA heard from a number of family caregivers, especially of those with dementia, who said they need help in order to avoid exhaustion. Many noted that elders do best in their own

homes and communities, and that a move to an urban hub because they can't get the care they need locally has a negative impact on their well-being; elders want to be surrounded by the food, language, people and environment that are familiar to them. Caregivers said they would like to have respite care and a support system available.

The Commission heard from a number of people who noted that because they or a family member worked hard all their lives and now received a small pension, they were not eligible for any Medicaid services. Family members were advised to put the person in a nursing home, where they would have to give up their pension. But they would like to keep the elder at

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Denise Daniello, right, Alaska Commission on Aging executive director, leads a group discussion on local needs during the ACoA's elder community forum in Bethel in September. This event was the sixth and final forum the ACoA has held during the past year, as a prelude to developing a new state plan for senior services. Others were held in Anchorage, Fairbanks, Juneau, Kotzebue, and with the Alaska Native Tribal Health Consortium.



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The mission of the Alaska Commission  
on Aging is to advocate for policies,  
programs, and services that promote  
the dignity and independence of  
Alaska's seniors and help them maintain  
a meaningful quality of life.

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## Director's Corner

By Denise Daniello

### Bethel Trip, State Plan Development, Senior Survey Top ACoA Fall Agenda

Coordinating efforts related to drafting the new four-year state plan for senior services, gathering and analyzing responses from thousands of senior and provider surveys, and preparing advocacy materials for the upcoming legislative session are activities currently underway by the Alaska Commission on Aging (ACoA). In September, the ACoA hosted its annual rural outreach meeting in Bethel at the Eddie Hoffman Senior Center and the Yukon Kuskokwim Health Corporation conference room. The meeting included an elder-senior community forum, which was well-attended and had strong community participation. We also participated in a live, hour-long call-in KYUK radio program where we listened and responded to callers concerned about elder needs and the availability of services in Bethel and the surrounding villages. As part of the outreach, Commission members visited with Bethel senior service providers and housing agencies and Napaskiak, a nearby Yupik

Eskimo village where we met with members of the Traditional Tribal Council, toured the village health clinic, and enjoyed lunch with elders and youth at the Z John Williams School.

During our meetings in Bethel we learned that elders/seniors greatly appreciate the services provided by the Eddie Hoffman Senior Center. Elders and family caregivers also voiced support for the building of an assisted living home in Bethel to prevent elders needing these services from having to relocate outside of the region. They also firmly expressed their desire for more in-home support services for elders and their family caregivers. Currently, Bethel and the 48 surrounding villages have access to Personal Care Attendant (PCA) services however in-home services through Medicaid's Older Alaskans and Adults with Physical Disabilities waiver programs are not available.

The ACoA, in collaboration with senior consumers and

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representatives from public and nonprofit agencies serving older Alaskans, has been meeting monthly to develop the Alaska State Plan for Senior Services, FY 2012-2015. The draft plan, to be submitted to the U.S. Administration on Aging in March 2011 fulfills a requirement of the Older Americans Act, which provides federal funding for a variety of senior grant-funded programs in the state. In comparison to previous plans that focused solely on statewide issues, this plan will also offer a regional perspective of the Department of Health and Social Service's nine service regions to reflect the diversity of older Alaskans, community infrastructure, and regional service gaps in addition to describing the continuum of senior services and needs of older Alaskans as a whole. The current four-year plan expires on June 30th, 2011.

As part of efforts to develop the needs assessment for the state plan, the ACoA has distributed a senior survey and a senior service provider survey to gather data first-hand on a variety of issues related to aging in Alaska. More than 3,000 Alaskans age 50 years and older completed the senior survey in paper and electronic formats, providing information about their demographic/socio-economic status, access to primary health care, financial security, housing, use and

satisfaction with local home- and community-based services, caregiver support and other data. We thank the Senior Voice for allowing us to include a hard copy of the survey with a self-addressed stamped envelope in their August issue and many Alaskans for taking the time to respond to the four-page survey.

The senior provider survey is being distributed to community-based senior service provider agencies and community health centers. The survey asks providers about the types and amount of services they provide for seniors, their projections of service needs over the next five years, their perceptions of senior concerns, unmet needs of seniors in their service areas, and other information related to primary health care and home- and community-based services.

When we complete the data analysis, the Commission will post findings from these surveys on the ACoA website, in the new state plan, and through presentations to policy makers and at public forums. Based on findings from the six elder/senior community forums that ACoA has conducted across the state this year, we suspect that access to primary health care for seniors insured by Medicare, improved availability of senior-friendly transportation, and the desire for more in-home long-term supports will be priority concerns identified by seniors

who completed the surveys.

The 27th Legislature will begin session on January 18th, 2011. In preparation for session, ACoA members have begun meeting with legislators and staff, providing them with information about issues of concern to older Alaskans and legislative priorities based on the elder-senior community forums conducted this year and public comment received at ACoA's quarterly meetings.

