



The Resource Guide for Older Adults in Central Oregon

www.CouncilOnAging.org (541) 678-5483

Probate, Trusts & Wills

Call today for an initial consultation!





- Keeps estates private and out of probate.
- Minimizes estate taxes.
- Makes sure your estate does what you want.









Tony F. De Alicante, Principal Captain. US Navy (Retired)



Over 25 Years' Experience In Estate Planning & Probate



If you can't come to us, we will come to you!

541.390.8961 tony@dealicante.com www.dealicante.com

De Alicante Law Group LLC 19570 Amber Meadow Dr. Ste 140 Bend, OR 97702

14 ADVOCACY AND INFORMATION

- Consumer Action
- Fraud Reporting
- Information and Assistance
- Local Advocacy
- Senior Organizations
- · State of Oregon
- U.S. Government

20 COUNSELING AND MENTAL HEALTH

- Adult Day Treatment
- Counseling and Crisis Services
- Gambling
- Mental Health Facilities
- Substance Misuse
- Support Groups and Programs

31 EDUCATION AND COMMUNITY HEALTH

- Adult Education and Literacy Programs
- Audio Books
- Community Education
- Health Education
- Resource Libraries

34 EMERGENCY SERVICES

- Non-Emergency Numbers
- Domestic Violence and Rape
- Elder Abuse
- Emergency Air/Ground Transportation

- Emergency Assistance
- Emergency Housing
- Family Emergency Preparedness and Resources
- Victims' Assistance

40 EMPLOYMENT

- Central Oregon Workforce Connection Agencies
- Discrimination, Labor Laws, and Enforcement

43 END-OF-LIFE SERVICES

- Death Benefits
- Estate Organization
- Final Arrangements
- Hospice and Transition Support
- Important Medical Papers
- Probate Services and Information
- Support Services

52 FINANCIAL SERVICES

- Direct Deposit
- Financial Management
- Home Equity Programs
- Property Tax Deferral
- Representative Payee and Money Management
- Reverse Mortgages
- Social Security Benefits
- Supplemental Security Income (SSI)

55 FOOD AND NUTRITION

- Emergency Food Pantries
- Meals on Wheels Programs
- Nutrition Resources
- Senior-Only and Community Dining
- Supplemental Nutrition Assistance Program (SNAP)

61 GOVERNMENT INFORMATION

- Government Offices
- Property Tax Deferral
- Tax Assistance
- Voter Information
- Voter Registration

66 HEALTH AND WELLNESS

- Cancer Treatment Programs
- Dental Services
- Diabetes and Self-Management Programs
- Fitness and Therapeutic Recreation
- Foot Clinics
- Health and Fitness Resources
- Health Screenings
- Hospitals
- Immunization/Flu
- Outpatient Clinics
- Prescription Medication Programs
- Rehabilitation Services

74 HEALTH INSURANCE

- Applying for Medicare
- Central Oregon Clinics that Accept Medicare
- Long Term Care Insurance
- Medicaid
- Medicare
- Medicare Advange Options
- Medicare Savings Program
- Oregon Health Plan (OHP)
- Reporting Medicaid and Medicare Fraud
- Senior Health Insurance Benefits Assistance (SHIBA)
- Supplement Insurance: Medigap
- The Medicare and You Handbook

79 HOME HEALTHCARE AND IN-HOME ASSISTANCE

- Caregiving
- Home Healthcare Agencies
- Hospice
- In-Home Assistance
- Medical and Assistive Equipment
- Needs Assessment/Case Management
- Out-of-Home Care
- Respite Care

86 HOUSING AND SUPPORT SERVICES

- Heat, Fuel, and Utility Assistance
- Home Purchase, Repair, and Rehabilitation
- Housing Assistance
- Senior/Disabled/Low-Income Housing

92 LEGAL ASSISTANCE AND INFORMATION

- Dispute Resolution
- Elder Abuse
- Finding an Attorney
- Legal Self-Help
- Legal Services
- Notary Public

97 RECREATION AND TRAVEL

- Arts and Culture
- Bicycling/Commuting
- Events
- Museums
- Observatories
- Parks and Recreation
- Passes and Permits
- Senior Centers
- Travel by Air and Rail

106 RESIDENTIAL AND LONG-TERM CARE

- Adult Day Services
- Adult Foster Homes

- Assisted Living/Residential Care Communities
- Continuing Care Communities
- Exploring Housing Options
- Facility Oversight
- Home Care Services
- Independent Living
- Referral Services
- Skilled Nursing Facilities

112 TRANSPORTATION

- Automobile
- Curb-to-Curb Transportation
- Intercity Bus Lines
- Public Transportation
- Wheelchair and Special Needs Transportation

115 VETERANS SERVICES

- Veterans Affairs
- Veterans Benefits/ Healthcare
- Veterans Organizations
- Veterans Transportation Services

119 VOLUNTEER OPPORTUNITIES

120 LISTING INDEX



As Central Oregonians we have all seen firsthand how the state's growing population has stretched our food, housing, transportation, and health system resources. Many have felt the sting of inflation when filling up their

car, checking out at the supermarket, or enjoying a night on the town. For some, the rising costs require small lifestyle changes. Unfortunately, for older adults who are navigating this changing world with limited resources and on fixed incomes, this new reality can have significant consequences. Over the last two years,

the Council on Aging of Central Oregon has supported our growing senior community as we've faced these unprecedented pressures.

We met people where they felt most comfortable—in their doorways, on the phone, or in their cars during lunch pickups. During the COVID-19 pandemic,

we evolved our approach to keeping seniors fed, safe, and connected by switching from in-person dining to a grab-and-go model. We added new safety protocols to Meals on Wheels deliveries. We launched Caring Connections to establish regular social check-ins via phone to combat ongoing isolation and loneliness. We're now set to grow this program across



The Council on Aging's new senior resource center is slated to open at the end of 2022. Updates include the preservation of the historic brick exteriors and the original steeple. Large new windows let in light and an extended rampway and heated walkways improve access in all weather.

the three counties to reach more people and provide additional opportunities to build new relationships.

The Council on Aging continues to expand its resources for seniors, individuals with disabilities, and caregivers through our food and nutrition programs, help desk, family support services, Medicare counseling, and more. We're also excited to progress into the final phases of construction for our new senior resource center at 1036 NE 5th Street in Bend. After two years of extensive renovations, this building will open to our community in late 2022.

Through it all, we couldn't have accomplished as much without the support of our staff, volunteers, partners, donors, and you. Thank you Central Oregon for helping us, despite the challenges, to build a stronger senior community across the tri-county.

With gratitude,

Susan M. Rotella
Executive Director
Council on Aging of Central Oregon

Suratella

Community Impact by the Numbers

Between 2020 and 2021, the Council on Aging:

- delivered almost 100,000
 Meals on Wheels
- served 55,000 senior lunches
- answered more than 20,000 calls with information and referrals
- provided 750 hours of Medicare counseling
- funded close to 11,000 hours of home and personal care services
- provided 1,350 hours of paid respite support for caregivers

Council on Aging of Central Oregon

Keeping Our Seniors Fed, Safe, and Connected

In 2024, the Council on Aging of Central Oregon will proudly celebrate 50 years of service to the aging communities in Crook, Jefferson, Deschutes, and North Klamath Counties. Over the past five decades, we've grown to become one of the main resource and services hubs for seniors, people with disabilities, and caregivers by providing an ever-expanding range of programs and services.

Help Desk offers information and guidance to connect people with the agencies and resources they need.

Meals on Wheels delivers nutritious meals and a daily wellness check to home-bound seniors and people with disabilities.

Community Dining provides a free hot meal and the opportunity to socialize at our senior dining sites in Bend, La Pine, Madras, Prineville, Redmond, and Sisters.

Options Counselors listen, assess, and create plans to help clients successfully age in their homes.

Family Caregiver Support provides respite services and training, and assists in finding other supplemental caregiving services.

Home Repair Program fixes minor safety issues around client homes.

Medicare Counseling uses trained Senior Health Insurance Benefits Assistance (SHIBA) volunteers to help older residents make Medicare decisions throughout the year.

Caring Connections matches
Central Oregon residents for friendly
conversations and in-person activities.

Pet Pals offers free pet food, supplies, and veterinary care to ensure that people can continue to look after their beloved companions.

Senior Law Project schedules free thirty minute appointments for seniors with Legal Aid attorneys.

Health Promotions positively affect older adults' health and wellness by providing effective exercise and movement programs.

HAPPY BIRTHDAY Meals on Wheels

Nourishing the bodies and souls of Central Oregon seniors for 50 years

In 2022, the home delivered meal program funded by the Older American's Act turned 50. For most of that time, the Council on Aging has proudly provided Meals on Wheels to address senior hunger and isolation locally. In 2021, our volunteers delivered nearly 100,000 meals across the tri-county area to homebound seniors aged 60+ or clients with disabilities.

To find out about eligibility for yourself or a loved one, or to volunteer in this critical and connecting program, please contact us at (541) 678-5483.



The Council on Aging of Central Oregon is proud to work with these partners:













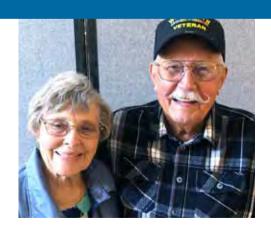


"Being part of Caring
Connections, I feel that we
check in on each other. And I
think that's a good relationship
point for anybody that's
alone or alone a lot. You know,
it helped me because I had
somebody to talk to. I hear the
phone ring on Tuesday, and I
go, yeah!"

- Janice, Caring Connections client

"I feel heard. I feel cared about. I feel loved. I feel thankful. I'm grateful for our community here; we have each other."

