

**Mission Statement: To provide seniors and caregivers
of Norman and Cleveland County with the most current
information to navigate senior resources**

**LISTING IN THE RESOURCE DIRECTORY DOES NOT
CONSTITUTE AN ENDORSEMENT
Availability may change**

Printed February 2016

EMERGENCY NUMBERS

Location	Ambulance	Police	Fire
Lexington	911-TTY	405-527-9881	405-527-9881
Moore	911-TTY	405-793-5171	405-793-5171
Noble	911-TTY	405-872-9231	405-872-3030
Norman	911-TTY	405-321-1600	405-321-1600
Poison Control			405-271-5454

Utility Contacts

OG&E – Electric	405-272-9741
OEC – Electric	405-321-2024
ONG – Gas	405-551-4000
City of Norman-Water, Sewer, Trash	405-366-8282

City of Norman-General Information Contacts

General Information	405-366-5406
Utility Billing/Cust. Service	405-366-5320
Water/Sewer Maintenance	405-329-0703
After hours and weekends	405-321-1600
Action Center	405-366-5396

Cleveland County sheriff 911 or 405-321-8600

Norman Chamber of Commerce 405-321-7260
115 E. Gray St, Norman, OK 73069
www.normanchamber.com

Norman Convention & Visitors Bureau 405-366-8095
309 E. Main St, Norman, OK 73069
www.visitnorman.com

Heartline 2-1-1
Information and Referral

AARP

Moore Chapter 405-799-3130
Meets 4th Tuesday of the month at 5:00pm located at the Brand Senior Center 501 E. Main Street, Moore, OK.

ADULT DAY SERVICES

Full Circle Adult Day Center 405-447-2955
1304 Lindsey Plaza Drive, Norman, OK.
Full Circle Adult Day Center is the premier provider of adult day health care services, including nutrition, social and recreational activities for aging adults and respite to caregivers in our community.
www.fullcircleok.org

ASSESSMENT

ADVANTAGE PROGRAM 800-435-4711
Call for intake and screening information. Non-institutional long term care services through the Medicaid program. To help functionally impaired elderly persons and adults with physical disabilities remain in their own homes as long as possible. Services include case management; skilled nursing; personal care; homemaker chore; medical equipment; adult day care.
www.okdhs.org/services/aging/pages/advantageservices.aspx

CARE MANAGEMENT

OU College of Nursing Care Management 1-866-416-4980
DHS Advantage provider Or 405-271-8767
www.oulifestagesolutions.com

Crossroads 405-310-9626
Helps put a plan in place when taking care of an elderly loved one. Consultation, Plan of Action, Emergency Guidance and Referrals.
www.crossroadseps.com

Caring Transitions 405-293-4723
Senior relocation, downsizing and decluttering, estate sales and
online auctions
www.caringtransitions.com

CRISIS ASSISTANCE

Adult Protective Services, DHS 405-573-8300
Disaster Relief, American Red Cross 405-321-0591
Domestic Violence Hotline 405-917-9922
Heartline, 24 hour Suicide 405-848-2273
Norman Shelter for Battered Women’s Crisis Line 405-701-5540
Protective Services Statewide, Adult Abuse 405-872-4000
Rape Crisis Line 405-701-5660
Sexual Assault Hotline 405-943-7273

EDUCATION

City of Norman Senior Citizen Classes 405-329-4200
Cleveland County Cooperative Extension 405-321-4774
www.oces.okstate.edu/cleveland
Health & Wellness Educational Seminars 405-307-5730
Meets 6 PM every 3rd Tuesday of the month
(Through Norman Regional Hospital)
Moore Norman Technology Center 405-364-5763
4701 12th Ave. N.W. Norman, OK.
www.mntc.edu
Oklahoma Healthy Aging Initiative 405-271-6424
Center of Healthy Aging
www.ouhsc.edu/ohai
Osher Lifelong Learning Institute at the University of Oklahoma
<http://ou.edu/outreach/olli> 405-325-3488
Senior Class at OU Medical 405-271-3050
www.oumedicine.com/seniorclass
Senior Vitality Norman Regional Health System 405-301-6602