The Senior Benefits program, created in 2007 through legislation authored by Representative Mike Hawker, is scheduled to sunset on June 30, 2011. Approximately 10,000 modest-income older Alaskans (age 65 and older) depend on the program's monthly cash benefit (\$125 to \$250) to help them pay for basic needs such as food, fuel, medicine, and housing. Financial security continues to be a problem for many older Alaskans relative to the cost of living, particularly for elders in rural communities. Reauthorization of this valued program is a priority for the Commission's advocacy work this year.

Other ACoA legislative priorities will include advocacy to support the senior nutrition grant-funded program (home-delivered and congregate-served meals) and in-home supports for homebound older Alaskans and their family caregivers; preserve Medicaid services to support

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vulnerable Alaskans who rely on these essential services that are funded by the Older Alaskans and other state waiver programs; establish a formal process to review, evaluate and adjust rates for Medicaid services that serve Alaska seniors and other vulnerable Alaskans who qualify for them based on income and medical need; advocate for state funding to supplement coordinated community transportation; and support Governor Parnell in his efforts to improve safety and protection of seniors and other vulnerable Alaskans against financial exploitation and abuse. Improving elders' freedom from financial exploitation and other forms of abuse has been an ACoA advocacy priority for the last two years, helping to generate more public awareness about the prevalence of elder mistreatment and additional funding for the Office of the Long-Term Care Ombudsman and Adult Protective Services.

Until next time...



Denise Daniello  
ACoA Executive Director



## Health Logic

by  
Sherice Ridges

### Tips from the Tin Man: Maintaining Joint and Heart Health

#### Don't get out of joint!

As we age it is harder to keep our joints in good working condition. There are simple steps that you can take to achieve joint health.

Do some light stretches and movements in the morning. Working out actually pumps lubrication into your joints and releases more water into your lubricating fluid so it spreads over the cartilage surfaces more easily.

Another vital step is to make sure you have healthy fats in your diet. You'll find them in foods like salmon, trout, olive oil, nuts, and avocados.

An old fashioned ritual now known to have substantial health benefits is to have good ol' chicken noodle soup. The cartilage from the chicken bones benefits your cartilage, which is the same effect you get from glucosamine. The difference is that most glucosamine is made from shell fish, which gives some people an allergic reaction.



Start your morning engine with this smoothie. It's full of vitamin C, an antioxidant thought to stimulate synthesis of the collagen found in cartilage.

- 1 1/4 cup(s) fresh berries
- 3/4 cup(s) low-fat plain yogurt
- 1/2 cup(s) orange juice
- 2 tablespoon(s) nonfat dry milk
- 1 tablespoon(s) toasted wheat germ
- 1 tablespoon(s) honey
- 1/2 teaspoon(s) vanilla extract

Combine all ingredients in a blender. Liquefy and enjoy!

#### Take it to heart!

Heart health can be promoted in many ways. One way is through the consumption of olive oil.

Research shows that olive oil may help turn off genes that could harm your heart.

In one study, eating a diet with a lot of polyphenol-rich olive oil helped suppress genes related to heart-damaging inflammation.

In another study, DNA damage and atherosclerosis were slowed with olive oil. So the

next time you have a salad, add some olive oil, enjoy the delicious taste and know that you are doing your body good!

Your joints and heart actually benefit from some of the same healthy lifestyle habits.

Antioxidants for joint and heart health include omega 3s found in fish, fish oil, nuts, and flaxseed oil.

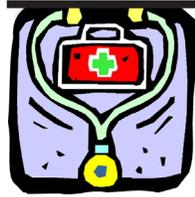
### **A Word About... Chocolate**

There is some good news about our friend chocolate!

Chocolate has been shown to lower blood pressure. The type of chocolate to eat for best results is non-sweetened or minimally sweetened dark chocolate, which is seventy percent cocoa. Dark chocolate has also been shown to help reduce atherosclerosis and blood clotting, help blood flow and reduce the chance of heart attack.

Chocolate also enhances the effect of insulin and sugar utilization. You will also develop fewer wrinkles and fine lines.

References: RealAge.com; Patient Heal Thyself by Jordan Rubin.



## **Health News**

### **Reduce Fire-Related Injuries with These Tips**

People age 80 and older die in fires at three times the rate of the rest of the population.

The following suggestions from the Alaska Division of Public Health may help reduce the risk of fire casualties for seniors and people with disabilities:

- If possible, sleep on the ground floor to avoid having to negotiate stairs in an emergency.
- Draw out an escape plan and post it in your home. Practice your plan at least twice a year.
- Keep your escape path clear to avoid falling if you need to leave your house.
- Be sure windows and doors will open and are not nailed or sealed shut.
- If you need assistance to leave your house in the event of a fire, have your helper(s) practice your escape plan with you. Caregivers need to practice so they will know how to alert, lift, and move the person for whom they are responsible, and everyone will know what to expect.

