

ALTERNATIVES



2025

FOR OLDER ADULTS



HADDY FATHER'S DAY JUNE 15, 2025





June 2025 Vol. 21 No. 6

1515 Cedar Hill Road, Lancaster, OH 43130

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June is Elder Abuse Awareness Month

Abuse can happen to anyone, no matter the person's age, sex, race, religion, or ethnic background. Each year, hundreds of thousands of adults over the age of 60 are abused, neglected, or financially exploited. This mistreatment is called elder abuse.

Abuse can happen anywhere, including in the older person's home, a family member's home, an assisted living facility, or a nursing home. The mistreatment of older adults can be by family members, strangers, health care providers, caregivers, or friends.

This month's newsletter is meant to provide education on the topic and to provide information on how to get help for yourself or someone you know who may have fallen victim to elder abuse in any of its forms. We hope you find the information empowering.

Types of abuse: There are many types of abuse that can take place:

Physical abuse happens when someone causes bodily harm; for example, by hitting,

pushing, or slapping. Physical abuse may also include restraining an older adult against their will, such as by locking them in a room or tying them to furniture.

Emotional abuse, sometimes called psychological abuse, can include a caregiver saying hurtful words, yelling, threatening, or repeatedly ignoring the older adult. Keeping that person from seeing close friends and relatives is another form of emotional abuse.

Neglect occurs when the caregiver does not try to respond to the older adult's needs. Neglect may include ignoring physical, emotional, and social needs, or withholding food, medications, or access to health care.

Abandonment is leaving an older adult who needs help alone without planning for their care.

Sexual abuse involves forcing an older adult to watch or be part of sexual acts.

Financial abuse happens when money or belongings are misused or stolen from an older adult. It can include forging checks, taking someone else's retirement or Social Security benefits, withholding access to money or financial information, or using a person's credit cards and bank accounts without their permission. It also includes changing names on a will, bank account, life insurance policy, or title to a house without permission.

Who is being abused? Abuse can happen to any older adult. Most victims of abuse are women, but some are men. Older adults without family or friends nearby and people with disabilities, memory problems, or dementia may be more vulnerable to abuse. Mistreatment most often affects those who depend on others for help with activities of everyday life — including bathing, dressing, and taking medicine.

Money matters: Older adults and caregivers should keep an eye out for financial abuse. Even someone a person has never met can steal their financial information using the telephone, internet, or email.

In addition to the theft of money or belongings, financial abuse also includes:

Financial neglect: ignoring or avoiding an older adult's financial responsibilities, such as paying rent or mortgage, medical expenses or insurance, utility bills, or property taxes.

Financial exploitation: the misuse, mismanagement, or exploitation of property,

belongings, or assets. This form of financial abuse includes using an older adult's assets without consent, under false pretenses, or through intimidation or manipulation.

Health care fraud: a form of financial abuse committed by health care providers, hospital staff, or other health care workers. It includes intentionally overcharging, billing twice for the same service, charging for care that wasn't provided, or falsifying Medicaid or

Medicare claims.

What are signs of abuse?

You may see signs of abuse or neglect when you visit an older adult at home or in a residential facility. An older person might be a victim of abuse if they:

- Become withdrawn or act agitated or violent
- Display signs of trauma such as rocking back and forth
- Have unexplained pressure marks, bruises, burns, cuts, or scars
- Develop preventable conditions such as bedsores (open sores that can develop when a person stays in one position for a long time, such as being confined to a bed)
- Have hazardous, unsafe, or unclean living conditions
- Look messy, with unwashed hair, dirty clothes, or poor dental hygiene
- Lack personal health care items such as glasses, a walker, dentures, or hearing aid
- Have sudden and unexpected financial losses or unpaid bills despite having adequate financial resources
- Watch for a pattern that might suggest a problem, and seek help if you are concerned.

What is the long-term effect of abuse?

Most physical wounds heal in time. But elder abuse can lead to early death, cause harm to physical and psychological health, destroy social and family ties, lead to devastating financial loss, and more.

Any type of mistreatment can leave the abused person feeling fearful and depressed. Sometimes, the victim thinks the abuse is their fault. Adult protective service agencies can suggest support groups and counseling that can help the abused person heal the emotional wounds.

Who can help?