- Miriam, Meals on Wheels recipient



"I was getting bogged down trying to understand the multitude of plans, both Medigap and Medicare Advantage. It was all running together. And that's where [Medicare Volunteer] Kathleen came in, because she clarified everything for me. And that's how I found what plan made sense for me. I was lost, and I'm not a dummy."





Increased Challenges. Increased Needs.

Now more than ever, later life is full of challenge. Our programs are a lifeline for Central Oregon seniors living on fixed and limited incomes. They may lack access to affordable, healthy food and worry over how cost of living increases are pinching their ability to remain at home, safe, fed, and connected.

While our staff and partners are committed to addressing the needs of local seniors, it's not enough. We need you. Your support will enable us to better meet the growing need in our communities.



To donate, mail your contribution to: Council on Aging of Central Oregon 1036 NE 5th Street Bend OR 97701

Or make an online donation at: www.councilonaging.org/donate

The Council on Aging of Central Oregon is a 501(c)(3) organization. Tax ID: 93-0661229.

Donations are tax-deductible to the extent allowable by law.



Executive Director

Susan Rotella

Project Manager

Anni Hmelar

Designer

Rozanne Hermelyn

Volunteer Manager

Marianne McClure

Listing Update Volunteers

Drew Barab, Kyle Clark, Stacy Eidler, Karey Manley, Diane Pietrzak, Camille Richards

The content of Directions 2022-24 is believed to be accurate; however, we recommend that you contact any listed resource provider to ensure they are still in business at the listed location.

Council on Aging of Central Oregon www.CouncilOnAging.org

© 2022 Council on Aging of Central Oregon. All rights reserved. All logos are the property of their respective owners. All content, with the exception of ads, belongs to the Council on Aging of Central Oregon and may not be reproduced without written consent.

Over 60 or have a disability?

We can help.



ADRC
Aging and Disability
Resource Connection
of OREGON

1.855.673.2372 (Toll-free)
1.855.0RE.ADRC
ADRCofOregon.org

Advocacy and Information

CONSUMER ACTION

Better Business Bureau (BBB) (208) 342-4649 www.bbb.org

The BBB promotes ethical business practices by issuing on-demand reports on businesses, investigating advertising claims, mediating and arbitrating consumer disputes, reporting on charitable and soliciting organizations, issuing alerts on scams, and educating consumers.

Consumer Protection Division,
Oregon Department of Justice
(DOJ)
(877) 877-9392 (Toll-free Hotline)
P.O. Box 14150
Salem OR 97309
www.doj.state.or.us/consumerprotection

The Consumer Protection Division ensures a safe and fair marketplace in Oregon. They help consumers with complaints, prevent fraud, enforce consumer protection laws, and invest in consumer education.

FRAUD REPORTING

Medicaid Fraud Investigation Unit, DOJ (888) 372-8301 (Toll-free) P.O. Box 14150 Salem OR 97309 www.oregon.gov/dhs

There are many types of Medicaid provider billing fraud. The Department

RESPONDING WITH INFORMATION AND REFERRALS

Whether in-person, on the phone, or via email, Council on Aging Resource Specialists are ready to listen to your questions and concerns and provide you with available options, which may include a referral to local programs offered by us or to other community partners.

When you call us, we will ask for your name, phone number, zip code, and age among other questions. This information allows us to find the best possible services for your unique needs.

Call (541) 678-5483.



of Justice aggressively investigates and prosecutes billing fraud committed by Medicaid providers, and abuse and neglect of residents who live in Medicaid-funded facilities.

Types of fraud investigated include:

- charges for services that were never performed, or for goods that were never received.
- billing for the same thing twice.
- services that were not ordered by a doctor.
- providers who recommend/ perform unnecessary services or tests.

They may also include:

www.medicare.gov

- · a patient whose medication is missing.
- unexplained cuts, black eyes, bruises or burns.

Medicare Contact Center Operations (800) 633-4227 (Toll-free Hotline) (877) 486-2048 (TTY)

Con artists may try to get your Medicare number or personal information, so they can steal your identity and commit Medicare fraud. Call, write, or go online to report any signs of Medicare fraud.

INFORMATION AND ASSISTANCE

The following agencies provide information, assistance, and referrals to older adults, adults with disabilities, their families and caregivers, and senior service providers.

Aging and Disability Resource Connection (ADRC), a Council on Aging of Central Oregon Partner (855) 673-2372 (Toll-free)

www.adrcoforegon.org

A trusted source for unbiased information, assistance, and decision support for seniors and people with disabilities, their families, and caregivers. Trained Information and Referral Specialists provide information and connect customers directly to the correct agency or service. Also provides options counseling to assist consumers in choosing their best care options based on circumstances, preferences, and resources.

Central Oregon 2-1-1 (855) 673-2372 (866) 698-6155 www.211info.org

The Information and Referral program links callers to vital community and social services. Residence of Crook, Deschutes, and Jefferson counties can dial 2-1-1 and be connected to a live Information and

Referral specialist who will assist them to find the help they need.

Council on Aging of Central Oregon, an ADRC Partner (541) 678-5483 1036 NE 5th St. Bend OR 27701 www.councilonaging.org

Health.Gov www.health.gov

Connects health professionals and consumers to the organizations that can best answer their questions by providing up-to-date contact information for the most reliable resources.

National Do Not Call Registry (888) 382-1222 (Toll-free) (866) 290-4236 (TTY)

www.donotcall.gov

Restricts the number of calls you receive from telemarketers. Any telephone subscriber can register to have their phone numbers included on the list, free of charge. Sales people are then prohibited from calling you to market products or services for five years from the date you register unless you have authorized them to do so.

NeighborImpact (541) 548-2380 2303 SW First St. Redmond OR 97756 www.neighborimpact.org Helps people by providing or linking them to services like energy assistance, emergency shelter, housing stabilization, homeownership counseling, weatherization, child care resources, and Head Start.

State of Oregon Public Health Authority (800) 422-6012 (Toll-free) 800 NE Oregon St. Portland OR 97232 www.oregon.gov/oha/ph

Call to report a concern or complaint and to seek solutions for local health care facilities, providers, and suppliers.

USA.Gov (844) 872-4681

www.usa.gov

A clearinghouse for information about federal programs and agencies. USA.gov information specialists help locate information on federal agencies, programs, benefits, services, and more.

LOCAL ADVOCACY

Abilitree (541) 388-8103 2680 NE Twin Knolls Dr., Ste. 150 Bend OR 97701 www.abilitree.org

Abilitree supports hundreds of individuals in Central Oregon, who experience a wide range of intellectual, developmental,

and physical disabilities. Services offered include skills training, Social Security advocacy, supported employment with a number of community partners, peer support, support groups, and more.

Crook County

BestCare – Developmental Disabilities Program (541) 323-5330 1103 NE Elm Street Prineville OR 97754 www.bestcaretreatment.org

Deschutes County

Intellectual/Developmental
Disabilities, Deschutes
County Health
(541) 322-7554
1340 NW Wall St.
Bend OR 97703
www.deschutes.org/health/page/
intellectualdevelopmental-disabilitiesprogram

Various intellectual/developmental disability services are available in Deschutes County. Eligibility for specific programs varies based on individual need and circumstance.

Jefferson County

BestCare – Jefferson County Community Developmental Disabilities Program (541) 475-6575 850 SW 4th Street Suite 302 Madras, OR 97741 www.bestcaretreatment.org

Latino Community Association www.latinocommunityassociation.org

Educates and assists individuals and families to access educational, social, legal, health, and employment services. Also educates, works with, and assists businesses, organizations, and local governments with the Hispanic community.

- Bend Office
 (541) 382-4366
 2680 NE Twin Knolls Dr., Ste. 110
 Bend OR 97703
- Madras Office (541) 325-6837 715 SW 4th St. Madras OR 97741
- Prineville Office (541) 350-8910 887 N Main St.
 Prineville OR 97754
- Redmond Office
 (541) 325-6837
 412 SW 8th St.
 Redmond OR 97756

Thrive Central Oregon (541) 728-1022 405 SW 6th St., Ste. A Redmond OR 97756 www.thrivecentraloregon.com

Offers assistance and support in accessing housing, physical and mental health services, employment, basic needs, and much more.

SENIOR ORGANIZATIONS

AARP

(503) 866-5360 9200 SE Sunnybrook Blvd., Ste. 410 Clackamas OR 97015 www.aarp.org

AARP is a nonprofit, nonpartisan membership organization dedicated to making life better for people 50 and over. AARP provides information and resources, engages in legislative, regulatory, and legal advocacy, assists members in serving their communities; and offers unique benefits, special products, and services to members.

Council on Aging of Central Oregon (541) 678-5483 1036 NE 5th St. Bend OR 97701 www.councilonaging.org Crooked River Ranch Senior Group at Heritage House (541) 504-8236 6710 SW Ranch House Rd. Crooked River Ranch OR 97760

Responsible for management of the Crooked River Ranch Senior Center, including rental of the facility for special events. Provides a range of activities including socials and fundraising events.

La Pine Senior Citizens, Inc. (541) 536-6237 16450 Victory Way La Pine OR 97739 www.lapineseniorcenter.org

Responsible for management of the La Pine Senior Activity Center. Lunches served Tuesday, Wednesday, and Thursday. Call for information on events and activities.

Redmond Council for Senior Citizens, Inc. (541) 548-6325 325 NW Dogwood Ave. Redmond OR 97756 https://redmondseniors.org

Responsible for management of the Redmond Senior Center including facility rental, activities, and fundraising. Provides congregate dining and Meals on Wheels to eligible seniors 60 and older in the Redmond area.

