



October 20 AARP Chapter Meeting Features:

Forum of Candidates for Blacksburg Town Council

The regular October AARP chapter meeting will feature a forum with all nine candidates for Blacksburg Town Council.

Come as early as 11:30 a.m. for the usual Brown Bag Lunch to meet and greet the nine candidates, plus unopposed candidate for mayor, Ron Rordam.

The formal program will begin at noon with brief 3-5 minute statements from each candidate followed by submitted questions from the audience. The program will end no later than 1:30 p.m.

All chapter meetings take place at the Blacksburg Community Center on Patrick Henry Drive.

AARP is joining Ruritan in conducting a food drive for the local food pantries. All members are invited to bring a grocery bag of non-perishable items to share with those in need in Blacksburg and Montgomery County. **OUR GOAL IS 100 BAGS OF GROCERIES AT THE OCTOBER 20 MEETING!** Help us meet this modest goal by bringing your bag of groceries, or any items you can contribute.

**Candidates for
Blacksburg Town
Council**

- Susan Anderson
- John Bush
- Bryce Carter
- Krishna Chachra
- Greg Fansler
- Frank Lau
- Cecile Newcomb
- Tom Rogers
- Michael Sutphin

The **Citizens First** website includes a photo of each candidate as well as personal statements about their backgrounds and goals. Check out the website at citizensfirstforblacksburg.org

2009 Voter's Guide

League of Women Voters of Montgomery County provides a 2009 Voter's Guide that includes candidates for both state and local offices. The guide includes statements from each candidate as well as responses from each candidate to the same set of questions.

In addition, there are online videos of the presentations from the four candidate forums sponsored by the League of Women Voters.

These website resources may be found at www.lwvmcva.org.

Upcoming AARP Meetings

November 17 -- Dr. Virginia (Ginger) Burggraft, Head of the Gerontology Nursing Program at Radford University will speak on the topic "**We Are Here & We Are Gray!**"

Following the program, we are planning a Flu Clinic from 1:30-4:00 p.m. sponsored by AARP Blacksburg, Blacksburg Community Center, and Walgreens. Due to some shortages of the vaccine, more specific information will be available in the November newsletter.

December 8 -- Annual Holiday Dinner! This annual festive event will be at the Holiday Inn on Prices Fork Road. We will enjoy good food, good friends, and lots of holiday cheer! Plan now and look for more details in November.

**AARP Blacksburg
Chapter #2613**

Chapter meetings are the third Tuesday of each month at the Blacksburg Community Center, Patrick Henry Drive, at 11:30 a.m. There are no meetings in July or August. Board meetings are the first Tuesday of each month at the Blacksburg Community Center, Patrick Henry Drive, at 10:00 a.m.

P.O. Box 10082
Blacksburg, VA 24062
<http://civic.bev.net/aarp/>

2009 Officers and Board Members

Officers

President: Paul Smeal psmeal@vt.edu
1st Vice President: Jim Wightman wightman@vt.edu
Secretary: Virgil Cook vcook@vt.edu
Treasurer: Brian Allen mballen@prodigy.net

Board of Directors

Class of 2009

Dan Fleming dbfleming@vt.edu
Nancy Eiss nsjeiss@verizon.net

Class of 2010

Harriett Cooper chayabrona@verizon.net
Ken Dawson kedawson@verizon.net
Joe Fontenot cajunjoe@vt.edu

Class of 2011

Don Creamer dgc2@vt.edu
John Hillison hillison@vt.edu
Sue Farrar suefarrar@verizon.net

2009 Blacksburg AARP Committee Chairs and Appointees

AARP of Virginia Liason: Ben Crawford ben.crawford@vt.edu
Associate Treasurer: June Schmidt schmidtj@vt.edu
Caring: Harriett Cooper chayabrona@verizon.net
Chaplain: Ken Dawson kedawson@verizon.net
Chapter Awards: Joe Fontenot cajunjoe@vt.edu
AARP Driver Safety Course: Curt Finch crfinch@vt.edu
Financial Planning: John Hillison hillison@vt.edu
Health Care: Larry Alexander aalexand@radford.edu
History: Doris Abraham dsta118e@verizon.net
Hospitality: Curtis Roane 552-2260
Legislative: Dan Fleming dbfleming@vt.edu
Membership: Jim Wightman wightman@vt.edu
News Editor & Webmaster: Edd Sewell eddsewell@gmail.com
Nominating: Class of 2009
Program: Carl McDaniels cmcd@vt.edu
Public Relations: Norman and Nancy Eiss nsjeiss@verizon.net
VT Retirees Association Liason: Margaret Kates

Gubernatorial Candidates Positions on Key Issues

In the September/October of the *AARP Magazine*, candidates for Governor of Virginia, Creigh Deeds and Bob McDonnell responded to key questions about issues important to voters. Generally, they agreed in somewhat bland terms that did not pin them down to specific positions on four of the questions.