If you think someone you know is being abused — physically, emotionally, or financially — talk with them when the two of you are alone. You could say you think something is wrong and you're worried. Offer to take them to get help, for instance, at a local adult protective services agency. Most importantly, if you suspect an older person is being abused, report what you see to an authority. Many older adults are too ashamed to report mistreatment. Or they're afraid if they make a report, it will get back to the abuser and make the situation worse. Therefore, family and friends must step in to address any problems. Most states also require that doctors and lawyers report elder mistreatment.

Some types of elder abuse may be criminal. You do not personally need to prove that abuse is occurring; professionals will investigate. Many local, state, and national social service agencies can help. These include:

Adult Protective Services programs help protect vulnerable adults from abuse, neglect, and exploitation. The contact information for the local Adult Protective Services in Fairfield County is **740-652-7887**. The National Adult Protective Services Association provides phone numbers for programs in each state on its website or by calling **202-370-6292**.

The National Center on Elder Abuse provides guidance on how to report abuse, where to get help, and state laws that deal with abuse and neglect. Visit the Center online or call **855-500-3537** for more information.

Long-term care ombudsmen advocate for the needs of people who live in assisted living facilities, board and care homes, and nursing homes. They are trained to help resolve problems. Find a long-term care ombudsman in your state online or by calling **202-332-2275**.

If you think someone is in urgent danger, call 911

June Events in our Community

61st Annual Lancaster Spring Festival Car Show and Swap Meet

Fairfield County Fairgrounds Saturday, June 07, 2025 - 8:00 AM Sunday, June 08, 2025 - 8:00 AM



DOWNTOWN BANDSTAND (FREE)

6/6/25 - 6 p.m.

Opening Act: Eric Atkinson

Main Act: Kalysta Minton & Band

6/13/25 - 6 p.m.

Opening Act: Kade Dennison

Main Act: The Fabulous Barn-

6/20/25 - 6 p.m.

Opening Act: Matt Willaman

Main Act: Thunderstruck

6/27/25 - 6p.m.

Opening Act: Lancaster Community Band

Main Act: Abby Miller & Band



FREE MOVIE NIGHT

On Saturday, June 14th, Destination Downtown Lancaster will be showing E.T., a free outdoor movie at the square (by the bandstand). Come early to save your space, enjoy music, and participate in pre-movie activities starting at 7:30 pm.

Bring blankets, chairs, and snacks, and enjoy this family film under the stars in our beautiful downtown. The movie will begin at dusk.

Concessions are available at this event.





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Don't play games with your credit

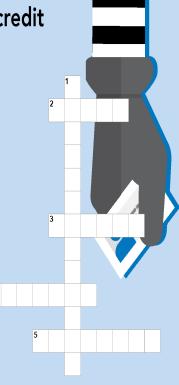
You spend your life building your credit. Now protect it. Complete the crossword puzzle below.