- A timer is useful in the kitchen to avoid leaving cooking unattended.
- If you wear glasses, keep them near you at all times so you can find them when needed.
- Keep a phone near your bed.
- Maintaining good balance and flexibility will help you negotiate your escape plan; exercise regularly.
- It's possible to place strobe lights outside the house to attract the attention of neighbors when a smoke alarm is sounded.
- Once you are outside, stay there until it is determined to be safe for you to re-enter.

### **Exercising to Piano Music May Reduce Elder Falls**

*Source: Senior Journal*

Introducing a music-based multitask exercise program for community-dwelling senior citizens people may lead to improved gait (manner or style of walking), balance and a reduction in the rate of falling, according to a report posted online that will be published in the March 28, 2011 print issue of Archives of Internal Medicine, one of the JAMA/Archives journals.

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“Each year, one-third of the population 65 years and older experiences at least one fall, and half of those fall repeatedly,” the authors write as background information in the article. “Exercise can counteract key risk factors for falls, such as poor balance, and consequently reduce risk of falling in elderly community-dwelling individuals.”

As a large proportion of falls in elderly people occur during walking, Andrea Trombetti, M.D., of University Hospitals and Faculty of Medicine of Geneva, Switzerland, and colleagues conducted a randomized controlled trial of a six-month music-based multitask exercise program to determine if such a program would lead to improvements in gait and balance, and reduce the risk of falling in community-dwelling older adults.

The study included 134 elderly adults who were older than 65 and at an increased risk of falling. The average age of participants was 75.5 years, and 96 percent were women.

During the study, adults were randomly assigned to either a music-based multitask exercise program, or a delayed intervention control group.

For the first six months, adults in the

intervention group participated in a one-hour weekly exercise program led by an instructor. The class featured multitask exercises, including a wide-range of movements that challenged the body’s balance control system, which gradually became more difficult over time. These exercises included walking in time to the piano music, and responding to changes in the music’s rhythm.

During the second six months of the study, the delayed intervention control group participated in the same exercise class program, while adults in the intervention group returned to normal exercise activities.

Overall, balance and functional tests improved in the intervention group when compared to the control group. There were fewer falls in the early intervention group, as well as a lower rate of falling.

Among the early intervention group (66), there were 24 falls (rate of falls, 0.7 per person per year), whereas among the delayed intervention group, there were 54 falls (rate of falls, 1.6 per person per year).

Adults in the delayed intervention control group

experienced similar changes during the second six-month period when they were enrolled in the exercise class program.

The authors found that under the single-task condition (performing one task at a time), adults in the intervention group increased their usual gait velocity (walking speed) and their stride length, compared with the control group. The stride time variability also improved in the intervention group.

In the dual-task condition (performing multiple tasks at the same time), adults in the intervention group increased their stride length, and decreased their stride length variability compared to the control group. Additionally, the benefit of the intervention on gait variability was still apparent six months later.

This study shows that “participation in music-based multitask exercise classes once a week over a 6-month period can improve gait performance under single and cognitive-motor, dual-task conditions, as well as improve balance, and reduce both the rate of falls and the risk of falling in at-risk elderly community-dwelling adults,” the authors conclude.

“Our findings suggest that this program may be useful for fall prevention and rehabilitation in community-based settings such as senior centers.”





### E-readers Top Santa's List This Year

By Lesley Thompson

One of the hottest gadgets for the 2010 holiday season is the e-book reader. You don't need to be a bookworm to see the many advantages of electronic book (e-book) readers over paper books. These lightweight devices can store hundreds to thousands of books on something thinner than most magazines. You can download books 24/7, and along with more than a million free books available from the public domain, prices for e-books are generally cheaper than paper books (about \$10 to \$13 for a New York Times best-seller). Plus, you can even "borrow" downloads from most local libraries.

If you travel often and don't want several books weighing you down, an e-reader could be your ticket to comfortable reading. These devices allow the user to adjust the font size and feature e-ink screens that can be viewed in direct sunlight. Battery life continues to get better as these gadgets evolve, with most permitting at least a week of reading without a charge.

Methods for getting books and other content onto an e-reader vary by brand and model, and there are many on the

market. The Amazon Kindle and the iPhone, for example, use wireless technology, so you don't need to connect with an Internet-connected computer to buy a book. In fact, purchasing reading material on the Kindle is pretty painless:

- Turn on the device.
- Browse through the titles in the online store by touching a button on the screen. You can search by author, title, or subject.
- Click to purchase the book, which appears on the device within seconds.
- Begin reading.

Other e-readers, such as the Sony Reader and Foxit eSlick Reader, require that you download the books from the Internet to your home computer and then transfer them to your reading device.