Continued in the next column

Final Call for Nominations for the 2009 Chapter Awards

Please send nominations for the **Chapter Service Award** and the **Community Spirit Award** to Joe Fontenot, Chair of Chapter Awards. You may send your nominations by e-mail (cajunjoe@vt.edu) or by mail (824 McBryde Dr., Blacksburg, VA 24060).

Please submit all nominations no later than October 20, 2009.

For more information or if you have questions, please contact Joe by email at cajunjoe@vt.edu.

Continued from column to the left **Gubernatorial Candidates**

On one of the five questions, they clearly differed, that of Car Title Lending. The question was, "Do you support or oppose legislation that would prohibit car title lenders from charging interest above a 36 percent annual percentage rate?"

Deeds answered, "I support the elimination of these predatory lenders as I do for payday lenders."

McDonnell answered, "I do think that the free market should ultimately dictate the terms of finance between a willing borrower and a willing lender." He went on to support that borrowers "should be provided full and clear information before they enter into any such arrangements. Many of the same protections put in place in the payday lending industry could be applied in the title loan industry."

Dan Fleming

**Don't forget to VOTE!
Election Day is November 3**

Opportunities to Participate in VT Research

Opportunity #1 -- Blood Pressure

Volunteers between the *age of 40 and 75 years* who are *not taking medicine for diabetes or high cholesterol* are needed for a study to determine if a commonly used blood pressure medication (Benicar) improves inflammation, blood vessel function and glucose metabolism. *You may be eligible if you have slightly elevated blood pressure or high blood pressure.*

You will receive a physical examination and other health information as part of your participation. You will also be compensated up to \$200 for your time.

If you meet the above requirements and are interested in participating in this study, please contact Elaina Marinik at Virginia Tech. TEL: (540) 231-8299; e-mail: heartlab@vt.edu.

Membership Report October 2009*

2009 Members	244
2010 Members	14
Life Time Members	45
Life Members	7
Comp Members	15
Honorary Members	5
Total Membership	330
Newsletters mailed	219

New Members

Ted & Linda Creighton
Judy & Mike Bircher
Jean Kreamalmeyer

Committee: Jim Wightman (chair),
Sue Farrar, Don Creamer

*Submitted October 5, 2009

Opportunity #2 -- Holiday Health Status

ATTENTION: *Male volunteers* are needed for a Virginia Tech research study on holiday health status. Participants must be *between the ages of 55 and 75 years old, are overweight, and in otherwise good health.*

Participation will involve 5 visits to the Virginia Tech campus over a 4-month period of time.

You will be compensated for your time. If you are interested in participating, please contact Rachel Cornett in the Department of Human Nutrition, Foods and Exercise, 231-6469 or by email at racornett@vt.edu. Please leave your name and daytime phone number.

Thank you for your consideration.

Financial Report September 2009

Balance end of August	\$3,107.47
Credits	
09/11 Membership	\$37.50
09/15 Membership	62.50
09/23 Interest	.20
Total	\$100.20
Debits	
09/01 Doris Abraham	\$23.08
(sheets for history book)	
09/11 John Hillison	33.84
(postage)	
09/11 Showalter Center	36.00
(lunches for Service Day)	
09/15 Kopy Korner	125.48
(newsletters)	
Total	\$218.40
Balance	\$2,989.27

Do you want to contact your congressman or senators about health care or any other issue?

Here's how:

Senator Jim Webb

(202) 224-4024

Senator Mark Warner

(202) 224-2023

Rep. Rick Boucher

(202) 225-3861

You probably will be asked to leave a recorded message.

Caring Connections

A Caregiver Conference & Resource Fair will be held October 31, 2009, 9 am - 4 pm.

For more information contact: Cassie Mills (540) 980-7720 or cmills@nrva.org

Nomination Committee Report for 2009

Nancy Eiss, chair

President

Brian Allen

1st Vice President

John Hillison

Secretary

Virgil Cook

Treasurer

Judy Sewell

Board Members

Mary Ann Hinshelwood

Harriett Damant

When, Why and How to Use Trusts and the 5 Biggest Reasons They Fail

Tuesday, October 20 at 2:00 pm
at Warm Hearth Village. For
information or reservations call

Karen Nelson

443-3423

Health Care Fraud in the United States: A National Crisis

Jennifer Smith & Matthew S. McMullen

Healthcare fraud is a rapidly rising national problem that impacts your pocketbook and your health.