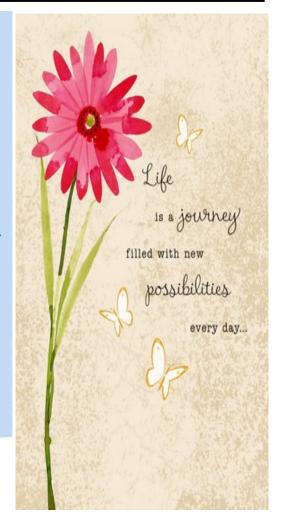
Vertical

1 You can get free _ each year from annualcreditreport.com.

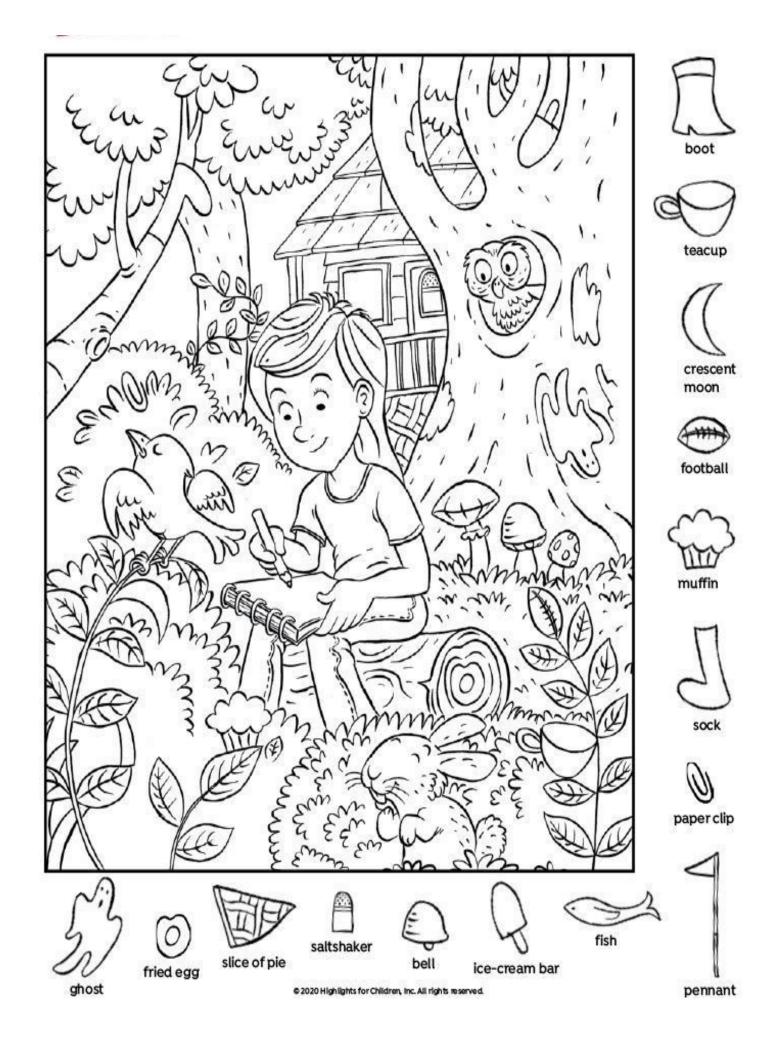
Horizontal

- 2 Place a _____ alert with the credit reporting companies if someone uses your personal information to open a new account.
- 3 If your personal information was exposed in a data breach, you may want to place a security _____ on your credit report.
- 4 Regularly _____ your bank and credit card statements for fraud and mistakes.
- ___ includes when someone uses your personal information to open new accounts in your name.









Beach Summer Word Search





SUNSCREEN UMBRELLA WAVES SWIMSUIT FRISBEE SANDALS SURFBOARD TOWEL
SHOVEL
SUNGLASSES
LIFEGUARD
DECKCHAIR
BUCKET
BEACHBALL

SEASHELL SWIMMING CASTLE SPLASH FLOAT OCEAN

OurHappyCorner.Com

Scams involving your Social Security number and benefits are on the rise!



Here are the facts:

- Government employees will not threaten to take away benefits or ask for money, gift cards, or personal information to protect your Social Security number or benefits.
- Scammers can fake your caller ID. So don't be fooled if the call seems to be from the SSA or the SSA Inspector General's Fraud Hotline number.
- If a caller asks for your Social Security number, bank account number, or credit card information, hang up.

Report Social Security phone scams to the SSA Inspector General online at oig.ssa.gov. Visit identitytheft.gov/ssa for more tips.



In collaboration with:





Falling for scams could be a disaster.

Scammers con people out of their money during times of stress. They might come up with a fake charity and ask for donations or try to sell you a phony cure or treatment during a health emergency.

- Don't share Social Security or Medicare ID numbers or financial information with someone you don't know who contacts you in person or by phone, text message, social media message, or email.
- Be wary if someone asks you for money by wire transfer, gift cards or a mobile payment app or asks you to cash their check and send a portion of the money back.

Report scams to FTC.gov/complaint.







IS YOUR HOME HEALTHY?

Are you experiencing:

Water leaks?
Absent GFI outlets?
Trip Hazards?
Missing handrails or grab bars?
Absent smoke alarms?
Trouble getting into your shower?

Call us to schedule a free Healthy Homes Inspection* 740-687-6663

*Must be a homeowner & meet income qualifications



Seniors must take the necessary precautions if they plan to spend time outdoors. They should also know the risks, including:

- Potential weakened immune system
- Overheating
- Risk of dehydration
- Sunburn
- Increased risk of skin cancer and melanoma

Stay Hydrated

The first way to improve home safety for elderly people is to stay hydrated. Hydration is key for every person, regardless of whether they spend all of their time indoors or outdoors. It's especially important if they're outside in the heat, exposed to the sun for long periods.