EMPLOYMENT

Experience Works (Customer Service) 405-257-9929
Or 405-672-4207
Workforce 405-310-3232
Senior Community Service Employment Program 1-800-658-1466

FOOD

CONGREGATE MEAL SITES

Aging Services Inc. /Norman Senior Center 405-360-1472
329 South Peters, Norman, OK
Lunch Meals are served at 11:30 Monday-Friday
Suggested donation, call for more information
No one is denied a meal because of inability to donate
Must be 60 years of age or older
Must reserve the meal by noon the day before

Aging Services Inc. /Rose Rock Villa 405-364-3710
700 North Berry, Norman, OK.
Lunch Meals are served at 11:30 Monday-Friday
Suggested donation, call for more information
No one is denied a meal because of inability to donate
Must be 60 years of age or older
Must reserve the meal by noon the day before

Aging Services Inc. / Noble Senior Citizen Center 405-872-5921
Highway 77 and Maguire Road, Noble, OK.
Lunch Meals are served at 11:30 Monday-Friday
Suggested donation, call for more information
No one is denied a meal because of inability to donate
Must be 60 years of age or older
Must reserve the meal by noon the day before

Aging Services Inc. / Brand Senior Center 405-793-9069
501 East Main Street Moore, OK.
Lunch Meals are served 11:30-12:00 Monday-Friday
Suggested donation, call for more information
No one is denied a meal because of inability to donate
Must be 60 years of age or older
Must reserve the meal by noon the day before

Aging Services Inc. / Eastlake Cumberland Presbyterian Church

700 South West 134th, Oklahoma City, OK. 405-691-0339

Lunch Meals are served at 11:30 Monday-Friday

Suggested donation, call for more information

No one is denied a meal because of inability to donate

60 years of age or older, \$5 for people under 60

Must reserve the meal by noon the day before

First Baptist Church

405-321-1753

211 West Comanche, Norman, OK.

1st and 3rd Sunday of every month 4pm-5pm

Spiritual Guidance may be provided

Food and Shelter

405-360-4954

104 West Comanche, Norman, OK.

Breakfast is served from 7:00am until 8:00am Monday-Friday

Lunch is served from 11:00am until 12:00noon Monday-Friday

No screening or eligibility requirements

Salvation Army of Norman

405-364-9910

318 E. Hayes, Norman, OK.

Breakfast is served from 7:00am until 8:00am everyday

Dinner is served from 5:00pm until 6:00pm everyday

FOOD PANTRIES

Alameda Baptist Church

405-329-5157

1503 East Alameda, Norman, OK.

Tuesday and Thursday by appointment only

Call before 8:30am on the day you want food

Your call will be returned at 9:30 for an appointment

Must live in Norman or Noble city Limits

Need photo ID with Norman address and date of birth for all family members

Available 3 times a year with at least 30 days apart.

- Alameda Church of Christ** 405-321-0788
 801 East Alameda, Norman, OK.
 Wednesday 10am-12:30noon
 Fourth Thursday of the month 5:30pm-7:30pm
 Second Saturday 9-Noon
 Must be a Norman resident with a photo ID
 Birth Certificate needed for each child
 Limited to 6 times a year with at least 30 days in between visits
 Prefer every other month
- Cross Pointe Church** 405-329-0823
 24thSE and Highway 9, Norman, OK.
 Fridays 10:30am-12:00noon
 Must be a resident of Cleveland or McLain counties
 Bring photo ID and birth certificate for any children living in the home
 Available 4 times a year or every 6 weeks
 List all members of the household, there will be 6 meals provided
- First Baptist Church** 405-321-1753
 211 West Comanche, Norman, OK.
 3rd Sunday each month 4:30pm-5:30pm
 Cleveland County residents only
 Bring photo ID
- First Baptist Church of Lexington** 405-527-6758
 900 East Broadway, Lexington, OK.
 Monday-Thursday 9am-3pm
 Call before you come
 Must be a Lexington resident with ID
 Can access once every 90 days
- First Baptist Church of Noble** 405-872-3529
 330 East Chestnut, Noble, OK
 Mondays and Thursdays 1:30pm-3pm
 Noble residents only-must live west of 96th and north of Cemetery Road
 Bring photo ID and proof of residence
 Available every 30 days