#### What is an e-reader?

An e-reader is an electronic device that is designed primarily for the purpose of reading digital books and periodicals. (Many books and magazines traditionally available in "hard copy" can now be accessed in digital format as well.)

#### So what are the benefits and advantages of e-readers?

It is pretty simple and easy to purchase and download

e-books through the Internet. It is exactly like purchasing any other Internet product. The only difference is that after your payment is made the e-book will download into the e-reader within a very short time.

- You don't have to go to a bookstore to buy them, neither wait for them for days, weeks and sometimes more to arrive in the mail.
- It is very ecologically friendly; no trees are required to manufacture paper for the pages of e-books.
- When you need certain information, you can get it immediately by downloading an e-book.
- E-books take up less space.
- E-books are portable.
- As e-books are delivered through the Internet, there are no packing and shipping expenses.
- Fonts in e-books can be resized, making it easier to read. With some e-readers it is possible to turn some e-books into audio books.

#### What is the cost of an e-reader?

E-readers cost between \$90 and \$400 depending upon what features you want. Cost also depends on how much space is available for storage. Most e-readers hold at least

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## **Tech Support** *(Continued from page 7)*

750 books while some will hold thousands of different books and periodicals.

### **Can I share the e-books?**

Difficulty in sharing books is one of the downsides of the e-reader craze. The Nook allows you to “lend” a digital book up to 14 days at a time, which can be read on a different Nook or on a free Nook app (iPhone or BlackBerry).

### **What else can e-readers do?**

Some e-readers can become audio books. The Sony Reader Touch Edition features a touch screen where you can swipe your finger to turn the page and has a stylus (small 4 inch stick) that you can use to take notes. Several e-readers have different games included with the purchase plus additional games you can download.

The future of e-readers is the expanded Apple iPad. Not only can you use it as an e-reader but it does much more. You can get on the Internet, access your emails, download different types of apps and even watch movies and TV shows.

### **Is there a glare problem with e-readers?**

Most of the current e-readers are glare free, however, the Apple iPad does not do well in direct sunlight.

For information about the special features of five of the most popular e-readers (the Amazon Kindle, the Nook, the iPad, and the Sony Reader), visit Kim Komando’s website, <http://www.komando.com/columns/index.aspx?id=9408>.



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## **Federal Notes**

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### **Open Enrollment: Time to Choose a Medicare Part D Plan**

Medicare Part D’s annual open enrollment period is now underway. Senior Medicare beneficiaries without “creditable prescription drug coverage” (such as insurance from an employer or retirement plan) may select one of the available Medicare prescription drug plans during open enrollment. Those with current Part D coverage can choose to change to a different drug plan at this time. The Medicare Part D open enrollment period extends from Nov. 15th through Dec. 31st, 2010.

There are 26 drug plans offered in Alaska for 2011, a 37% decrease from the number of plans available for 2010. Even those who were happy with their 2010 plans should review all available 2011 plans before re-enrolling; some current plans may drop coverage for certain drugs or change the amount of their deductible. Plan costs and coverage

change every year. Some plans may be discontinued.

For help in choosing a plan, Alaskans may call the Alaska Medicare Information Office, at 1-800-478-6065 (statewide) or 907-269-3680 (Anchorage).

Other sources of helpful information include the national Medicare hotline, 1-800-MEDICARE (1-800-633-4227), staffed 24 hours a day, seven days a week; Medicare Plan Finder (to find coverage options available in your area), <https://www.medicare.gov/find-a-plan>; and information about the extra help available for paying prescription drug costs, <http://www.benefitscheckup.org/alaska>.

Every Wednesday through the end of December a Medicare expert will be in the Anchorage Senior Center Computer Lab to assist people with Medicare questions, including checking or choosing a Part D Medicare Prescription Drug Plan for 2011.

A Medicare expert will be available at the Wasilla Senior Center from 9 a.m. until 3:30 p.m. on Friday, December 3rd and at the Palmer Senior Center from 9 a.m. until 3:30 p.m. on Friday, December 17th. Appointments are best – call 800-478-6065 or 269-3669 to make an appointment or get help by phone.





## Info Bytes & Websites

### TechSoup: the Go-To Site for Non-Profits and All Their Needs

If you work or volunteer for a non-profit organization such as a senior center, church, or library, TechSoup is an invaluable resource to help you keep up with technology. This website offers amazing opportunities to purchase both software and hardware at extreme discounts as well as online resources to help even the smallest non-profit succeed in its mission.

TechSoup's online product donation service connects non-profits with technology product donations from more than 40 leading corporate and non-profit technology partners. Their fees are low – typically four to 20 percent of retail prices – thanks to generous donations and discounts from over 40 technology partners, including Microsoft, Adobe, Symantec, Cisco, and Intuit. Some recent prices: \$25 for Office 2010; \$29 for Vision Professional 2010; \$25 for QuickBooks 2010; \$45 for Adobe Acrobat Pro 9. TechSoup also has a variety of types of donor, volunteer, and communication software.