Drink plenty of water throughout the day, even if you're not thirsty. Avoid sugar drinks, alcohol, or caffeine. These can dehydrate you and lead to overheating. It helps to keep water bottles accessible at all times around the house.

Avoid Peak Sun Hours

The sun's rays are strongest around noontime from 10 a.m. to 4 p.m. These hours will change depending on the season.

Keep the peak sun hours in mind if you plan to spend time outside. You can reduce the risk of sunburn and heat-related illnesses by taking more breaks during this time or waiting until later in the day to go out.

Wear plenty of sunscreen and extra protective clothing if you do spend time in the sun during these hours.

Monday: Silver Sneakers, 10:30—11:15 & Book Group, 1:00-2:00

Tuesday: Chair Yoga, 10:00-11:00

Wednesday: Silver Sneakers 10:30—11:15 & Loop Group Walking, 12:30-1:00

Friday: Bingo, 10:15-11:15 & Chair Volleyball, 1:00-2:00

Free Blood Pressure Checks 10:00-1:00 June 13th. & 27th.

Lucy's Café is open Monday thru Friday 10:00am to 1:00pm

Not a member? Just see Sharon at the front desk to sign up, it is free and easy!



Protecting Our Seniors: Preventing Elder Abuse Through Caregiver Support

Caring for an aging loved one is one of the most meaningful—and challenging—roles a person can take on. While many caregivers provide compassionate and respectful care, it's important to recognize that the stress and pressure of caregiving can increase the risk of elder abuse.

But there's good news, elder abuse is preventable. With the right support, education, and community resources, we can protect older adults while also caring for the caregivers who support them every day. Call The Senior Hub if you have questions, we are here to help.

Education and training empower caregivers. Knowledge is a powerful tool. Caregivers who understand the medical, emotional, and behavioral needs of older adults are better equipped to provide safe, high-quality care. Training in stress management and self-care is equally important—when caregivers care for themselves, they're in a better place to care for others.

What helps:

- Training in dementia and elder care basics
- Access to mental health resources for caregivers
- Encouragement to speak up and ask for help when needed

Sharing the Responsibility: No one can pour from an empty cup. Caregivers need time to rest and recharge—and communities must step up to provide options for respite care, support groups, and social outlets for both caregivers and care recipients.

What helps:

- Respite services for short-term caregiver relief
- Peer-led caregiver support groups
- Senior centers and social clubs to keep older adults engaged and connected

Prevention and Early Intervention. Preventing abuse starts with recognizing it early. That means knowing the warning signs—such as unexplained injuries, sudden changes in mood or finances, or withdrawal from normal activities—and reporting concerns immediately. Legal protections like powers of attorney and clear financial planning can also reduce opportunities for exploitation.

What helps:

- Community education on the signs of abuse
- Promoting elder financial literacy and estate planning
- Encouraging open conversations about caregiving challenges

Together, we make a difference. Preventing elder abuse is not just a responsibility, it's a community commitment. By supporting caregivers, staying connected with older adults, and educating ourselves, we can build a safer, healthier environment for everyone. Contact the Senior Hub at 740-681-5050 or visit www.theseniorhubfc.org to learn more about caregiver resources and respite services. Let's continue caring—together.

Stay Vigilant

Protecting your credit requires ongoing effort. By monitoring your accounts, placing alerts or freezes when necessary, and reporting suspicious activity, you can safeguard your

The primary federal consumer protection agency in the United States is the <u>Federal Trade</u> <u>Commission (FTC)</u>. The <u>FTC's Bureau of Consumer Protection</u> (BCP) focuses on stopping

unfair, deceptive, and fraudulent business practices. Additionally, the <u>Consumer Financial Protection Bureau (CFPB)</u> is responsible for regulating financial institutions and protecting consumers in the financial marketplace. For more information and resources, visit the Consumer Protection Bureau or contact the credit bureaus directly.

Consumer Financial Protection Bureau

(855) 411-2372

TTY/TTD: (855) 729-2372

8 a.m. to 8 p.m. ET, Monday through Friday (except federal holidays)._

Alzheimer's Association Support

Central Ohio Chapter

Fairfield County Alzheimer's Caregiver Support Group

Held at The Senior Hub Library 1515 Cedar Hill Road, Lancaster Wednesday, June 11, 20252:00 – 3:00 p.m.