- Hilltop Baptist Church** 405-794-0603
 11710 E Stella Rd, Norman, OK.
 Monday and Thursday from 9:30am-12noon and Saturday 9am-11am
 ID required with correct address
 Must live within a 12 mile radius of Church
 Available every 30 days
- Little Axe Community Center** 405-292-9770
 1000 168th Ave NE, Norman, OK.
 Monday through Friday 8am-5pm
 Serves people living in the Little Axe school district
 Must have food stamp card for proof of assistance
- McFarlin Methodist Church** 405-321-3484
 419 South University, Norman, OK.
 Tuesdays and Thursdays 9:00am-11:00am and 1:00pm-4:00pm
 Need photo ID with current address
 Available every 2 weeks
 Available to residents of Noble, Norman and Little Axe
- Mission Norman** 405-321-8880
 2525 East Lindsey Street, Norman, OK.
www.missionnorman.org
 Mondays- 10:00am-12:45pm
 Tuesdays-Fridays – 10:00-2:00pm
 Anyone in need is eligible
 Bring ID to first visit and Driver’s License or state IDs for all who reside in household
 Available every 30 days
 Emergency boxes with two days of food are available within the first 30 days after receiving a pantry pack
 Spiritual Guidance may be provided
- Salvation Army of Norman** 405-364-9910
 318 East Hayes, Norman, OK.
 Monday-Thursday 1pm-3pm
 Must be a Cleveland County resident
 Photo ID for all adults in home, proof of residency, proof income or DHS award letter
 Available once every 30 days

Seventh Day Adventist Church 405-366-7772
1818 Alameda, Norman, OK.
Tuesdays 9am-12noon
Everyone is eligible
Need ID and income verification

South Canadian Church of Christ 405-364-4051
2217 24th Avenue, Norman, OK.
Second Thursday of the month 10:00-11:00am or call for an
appointment

Trinity Baptist Church 405-321-2000
801 North Peters, Norman, OK.
Wednesdays 5:00pm to 6:00pm
Available to Norman and Noble residents
Bring an ID and a proof of residency

Westside Church of Christ 405-329-0392
726 McGee, Norman, OK.
Wednesday or Thursday by appointment only, please call ahead
Bring photo ID
Available two times a year

FOOD STAMPS

Oklahoma Department of Human Services
631 East Robinson, Norman, OK. 405-573-8300
2507 N. Shields, Moore, OK. 405-912-2000
Available to low income, low asset senior adults
Amount of Food Stamps is determined by income and number
of people residing in household
Monday-Friday, 8:00am – 5:00pm

GROCERY DELIVERY

Wright's Family Market 405-321-0701
There is a \$12 delivery fee

HOME DELIVERED MEALS

Meals on Wheels of Norman

405-321-7272

P.O. Box 1371, Norman, OK.

www.mealsonwheelsnorman.com

Hot, nutritious meals including special diets delivered between 11:00am and 12:30pm Monday - Friday.

Fee – ability to pay, sliding scale, income screening required for reduced cost meals

Eligibility – Ill, disabled, senior Norman residents

Service area - Norman City Limits

Frozen specialized meals available to those in need outside of limits

Aging Services Inc.

405-321-3200

1149 East. Main, Norman, Ok.

Suggested donation, call for more information

No one is denied a meal because of inability to donate

Must be 60 years of age or older

Must reside in Cleveland County

Must be assessed by an ASI Outreach Worker and found to be homebound

Meals are delivered to homes between 11:00 am and 12:00 noon each day Monday through Friday.

HEALTH SERVICES

Absentee Shawnee Tribe Health Clinic

405-447-0300

Cleveland County Health Dept.

405-321-4048

250 12th N.E., Norman, OK.

Variety Care

405-632-6688

Hospice Care

Contact your health care provider for referrals

Home Health

Contact your health care provider for referrals

Life Alert

800-900-5237

Mary Mahoney Memorial Health Center, Spencer OK.

405-769-3301

Medicaid Waiver Program, OKDHS – ASD

800-435-4711

Non-Medical Personal Care Assistance or Private Duty

Contact your health care provider for referrals

Norman Regional Health System

405-307-1000

900 N. Porter, Norman, OK.

Physician Referral

The Community Call Center offers referrals to physicians only.