In addition to products, TechSoup also has other benefits to non-profits. These include a monthly online

newsletter that is filled with information on social media, getting the most out of your cell phones, free downloads of different software, and discussions on whether to purchase the latest software or wait for the bugs to be worked out – plus much more.

In addition to the newsletter, TechSoup.org presents how-to articles, worksheets, and product comparisons written for all levels of technical expertise. They complement their written material with free webinars and other learning events. Writings include many topics of interest to non-profit technology users and current areas of special focus including Green IT, new product alerts, network security, and technology for beginners. Any individual can sign up for the information area of TechSoup.org.

Only eligible non-profits can receive product donations for a small administrative fee. Here's what it takes to qualify:

Organizations must be able to demonstrate their status as 501(c)(3) non-profit organizations or public libraries. They will need to submit their annual budget and proof of organization type. In most cases, qualification entails providing documents by fax, mail, or email.

See what TechSoup can do for you and your favorite non-profit enterprise – visit [www.TechSoup.org](http://www.TechSoup.org) now.

### ACoA Senior Survey Nets Thousands of Responses

A four-page senior survey distributed through the August issue of the Senior Voice newspaper and through senior grant programs across the state has resulted in over 3,000 responses. Designed by the Alaska Commission on Aging as part of its needs assessment for the next state plan for senior services, the survey was available online at the Commission's website as well. About 600 people completed the online version of the survey. However, the majority filled out paper surveys and mailed them to the Commission, where they were entered into a data base by two MASST (Mature Alaskans Seeking Skills Training) participants.

Analysis of the survey results will begin in late November. Preliminary results will be presented at the Alaska Commission on Aging's quarterly meeting December 7th and 8th in Anchorage. The next issue of this newsletter will detail the survey findings, as will an upcoming issue of the Senior Voice. Questions covered a wide range of issues, and a space for open-ended comments drew many remarks highlighting additional areas of concern.



## Tax Tips

### How to Handle: Roth Conversions, Tax Return Corrections, Investment Losses

By Kris Ashley, Internal Revenue Service, Anchorage

#### Thinking of converting from a traditional IRA to a Roth IRA?

Beginning in 2010, the \$100,000 modified Adjusted Gross Income limit on rollovers and conversions from eligible retirement plans to Roth IRAs is eliminated. And married taxpayers filing a separate return can now roll over or convert amounts to a Roth IRA.

For Roth conversions occurring in 2010, you can choose to defer inclusion of the amount in income and instead spread it out over the next two tax years: half of the taxable amount as the result of a rollover or conversion in 2010 is included in income in 2011, and the other half in 2012. Or if you prefer, you may choose to include the entire amount in income in tax year 2010.

A Roth IRA is different from a traditional IRA in that contributions come from taxable income, so there is no tax benefit for contributing to the account. Distributions from a traditional IRA are always fully or partly taxable, depending on whether you have made non-deductible contributions.

However, “qualified” distributions from a Roth IRA are tax-free, as long as you have had a Roth IRA for at least five years before beginning distributions.

Qualified distributions are those made after you have reached age 59-1/2, died, become disabled, or withdrawn up to \$10,000 to purchase a first home. Another difference is that you must begin taking minimum distributions from a traditional IRA at age 70-1/2, but you can leave amounts in a Roth IRA as long as you live.

#### Need to correct a tax return already filed?

If you discover an error after your return has been mailed, you may need to amend your return by filing Form 1040X. The service center may automatically correct math errors on a return. If this happens, you’ll receive a “math error” notice from the service center, and do not need to take further action.

However, you should file an amended return if your filing status, income, deductions, or credits need to be corrected after your original return is processed. This can happen because you received another Form W-2 or Form 1099 after your return was filed, or because you discovered that you were eligible for credits like the Earned Income Tax Credit.

Use Form 1040X to correct any tax year’s return. This form has a new design, which shows only the corrected amounts

for key figures from your tax return. To re-calculate your tax, you may want to note the corrected figures in the margin of your original tax return, or you can download the old year’s forms, instructions and tax tables from [www.irs.gov](http://www.irs.gov). You can also obtain tax forms by calling 1-800-829-3676.

You don’t need to send in a whole new return along with your Form 1040X, but you must attach copies of any forms or schedules that are being changed as a result of the amendment, required documentation, and any Form(s) W-2 or other documents showing withholding that were received after the original return was filed. For example, if you are amending your 2009 tax return to claim the Earned Income Tax Credit, you would need to send in the Form 1040X, as well as the completed 2009 Schedule EIC.

Normal processing time for Forms 1040X is 8 to 12 weeks from the IRS receipt date. Amended returns cannot be filed electronically.

