



Informal Informer

Finally, a COLA!

Are elders happy with a 3.6% cost of living increase?

Yes, especially after two straight years with a 0% Social Security cost of living adjustment (COLA). But many seniors feel that the COLA that Congress uses is not a good measure of the living expenses actually facing the elderly.

On October 19th, the Social Security Administration announced that Social Security checks will rise by 3.6% beginning January of 2012. By comparison, the COLA increased 5.8% in January of 2009. Since 1975, Social Security’s general benefit increases have been based on increases in the cost of living, as measured by the Consumer Price Index for urban workers.

Beginning this January, the typical retired worker earning \$1,186 will see his/her monthly check rise by \$43 per month to \$1,229. Over the course of a year, the 2012 COLA amounts to \$516 a year in increased benefits. The typical disabled worker will see a benefit check rise from \$1,072 to \$1,111 or \$39 more per month.

Although the COLA hike was good news for 60 million Americans on Social Security and Supplemental Security Income, the numbers show just how meager Social Security is for most retirees—before any

cutbacks are made by Congress to the program. The estimated average annual earning for retired workers will be only \$14,748 after the latest COLA increase kicks in this January.

Even though the COLA is the only way retirees can cope with the rising cost of daily living, Congress considering changes in the method used to calculate the COLA. Some lawmakers argue that the current consumer price index does not accurately reflect the inflation experienced by seniors and argue that the COLAs should be larger. Others argue that the COLAs should be smaller.

The federal government actually calculates what is known as the “CPI-E”, a measurement that more accurately reflects the market basket of goods and services purchased by the elderly. But opponents of a CPI-E argue that more than 20% of the people on Social Security are under the age of 62.

Congress is also being lobbied to adopt the “chained CPI”, which takes into account the tendency for people to substitute cheaper goods for more expensive items as prices go up. For example, if the price of pork increases but the price of beef does not, consumers might shift from pork to beef. The chained CPI adjusts for this type of consumer substitution. But elderly households spend about twice as much on health care as all other households, and unlike discretionary expenditures, health care cannot be substituted or short-changed. Elders don’t like the chained CPI because the average earner retiring in 2011 at age 65 would lose over \$6,000 over 15 years if the chained CPI were adopted compared with the urban worker CPI.

So while seniors may be happy to get a 3.6% cost of living adjustment—the COLA wars are just beginning.

In This Issue

OCES News	2
I & R Information - Deaf, Inc.	3

Winter Safety Tips for Caregivers	4
Salt and Sodium	5

OCES NEWS

Fundraisers

OCES has kicked off its fund raising activities for the **Emergency Funds** with our annual letter campaign. Letters were mailed out at the beginning of September and will continue to be sent through November. The funds raised will assist low-income elders who are in a crisis situation and in need of assistance.

Last year we assisted over 300 needy low-income seniors! Donations helped pay for urgently needed items such as prescriptions, food, heating oil, electric bills and more.

So far we have over **\$6,000** in donations!!!

The second part of raising funds for the **Emergency Funds** will begin this month with our *Calendar sales*. OCES will be selling calendars which will offer daily money prizes for the month of February 2012.

Calendars are \$5.00 each and will be on sale until January 20, 2012. To request calendars, contact Lucille Dallaire, OCES Development Director, at 508-584-1561 x279 or Brenda Carrens, Outreach and Volunteer Coordinator at x252.

Thank you for your support!

February 2012 Ticket No.

Sun	Mon	Tue	Wed	Thu	Fri	Sat
			1 \$200.00	2 \$25.00	3 \$25.00	4 \$50.00
5 \$100.00	6 \$25.00	7 \$25.00	8 \$25.00	9 \$25.00	10 \$25.00	11 \$50.00
12 \$100.00	13 \$25.00	14 \$25.00	15 \$25.00	16 \$25.00	17 \$25.00	18 \$50.00
19 \$100.00	20 \$300.00	21 \$25.00	22 \$25.00	23 \$25.00	24 \$25.00	25 \$50.00
26 \$100.00	27 \$25.00	28 \$25.00	29 \$200.00			

Old Colony Elder Services
Serving elders, families and caregivers since 1974
144 MAIN ST, BROCKTON MA 02301

\$5.00 per calendar
Winners will be contacted by phone or view daily winners on www.oldcolonyelderservices.org

Name Ticket No.
Address Phone

OCES Staff Member Recognized by Brockton Chamber



Rochelle Sugarman, who has been an Ambassador at the Chamber for 2 years, was recognized “Ambassador of the Quarter” by Metro South Chamber of Commerce in its November newsletter. The newsletter can be viewed or downloaded at—

<http://www.metroouthchamber.com/pdf/nov11ar.pdf>.