NRHS_CommunityCall@nrh-ok.com or 405-307-3176

DENTAL

Variety Care 405-632-6688

D-Dent 405-424-8092

OU College of Dentistry 405-271-7744

Mary Mahoney Memorial Health Center, Spencer OK 405-769-3301

PRESCRIPTION ASSISTANCE

Prescriptions Assistance Program, Rx Oklahoma 405-701-2071

Generic Prescription opportunities www.rxaminer.com
www.accessdata.fda.gov/scripts/cder/drugsatfda

Familywize discount Rx card, United Way of Norman 405-329-2025
<http://www.unitedwaynorman.org/>

Dave's Healthmart Pharmacy 405-360-8882
329 N Porter Ave, Norman, OK
Prescription delivery, small fee may apply

Doctor's Park Pharmacy 405-364-5020
500 E Robinson St #200, Norman, OK
Prescription delivery, small fee may apply

Ken's Walgreens Pharmacy 405-321-1445
808 N Porter Ave, Norman, OK
Prescription delivery and blister packing

Legend Care Pharmacy 405-321-5300
2600 Technology Pl., Norman, OK
Bubble packing and color coding packing

Physicians and Surgeons Pharmacy 405-364-5222
900 N Porter, Norman, OK
Prescription delivery

Thunder Discount Drug 405-212-3177
2296 W Main St., Norman, OK
Discount prices for patients with no insurance

HEARING and VISION

Dean McGee Eye Institute	405-271-6060
Oklahoma Department of Rehabilitation Services	405-951-3400
Hearing and Vision	1-800-845-8476
SCHAP – The Senior Citizen Hearing Program	800-487-4042
	For an application

HOSPITALS

Moore Medical Center	405-793-9355
Norman Regional Health System	405-307-1000
Norman Regional Health System	405-307-6900
Healthplex, 3400 W Tecumseh	
Norman Specialty Hospital	405-321-8824
Oklahoma Wound Care Center	405-307-6955

HOME REPAIR/WEATHERIZATION

Habitat for Humanity, Brush with Kindness	405-360-7868
Norman Housing Rehabilitation	405-366-5322
Rebuilding Together of Cleveland Co.	405-420-2027

HOUSEKEEPING

Aging Services Inc.	405-321-3200
1149 E. Main, Norman, OK.	
Service is available on a county wide basis, the United Way of Norman funds these services in the Norman area.	
Suggested donation for the service.	
Service is 1 hour and 40 minutes in length.	
Must be at least 60 years of age.	
Must be assessed by an ASI Outreach Worker and be found to be in need of the assistance.	
Based on the assessment, the service is provided once every 4 weeks or every other week.	

HOUSING/ Subsidized

Noble Senior Citizens Village 606 Maguire Road, Noble, OK. 73068	405-872-9442
Norman Housing Authority Section-8 and low rent programs	405-329-0933
Northcliff Gardens 1301 Northcliff Ave., Norman, OK. 73071	405-579-1552
Rose Rock Villa and Public Housing 700 N. Berry Road, Norman, OK. 73069	405-329-0933
Savannah House of Norman 1111 24 th Ave., S.W., Norman, OK. 73069 <i>Small pets allowed.</i>	405-329-2450
Savannah House of Norman II 2500 Meadow Wood Blvd., Norman, OK. 73071 <i>Small pets allowed.</i>	405-517-4633
Senior Cottages of Norman 2901 Oak Tree, Norman, OK. 73072	405-292-7714
Southwind Senior Citizens Village 601 S. 8 TH St., Noble, OK. 73068	405-872-0700
Willows and Pathways Apartments 517 N. University, Norman, OK. <i>Scattered sites</i>	405-364-1224
Wyndam Place Senior Residences 301 Triad Village Dr., Norman, OK. 73071 62 and over	405-310-2266

ASSISTED LIVING COMMUNITIES

Arbor House Assisted Living 4501 W. Main, Norman, OK. 73072 1 room suites; meals; personal care; medication assistance; scheduled limo transportation. Small pets allowed with deposit. Locally owned and operated.	405-292-9200
Brookdale Senior Living Solutions 1701 Alameda St, Norman, OK. 73071	866-487-4280

Grace Living201 48th Ave. S.W., Norman, OK.73072

405-366-8800

Rambling Oaks Assisted Living

1060 Rambling Oaks Dr., Norman, OK. 73072

405-360-4755

A Good Neighbor Care Center

Rivermont Retirement Community

800 Canadian Trails Dr., Norman, OK. 73072

405-360-0606

Private & shared apts.; full service dining; personal care services; transportation.