If you are amending your 2009 return, the correct amount of tax was due by April 15, 2010, to avoid any interest charges. For returns amended after their due date, interest will be charged from the due date of the return. Penalties may also apply.

If you are due a refund from your amended return, IRS must receive your Form 1040X within three years of the due date of the tax return, or two

years from the time the tax was paid – whichever is later. For example: You discover that you could have claimed the Earned Income Credit on your 2007 tax return, which would have been due April 15, 2008. In order to receive the refund, your amended return must be received within 3 years, or by April 15, 2011. The time limit for filing Form 1040X can be suspended for certain people who are physically or mentally unable to manage their financial affairs. For details, see Pub. 556, Examination of Returns, Appeal Rights, and Claims for Refund.

### **Did you take a loss on investments this year?**

If you sold investment property at a loss this year, including stocks or mutual fund shares, the loss can help reduce your tax burden. A “paper loss” – a drop in an investment’s value below its purchase price – does not qualify for this deduction. The loss must be realized through the asset’s sale or exchange.

Generally, realized capital losses are first offset against realized capital gains. Any excess losses can be deducted against ordinary income up to \$3,000 (\$1,500 if married filing separately). Losses in excess of this limit can be carried forward to later years to reduce capital gains or ordinary income until the balance of these losses is used up.

Use Schedule D of Form 1040 to report the sale of investment property and calculate the gain or loss. You will

need to know the purchase and sale dates, sales price, and the basis of the asset to figure your gain or loss.



## **Consumer News**

### **Beware of Dog Scams: Online Frauds Can Really Bite**

The Consumer Protection Unit of the Alaska Attorney General’s Office has received reports from Alaskans who thought they had found the perfect puppy online, only to find they were victims of a scam and had been conned out of hundreds of dollars.

One variation of the online puppy scam involves an offer to give a purebred puppy away for free, as long as the recipient completes a money transfer to cover shipping costs. In another version, a scammer poses as a reputable breeder with a website that appears legitimate. The scammer insists on a deposit or full payment by money transfer before shipping the puppy. Both scams have the same outcome – after the money is transferred, the puppy does not arrive.



If you are searching online for a puppy, use caution to avoid becoming the victim of a scam:

- If you find a dog breeder online, be sure to personally speak to them over the phone or visit their kennel in person and check their references. Legitimate breeders will be willing to talk to you and answer your questions.
- Never transfer money through Western Union, MoneyGram, or other similar service to someone you don’t know. Scammers often request this form of payment because once the money has been transferred it is difficult to trace and almost impossible to get back. Money transfers can be risky business.
- If an offer of a free purebred puppy sounds too good to be true, it probably is. Scammers will offer a “free” puppy, then ask you to wire them money for shipping or veterinary costs, all of them bogus.
- Don’t be fooled by the quality of a website – many websites used in scams look professional.
- If you think that someone is engaging in internet fraud, report it to the Alaska Attorney General’s Office, 907-465-2133, and the Internet Crime Complaint Center, [www.ic3.gov](http://www.ic3.gov).

# From the Interior to the Kuskokwim Delta: Commission Activities Cover the State

The Alaska Commission on Aging visited Fairbanks for its quarterly meeting in May, 2010, and met in Bethel for its annual rural outreach meeting in September. Both visits included a senior/elder community forum designed to elicit feedback from area seniors as part of the needs assessment for the development of a new state plan for senior services. The Fairbanks visit included participation in Senior Recognition Day at the Carlson Center. During the Bethel trip, some Commission members took a riverboat trip to Napaskiak, a nearby village.

## Seniors on Call:

Juneau participants in one of the final senior legislative teleconferences of the season last April share news about bills and budgets as the 2010 Legislature wraps up. The ACoA sponsors the bi-weekly legislative teleconferences, which connect seniors and providers from across the state, in order to inform advocates of the latest developments of interest to seniors and to gather input from them on specific proposals.

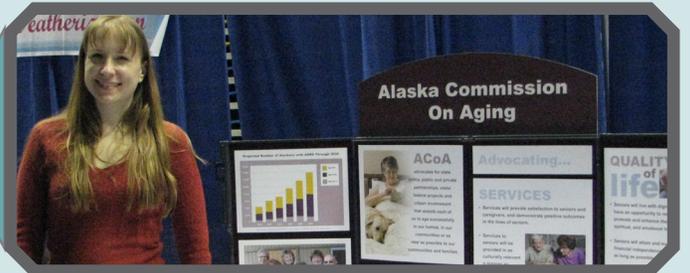


## Have You Heard the One About...

Commission Chair Sharon Howerton-Clark speaks to the crowd at the Senior Recognition Day event at the Carlson Center in Fairbanks last May. Senior Recognition Day is an annual community celebration of all Fairbanks seniors. Lunch, entertainment and a program of speakers honored the contributions of older Alaskans.