Because of the difficulty in detecting healthcare fraud the entire extent of the problem is not known. However, statistics gathered from governmental and non-governmental sources indicate alarming figures, especially when one considers the annual growth of healthcare expenditure and the burden it places on our nation's financial future.

In 2007, for example, \$2.26 trillion was spent on health care and more than 4 billion health insurance claims were processed in the United States. The National Health Care Anti-Fraud Association (NHCAA) estimates, conservatively, that 3 percent of all healthcare spending or \$68 billion is lost to health care fraud. That is more than the gross domestic product of over 120 different countries, including Iceland, Ecuador, and Kenya (NHCAA, 2008). Other estimates by government and law enforcement agencies place the loss due to healthcare fraud as high as 10 percent of our nation's health care expenditure or a staggering \$226 billion each year.

Collected yearly data on health care expenditures indicates:

- \$108 billion (16 percent) is paid improperly due to billing errors. (Centers for Medicare and Medicaid [CMS])

- \$33 billion of Medicare dollars (7 percent) are illegitimate claims billed to the government.

(National Center for Policy Analysis)

- \$100 billion private-pay dollars (20 percent) are estimated to be paid improperly. (www.mbanews.com)

- \$50 billion (10 percent) private-payer claims are paid out fraudulently. (Blue Cross/ Blue Shield)

- \$37.6 billion is spent annually for medical errors some of which can be attributed to fraud in the system. (Agency for Healthcare Research and Quality)

There are surprisingly numerous types of health care fraud. Some examples include: Medical identity theft, upcoding (billing for more expensive procedures than what the patient was treated), overutilization (rendering more services than are necessary), counterfeit drugs, and billing for unnecessary medical procedures.

With each potential instance of fraud there are unique opportunities for proactive prevention and detection, however, there are common proactive measures in which each of us can participate in reducing this national crisis. Reviewing all medical bills and statements for accuracy is an important basic measure to detect possible fraud. Check that the dates and services are correct to ensure you get what you paid for. Some other steps include (1) not sharing your Medicare health insurance claim or social security number with anyone other than your medical provider; (2) not allowing anyone to re-

view your medical records except for your medical provider; (3) be cautious when offered free tests or services in exchange for your Medicare number or social security number; (4) be cautious of medical providers who tell you they know how to bill Medicare or your insurance company and get paid for items that are not normally covered.

Be suspicious of providers that use telemarketing and door-to-door selling as marketing tools. Protect your health insurance information card like a credit card.

If you suspect that fraud is being committed there are several agencies you can contact for help. The following are some of those agencies:

- The Centers for Medicare and Medicaid: 1-800-Medicare (1-800-633-4227). By calling this number you can speak to a customer service representative about any questions or concerns you have.

- The Office of the Inspector General Hotline at 1-800-HHS-TIPS (1-800-447-8477).

- The FBI at 1-877-327-2583.

As health care costs continue to increase so will fraud unless proactive measures are taken. By following the steps above, you can help make a difference and prevent healthcare fraud.

Jennifer Smith, J.D. is a former health care fraud data analyst focused on Medicare fraud.

Matthew S. McMullen, Ph.D., J.D. is a former health care fraud Subject Matter Expert and Analyst for the Office of the Inspector General (U.S. Department of Health and Human Services).

News from the New River Valley Agency on Aging

Tina King, Executive Director of the New River Valley Agency on Aging

October....a beautiful month full of color and crispness! Autumn is to be enjoyed, even as it nudges us to get ready for wintry weather. The briskness of activity at the Agency on Aging is an indicator of upcoming events and projects that we and other agencies and organizations are working on to benefit aging adults and caregivers.

Thanks to the RSVP of Montgomery County and Radford, many aging adults will again benefit from their "Make a Difference Day" project; Supplies for Seniors. This is the second year they have sponsored the project. This year, RSVP of Montgomery County and Radford, Christiansburg Parks and Recreation, and Carilion NRV Medical Center are co-sponsoring a Walk-A-Thon event on October 22, 2009 from 10 am till 1 pm at the Christiansburg Rec Center to raise money to purchase household and personal hygiene supplies for hundreds of aging adults in the New River Valley. The Agency on Aging, the Pulaski RSVP and several other organizations are serving as collections points where items can be dropped off. At the end of October, the Agency on Aging will be delivering supplies. If you want to help with the project by participating in the Walk-A-Thon or by donating supplies, contact RSVP at 382-5775.