SKILLED NURSING HOME**Brookhaven Extension Center**

1050 Rambling Oaks Dr., Norman, OK. 73072

405-322-5659

Cedar Creek Nursing Center600 24th Ave SW Norman, OK 73069

405-329-6771

Grace Living Center201 48th Ave SW, Norman, OK. 73072

405-366-8800

Holiday Heights Nursing Home

301 E Dale St., Norman, OK 73069

405-321-7932

Medical Park West

3110 Healthplex Dr., Norman, OK. 73072

405-321-2188

Noble Nursing Center1501 N 8th St., Noble, OK. 73068

405-872-7102

LONG TERM/ACUTE CARE**Norman Specialty Hospital**

1210 W Robinson St., Norman, OK 73069

405-321-8824

MEMORY CARE**Arbor House Reminisce**151 48th Ave. S.W., Norman, OK. 73072

405-310-2499

Reflections Alzheimer's and Memory Care, Rivermont

800 Canadian Trails Dr., Norman, OK

405-360-0606

RETIREMENT HOMES

Brookhaven Mansions 405-515-8300
2100 36th Ave., NW Norman, OK. 73072

Rivermont Retirement Community 405-360-0606
800 Canadian Trails Dr., Norman, OK. 73072

INCOME TAX ASSISTANCE

AARP 405-701-2600
Norman Central Library
Electronic filing only

AARP 405-329-4200
Norman Senior Citizens Center
Individuals 55+
Call for appointment

MyFreeTaxes.com

OU School of Law – VITA

Bring a valid ID for you and your dependents and all supporting tax documents to the Norman Public Library any Wednesday or Thursday before April 15 from 6 to 8 p.m.

United Way of Norman & CSBI 405-701-2009
CSBI Building E Wing 2nd floor 1155 E Main, Norman, OK
Walk-ins only

Documents You Will Need to Provide:

Photo ID, W-2's, 1099, 1098's

Social Security cards for all family members

Health Insurance documentation (Form 1095-A, Form 1095-B or Form 1095-C)

All other tax related documents

INSURANCE COUNSELING

MAP- Medicare Assistance Program 405-521-6628
www.map.oid.ok.gov

LEGAL

Legal Aid Services of Oklahoma 405-360-6631

LIBRARIES

Cleveland Co. Genealogical Society Library 405-701-2100
1119 E. Main, Norman, OK.

Moore Public Library 405-793-5100
225 South Howard, Moore, OK.

Noble Public Library 405-872-5713
204 N. 5th Street, Noble, OK.

Norman Public Library 405-701-2600
225 N. Webster, Norman, OK.

Norman Public Library West 405-701-2644
300 Norman Center Ct, Norman, OK.

Oklahoma Library for the Blind and Physically Handicapped 405-521-3514
OK Department of Rehabilitation Services
Visual Services Division
300 NE 18th Street, Oklahoma City, OK 73105

MEDICAL EQUIPMENT/ LENDING CLOSET

Aging Services Inc. 405-321-3200

Progressive Independence 405-321-3203

MENTAL HEALTH

A Chance to Change Counseling Service 405-840-9000

AI-Anon 24 hr. hotline 405-767-9071

Alcoholics Anonymous (hotline) 405-524-1100

Central Oklahoma Community Mental Health, 405-360-5100
909 E. Alameda, Norman, OK.