Walk-In Hours at The Senior Hub

Wednesday, June 18, 2025 11:00 a.m. – 1:00 p.m.

Have your questions answered about caring for a loved one with Alzheimer's or dementia.

Lindsay Blackburn

Alzheimer's Association – Central OH Chapter Representative





Protect Your Credit: Essential Tips and Resources

Your credit is one of your most valuable financial assets and safeguarding it should be a priority. Here are some essential tips and resources to help you protect your credit and prevent identity theft.

1. Monitor Your Credit Regularly

You are entitled to one free credit report each year from each of the three major credit reporting companies. Visit annualcreditreport.com to access your reports and review them for any inaccuracies or signs of fraud.

2. Place a Fraud Alert

If you suspect someone is using your personal information to open new accounts, place a fraud alert with the credit reporting companies. This alert notifies creditors to verify your identity before extending credit. Here's how to contact the major credit bureaus

Equifax: (888) 766-0008

Experian: (888) 397-3742

TransUnion: (888) 909-8872

3. Consider a Security Freeze

If your personal information has been exposed in a data breach, you may want to place a security freeze on your credit report. A freeze restricts access to your credit report, making it harder for identity thieves to open accounts in your name. Contact the credit bureaus to initiate a freeze:

Equifax: (800) 685-1111

Experian: (888) 397-3742

TransUnion: (800) 680-7289

4. Review Financial Statements

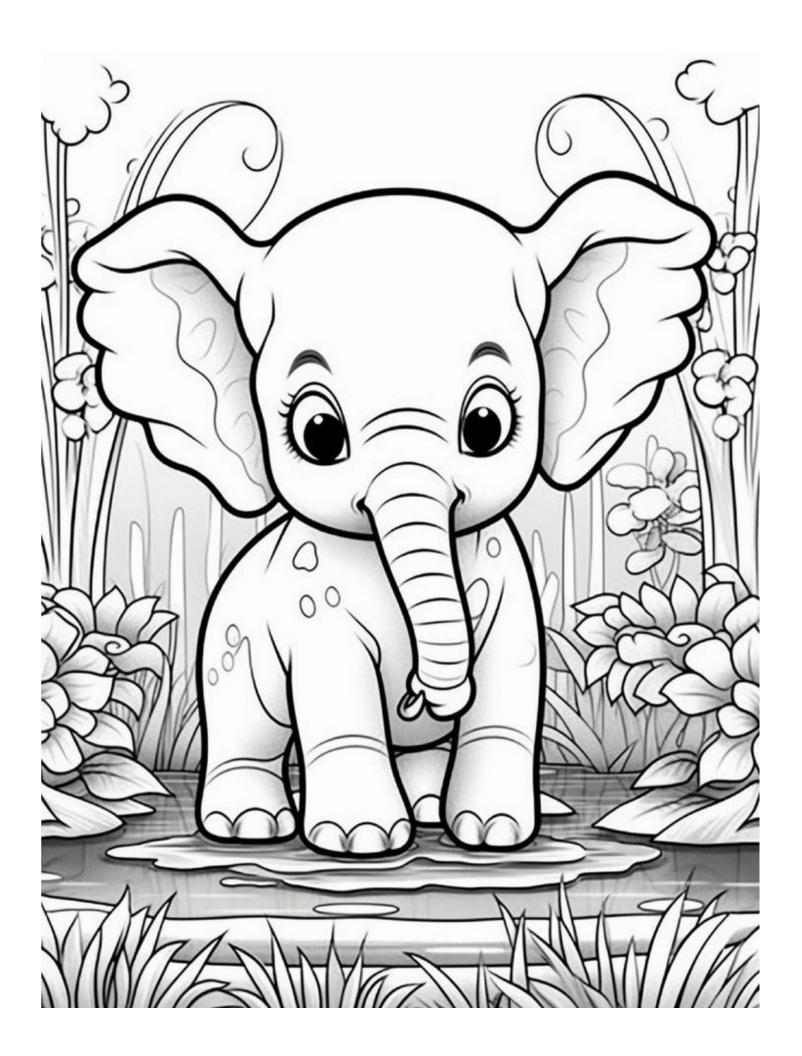
Regularly check your bank and credit card statements for fraud and mistakes.