## Information Station:

Sherice Ridges, the ACoA's administrative assistant, staffs the Commission's information booth at the Carlson Center on Senior Recognition Day. The ACoA regularly totes its portable tri-fold display to conferences, fairs, and other gatherings.



## New Kid on the Block:

Marie Darlin of Juneau was named the newest member of the Alaska Commission on Aging last spring by Governor Parnell. Marie is a long-time AARP volunteer, chairing its Capital City Task Force for many years.

## Howdy, Partners:

Representatives of a number of partner agencies joined the ACoA in Anchorage last June for the first State Plan Steering Committee meeting. The Steering Committee has subsequently met monthly by teleconference to guide the development of a new state plan for senior services, which is due to the U.S. Administration on Aging next spring.





### Fairbanks Round Tables:

Participants in the Fairbanks Senior/Elder Community Forum discussed issues in small groups and then reported their conclusions to the full room. Seniors and providers examined health care and long-term support services, financial security, housing, social well-being, and healthy lifestyles. Fairbanks Rep. Scott Kawasaki (at the back of the table) joined in to listen to the concerns of senior constituents.

### Kuskokwim Dawn:

Commission members were delighted by the expansive skies and gracefully flowing river they found in Bethel last September, as the sun lazily peeked through the clouds on a chilly fall morning.



### Mural, Mural on the Wall:

A group of ACoA staff and Commission friends tours the Yukon-Kuskokwim Hospital in Bethel, stopping to admire some of the eye-catching artwork while hearing about the typical issues which might cause an elder to be hospitalized. For example, the group learned that RSV, a dangerous respiratory virus, affects many children and elders in the Bethel area.

### Centered on Seniors:

Louise Charles, director of the Eddie Hoffman Senior Center in Bethel, speaks to the Commission about the importance of the Center's services during the Bethel Elder/Senior Community Forum. Many participants added their own reinforcement of the need for stable funding for senior centers.



### Love Those Meeses to Pieces...

Moose stew and other local delicacies were on the lunch menu at the Eddie Hoffman Senior Center the day of the Alaska Commission on Aging's meeting there. Commission members raved about the tasty food as well as the friendly elders, who were especially articulate and outspoken in sharing their views on the needs of seniors in the area.

## Legislative Teleconferences to Begin January 20th

One of the Alaska Commission on Aging's most important activities each year is to offer a series of Senior Legislative Teleconferences during the Alaska legislative session. In sponsoring these bi-weekly discussions, the Commission strives to embody its mission, which is to ensure the dignity and independence of all older Alaskans and to assist them, through planning, advocacy, and interagency cooperation, to lead useful and meaningful lives.

Each year we closely follow up to 100 bills and budget items that affect Alaska seniors. Some of the topics we focus on include:

- Health care, including federal, state and local developments
- Safety and security
- Energy assistance, Senior Benefits, and other financial support programs
- Employment and retirement
- State budget
- Revenue sharing

Teleconference meetings feature analysis of new and existing bills, insight

from guest speakers, and discussion among those in attendance regarding ACoA's positions on current issues. Updated bill-tracking details are available online in advance of each meeting.

The 2011 90-day legislative session runs from January 18th through April 17th. Below is the list of the dates for our legislative teleconferences, which are held every other Thursday from 9:30 a.m. to 11:00 a.m.

- January 20
- February 3
- February 17
- March 3
- March 17
- March 31
- April 7
- April 14
- April 21

The Commission tries to identify an organization (for example, a senior center or Pioneers Home) to host these teleconferences in as many communities as possible.

**For a list of 2011 participating sites please visit our website at <http://www.AlaskaAging.org/> shortly before the first teleconference.**



## Event Calendar

### December 7th & 8th, 2010:

**Alaska Commission on Aging Quarterly Meeting** at the Salvation Army Older Alaskans Program, 1712 "A" Street, Anchorage. 9 a.m. to 4 p.m. on Tuesday, Dec. 7th and 9 a.m. to 4:30 p.m. on Wednesday, Dec. 8th.

### Wednesdays in December (Dec. 1st, 8th, 15th, 22nd, and 29th):

**Medicare expert** at the Anchorage Senior Center Computer Lab for help with Medicare Part D Prescription Drug Plans for 2011 or other Medicare questions. Appointments are best - call 800-478-6065 or 269-3669 to schedule an appointment.

### Friday, Dec. 17th, 2010:

**Medicare expert** at the Palmer Senior Center for help with Medicare Part D Prescription Drug Plans for 2011 or other Medicare questions. Appointments are best - call 800-478-6065 or 269-3669 to schedule an appointment.

### January 10th – 12th, 2011:

**"Starting Upstream: Creating Healthy Communities," 28th Annual Health Summit** at the Hotel Captain Cook in Anchorage. For schedules and registration information, go to the Alaska Public Health Association's website at <http://www.alaskapublichealth.org/health-summit.html>.