The second annual "Caring Connections", Caregiver Conference and Resource Fair will be held on Saturday, October 31, 2009 from 9am until 4 pm in

Edwards Hall at New River Community College. If you provide care to an aging adult or person with disabilities, whether you are a spouse, relative, or friend you will not want to miss this event. It is provided free to family caregivers by the Agency on Aging. To obtain a registration form, call the Agency at 980-7720.

The Agency on Aging Health Insurance Counseling program is gearing up to help people with Medicare obtain the information they need to make decisions on their 2010 Medicare Part D prescription drug plan or Medicare Advantage plan. The enrollment period for Medicare Part D plans begins November 15, 2009 and runs through December 31, 2009. We have just received the 2010 information from the Centers for Medicare and Medicaid Services regarding the Part D and Medicare Advantage Plans that will be active next year. Because some of the 2009 Medicare Advantage Plans will not be offered in 2010, it will be necessary for those persons affected to select another plan by December 31, 2009. Health insurance counselors at the Agency will gladly provide information to any individual with Medicare to help them make informed decisions on plans that will best fit their prescription drug needs. If you would like our assistance, please call the Agency at 980-7720 and request a Personal Information Form. Return the completed form to the Agency as soon as possible, and an appointment

will be scheduled to work with you during the open enrollment period.

If you or someone you know has ever needed information on long term support options you might have experienced frustration in trying to determine where to start. Or you might have become discouraged by having to contact or go to several places to get the information or services you needed. At the Agency on Aging, we along with many public and private agencies and organizations, realize this is a common problem. Therefore, as a participant in a recently awarded federal grant from the Administration on Aging, the Agency on Aging will be working to become an Aging and Disability Resource Center (ADRC) and partnering with other interested public and private providers to work toward becoming an ADRC entry point also. A fully functioning ADRC serves as a highly visible place where people can turn for the full range of long-term support options. An ADRC maintains a comprehensive resource database and provides consistent and uniform information. There are many different models of ADRCs across the county. We want to help develop a model that best serves the needs of our communities across the New River Valley. This will take time and considerable effort, but the results will be worth it. The public and private agencies and providers in the New River Valley already

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work closely to help consumers find and access needed information and services. Developing an ADRC will strengthen this effort and help assure a more “seamless” experience.

For more information on the wide range of services offered by the New River Valley Agency on Aging please call 540-980-7720 or go to our website at www.nrva.org.

**EACH
ONE
FEED
ONE
FOOD
DRIVE**



AARP and Ruritans are working together to collect food for local food banks in October.

Fill a bag with some of the non-perishable food our two local food banks need to care for those in need of food in our town and county.

- In non-glass containers, bring
- peanut butter
 - chunky soups
 - canned meats
 - canned tuna
 - canned vegetables
 - crackers
 - hot/cold cereal
 - pasta/rice
 - canned fruit

Our modest chapter goal is to **fill 100 grocery bags** with food at our chapter meeting on October 20.

Bring your lunch, but bring food for someone else who needs to eat!



AARP Service Day at Warm Hearth Village. From left to right: Larry Mitchell, JoAnn Underwood, Brian Allen, Paul Smeal, Sue Farrar, John Hillison and Sharen Hillison. Photo by Ben Crawford.

AARP Chapter #2613
Board of Directors
Minutes of October 6, 2009

Call to Order—President Paul Smeal called the meeting to order at 10:02.

Officers Present: President Paul Smeal, Treasurer Brian Allen, Secretary Virgil Cook

Board Members: Harriett Cooper, Don Creamer, Ken Dawson, Nancy Eiss, Sue Farrar, Joe Fontenot, John Hillison

Non-board-member committee chairs and appointees: Doris Abraham, Larry Alexander, R. B. “Ben” Crawford, Dan Fleming, Curtis Finch, Carl McDaniels, Curt Roane, Edd Sewell, Jim Wightman

Approval of Minutes—The minutes of the September 1

meeting were approved as published.

Treasurer’s Report—Brian Allen distributed the report, which is summarized below Balance at the end of August, \$3,107.47. Credits, \$218.40. The largest expense was \$159.32 for postage and duplicating the newsletter.

Membership—Don Creamer gave the report, which is summarized below We have 330 members. During the month, we added five members.