Promptly report any unauthorized transactions to your financial institution.

5. Report Identity Theft

Identity theft occurs when someone uses your personal information to open accounts or make purchases in your name. If you become a victim, take the following steps:

- File a report with your local police department.
- Report the theft to the Federal Trade Commission (FTC) at ftc.gov/complaint.
- Notify each of the three major credit reporting companies.





Nutrition Services

June 2025

The Senior Hub- Meals on Wheels love that many of you have companion pets, but we know not all of your pets love us as much as we love them!

We are asking that you restrain your pets, even those outside your home, when your delivery driver, care coordinator, homemaker, etc. are in the home or making a delivery. We don't want our staff accidentally injured by an excited or nervous pet.

Even if you think your pet is friendly there could still be an incident and our staff and volunteers'

safety is of upmost importance. We want to be able to maintain your services so please be sure to adhere to our policy.

Amber Goines CDM, CFPP

Director of Nutrition Services

Foods prepared and served by The Senior Hub- Meals on Wheels contain <u>no added salt</u>.



Commodity Box - Pickup at Meals on Wheels Parking Lot

June 18th. Pick up time 1:30 to 2:30

Please have photo ID ready

Please **DO NOT** arrive Before 1:15 on your pickup day

ATTENTION———— ONE DAY ONLY



Financial Signs of Elder Abuse







Fraudulent signatures on financial documents

Unpaid bills

Unusual or sudden changes in spending patterns, will, or other financial documents

To learn more, visit ncea.acl.gov

Where should I go for help with Elder Abuse?

Adult Protective Services: 740-652-7887 for Fairfield County

Local Police or Sheriff's Office

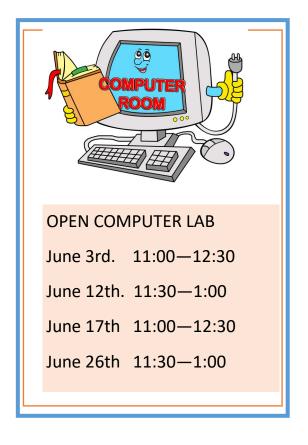
2-1-1: Resources for services provided throughout Fairfield County

Institute on Aging's Friendship Line: for people 60+ and adults living with disabilities:

www.ioaging.org/services/friendship-line

Eldercare Locator: a nationwide service sponsored by the U.S. Administration on

Aging that connects older Americans with information on senior services:



TRUALTA

Free Online Resource for Caregivers Overwhelmed by Learning How to Be A Caregiver? Improve your confidence, reduce stress, and prevent burnout.

coaaa.trualta.com

This free-services offers on-demand videos with practical advice-Toolkits for quick, hands on learning-over 500 articles from caregiving experts that address your questoins.

A variety of topics

- Communication changes
- Behavior management
- Transition from hospital to home
- Mobility and fall prevention
- · Documents and decision-making

TRUALTA can help you on your caregiving journey.
Sign up for free today!
coaaa.trualta.com

For additional information, call the Central Ohio Area Agency on Aging (COAAA) 614-645-7705.





Report identity theft to police and to the FTC at ftc.gov/complaint and to each of the three largest credit reporting companies.

Equifax

Security Freeze (800) 685-1111 Place a fraud alert (888) 766-0008

Experian

Security Freeze (888) 397-3742 Place a fraud alert (888) 397-3742

TransUnion

Security Freeze (800) 680-7289 Place a fraud alert (888) 909-8872







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Care Coordinators – Joyce McGinnis, Kelly McCord, Debbie Zwicker, and Jackie Watters

MEALS ON WHEELS ACCEPTS CREDIT CARD PAYMENTS AND DONATIONS

PLEASE CALL 740-681-5050 to make a payment or go to www.mowfc.org SARAH ARLEDGE—ext. #105 OR Amber Deible—ext. #124 For all Payments and/or Donations PAYMENTS AND DONATIONS CAN BE MADE RECURRING UPON REQUEST

Celebrating 51 years of Service to Fairfield County Seniors

Regular Meeting of the Board of Trustees December 19, 2024

This newsletter is written by various staff members and edited by Sharon Powell