Congratulations, Rochelle!

Grant Awards Announced

We are pleased to announce that Old Colony Elder Services has recently been awarded the following grants:

- from **Tufts Health Plan Foundation**—
in support of our *Family Caregiver Support Program*;
- from **HUD**—
a **ROSS** grant in support of our *Supportive Housing Program*;
- from **Rockland Trust**—
in support of our *Money Management Program*.

TUFTS  Health Plan
FOUNDATION



ROCKLAND
TRUST

Notes from Information & Referral

DEAF, Inc.

DEAF, Inc. offers services for individuals who are Deaf, Deaf-Blind, Late-Deafened and Hard of Hearing. DEAF Inc.'s main office is located in Allston (Boston), MA with 3 regional sites across Eastern MA— Salem, Taunton and New Bedford. Each office provides Deaf and Hard of Hearing Independent Living Services and related programs. Each office has specialized staff, trained in the provision of these services.

All services from the Independent Living Program are free of charge. Some of the services offered include:

Advocacy

- Applying for benefits including:
 - SSI/SSDI/SSA,
 - SNAP,
 - Medicare,
 - Medicaid
- Finding affordable housing
- Obtaining legal assistance
- Obtaining and installing home safety equipment
- Finding appropriate medical care and social services

Skills Training

- Instruction in American Sign Language
- Communication coping strategies
- Financial management
- Transportation Skills
- Filling out applications

Peer Counseling

- Opportunities to talk with another Deaf or Hard of Hearing person and share life experiences
- Opportunities to share thoughts and ideas regarding communication issues

Information and Referral

- Information and referral to area resources, services and benefits

Title VII, Part B Program

Federal funds for the purchase of assistive technology are available. DEAF, Inc staff provide screening and assistance. Communication Equipment which can be obtained through this program includes:

- | | | |
|-------------------------------|----------------|---------------------|
| • Hearing Aides | • Doorbells | • Smoke Alarms |
| • Assistive Listening Devices | • Alarm Clocks | • Door Knock Lights |



Notes from Family Caregiver Support Program

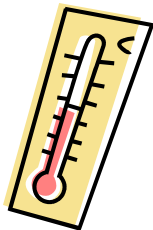
Winter Safety Tips for Caregivers

As the cold and icy winter weather approaches, it's important to be prepared when caring for loved ones. Elders are at greater risk for falls inside and outside of the home. Persons aged 65 and older are more sensitive to cold and at greater risk for hypothermia. Wintertime can be challenging for elders in others ways, as it contributes to social isolation and increases exposure to germs and infections. Here are ten tips to help older adults stay healthy and safe throughout the winter months.

- **Get Influenza and Pneumonia Vaccines** in a timely manner for both caregiver and elder, if appropriate. This will greatly reduce the chances of coming down with flu or pneumonia, if exposed.



- **Dress Loved Ones in Warm Layers** and sturdy, comfortable shoes. Elders 65 years and older are more sensitive to changes in temperature and may need a warmer room at night. Your daily house temperature should be 68 to 70 degrees.



- **Maintain Healthy Eating Habits and Drink Well.** Elders still need 4-5 glasses of water daily throughout the winter months to stay well hydrated.



- **Change Batteries in Smoke Alarms and Carbon Monoxide Detectors** at the beginning of winter; check often to see that they are in good working order.



- **Store a Multi-purpose Fire Extinguisher and Flashlight in the Kitchen** at all times.



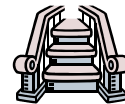
- **Increase Lighting Throughout the Home** during winter months. This reduces shadows and contrasts, thus decreasing chances for falls; try not to use extension cords, though.



- **Check Rugs for Splits or Frayed Areas and Try to Avoid Using Scatter Rugs.** This will keep tripping and falls to a minimum.



- **Keep Outside Stairs and Driveway as Clear as Possible**, but don't overdo. Arrange or ask for help with bigger tasks.



- **Check Locks on Outgoing Doors and Add Alarms** if loved one is prone to wander. Hypothermia can set in quickly with elders, should they wander outside.



- **Plan Engaging and Creative Activities** for your loved ones during inside days. Board games, CD's and DVD's of old radio shows or movies will be enjoyed by all.