Announcements—Paul

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Smeal. The national office wants us to share our list of members to check against list of eligible people in the area. After considerable discussion, the board agreed to share the list.

The chapter will be represented at the health fair at Squires on October 13.

Legislation--Dan Fleming. The White House has made an agreement with the drug companies to give half price on name-brand drugs when citizens fall into the doughnut hole. Politically, everybody wants gain with no pain. There has been significant discussion about giving more money to primary-care doctors and less to specialists. Both parties have special-interest groups opposing certain provisions.

The answers to a set of questions by the two leading candidates for Governor of Virginia show that candidates essentially agree on many issues. There is, however, a big difference on car-title lending between Deeds and McDonnell. Deeds would have this kind of lending practice drastically reduced while McDonnell would let the free market determine the fate of such lenders.

Programs--Carl McDaniels. Carl thanked Larry Alexander for handing out copies of the Home Sweet Home Newsletter at the September chapter meeting. The October 20 program will be a forum with candidates for Town Council. Ten candidates have agreed to attend. The meeting will last until 1:30 to allow time for questions. Chapter members will have a chance to greet people as they arrive.

John Hillison spoke about the food drive. We are asking members to bring food donations to the October 20 meeting. Our goal is 100 bags.

Jenny Burggraft, Head of the Gerontology Nursing Program at RU, will speak in November on geriatric issues. Her topic is "We are Here & We are Grey."

Flu shots will be available from one until four in cooperation with the Senior Center and Walgreen's.

Driver's Ed--Curtis Finch. We had a good turnout for the September course, and we anticipate a good crowd for the upcoming one.

Newsletter--Edd Sewell. Paul commended Edd for the newsletter. Edd is revamping our Website. The deadline for submissions is on the Friday following the board meeting at 5:00 p.m.

Awards--Joe Fontenot. Joe reported that he is still looking for award nominees. So far, he has received only two recommendations. Consequently, the deadline for nominations has been extended to October 20.

Hospitality--Curt Roane. The board chose the menu for the Christmas lunch from eight choices provided by the Holiday Inn. The price is \$15, and the deadline for payment is December 3. The lunch is scheduled for December 8 at the Holiday Inn.

State Liaison--Ben Crawford. Carol Crawford's election to the board of the state retirees group gives us an important line of communication.

Health--Larry Alexander. Larry is working on a project to devise ways to help people with carry-

ing heavy items up and down stairs.

Nominating Committee--Nancy Eiss. Nancy thanked Dan and Paul, the other committee members, for their help. Carl and JoAnn also made suggestions. A large portion of the report, including the nominations for 2008, appears below.

President - Brian Allen
1st Vice President - John Hillison

Secretary - Virgil Cook
Treasurer - Judy Sewell
Board Members - Class of 2010
Mary Ann Hinshelwood
Harriett Damant

You will notice that only two people have been nominated for the Board Members - Class of 2010. Earlier this year Connie Anderson asked me [Nancy Eiss] to remind the nominating committee of the discussion we had at an earlier board meeting concerning the number of people on the board. We were often going over our quota of 12 board members because we elected three members to the Board of Directors each year. If only two are elected annually, this problem would be solved. Connie had suggested that we begin this new policy with the Class of 2010. If we do so, we will have exactly 12 members on the board this year.

Ken Dawson move acceptance.
The motion passed.

Adjournment--The meeting was adjourned at 10:20.

Respectfully submitted: Virgil A. Cook, Secretary

Paul Smeal, President
AARP Chapter #2613
P.O. Box 10082
Blacksburg, VA 24062

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Membership Renewal or New Member Application

If you are already a member of the Blacksburg Chapter,
please pass this form on to a friend who should be a member.

Membership in the Blacksburg AARP Chapter requires membership in National AARP.

Name: _____

Spouse: _____

Address: _____

City: _____ State: _____ Zip: _____

Phone Number: _____ - _____ - _____

E-Mail Address: _____

Annual Membership (based on calendar year):

_____ New membership dues: \$12.50 [Spouse/Partner Free]

_____ Renewal membership dues: \$12.50 [Spouse/Partner Free]

Complete and attach check made out to Blacksburg AARP, and bring to the next Membership Meeting or mail to:

AARP Chapter #2613, P. O. Box 10082, Blacksburg, VA 24062

NOTE: You MUST be a member of National AARP before joining the local chapter. National dues should be paid directly to National AARP and NOT through the Blacksburg Chapter.

Those of you who are 90 years old and older do not pay dues. Your label should read "Life Member."