Senior Citizens of Jefferson County (541) 475-1148

860 SW Madison St. Madras OR 97741

Lunch served Tuesday, Wednesday, and Thursday. Doors open at 11 a.m.; lunch is served at Noon.

The center is also available for rent.

Sisters Senior Council, Sisters Community Church (541) 390-6075 1300 McKenzie Hwy. Sisters OR 97759

Plans activities for the Tuesday senior luncheon.

Prineville Senior Charitable Trust (541) 447-6844

180 NE Belknap St., P.O. Box 553 Prineville OR 97754

Provides a full range of services and activities for Prineville seniors, including meals (at the center and home delivery), recreation, and social activities.

STATE OF OREGON

Aging and People with Disabilities Programs, Oregon Department of Human Services

www.adrcoforegon.org

Advocates for seniors, including information and referral to services,

guardianships and conservatorships, and helps with concerns about elder abuse and financial exploitation.

See listing, page 15.

State of Oregon, Long-Term Care Ombudsman (800) 522-2602 (Toll-free) 711 (TTY) (503) 378-6533 3855 Wolverine St. NE, Ste. 6 Salem OR 97305-1251 www.oltco.org

An independent state agency, advocates for all long-term care facility residents, ensuring respect, dignity, personal values, and appropriate care and activities. Certified LTCO volunteers in each community respond to concerns of residents in nursing homes, residential care facilities, assisted living facilities, and adult foster care homes. They inform people of their rights, investigate complaints, and seek solutions. Call with any questions about a long-term facility you are considering, a moveout notice, an involuntary move within a facility, or other issues not addressed by Adult Protective Services.

Oregon Department of Consumer and Business Services (DCBS) (888) 877-4894 (Toll-free) P.O. Box 14480 Salem OR 97309-0405 www.oregon.gov/dcbs The state's largest regulatory and consumer protection agency. Its protection, education, and advocacy programs help consumers, injured workers, and businesses. DCBS also oversees areas of workers' compensation, occupational safety and health, real estate appraisal, building codes, insurance companies, and financial institutions.

Oregon Public Utilities Commission (PUC) (800) 522-2404 (Toll-free) (800) 648-3458 (TTY) 201 High St., Ste. 100 Salem OR 97301-3398 www.puc.state.or.us

Regulates public utilities and rates and helps with disputes of regulated utilities. Comments can be made via telephone, email, or mail.

For other services, see ad, page 84.

U.S. GOVERNMENT

U.S. Government Accountability
Office (GAO)
(800) 424-5454
441 G St. NW
Washington DC 20548
www.gao.gov/fraudnet

If you suspect fraud, waste, abuse, or mismanagement of federal funds, GAO FraudNet can help report your allegations to the right people. After reviewing your allegations and obtaining additional information as necessary, FraudNet will refer your allegations to federal, state, or local agencies or departments, as appropriate. FraudNet also supports congressional investigations and audit requests, provides audit and investigative leads to GAO staff, and offers support to government at all levels for establishing and operating hotlines.

Consumer Product Safety Commission (800) 638-2772 (Toll-free) (301) 595-7054 (TTY) 4330 East-West Hwy. Bethesda MD 20814 www.cpsc.gov

Works to reduce the risk of injuries and deaths from consumer products. Contact the hotline to report an unsafe consumer product or product-related injury.



Counseling and Mental Health

Mental health organizations provide professional counseling services to reduce physical and mental problems in the community, including counseling for adults and ongoing men's and women's support groups. Often, services are subsidized based on ability to pay.

REPORTING ABUSE

If you are a victim of threats or abuse or if you are aware of a situation in which another person is being victimized, report the incident to the local police department or your local Adult Protective Services Aging and People with Disabilities office at:

(855) 503-7233 (24/7, Toll-free) (541) 693-2707 (Reporting)

www.oregon.gov/DHS/
senior-disabilitiesadult-abuse

ADULT DAY TREATMENT

Adult day treatment programs provide a therapeutic and safe environment for older adults in need of behavioral adult support. In addition to providing treatment, these programs may also provide respite for the family and/or caregiver. Programs will screen applicants for eligibility and appropriateness.

Crook County

BestCare – Developmental Disabilities Program (541) 323-5330 1103 NE Elm Street Prineville OR 97754 www.bestcaretreatment.org

Deschutes County

Deschutes County Behavioral Health (541) 322-7500 (Main Clinic) (800) 875-7364 (Toll-free) 2577 NE Courtney Dr. Bend OR 97701 www.deschutes.org/health/page/behavioral-health

Mental health consultation, evaluation, treatment, and case management for seniors in nursing homes, foster homes, hospitals, and care facilities. By referral from private medical practitioners.

See ads, page 23 and 26.

Jefferson County

BestCare – Jefferson County Community Developmental Disabilities Program (541) 475-6575 850 SW 4th Street Suite 302 Madras OR 97741 www.bestcaretreatment.org

COUNSELING AND CRISIS SERVICES

When confronted with natural life changes, it's not unusual to feel sad or anxious. The loss of a spouse or friend, health problems, declining

mobility, and limited resources can leave a person feeling isolated and lonely. These experiences can lead to depression and mood swings.

It's important to consult with a doctor or other clinician during periods of mental health issues as serious short and long-term problems can develop. Clinicians may refer patients for specialized treatment, which is usually covered by insurance. Many health clinics and hospitals also provide counseling and will bill insurance.

Counseling and support services are available in Crook, Deschutes, and Jefferson counties. The agencies below provide outpatient psychotherapy, supportive individual/group counseling, information and educational resources, and more.

Caring Connections Program, Council on Aging of Central Oregon (541) 678-5483

1036 NE 5th Ave. Bend OR 97701 www.counselonaging.org/caringconnections

Matches volunteers with Central Oregon residents for friendly conversations and in-person activities on a weekly basis.

Mental Health Crisis Line (800) 273-8255 (Toll-free, TTY) Text: OREGON to 741741 www.oregon.gov/OHA Suicide is among the leading causes of death in Oregon, and a major public health issue nationally. The Oregon Health Authority and partners across Oregon are working to prevent deaths from suicide.

National Suicide Prevention Lifeline

(800) 273-8255 (Toll-free)
2577 NE Courtney Dr.
Bend OR 97701
www.suicidepreventionlifeline.org

24/7 lifeline for anyone in crisis. Your call will be routed to the crisis center nearest to you.

Project Lifesaver Crook County Sheriff's Office (541) 447-6398

308 NE 2nd St. Prineville OR 97754

www.co.crook.or.us/Crook-County/ County-Sheriff/Page/Project-Life-Saver

Project Lifesaver uses tracking bracelets and specially trained teams to find people who may become lost due to Alzheimer's and other cognitive disorders.

St. Charles Behavioral Health

www.stcharleshealthcare.org

Diagnoses and treats emotional and mental health issues and behavior problems ranging from mild to severe in a peaceful, safe setting.

- Bend
 (541) 706-7730
 2542 NE Courtney Dr.
 Bend OR 97701
- Redmond
 (541) 516-3890
 916 SW 17th St., Ste. 202
 Redmond OR 97756
- Prineville
 (541) 516-3890
 384 SW Combs Flat Rd.
 Prineville OR 97754

Warm Springs Community Counseling (541) 553-3205 (541) 553-1171 (24/7 Crisis Line) 1115 Wasco St. Warm Springs OR 97761 www.warmsprings-nsn.gov

Provides assessment, evaluation, outpatient counseling, referrals to residential treatment, aftercare services, and intervention.

GAMBLING

Gamblers Anonymous (855) 222-5542 (Toll-free Hotline) www.gamblersanonymous.org

Gamblers Anonymous is a fellowship of people who share their experience, strength, and hope with each other that they may solve their common problem and help others to recover from a gambling problem.



CAREGIVER SUPPORT GROUPS

Council on Aging Caregiver Support Group Unitarian Universalist Church (541) 678-5483, ext. 116

Family caregivers practice self-care, share resources, and discuss challenges of caregiving for a loved one.

First Presbyterian Church (541) 382-4401

Groups for men and women.

Prairie House Assisted Living (541) 508-4111

Discussion topics vary. Activity provided for your loved one while you attend.

Prineville Caregiver Support Group (541) 447-8970

Family caregiver support.

Oregon Problem Gambling Resource (877) 695-4648 (Toll-free Hotline) (503) 713-6000 (Text)

www.opgr.org

Free services for people seeking help with problem gambling, this crisis line is available 24/7. Services are also available in Spanish. Trained professional staff members provide screening and stabilization of the immediate crisis, listen, educate, and offer referrals to free confidential treatment services.

MENTAL HEALTH FACILITIES

Inpatient mental health treatment resources on the east side of the

Cascades are limited. Call your county mental health department for referrals. See listings in Counseling and Mental Health, page 21.

Deschutes County Behavioral Health

 Adult Intensive Services (541) 322-7500

Services for individuals 18 or older who suffer a serious and persistent mental illness and are receiving services from Deschutes County Health Services.

Crisis and Centralized Intake Services (541) 322-7500 (800) 875-7364 (Toll-free) 2577 NE Courtney Dr. Bend OR 97701

CARING AND CONNECTING

A Council on Aging program, Caring Connections, keeps seniors connected to the community. We match volunteers with seniors 60+ who would appreciate a weekly phone call and camaraderie. The relationship that can develop between a client and a volunteer enables the client to have greater social interaction to maintain healthy, independent living.

Our volunteers are local to Central Oregon, and are trained and background checked.

These calls:

- Double as a safety check, providing peace of mind to seniors and their families
- Help combat the negative effects of social isolation

To find out more, call (541) 678-5483.



Telephone or face-to-face crisis interventions, assessments, information, and referral. Brief crisis stabilization through individual or group treatment. Any Deschutes County resident is eligible for crisis services, screenings, or assessments to determine their treatment needs.