Central Oklahoma Alzheimer's Association, 2123 N. Classen Blvd. OKC, OK.	405-319-0780
Griffin Memorial Hospital, 900 E. Main St., Norman, OK. Acute psychiatric services	405-321-4880
Heartline	2-1-1 848-CARE(2273)
Inspirations	
Intensive Outpatient Counseling Program, Norman Regional Medical Center, Norman, OK.	405-579-4700
Norman Addiction Information & Counseling 215 W. Linn St., Norman, OK.	405-321-0022
Red Rock Crisis Center 900 E. Main St., Norman, OK. A mental health crisis intervention facility	405-573-6466

RECREATION

Brand Senior Center Moore Council on Aging 501 E. Main, Moore, OK.	405-799-3130
Norman Senior Citizens Center 329 S. Peters, Norman, OK.	405-329-4200
Little Axe Community Center 168 th & Highway 9, Norman, OK.	405-292-9770
The Health Club 3720 W. Robinson, Norman, OK.	405-329-5050
YMCA 1350 Lexington Avenue, Norman, OK.	405-364-9622

SUPPORT GROUPS

Alzheimer's Support Group, Full Circle Full Circle Adult Day Center 1304 Lindsey Plaza Dr, Norman, OK Meets at 6:00 PM fourth Thursday of the month	405-447-2955
Alzheimer's Support Group, McFarlin Church Meets 11:30 AM- 1 PM every 3 rd Wednesday of the month	405-321-3484
Alcoholics Anonymous and Narcotics Anonymous Norman Addiction Information and Counseling Services	405-321-0022

Cancer Support Group (Through Norman Regional Hospital)	405-307-1705
Caregiver Fundamentals Program Sunbeam Family Services	405-528-7721
Caregiver Support Group Full Circle Adult Day Center Community Services Building 1183 E Main Norman, OK. Meets at noon first Tuesday of the month	405-447-2955
Grandparents Raising Grandchildren Generations Church 1433 W Boyd, Norman, OK 3 rd Wed. at 6:30 p.m. Childcare Provided	405-919-4061
Grief Recovery Program (sponsored by Heartland Hospice)	405-579-8565
Grief Share Group Alameda Church of Christ, 801 East Alameda	405-321-0788
L.I.F.T. - Living Information for Today Widows and widowers, Need reservations Meets every fourth Thursday at Primrose Funeral Service 1109 N. Porter, Norman, OK.	405-321-6000
Parkinson's Support Group (Held at Norman Regional Hospital)	405-364-4493

TRANSPORTATION

CARTaccess, Norman Disabled and elderly, application must be completed and turned in. Requires documentation from medical services provider. www.ridecart.com	405-325-5438
C.O.T.S, Shawnee http://www.okladot.state.ok.us/transit/s5311/centralok.htm	405-275-6060
Delta Public Transit Garvin, McClain, and Parts of Cleveland County http://www.okladot.state.ok.us/transit/s5311/delta.htm	405-756-1100
Embark For Seniors (age 60+) Transportation from Moore/northern Cleveland County to medical appointments in the OKC area	405-297-2583

Embark Plus, OKC	405-235-7433
Disabled and elderly, application must be completed and turned in. Requires documentation from medical services provider.	
www.embarkok.com	
Direct Pickup	405-292-3808
Paperwork must be complete	
Kiwanis Kruiser, Aging Services, Inc.	405-321-3200
Transportation for persons 60 and over & disabled. Schedule in advance. Medical, shopping, etc. Norman area only	
Medride - Assisted Transportation	405-685-8267
Reliant Care Transport	405-627-5607
Statewide Transit Information	
Oklahoma Department of Transportation	
Transit Programs Division	405-521-2584
http://www.okladot.state.ok.us/transit/pdfs/2010dir.pdf	
Sooner Ride	877-404-4500

Veterans

American Legion	http://normanpost88.org
Norman Veterans Center	405-360-5600
Suicide Prevention/Veterans Crisis Line	1-800-273-8255
Veterans Corner, Inc.	www.veteranscorner.net

Volunteer

Full Circle Adult Day Center	405-447-2955
Meals on Wheels of Norman	405-321-7272
Retired Senior Volunteer Program (RSVP)	405-701-2162
United Way of Norman	www.unitedwaynorman.galaxydigital.com

OTHER RESOURCES

Area Agency on Aging (call 800-677-1116 or see www.eldercare.gov to get your local number)

Heartline, 2-1-1

Savvy Senior, savvysenior.org

Beware of Fraud

Senior Citizens are especially vulnerable to consumer fraud. If you live on a fixed income, you are looking for ways to extend your limited dollars. Consumer fraud is when consumers actually lose money due to illegal practices. Other fraud may involve deception and sales tactics which mislead or pressure consumers into buying goods or services they don't need.

