

**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 May 2017

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 6:00pm 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
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 www.oces.okstate.edu/cleveland	405-321-4774
Health & Wellness Educational Seminars Meets 6 PM every 3 rd Tuesday of the month (Through Norman Regional Hospital)	405-307-5730
Moore Norman Technology Center 4701 12 th Ave. N.W. Norman, OK. www.mntc.edu	405-364-5763
Oklahoma Healthy Aging Initiative Center of Healthy Aging www.ouhsc.edu/ohai	405-271-6424
Osher Lifelong Learning Institute at the University of Oklahoma http://ou.edu/outreach/olli	405-325-3488
Senior Class at OU Medical www.oumedicine.com/seniorclass	405-271-3050
Senior Vitality Norman Regional Health System	405-301-6602

EMPLOYMENT

Experience Works (Customer Service)	405-589-9488
Workforce	405-701-2000
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

405-321-8886

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

Walmart Neighborhood Market

405-515-7418

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	405-878-5850
Cleveland County Health Dept. 250 12 th N.E., Norman, OK.	405-321-4048
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 900 N. Porter, Norman, OK.	405-307-1000
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.accessdata.fda.gov/scripts/cder/drugsatfda	www.rxaminer.com
Familywise 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	
Oklahoma Wound Care Center	405-307-6955

HOME REPAIR/WEATHERIZATION

Norman Housing Rehabilitation	405-366-5322
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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.
Based on the assessment, the service is provided once every 4 weeks or every other week.

HOUSING/ Subsidized

Noble Senior Citizens Village 405-872-9442
606 Maguire Road, Noble, OK. 73068

Norman Housing Authority 405-329-0933
Section-8 and low rent programs

Northcliff Gardens 405-579-1552
1301 Northcliff Ave., Norman, OK. 73071

Rose Rock Villa and Public Housing 405-329-0933
700 N. Berry Road, Norman, OK. 73069

Savannah House of Norman 405-329-2450
1111 24th Ave., S.W., Norman, OK. 73069
Small pets allowed.

Savannah House of Norman II 405-294-7924
2500 Meadow Wood Blvd., Norman, OK. 73071
Small pets allowed.

Senior Cottages of Norman 405-292-7714
2901 Oak Tree, Norman, OK. 73072

Southwind Senior Citizens Village 405-872-0700
601 S. 8th St., Noble, OK. 73068

Willows and Pathways Apartments 405-364-1224
517 N. University, Norman, OK.
Scattered sites

Wyndam Place Senior Residences 405-310-2266
301 Triad Village Dr., Norman, OK. 73071
62 and over

ASSISTED LIVING COMMUNITIES

Arbor House Assisted Living	405-292-9200
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.	
Brookdale Senior Living Solutions	866-487-4280
1701 Alameda St, Norman, OK. 73071	
Grace Living	
201 48 th Ave. S.W., Norman, OK.73072	405-366-8800
Rambling Oaks Assisted Living	405-360-4755
1060 Rambling Oaks Dr., Norman, OK. 73072	
A Good Neighbor Care Center	
Rivermont Retirement Community	405-360-0606
800 Canadian Trails Dr., Norman, OK. 73072	
Private & shared apts.; full service dining; personal care services; transportation.	

SKILLED NURSING HOME

Brookhaven Extension Center	405-322-5659
1050 Rambling Oaks Dr., Norman, OK. 73072	
Cedar Creek Nursing Center	405-329-6771
600 24 th Ave SW Norman, OK 73069	
Grace Living Center	405-366-8800
201 48 th Ave SW, Norman, OK. 73072	
Holiday Heights Nursing Home	405-321-7932
301 E Dale St., Norman, OK 73069	
Medical Park West	405-321-2188
3110 Healthplex Dr., Norman, OK. 73072	
Noble Nursing Center	405-872-7102
1501 N 8 th St., Noble, OK. 73068	

MEMORY CARE

Arbor House Reminisce	405-310-2499
151 48 th Ave. S.W., Norman, OK. 73072	

Reflections Alzheimer’s and Memory Care, Rivermont 405-360-0606
800 Canadian Trails Dr., Norman, OK

RETIREMENT HOMES

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 405-329-2025
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
300 Norman Center Ct, Norman, OK. 405-701-2644

Oklahoma Library for the Blind and Physically Handicapped
OK Department of Rehabilitation Services 405-521-3514
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

Al-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, 405-319-0780
2123 N. Classen Blvd. OKC, OK.

Griffin Memorial Hospital, 405-573-6623
900 E. Main St., Norman, OK.
Acute psychiatric services

Heartline 2-1-1

	848-CARE(2273)
Inspirations	405-579-4700
Intensive Outpatient Counseling Program, Norman Regional Medical Center, Norman, OK.	
Norman Addiction Information & Counseling	405-321-0022
215 W. Linn St., Norman, OK.	
Red Rock Crisis Center	405-573-6466
900 E. Main St., Norman, OK.	
A mental health crisis intervention facility	

RECREATION

Brand Senior Center	405-799-3130
Moore Council on Aging 501 E. Main, Moore, OK.	
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	405-447-2955
Full Circle Adult Day Center 1304 Lindsey Plaza Dr, Norman, OK Meets at 6:00 PM fourth Thursday of the month	
Alzheimer's Support Group, McFarlin Church	405-321-3484
Meets 11:30 AM- 1 PM every 3 rd Wednesday of the month	
Alcoholics Anonymous and Narcotics Anonymous	405-321-0022
Norman Addiction Information and Counseling Services	
Caregiver Fundamentals Program	405-528-7721
Sunbeam Family Services	
Caregiver Support Group	405-447-2955
Full Circle Adult Day Center Community Services Building 1183 E Main Norman, OK.	

Meets at noon first Tuesday of the month	
Grandparents Raising Grandchildren	405-609-6551
Generations Church 1433 W Boyd, Norman, OK 3 rd Wed. at 6:30 p.m. Childcare Provided	
Grief Recovery Program	405-579-8565
(sponsored by Heartland Hospice)	
Grief Share Group	405-321-0788
Alameda Church of Christ, 801 East Alameda	
L.I.F.T. - Living Information for Today	405-321-6000
Widows and widowers, Need reservations Meets every fourth Thursday at Primrose Funeral Service 1109 N. Porter, Norman, OK.	
Parkinson's Support Group	405-364-4493
(Held at Norman Regional Hospital)	

TRANSPORTATION

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

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

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