

# Caring Together

## The Senior Resource Center

*One Number to Call for Older Adults and Their Families*

- Information about programs, services, and benefits
- Help accessing programs, services and benefits
- Support through the changes in your life
- In-home assistance with personal and household chores
- Delivered meals
- Transportation within Champaign County
- Special help for Grandparents Raising Grandchildren
- Special programs for those caring for an older parent or spouse

Most services provided at no cost to you.

**352-5100**

[www.famservcc.org](http://www.famservcc.org)

## Be in the Know: Tax-Aide

Tax Aide is **free assistance with income tax preparation** for individuals with incomes less than \$25,000 (\$50,000 for a family). The program is sponsored by AARP and the IRS.

Assistance will be provided by volunteer counselors through April 18th at Community locations throughout the county.

Those seeking assistance should bring with them:

- All W-2 and 1099 forms
- The Social Security Card or ITIN number for all household members
- A copy of the 2009 tax return
- Photo ID
- Copy of most recent property tax bill
- Bank routing number and ac-

count number to direct deposit any refund

- Any amounts spent on college expenses.

### Locations & Hours

No Appointment Necessary

#### Lincoln Square

Monday, Wednesday, Thursday  
9:00 a.m. - 5:00 p.m.

Tuesday, Friday  
1:00 p.m. - 5:00 p.m.

Saturday  
9:00 a.m. - 1:00 p.m.

By Appointment Only

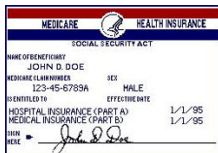
**Mahomet Library 686-2520**

**Rantoul Library 893-3955**

**Rantoul Rec Center 893-0461**

## Tax Breaks for Caregivers

If you provide care for an older adult, you may be entitled to count that person as a dependent on your tax return, leading to tax breaks for you. To qualify, you have to pay more than 50% of that person's support for the year. If that person lives with you, their portion of the mortgage, expenses, etc. can count toward that support. See a tax professional for details.



## Medicare Savings Programs (MSP)

Medicare Savings Programs help people with limited incomes pay some of the deductibles and co-insurance costs that Medicare does not pay and the premiums for Medicare Part B. In addition, people enrolled in an MSP will automatically qualify for Extra Help which pays for some or most of the costs of the Medicare Part D prescription program.

There are three MSP programs for which you might be eligible, depending on your income and assets.

1. **QMB (Qualified Medicare Beneficiary)** pays the Medicare Part A & B de-

ductibles, co-insurance and the Medicare Part B monthly premium. To be eligible a person's monthly income must be between 0 to 100% of the federal poverty level (\$0 to \$908 for 2011).

2. **SLIB (Supplemental Low Income Beneficiaries)** pays the Medicare Part B monthly premium. To be eligible, a person's monthly income must be between 100% to 120% of the federal poverty level (\$909 to \$1,089 for 2011).
3. **QI-1 (Qualified Individual-1)** also pays the Medicare Part B monthly premium.

But, it is for people with a monthly income between 120% to 135% of the federal poverty level (\$1,090 to \$1,225 for 2011).

The asset limit for all three programs is \$6,680 or less for one person. Your home, car, furniture, or other household items are "free" assets and do not count toward the \$6,680. There is no estate recovery for these programs.

If you have questions about any of these benefits or would like help with an application, please call the Senior Resource Center at 352-5100.



Hope  
Joy  
Renewal  
Spring



## Beware! Tax Scams

Scams abound to steal your hard earned money. One of the new scams involves **someone posing as an IRS agent** who tells senior citizens that s/he can get them a higher tax refund for a small

fee. After getting your money, the con artist then requests a bank account or credit card number to deposit your higher refund. They get money from you twice! - the fee and then whatever they

can steal from your bank account or credit card.

**BEWARE!**

**Never give out any personal information to someone who calls you on the phone.**



## Driving: Approaching the Topic Part 2 of 2

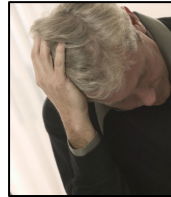
In our society, driving is a sign of adulthood and freedom. It is not an activity - or a personal freedom - we give up easily.