The areas of fraud where consumers are more vulnerable are health, telemarketing, mail order, investments, credit card fraud, credit repair, insurance, home improvement, home maintenance and auto repair.

If you receive a call that claims you owe money or have a virus on your computer, look up the number on the internet and you will be able to find out if it is a scam or not. The IRS will never call you!

Home repair schemes take millions of consumer dollars each year.

Don't become a victim of home repair, follow these tips:

- Beware of door-to-door contractors who use high-pressure or scare tactics to get you to make an immediate decision.
- DON'T do business with someone who comes to your door offering a bargain because he says he has materials left over from another job.
- It is always a good idea to get 3 opinions and estimates for any home repairs. DON'T always go with the lowest bidder. Most of the complaints to the DA's office are for contractors with very low bids. You get what you pay for.
- Don't pay money in advance. Some smaller contractors may ask for money to pay for supplies, but you should pay no more than 25% up front, and then pay the balance ONLY when you are satisfied with the complete job.

- Ask the contractor to show you proof that he is bonded, carries liability insurance, and covers his workers with workman's compensation insurance.
- Does the contractor have a business card with a verifiable street address and office phone number? Be cautious of P.O. boxes and answering machines/pagers only. CHECK the information!
- Call the Better Business Bureau for a report on the contractor.
- Require the contractor to use a written contract that lists materials to be used, as well as charges and costs, and the completion date.
- DON'T make final payment until you have received a "lien waiver" that shows the contractor has paid his subcontractors and suppliers. Unpaid workers or vendors could put a lien on your home. If you sell or refinance, they will take their payment out of your equity.

Personal Emergency Response Systems

Personal Emergency Response Systems can be lifesavers for people who live alone, or are frequently home alone. Most systems consist of a button that can be worn as a pendant around the neck or on a wristband. Pressing the button sends a signal via a toll-free phone number to a national monitoring center. The monitor then contacts the subscriber and/or their designated responders (family members, neighbors, 911) and maintains contact until help arrives. Subscribers pay an installation/equipment fee and a monthly fee for the monitoring. There are also specialized devices which do not involve a monthly subscriber fee. These have the advantage of having no monitoring cost, and the disadvantage of having no monitor to assist in determining whether a 911 call is necessary, or to summon other help if preferred. Call your local hospital and/or doctor to get information on choices for this valuable service

Things to Consider (Information adapted from Bonnie Lawrence)

Advance Health Care Directive (AHCD)

What it does: This gives power to a person you designate to make health care decisions for you, ONLY IF you can't speak for yourself

POLST/DNR

What it does: Stands for Physicians Order for Life Sustaining Treatment

Durable Power of Attorney for Finances

What it does: Allows someone to access your finances, e.g., checking account, investments or property in order to pay your bills.

Will

What it does: Says how you want your estate (money and belongings) to be dispersed to family, friends, organizations, etc. after you die.

Trusts

What it does: A trust creates a legal entity that holds your assets for you so that your estate does not have to go through probate when you die.

Final Arrangements

What it does: Specifies what you would like to happen after your death - whether you would like cremation or burial – and lets the family know. Also lets loved ones know your wishes regarding organ donation and other special arrangements.

Beneficiary Forms

Bank accounts, investments, insurance, and retirement plans can be designated as “payable on death” to a named beneficiary, which means the funds don't have to go through probate.

Have a central place for wills, trusts, powers of attorney, etc. or a document describing where they are so family members will know where to find these.

- Include information about your Social Security number, safe deposit box, birth certificate, life insurance, contact information for attorney and other important details.

More Information and Resources

- Mayo Clinic - Consumer Health: Living Wills and Advance Directives
- Consumer Reports – What to do when a loved one dies
- National Association of Area Agencies on Aging – Having the conversation about Health, Legal, Financial and End-of-life Issues
- American Bar Association – Commission on Legal Problems of the Elderly
- Compassion & Choices – www.compassionandchoices.org
- National Academy of Elder Law Attorneys – www.naela.com