### February 8th – 10th, 2011:

**Alaska Commission on Aging quarterly meeting** in Juneau at the Goldbelt Building, 801 W. 10th St., third floor conference room.

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**Bethel Community Forum**  
**(Continued from page 1)**

home, where he or she would be most comfortable. Bethel needs a hospice program, the Commission was told.

Some who had experience with Anchorage assisted living or nursing homes reported that the food was inedible, and there were no activities. "People watch TV all day long," said one person, "and there were not even chairs so they could sit outdoors. I'm glad my mom had Alzheimer's so she didn't know what they were doing to her." Jane Urbanovsky, head of the State's assisted living licensing office, responded that she is aware there are issues and plans to work with assisted living home administrators to increase their cultural awareness. Diana Weber, the Long-Term Care Ombudsman, announced that her office can help folks find a placement in Anchorage or elsewhere if they need one. She said that they do make unannounced visits to assisted living homes. "There is help out there for people from this region who have to leave the area," noted Weber.

Some who live at home now told the Commission that, because they can't see or hear as well as they used to, it would be helpful to have someone visit them at home to check on the condition of their stove and in general "come see what we need."

Commission members were surprised to hear about the

widespread problem of homelessness among seniors in the Bethel area. Often they are "under the radar," either because they live in some sort of structure, albeit with no electricity or heat (except for possibly a Coleman stove), or because they move from couch to couch, staying with a variety of friends and relatives. Another issue raised several times was the lack of a Laundromat in Bethel.

Over and over, people told the Commission that the State of Alaska needs to develop more resources for rural people.

Seniors said they'd like to see better coordination of all the programs that provide food, as currently senior nutrition services are spread out among many different agencies. A number reported being turned down for Food Stamps, told that they "had too much income to qualify." In particular, elders crave Native foods. Those living in rural villages can still hunt, but do not have the money to transport the food to the elders in Bethel.

Lack of services was an overriding theme of the day, with frequent references to the absence of Medicaid waiver services in the area. (Providers reported that this is due to the high cost of providing services vis a vis the current low reimbursement rates from Medicaid.) While personal care assistance is available for those who are Medicaid-eligible, rates paid for various

chores are based on averages in urban areas. Several people pointed out that bathing an elder in a rural village can involve fetching water, chopping wood, and heating the water on a wood stove – there simply isn't a convenient hot water tap. However, an agency may be paid for only a standard 20-minute bath. Commission members promised to bring back the message that "one shoe does not fit all," and that State programs need to incorporate more flexibility in order to adequately compensate programs operating in remote areas.

Everyone thanked the Commission as well as Dept. of Health & Social Services Commissioner Bill Hogan for coming out to Bethel and hearing their concerns. Paula Pawlowski, Commission vice-chair, provided a summary of the points made by forum participants: "People love it here; they want to age gracefully, in their own place and with their own people... We need to advocate for a sliding fee scale for programs. You can't work all your life and then be denied what you need because of a low income limit... We need to get the food to those who need it. It's there, and people want to share – it's a matter of getting it to those in need.... People need help with home repairs in order to live in a safe environment... Bethel needs a Laundromat.... And a senior advocate and service coordinator is needed here on the ground."

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**Bethel Community Forum  
(Continued from page 15)**

Sharon Howerton-Clark, the Commission's chair, asked forum participants to help the Commission in its advocacy work by contacting their legislators and letting them know what they need, as legislators are the ones ultimately making the decisions about money.

**Development of  
Next State Plan Now  
Underway**

Early this past summer, the Alaska Commission on Aging and a number of agency partners began work on the State Plan for Senior Services, FY 2012 – FY 2015. The State Plan Steering Committee has met monthly (normally via teleconference, but in June

and November at face-to-face meetings in Anchorage) to discuss the various components of the plan such as the needs assessment, the funding formula, and specific programs to be included in the plan narrative.

ACoA's agency partners include state agencies such as the Division of Senior & Disabilities Services, the Division of Public Health, the Alaska Mental Health Board/Advisory Board on Alcoholism and Drug Abuse, AHFC, and the Alaska Mental Health Trust Authority, as well as other interested groups such as AgeNet (a statewide network of senior services providers). A provider survey is underway, and a senior survey is now complete. Results of both will be used in the plan's needs assessment.

A number of senior/elder community forums were held over the past year to gather input from older Alaskans in Anchorage, Fairbanks, Juneau, Kotzebue, Bethel, and with the Alaska Native Tribal Health Consortium. Participants shared their perspectives on health care, long-term support services, housing, financial security, and resources for social well-being and healthy lifestyles in their communities. The new state plan will feature a regional focus, since needs and circumstances vary across the state.

A draft of the new plan is due to the U.S. Administration on Aging by March 1, 2011. Upon approval, the plan will take effect on July 1, 2011.



***Alaskan Seniors: Living Longer, Growing Stronger***  
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