SUBSTANCE MISUSE

Alcohol and Drugs

Alcohol and/or drug use commonly worsens chronic health conditions. Because older adults may be experiencing many health changes and taking a variety of medications, they need to be aware of the risks of combining medications with alcohol and other drugs. If you think you may have a problem with alcohol and/or misuse of any prescription drugs or over-the-counter medications, or any other chemical dependency problems, there are a number of treatment options that provide nonjudgmental support.

Many inpatient and outpatient treatment programs accept Medicare, Medicaid, and private insurance, or have a sliding-scale fee schedule. Contact your insurance company to determine what is covered. These services are offered through private and public agencies and clinic referrals.

Oregonians may be drinking too much, and not realize it.

Excessive drinking includes binge drinking and heavy drinking.

Excessive drinking will mean something different for each person, depending on physical and other factors such as age, medication interactions, pregnancy or gender. The Centers for Disease Control and Prevention (CDC) offers two ways to think about it: binge drinking and heavy drinking. One is measured by the clock. The other, by the calendar.

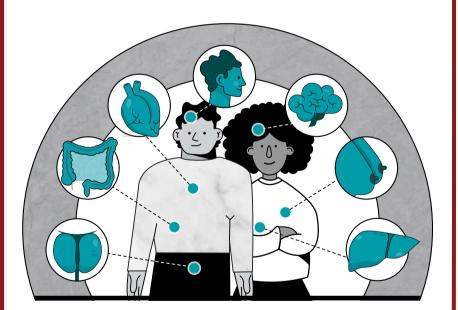


You're **binge drinking** when you consume 4 to 5
drinks or more on a single occasion — at a party or restaurant, for example, or at home on your couch.



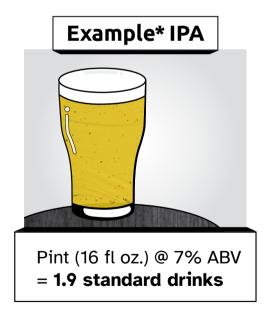
You're heavy drinking when you consume, on average, more than 1-2 drinks every night over the course of a week.

Health consequences can stack up.



- Prostate cancer
- Colon cancer
- High blood pressure, strokes and heart disease
- Cancers of the head and neck
- Depression, anxiety and memory loss
- Breast cancer
- Three types of liver disease

All drinks are not the same.



*ABV percentage varies



rethinkthedrink.com

Al-Anon Family Groups (888) 425-2666 (Toll-free)

www.al-anon.org

Support for family and friends of people affected by alcohol.

Alcoholics Anonymous (541) 548-0440 (Hotline)

www.aa.org

Alcoholics Anonymous is a fellowship of people who share their experience, strength, and hope with each other so that they may solve their common problem and help others recover from alcoholism. The only requirement for membership is a desire to stop drinking.

Bend Treatment Center (541) 617-4544

155 NE Revere Ave., Ste. 150 Bend OR 97701 www.bendrecovery.com

BestCare Treatment Services (541) 504-2218

340 NW 5th St., Ste. 202 Redmond OR 97756 www.bestcaretreatment.org

Offers residential and outpatient services for detox, gambling, mental health, pain management, and DUI.

 Bend Outpatient Treatment (541) 617-7365
 908 NE 4th St., Ste. 100
 Bend OR 97701

- Madras Latino Residential Treatment (541) 475-5300 236 SE D St. Madras OR 97741
- Madras Community
 Mental Health
 (541) 475-6575
 850 SW 4th St., Ste. 302
 Madras OR 97756
- Madras Outpatient Treatment (541) 475-4822
 850 SW 4th St., Ste. 201
 Madras OR 97751
- Prineville Community Mental Health (541) 323-5330 1103 NE Elm St. Prineville OR 97754
- Redmond Brooks Respite and Recovery Center (541) 316-7520 1470 NW 4th St. Redmond OR 97756
- Redmond Outpatient Treatment (541) 504-2218
 340 NW 5th St., Ste. 202
 Redmond OR 97756
- Redmond Residential Treatment (541) 504-9577
 676 NE Maple Ave.
 Redmond OR 97756

SUPPORTING UNPAID CAREGIVERS

The Council on Aging can help with emotional support and guidance for families, partners, and other unpaid caregivers who are providing care for another adult. This can include respite care, supplemental services, and caregiver training.

Call (541) 678-5483.



Deschutes County Behavioral Health Adult Treatment Program (541) 322-7500

2577 NE Courtney Dr. Bend OR 97701 www.deschutes.org

By appointment only. Provides outpatient treatment and services for alcohol or other drug dependence.

See ads, page 23 and 26.

Lines for Life (800) 273-8255 (Toll-free Hotline) www.linesforlife.org

A regional non-profit dedicated to preventing substance abuse and suicide. Offers help and hope to individuals

and communities, and promotes mental health across a spectrum of needs including intervention, prevention, and advocacy. Offers education and advocacy to prevent issues of substance abuse, mental illness, and thoughts of suicide from reaching crisis levels. Available 24/7/365 to intervene with personalized help.

Narcotics Anonymous (541) 416-2146

www.cohdana.org

NA is a non-profit fellowship or society of people for whom drugs had become a major problem. Recovering addicts who meet regularly to help each other stay clean. This is a program of complete abstinence from all drugs. There is only one requirement for membership, the desire to stop using.

Serenity Lane (541) 383-0844 (800) 543-9905 (Toll-free) 920 SW Emkay Dr. Bend OR 97702 www.serenitylane.org

Sunstone Recovery (855) 833-9199 (Toll-free) 625 NW Colorado Ave. Bend OR 97701 www.sunstonerecovery.com

Tobacco

Tobacco-free initiatives provide education and promote community efforts that

support tobacco-free choices and healthy lifestyles. They connect individuals and groups to local tobacco cessation options and offer free information on how to quit, one-on-one counseling, and referrals for you or a loved one.

Oregon Tobacco Quit Line (800) 784-8669 (Toll-free) (877) 777-6534 (TTY) www.quitnow.net/oregon

SUPPORT GROUPS AND PROGRAMS

Support and encouragement from a peer or a person facing similar problems can make a big difference in coping with situations. Many support groups serve friends as well as patients and family. Most have regular monthly meetings; some provide 24/7, on-call support.

Abilitree (541) 388-8103 x209 www.abilitree.org/support-groups

Al-anon/Alateen (541) 728-3707 www.oregonal-anon.org

Support for family and friends of people affected by alcohol.

Alcoholics Anonymous (541) 548-0440 (Hotline) www.aa.org

Alcoholics Anonymous is a fellowship of people who share their experience,

strength, and hope with each other so that they may solve their common problem and help others recover from alcoholism. The only requirement for membership is a desire to stop drinking.

ALS Support Group (800) 681-9851 www.alsa.org

Alzheimer's Association (800) 272-3900 (24/7, Toll-free) www.alz.org/help-support

American Cancer Society (800) 227-2345 (Toll-free) www.cancer.org/support-programsand-services.html

Amputee Coalition Support Group, Summit Orthopedics and Prosthetics www.summitonp.com/support

- Bend Office
 (541) 389-5422
 The Center
 2200 NE Neff Rd., Ste. 307
 Bend OR 97701
- Redmond Office
 (541) 923-2552
 333 NW Larch Ave., Ste. 1
 Redmond OR 97756

Cancer with Compassion (949) 279-1246 www.cancerwithcompassion.com

Cancer with Compassion supports cancer patients and survivors and their loved ones to ease the burden and to share compassion, comfort and hope. They accomplish this through effective listening, friendship, and when desired, prayer.

Central Oregon Overeaters Anonymous (541) 306-6844

www.centraloregonoa.org

Overeaters Anonymous is a fellowship of individuals who share experience, strength and hope, to recover from compulsive overeating and to carry this message of recovery to those who still suffer.

Gamblers Anonymous (855) 222-5542 (Toll-free Hotline) www.gamblersanonymous.org

Gamblers Anonymous is a fellowship of people who share their experience, strength, and hope with each other that they may solve their common problem and help others to recover from a gambling problem.

Multiple Sclerosis Society Oregon Chapter (800) 344-4867 (Toll-free) www.nationalmssociety.org/ Chapters/ORC

Narcotics Anonymous (541) 416-2146 www.cohdana.org

NA is a non-profit fellowship or society of people for whom drugs had become a major problem. Recovering addicts who meet regularly to help each other stay clean. This is a program of complete abstinence from all drugs. There is only one requirement for membership, the desire to stop using.

National Alliance on Mental Illness (541) 316-0167

P.O. Box 7462 Bend OR 97708 www.namicentraloregon.org

A free, nationwide peer-support helpline with information, resource referrals and support to people living with mental health conditions, their family-member caregivers, mental health providers and the public. To find support in Central Oregon, contact a local group.

Parkinson's Support Group (541) 668-6599

354 NE Greenwood Avenue, Ste. 108 Bend OR 97701 www.parkinsonsresources.org

Serves residents of both Oregon and southern Washington from their offices in Beaverton, Eugene and Bend. Visionary volunteers and instrumental philanthropists have set direction and strategy to provide for the needs of thousands of individuals living with a diagnosis of Parkinson's disease.

Partners in Care (541) 382-5882 (24/7)

www.partnersbend.org

Hospice support.

See ad, back cover.

Saving Grace (541) 389-7021 (24/7)

www.saving-grace.org

Domestic violence and sexual assault (rape) support groups.

St. Charles Health Systems Bariatric Support Group (541) 382-4321

www.stcharleshealthcare.org/Services/ Weight-Loss-Surgery

Taking Off Pounds Sensibly (TOPS) (800) 932-8677 (Toll-free)

www.tops.org

Call or go online for group locations near you.