The changes that make it dangerous for us to continue our current driving habits may not preclude our driving completely. It may not yet be an *all or nothing* issue; compromise or a change of habits may be a safe alternative! Here are some tips on approaching this very difficult topic with someone you know who needs to make a change.

- Sometimes, a person can hear the news better from someone other than his or her immediate family, especially if that family member is his child. Most married people prefer to hear these concerns first from their spouse. Doctors came in second.
- Practice the conversation either by yourself or with someone who can “play” the senior. Think about her possible response and how you want to answer.
- Don’t just “take away.” Offer alternatives.
- It may take more than one

talk. If the person walks away, let him. He may need time to think or get over the initial embarrassment, shock, or disappointment.

- Remember that this is not the first - or last - issue of independence and self-determination a senior must face – it’s just one more slap in the reality. Expect sadness or depression.
- How would you want someone to approach you to let you know you were doing something badly or dangerously?



**DO NOT IGNORE THE SITUATION.** More than half of the older adults talked to about their driving followed the suggestions offered to them.



The life of your family members and of others with whom they share the road may depend on you.

### TRY TO REMEMBER:

- There is no easy way to deal with this issue.
- Don’t take a negative reaction personally. It’s probably not you he’s mad at but his losses he’s grieving and about which he is angry. Giving up some or all driving means less trips outside the home, increased dependency on others, feeling like a burden, and/or less social contacts.
- Don’t argue. In an argument one doesn’t listen. One is thinking of a response and defending an argument.
- Stay focused on one topic. Don’t discuss all your other concerns or use this as an example of other problems.
- As a last resort, a doctor may be able to intervene with the Secretary of State.



The Hartford has some great publications on this topic.

For a free copy of *You and Your Car: A Guide to Driving Well-*

*ness* or *We Need to Talk: Family Conversations with Older Drivers* call us at 352-5100 or go to [safedrivingforalifetime.com/publications](http://safedrivingforalifetime.com/publications)



## Family Service Celebrates a Century of Care (1911-2011)

### Our second decade brought growth and change (1921-1931)

#### **Americans experienced a dynamic era of enduring change in the 1920's.**

- In 1920, the 19<sup>th</sup> Amendment gave women the right to vote. Furthermore, many women entered the workplace during World War I.
- America changed from an agriculturally based economy to an industrial base. Prior to WWI 42% of Americans lived on a farm; only 25% did so by 1930. This economic shift displaced one in four American farmers.
- Prior to WWI only 7% of Americans graduated high school; by 1930 that percentage had grown to 41%.
- A large outbreak of polio in

1916 left many Americans challenged by paralysis.

- Many Americans with new prosperity speculated on Wall Street in the 1920's; so many experienced devastating losses when the 1929 market crash.

#### **Family Service (originally known as United Charities, and then as the Family Welfare Society from 1924-1945) made many adaptations to accommodate local needs.**

- The agency sought and hired professional women and then supported them with additional opportunities for training and education. (Staff grew from the original part-time secretary in

1911 to a staff of five by 1924.)

- The nurse's duties expanded; she coordinated a mental health clinic (with a traveling psychiatrist), an orthopedic clinic (with Burnham Hospital), and an infant welfare station in addition to home visits of the acutely & chronically ill.
- A caseworker assistant was hired to assist with the increasingly complex needs of the homeless and transient men who had been displaced by the economy.
- Our board of directors assisted efforts to start a local chapter of the Community Chest (United Way) which eased the fundraising duties of staff and allowed them to concentrate on serving people.

Support for Grandparents Raising  
Grandchildren  
(and others raising relatives' kids)  
352-5100

We can provide you information about "the system;" assistance with applying for benefits for the children and yourself; personal support; educational opportunities; information about legal services, foster care, school regulations, etc.; reassurance, comfort, and affirmation. Call the Caregiver Advisor for more information.

A service of the Senior Resource Center  
at Family Service

*One number to call for older adults and their families.*

A Newsletter from the staff at



405 S. State Street  
Champaign, IL 61820

Phone: 217-352-5100

Fax: 217-352-1910

E-mail: [src@familyservicecc.org](mailto:src@familyservicecc.org)

Check out our web site

[www.famservcc.org](http://www.famservcc.org)