Education and Community Health

ADULT EDUCATION AND LITERACY PROGRAMS

Older adults are able to find adult education classes for learning and

enrichment in a variety of settings throughout the community. Teaching methods include remote online courses, many of them interactive, and in-person experiences. Undergraduate and graduate level classes and continuing education programs are available across Central Oregon offering a variety of classes of special interest to seniors, as well as re-entry programs designed for adults who have been out of school for an extended period.

Central Oregon Community College (COCC) (541) 383-7500 2600 NW College Way Bend OR 97703 www.cocc.edu

- Bend Office
 (541) 383-7700
 2600 NW College Way
 Bend OR 97701
- Madras Office
 (541) 550-4100
 1170 E Ashwood Rd.
 Madras OR 97741
- Prineville Office
 (541) 447-6442
 510 SE Lynn Blvd.
 Prineville OR 97754
- Redmond Office (541) 504-2900

2030 SE College Loop Redmond OR 97756

Oregon State University, Cascades (541) 322-3100 1500 SW Chandler Ave. Bend OR 97702 www.osucascades.edu

AUDIO BOOKS

Learning Ally (800) 221-4792 (Toll-free) 20 Roszel Rd. Princeton NJ 8540 www.learningally.org

A national non-profit dedicated to helping students with print disabilities, including blindness, visual impairment, and dyslexia.

Oregon Talking Book and Braille Library (800) 452-0292 (Toll-free) 250 Winter St. NE Salem OR 97301-3950 www.oregon.gov

A free library for any Oregonian with a print disability, which includes visual, physical, and reading impairments. Although located in Salem, they loan Braille and audio books, and magazines to eligible readers across the entire state.

COMMUNITY EDUCATION

Osher Lifelong Learning Institute, University of Oregon (OLLI-UO) (541) 728-0685 (Local) (800) 824-2714 (Toll-free) www.osher.uoregon.edu/central_ oregon/index.php

Part of a national network of over 120 programs designed to engage seasoned adults in the continued pursuit of knowledge. OLLI-UO is an intellectual and social community of engaged adult learners with sites in Central Oregon and Eugene/Springfield.

Road Scholar (800) 454-5768 (Toll-free) www.roadscholar.org

Road Scholar is a not-for-profit educational travel organization for adults, offering educational tours in the U.S. and more than 150 countries.

HEALTH EDUCATION

American Red Cross, Central and Eastern Oregon Chapter (541) 382-2142 815 SW Bond St., Ste. 110 Bend OR 97702 www.redcross.org/or/bend

Offers standard first aid with automated external defibrillator (AED) training and community CPR classes for a fee.

Offers free classes for new and current volunteers for disaster services.

RESOURCE LIBRARIES

Central Oregon Community
College (COCC) Barber Library
(541) 383-7560
2600 NW College Way
Bend OR 97703
www.cocc.edu/departments/library

Crook County Library (541) 447-7978 175 NW Meadow Lakes Dr. Prineville OR 97754 www.co.crook.or.us/library

Deschutes Public Library District www.deschuteslibrary.org

- Bend Downtown (541) 617-7050 601 NW Wall St. Bend OR 97703
- Bend East
 (541) 330-3760
 62080 Dean Swift Rd., Ste. 170
 Bend OR 97702
- La Pine
 (541) 312-1090
 16425 1st St.
 La Pine OR 97739
- Redmond (541) 312-1050

827 SW Deschutes Ave. Redmond OR 97756

- Sisters
 (541) 312-1070
 110 N. Cedar St., Box 1209
 Sisters OR 97759
- Sunriver
 (541) 312-1080
 56855 Venture Ln.
 Sunriver OR 97707

Family History Center (FHC) www.ldsfamilysearch.net

Jefferson County Library (541) 475-3351 241 SE 7th St. Madras OR 97741 www.jcld.org

The Library Senior Services (541) 617-7054
601 NW Wall St.
Bend OR 97703
www.deschuteslibrary.org

The Library Rendezvous Program is available to retirement homes who wish to provide their residents with a recreational outing and the opportunity to use library materials at Deschutes Public Library locations.

Warm Springs Library (541) 533-1078 1144 Warm Spring St. Warm Springs OR 97761

For Emergencies, Call 911

An emergency is a situation that threatens human life or property and demands immediate attention.

A 911 dispatcher will direct the necessary fire, police, and medical services to you.

When Making an Emergency Call

- Remain calm.
- Be clear about the kind of assistance you need: fire, police, or medical.
- Give the specific location where help is needed. If possible, provide the nearest intersection or cross street.

 Stay on the phone and answer all of the operator's questions.

Telecommunications Devices for the Deaf (TDD)

- Use Baudot Mode Only.
- Dial 911.
- Press the spacebar until someone answers.

To Report a Wildfire (800) 314-2560 (Toll-free)



Emergency Services

NON-EMERGENCY NUMBERS

Use the following city, county, or state contact numbers in nonemergency situations:

By City

Bend Police Department (541) 322-2960

Black Butte Ranch Police Department (541) 595-2191

Deschutes Crooked River Ranch Terrebone County Sheriff (541) 388-6655

Culver Police Department (541) 546-6494

La Pine Deschutes Sheriff's Office (541) 536-1758

Madras Police Department (541) 475-2344

Metolius Sheriff's Department (541) 475-2201

Redmond Police Department (541) 504-3400

Sisters Deschutes Sheriff's Office (541) 549-2302

Sunriver Police Department (541) 593-1014

Warm Spring Police Department (541) 553-3272

By County & State

Crook County Sheriff's Office (541) 447-6398

Deschutes County 24-Hour Dispatch (541) 693-6911

Jefferson County Sheriff's Office (541) 475-6520

Oregon State Police Department (541) 386-4466

DOMESTIC VIOLENCE AND RAPE

Saving Grace (541) 389-7021 (24/7 Helpline) www.saving-grace.org

Provides comprehensive family violence and sexual assault services for Central Oregon. Promotes the value of living life free from violence.

ELDER ABUSE

Adult Protective Services, Central Abuse Management System (855) 503-7233 (24/7, Toll-free Reporting)

www.oregon.gov/DHS/senior-disabilities/adult-abuse

Elder abuse affects millions of Americans each year. Abuse of older people and adults with disabilities is a societal problem that is getting worse with the aging of the population. Education about the risks, along with effective investigation of abuse, is essential to prevent abuse of vulnerable Oregonians.

State of Oregon Long-Term Care Ombudsman

For a full listing, see Advocacy and Information, page 19.

EMERGENCY AIR/GROUND TRANSPORTATION

Critical Air Transport

AirMedCare Network (800) 793-0010 (Toll-free, Membership) 911 (Dispatch) P.O. Box 948 West Plains MO 65775 www.airmedcarenetwork.com Life Flight Network (800) 982-9299 (Membership) (800) 232-0911 (24/7 Dispatch) P.O. Box 3841 Portland OR 97208 www.lifeflight.org

Life Flight offers membership for Life Flight Network critical transport service and covers some of Central Oregon.

Critical Ground Transport

FireMed Program (541) 241-4772

https://www.amcnrep.com

FireMed is an ambulance membership program that covers plan participants and entire households for emergency medical treatment and transport services for one low annual fee. If a member requires medically necessary ambulance transport, the department will bill the member's insurance coverage and write off any remaining balance. To enroll in the FireMed program, contact Local Fire and EMS Departments or AirMedCare Networks.

EMERGENCY ASSISTANCE

National Emergency Management

American Red Cross, Central and Eastern Oregon Chapter (541) 382-2142 815 SW Bond St., Ste. 110 Bend OR 97702 www.redcross.org/or/bend

Red Cross disaster relief focuses on meeting people's immediate disaster-caused emergency needs. They provide shelter, food, and emotional health services to meet basic human needs, and assist individuals and families in resuming their normal daily activities independently.

Federal Emergency Management Agency (FEMA) (800) 621-3362 (Toll-free) (800) 462-7585 (TTY) www.fema.gov

FEMA coordinates the federal government's role in preparing for, preventing, mitigating the effects of, responding to, and recovering from all domestic disasters, whether natural or man-made, including acts of terror.

Regional Emergency Management

These resources provide planning assistance and information to the community to prepare for an area emergency.

Oregon Office of Emergency Management (503) 378-2911 3225 State St., Rm. 115 Salem OR 97301 www.oregon.gov/oem

ELDER ABUSE

There are different forms of abuse; many go recognized and unreported. Sometimes abuse is not reported because the abuser is a family member or caregiver. While some forms of abuse are readily detected, not all forms of abuse are apparent or easily detected.

Oregon law defines abuse as:

Abandonment

The desertion or willful forsaking of an elder or the withdrawal or neglect of duties and obligations owed a dependent adult by a caretaker or other person.

Emotional Abuse

The use of derogatory names, phrases, or profanity; ridicule; harassment, coercion, threats, or intimidation toward an individual; or denial of civil rights, which results in emotional injury.

Financial Exploitation

The illegal, unauthorized, or improper use of another individual's resources by someone in a trusting relationship.

Neglect

The failure, whether intentional, careless, or due to inadequate

experience, training, or skill—to provide basic care or services when agreed to by legal, contractual, or assumed responsibility.

Physical Abuse

The use of excessive force, physical assault, or physical contact with an individual including, but not limited to, hitting, slapping, biting, pinching, or shoving.

Self-Neglect

Vulnerable adults who neglect themselves are unwilling or unable to do needed self-care. This can include such things as not eating enough food to the point of malnourishment; wearing clothes that are filthy, torn, or not suited for the weather; living in filthy, unsanitary, or hazardous conditions; and not getting needed medical care. It does not tend to involve the endangerment of another person.

Sexual Abuse

Forced, tricked, threatened, and/or otherwise coerced sexual contact upon another person.

To report or find assistance, see Elder Abuse, page 35.

The office coordinates and maintains a statewide emergency services system for emergency and disaster communications.

EMERGENCY HOUSING

American Red Cross, Central and Eastern Oregon

See full listing in Education and Community Health, page 32.

Bethlehem Inn (541) 389-2820 3705 N Hwy. 97 Bend OR 97701 www.bethleheminn.org

A community-supported emergency shelter that provides a warm, safe place to sleep, nourishing meals, and case management services for adults and children experiencing homelessness in Central Oregon.

Jericho Road (541) 699-2099 P.O. Box 1623 Redmond OR 97756 www.jerichoroadofredmond.org

The mission of Jericho Road is to provide consistent, nurturing, and tangible support to the homeless and those in need within the Redmond area.

Redemption House Ministries (541) 362-5642

(541) 903-0709 445 NW 3rd St. Prineville OR 97754 www.prinevillenazarene.org

A homeless shelter in Prineville for women and children, which provides shelter, assistance, and a safe place to find love, hope, and faith.

Regeneration House Men's Shelter (541) 903-0709 970 NW Madras Hwy. Prineville OR 97754

An homeless shelter for men in Prineville. The goal is to provide a safe environment for men to sleep, shower, wash their clothes, and relax.

FAMILY EMERGENCY PREPAREDNESS AND RESOURCES

Crook County Health Department (541) 447-5165 375 NW Beaver St., Ste. 100 Prineville OR 97754 www.co.crook.or.us/health

Deschutes County Emergency
Management
(541) 388-6501
63333 W. Hwy. 20
Bend OR 97703
www.sheriff.deschutes.org

Deschutes County Public Health Department (541) 322-7400 2577 NE Courtney Dr. Bend OR 97701 www.deschutes.org

Jefferson County Health
Department
(541) 475-4456
715 SW 4th St.
Madras OR 97741
www.jeffco.net/publichealth

NeighborImpact (541) 548-2380 (Main) (800) 735-2900 (TTY) www.neighborimpact.org

Serves Crook, Deschutes, and Jefferson counties and the Confederated Tribes of Warm Springs. Services assist people in building a future for themselves and their families while recognizing that for some, a continuum of support may be needed throughout their lives.

- Energy Assistance Hotline (541) 504-2155
- Bend Office All Services (541) 548-2380
 20310 Empire Ave, #A100
 Bend OR 97703
- Redmond Office All Services (541) 548-2380
 2303 SW First St.
 Redmond OR 97756

- Redmond Office Child Care Resources
 (541) 323-6513
 3113 SW Hwy. 97, #104
 Redmond Oregon 97756
- La Pine Office HomeSource (541) 536-8511 16405 1st St.
 La Pine OR 97739
- Madras Office HomeSource (541) 548-2380
 374 SW 5th St., Ste. B
 Madras OR 97741
- Prineville Office
 (541) 548-2380
 422 NW Beaver St.
 Prineville OR 97754

St. Vincent De Paul

Feeds, clothes, houses, and heals people in need.

- Bend
 (541) 389-6643
 950 SE Third St., #B
 Bend OR 97702
 www.stvincentdepaulbend.org
- La Pine
 (541) 536-6135
 51484 Morson St.
 La Pine OR 97739
 www.centraloregonsvdp.org

- Prineville
 (541) 447-7662
 1103 NE Elm St., Ste. 140
 Prineville OR 97754
 www.svdpofcc.org
- Redmond
 (541) 923-5264
 651 SW Veterans Way
 Redmond OR 97756
 www.stvincentdepaulredmond.com

VICTIMS' ASSISTANCE

These programs advocate for and give support to victims of crime. Services include accompaniment to court, information on individual cases and the criminal justice system, crisis intervention, and help filing for crime victim compensation and restraining orders.

If you are a victim, or are concerned that another person is being threatened or abused, report the incident to local police or your local crime victims assistance program.

Confederated Tribes of Warm Springs Victims of Crime

www.warmsprings-nsn.gov

The Warm Springs Tribe works in unison with the Federal Bureau of Investigation and United States Attorney's Office with major federal crimes. And the FBI victims of crime servicer staff works in unison with the Tribal VOCS Office when the

need arises. The Victims Specialists, Warm Springs VOC's and Warm Springs Police Department work together to offer the needed services for victims.

Crook County Victims' Assistance (541) 447-4158

300 NE 3rd St., Rm. 22
Prineville OR 97754
www.co.crook.or.us/Crook-County/
Victims-Assistance

Deschutes County Victims' Assistance (541) 388-6525 1164 NW Bond St. Bend OR 97703 www.dcda.us/c5/victimsassistance

Jefferson County Victims' Assistance (541) 475-4463 www.jeffco.net/justice/page/victim-assistance-program



Employment

CENTRAL OREGON WORKFORCE CONNECTION AGENCIES

Older adults sometimes re-enter the work force, change jobs, or seek part-time employment. The following programs assist people with connecting

to meaningful employment and/or provide specialized job training. Employment opportunities range from unskilled to professional positions. Job vacancy listings may be available online and locally at some of these agencies.

Abilitree

See full listing under Advocacy and Information, page 16.

Easterseals Senior Community Service Employment Program 541.788.7061

www.easterseals.com/oregon/

Provides employment services for adults with disabilities, enabling individuals to earn wages and develop skills. The programs are available to individuals with Intellectual/Developmental Disabilities and individuals with mental health or substance use challenges.

Goodwill

www.goodwilljobconnection.org

Provides vocational services to people with barriers to employment. Assistance covers resumes, job leads, interview skills, interview practice, and work clothing upon hire. Services are free to individuals aged 16+ who are legal to work in the U.S., able to pass a drug screen, and competitively employable.

 Bend Branch (541) 321-9070 61315 S Business 97 Bend OR 97702

Redmond Branch
 (541) 316-2090
 2067 N Business 97
 Redmond OR 97756

Opportunity Foundation of Central Oregon (OFCO) (541) 548-2611 835 SE Hwy. 126 Redmond OR 97756 www.opportunityfound.org

Provides employment, job search, vocational training, and housing opportunities for people with disabilities.

Vocational Rehabilitation Services, Oregon Department of Human Services

(**541**) **388-6336** 1645 NE Forbes Rd., Ste. 100 Bend OR 97701

www.oregon.gov/DHS/employment/VR

Assists people with various disabilities who want to return to work with counseling, evaluation, physical restoration, skill training, and job placement.

Oregon Employment Department (800) 345-3484 (Toll-free)

www.oregon.gov/EMPLOY

Helps job seekers find jobs that match their skills and employers' needs. Provides up-to-date information about



Serving Bend, Redmond and La Pine and surrounding areas.

541-382-5050



WE DELIVER SAFETY. CONVENIENCE. EXCELLENCE. at home

HOME HEALTH, HOME CARE & HOSPICE SERVICES

Medical Director Nurse Practitioner Skilled Nursing Medical Social Work Certified Nursing Assistant Emotional Support Spiritual Support Grief Counseling 24/7 On-Call Response Volunteers







www.signatureHCH.com

trends in occupations and skills needed for success in the job market.

- Bend Office (541) 388-6070
- Madras Office (541) 475-7118
- Prineville Office (541) 447-8076
- Redmond Office (541) 548-8196

Warm Springs Tribal Government Personnel Office

warmsprings-nsn.gov/job-opportunities

Worksource, Oregon Employment Department (541) 388-6070 1645 NE Forbes Rd., Ste. 101 Bend OR 97701 www.worksourceoregon.org

Supports economic stability for Oregonians and communities during times of unemployment through payment of unemployment benefits. Serves businesses by recruiting and referring the best-qualified applicants to jobs and provides resources to diverse job seekers in support of their employment needs. Develops and distributes quality workforce and economic information to promote informed decision making.

DISCRIMINATION, LABOR LAWS, AND ENFORCEMENT

Bureau of Labor and Industries (BOLI) (971) 673-0764 800 NE Oregon St., Ste. 1045 Portland OR 97232 www.oregon.gov/boli

Protects employment rights, advances employment opportunities, and protects access to housing and public accommodations.



End-of-Life Services

DEATH BENEFITS

Social Security

When someone who has worked and paid into Social Security dies, survivor benefits can be paid to certain family members, such as widows and widowers (and divorced widows and widowers), children, and dependent parents. Apply for benefits promptly, because in some cases benefits may not be retroactive. Apply by telephone or in person.

Social Security Office (800) 772-1213 (Toll-free)

(800) 325-0778 (TTY) 250 NW Franklin Ave., Ste. 201 Bend OR 97703 www.ssa.gov/benefits

Veterans Death Benefits

Veterans benefits may include life insurance, burial expense reimbursement, burial flag, interment in national cemeteries, headstones/markers, and non-service-connected death pensions. Most funeral directors have information about some of these benefits and will apply for them, if the deceased has a DD214 discharge paper. The Veterans Service Office can also help.

Department of Veterans Affairs (800) 827-1000 (Toll-free) (800) 829-4833 (TTY) www.va.gov

ESTATE ORGANIZATION

There is a direct correlation between how well families are prepared to face incapacity, death, or catastrophic loss and their ability to cope with these changes. A file of information about the practical aspects and decisions that need to be made prior to a loss is a valuable tool in an emergency.

As a minimum, when the details of the estate are being organized, the

The end of life can be beautiful with the right people by your side.

"I was first introduced to Hospice of Redmond in 1998 when my mother was diagnosed with cancer. Twenty-two years later, my father needed the same care. To see how well they were treated and how much they were honored was such a blessing to our whole family. They were by our side when we needed it the most. To this day, they still check in with me on a regular basis. It takes a special kind of person to do their work. I like to call them, angels in disguise. I will always be grateful for Hospice of Redmond."

- Deborah H.

541-548-7483 hospiceofredmond.org



Hospice and Palliative Care Transitions Program Veteran Focused Care Bereavement Support following issues should be addressed prior to a loss:

- Medical directives
- Wills and trusts
- Financial data
- · List of online accounts and passwords
- Safe deposit boxes and keys
- Insurance policies
- Funeral plans
- Disposition of the body
- · List of people to notify

THREE CRUCIAL DOCUMENTS

Be sure to have:

- 1. An updated and valid will or trust, which ensures that belongings will be allocated as desired and reduces the likelihood of family conflict or a complicated probate process.
- A springing durable power of attorney, which allows a designated person to make legally binding decisions in the event of incapacitation.
- 3. Advance directives, which specify wishes concerning medical care and name someone to make decisions in case of incompetency.

The benefits of good planning include reduced stress in a time of crisis and the acknowledgment of a person's own wishes.

Death Certificates

The death certificate is the official legal record of death. A death certificate is needed to settle the affairs of the deceased. It has information about the person who died and the cause of their death. Insurance companies, the Social Security Administration and other agencies may ask for certified copies of the death certificate as proof of death.

State and county vital records offices can provide up to two free certified copies of vital records, usually death certificates, to veteran service offices (VSO) for pending applications for veterans' benefits. These are ordered by funeral directors or families and sent to any VSO.

Certified Death certificates may be purchased county or state vital records if the death occurred less than six months ago. Certified copies for deaths more than six months ago must be ordered from the state vital records office.

Vital Records – Oregon Center for Health Statistics (971) 673-1190 (888) 896-4988 (Toll-free) 771 (TTY)



BEND

Bristol Hospice is graciously committed to our mission that all patients and families entrusted to our care will be treated with the highest level of compassion, respect, and quality of care.

24 Hours a Day / 7 Days a Week / 365 Days a Year We are Here for YOU!



Bristol Hospice - Bend

563 SW 13th St Suite 101 | Bend, OR 97702 Phone: (541) 550-1155 | Fax: (541) 797-6479 www.bristolhospice-bend.com

— PLACE OF THE BRIDGE®——

P.O. Box 14050
Portland OR 97293
www.oregon.gov/OHA/PH/
BirthDeathCertificates/GetVitalRecords

Oregon law requires all vital events such as birth, marriage, divorce, registered domestic partnership, dissolution of registered domestic partnership, fetal death, and death be permanently recorded and registered. These are legal records documenting a vital event. Certified copies of vital records are required to get social security benefits, a driver's license, passport, and other legal documents.

FINAL ARRANGEMENTS

Burial Information

Niswonger Reynolds Funeral Home (541) 382-2471

www.niswonger-reynolds.com

See ad, page 50.

Organ and Tissue Donations

Some people wish to "will" their bodies to science or donate tissue or vital organs after death. A living will may be used to provide direction for donating one's organs or tissues, or donating one's body for medical research. Discuss your wishes in advance with your physician and family.

Donate Life Northwest (503) 494-7888

(800) 452-1369 (Toll-free) P.O. Box 532 Portland OR 97207 www.donatelifenw.org

Maintains the donor registry for the state of Oregon and offers events, educational programs, and an award-winning, high-school curriculum.

Oregon Health Science University, Body Donation Program (503) 494-8302

3181 SW Sam Jackson Park Rd. Portland OR 97239 www.ohsu.edu

Every year, hundreds of citizens of Oregon and the greater Pacific Northwest donate their bodies to the OHSU Body Donation Program.

IDENTIFYING OPTIONS

The Council on Aging's Options counselors listen, assess, create a plan, and offer you options on ways to move forward on the aging path.

To learn more about specific services and supports, call (541) 678-5483.

47

Unattended Death

When someone dies at home without the presence of medical personnel, it is considered an unattended death. In this case, call local law enforcement. They will provide the initial support.

HOSPICE AND TRANSITION **SUPPORT**

Hospice provides compassionate support for individuals in the final phase of a terminal illness. Hospice care seeks to enable patients to spend their last days with dignity in as comfortable and as pain-free a manner as possible. Hospice

care can be provided in a number of settings: in the privacy of the home, in a hospice facility, or in a nursing center.

Services are available regardless of ability to pay and are funded by Medicare, donations, and some private insurance policies. To qualify for hospice, patients must be diagnosed with a life expectancy of six months or fewer. Services may include:

- 24/7 on-call nursing
- Intermittent nursing visits
- Management of pain and symptoms
- Personal care, such as bathing
- Physical and other therapies



Serving Central Oregon since 2012, Heart 'n Home hospice is one of the largest hospices in the state, and the only provider that has earned Level Five We Honor Veterans recognition.

- Skilled nursing care
- Counseling and spiritual care
- Personal care aides
- Dedicated volunteers
- Specialized Veteran support
- Bereavement support



Ask your physician about our service, or call us today for more information.

1-800-HOSPICE (800-467-7423)

DOCUMENT CHECKLIST

It is critical to keep a complete list of important names, addresses, and phone numbers. Let family members and/or a friend know the location of the information or documents.

- Medical providers and suppliers, lawyers, financial advisors, accountants, insurance agents, real estate agents
- Banks and other financial institutions
- Personal representative(s)
- Safe deposit and/or post office box keys and location information of any hidden valuables
- Insurance policies
- Social Security, Medicare, and Medicaid numbers and identification cards
- Rental agreement and other business contracts
- Veterans information, including copies of discharge papers
- Wills, trusts, powers of attorney, passwords, and advance directives

A complete list of assets:

- Savings, checking, and money market accounts
- Stocks, bonds, and other securities
- Real estate deeds
- Titles to automobiles, boats, and other vehicles
- Business ownership and partnership agreements
- Profit-sharing and pension plans
- Retirement accounts

A complete list of debts:

- Routine and recurring
- Household bills
- Personal property appraisals and copies of federal and state tax returns from the past three to five years
- Receipts for property taxes and other large recent payments
- Personal loan records
- Pertinent computer files, such as financial and legal, and how to access them

- · Medical supplies and equipment
- Medications related to terminal diagnosis
- Trained volunteers
- Spiritual and pastoral support
- Counseling
- Bereavement and grief support

Bristol Hospice (541) 550-1155 (Clinical On-Call: 24/7) 563 SW 13th St., Ste. 101 Bend OR 97702

Niswonger-Reynolds
Funeral Home
Crematorium and Cemetery

Since 1911
Serving the Community With Dignity & Respect

105 NW Irving Avenue Bend, OR 97703 541-382-2471 www.niswongerreynolds.com https://bristolhospice.com/bristolhospice-bend/

See ad, page 46.

Heart 'n Home Hospice (800) 467-7423 (Toll-free) www.gohospice.com/bend

See ad, page 48.

- Bend Office
 (541) 508-4036
 745 NW Mt. Washington Dr.,
 Ste. 205
 Bend OR 97703
- La Pine Office
 (541) 536-7399
 51681 Huntington Rd.
 La Pine OR 97739

Hospice of Redmond (541) 548-7483 (877) 244-0858 (Toll-free) 732 SW 23rd St. Redmond OR 97756 Clinical On-Call: 24/7

See ad, page 44.

Partners in Care (541) 382-5882 (24/7) www.partnersbend.org

See ad on back cover.

Bend Office
 2075 NE Wyatt Ct.
 Bend OR 97701

- La Pine Office
 51530 Huntington Rd., Ste. 1
 La Pine OR 97739
- Redmond Office
 141 NW 6th St.
 Redmond OR 97756

Sacred Art of Living (541) 383-4179 20273 SE Reed Ln. Bend OR 97702 www.sacredartofliving.org

Organizations and individuals directly involved with the terminally ill can become certified through the Sacred Art of Living and Dying National Certification Programs.

Signature Health Care at Home (541) 382-5050

www.signature.hch.com/bend

See ad, page 42.

St. Charles Hospice (541) 706-6700

2275 Northeast Doctors Dr., Ste. 3 Bend OR 97701 www.stcharleshealthcare.org

The Peaceful Presence Project (541) 647-8636

www.thepeacefulpresenceproject.org

Provides non-medical support to people facing serious and terminal illness, including education, planning for advanced illness and bedside presence in the last weeks or days of life. Services are accessible to every person who desires support.

IMPORTANT MEDICAL PAPERS

Oregon Advance Directive

A two-part booklet, "Making Health Care Decisions," contains a legal form called the Oregon Advance Directive. This allows you to express, in advance, your wishes to accept or refuse certain life-sustaining treatments should you become unable to decide for yourself in the future. The form requests that you designate a healthcare representative who can follow your desired instructions as specified in the directive. It is important that you let your healthcare representative know about your wishes well in advance, so that if you are unable to communicate, the representative can act on your behalf. The booklet is available from health care facilities or may be purchased in some stationery stores.

Portable Orders for Life-Sustaining Treatment (POLST)

The POLST form allows a person to express, in writing, their wishes and medical preferences for life-sustaining treatment should they become unable to respond. The form must be signed by a doctor and should be

placed in a prominent location, such as on a refrigerator, so that people assisting in an emergency will have a clear understanding of the non-responsive person's wishes when direct communication is impossible. The POLST should also be provided to any hospital or nursing center where one is treated. The form can be obtained from a physician or hospital.

Note: POLSTs will also be uploaded into an Oregon State database.

Death With Dignity National Center (503) 228-4415

520 SW 6th Ave., Ste. 1220 Portland OR 97204 www.deathwithdignity.org

Promotes Death with Dignity laws based on model legislation, the Oregon Death with Dignity Act, both to provide an option for dying individuals and to stimulate nationwide improvements in end-of-life care.

PROBATE SERVICES AND INFORMATION

The probate process is a potentially complex series of actions involving attorneys or personal representatives and the courts. In simple terms, the purpose of probate is to determine the validity of a will. If a will does not exist, the probate court names an administrator. Probate administration can be a time-consuming and expensive process.

There are ways to avoid probate through joint ownership of property, beneficiary designation, and revocable living trusts.

SUPPORT SERVICES

When someone close to you comes to the end of their life, whether it is expected or happens suddenly, it is important that you receive support from family members and friends. There are also individuals and groups in the community whose experience working with grief may help you to cope with your loss. Hospice organizations offer various types of assistance to the terminally ill and their families. See Hospice and Transition Support, page 48.



Financial Services

DIRECT DEPOSIT

Individuals who receive Social Security benefits, Supplemental Security Income (SSI), Civil Service or Railroad Retirement Annuity, or Veterans Administration (VA) payments may have their checks deposited directly into their bank, credit union, or savings and loan association accounts. This payment option avoids the possibility of a check being stolen.

FINANCIAL MANAGEMENT

Consumer Credit Counseling Service, Money Management International (866) 889-9347 (12/7, Toll-free) 10260 SW Greenburg Rd., Ste. 412 Tigard OR 97223 www.moneymanagement.org

Provides confidential financial guidance, financial education, and counseling to help consumers take control of their finances and live debt free.

HOME EQUITY PROGRAMS

NeighborImpact, HomeSource (541) 548-2380

20310 Empire Ave, Ste. A110 Bend OR 97701 www.neighborimpact.org

HomeSource of NeighborImpact is a HUD-approved housing counseling agency serving Crook, Deschutes, and Jefferson counties.

PROPERTY TAX DEFERRAL

See Government Information, page 62.

REPRESENTATIVE PAYEE AND MONEY MANAGEMENT

If a person becomes unable to manage their own funds, the Social Security

Administration should be notified. Arrangements can be made to send benefits to a relative or other person who agrees to use the money for the beneficiary's well-being. This person is called the "representative payee."

Note: A person who has power of attorney for the beneficiary does not automatically qualify to be the representative payee.

REVERSE MORTGAGES

Reverse mortgages may enable homeowners aged 62+ to borrow money safely from the equity in their homes. In some cases, no payments need to be made for as long as the homeowners live in their home—no matter how many years that may be. Older adults considering this option should carefully review loan provisions before signing.

Reverse mortgage models may include:

- Monthly proceeds until you move, sell your home, reach the end of your loan period, or die
- A line of credit for future needs
- A combination of the above

There are a variety of reverse mortgage products available. Homeowners should compare available programs to see which one works best for their situation.

HomeSource, NeighborImpact (541) 323-6567

20310 Empire Ave., Ste. A110 Bend OR 97701

www.neighborimpact.org/homesource

Offers a neutral third-party coaching session to help homeowners aged 62+ understand the pros and cons of a reverse mortgage and various other options for maintaining home ownership.

SOCIAL SECURITY BENEFITS

With Social Security, people pay taxes into the system during their working years, and upon retirement or disability receive monthly benefits. Upon the beneficiary's death, certain family members such as a surviving spouse, minor children, or dependent parents can collect the benefit.

Social Security Administration (800) 772-1213 (Toll-free) (800) 325-0778 (TTY) 250 NW Franklin Ave., Ste. 201 Bend OR 97703 www.ssa.gov

Right of Appeal/Overpayments

When the Social Security office makes a decision that affects eligibility, they send a letter explaining the decision. If the recipient disagrees with the decision, they can appeal in writing to ask that the case be reviewed. If the initial decision was made in error, it will be changed.

Sometimes Social Security recipients receive overpayments in error, and recipients have the right to appeal an overpayment notice.

Some recipients may have a change in their financial situation, which merits an adjustment to benefits by the Social Security office. Social Security representatives can assist with the appeal and adjustment processes.

SUPPLEMENTAL SECURITY INCOME (SSI)

People aged 65+, or those of any age who are blind or disabled, may be eligible for a Supplemental Security Income (SSI) benefit. This program is funded by federal revenues, not Social Security taxes. With SSI benefits, people with limited income and assets may receive a monthly cash benefit. Those who are eligible for SSI are also eligible for Medicaid.

Applications can be made via telephone and at the Social Security office.

Applications for Medicaid or the Oregon Health Plan can be made through the Aging and People with Disabilities (APD) programs; see page 15.



Food and Nutrition

EMERGENCY FOOD PANTRIES

Some supplemental programs distribute government commodities on specific days; others offer emergency meals and food boxes, or brown-bagged groceries.

Bend

Eagle Mountain Church (541) 312-9345 2221 NE 3rd St. (Lower Level) Bend OR 97701

Foundry Church (541) 382-3862 60 NW Oregon Bend OR 97701 (Pick up in Church Office)

Nativity Lutheran (541) 388-0765 60850 Brosterhous Rd. Bend OR 97702 www.nativityinbend.com/ministry

St. Vincent de Paul

See full listing under Emergency Assistance, page 39.

Salvation Army (**541**) **389-8888** 515 NE 3rd St. Bend OR 97701

Shepherd's House (541) 388-2096, ext.1 1854 NE Division St. Bend OR 97701

The Giving Plate (541) 797-6883 1245 SE 3rd St., Ste. C7 Bend OR 97702 www.thegivingplate.org

Water Church (**541**) **797-3629** 21300 Bear Creek Rd. Bend OR 97701

Westside Church (541) 382-7504 2051 Shevlin Park Rd. Bend OR 97701

Culver, Madras, Metolius, and Warm Springs

Metolius Friends
Community Church
(541) 546-4974
599 Washington Ave.
Metolius OR 97741
www.metoliusfriends.church

La Pine/Sunriver Food Pantries

Care and Share at Sunriver Storage (541) 593-3653

56898 Enterprise Dr., Unit F-125 Sunriver OR 97707 www.sunriverowners.org

La Pine Community Kitchen (541) 536-1312

16480 Finley Butte Rd. La Pine OR 97739 www.lapinecommunitykitchen.org

St. Vincent de Paul

See full listing under Emergency Assistance, page 39.

The Door at Three Rivers Church (541) 550-3088

56885 Enterprise Dr. Sunriver OR 97707 www.thedoor3r.org

Madras and Warm Springs

Jefferson Food Bank, Seventh-day Adventist Church (541) 475-3344 556 SE 7th St. Madras OR 97741

Madras United Methodist Church (541) 475-2150

49 NE 12th St. Madras OR 97741 www.madrasumc.org

FEEDING OUR OLDER NEIGHBORS

The Council on Aging offers three main food services for tri-county seniors:

- 1. Meals on Wheels offers nutritious meals and a wellness check to seniors who are homebound from illness, incapacity, or disability, or who lack family support,
- 2. Grab-N-Go lunches are served on multiple days each week throughout the tri-county.
- 3. Senior-only and communitydining programs across the region provide hot meals and the opportunity for adults 60+ to socialize.

We also provide links to other food resources in Central Oregon.

Call us at (541) 678-5483.



Warm Springs Presbyterian Church (541) 553-1237

1141 Warm Springs St. Warm Springs OR 97761 www.warmspringspc.org

Prineville

Craig's Community Café (541) 362-5642

780 East First St.
Prineville OR 97754
www.prinevillenaz.weebly.com

Café is located in the gym.

First Baptist Church (541) 447-7717

460 SE Fairview St. Prineville OR 97754 www.fbcprineville.org

Fresh to You Mobile Pantry Mosaic Medical (541) 447-0707 375 NW Beaver St. Prineville OR 97754

St. Vincent de Paul

See full listing under Emergency Assistance, page 39.

Redmond/Terrebonne

Assembly of God (541) 548-4555 1865 W Antler Ln. Redmond OR 97756

Faith Harvest Helpers (541) 383-3515 5th St. and Evergreen Ave. Redmond OR 97756 www.grandmashouseofco.org NeighborImpact Regional Food Bank (541) 548-2380 2303 SW First St. Redmond OR 97756 www.neighborimpact.org/get-help/ get-food

Old Fire Hall Crooked River Ranch (541) 504-8236 6971 SW Shad Rd. Terrebonne OR 97760

Redmond Community Church (541) 923-3023 237 NW 9th St. Redmond OR 97756 www.redmondcc.org

Seventh-day Adventist Center (541) 923-0301 945 SW Glacier Ave. Redmond OR 97756

Smith Rock Community Church (541) 548-1315 8344 11th St. Terrebonne OR 97760 www.smithrockchurch.org/food-bank

St. Vincent de Paul

See full listing, page 39.

Sisters

Bread of Life Food Distribution Westside Sisters Church (541) 549-4184 442 Trinity Way Sisters OR 97759 www.westsidesisters.org/ministries/ breadoflife

Sisters Kiwanis (541) 419-1950 328 W Main St. Sisters OR 97759 www.sisterskiwanis.org/food-bank

MEALS ON WHEELS PROGRAMS

Home-delivered meals to eligible home-bound seniors 60+ or clients with disabilities and their caregivers. A donation is appreciated but not required.

Bend

Council on Aging of Central Oregon (541) 678-5483 1036 NE 5th St. Bend OR 97701 www.councilonaging.org

La Pine

The Moose Lodge (541) 678-5483 www.lapineseniorcenter.org

Madras

Senior Citizens of Jefferson County (541) 475-1148

Prineville

Prineville Soroptimist Senior Center (541) 447-6844

Redmond

Redmond Senior Center (541) 548-6325 www.redmondseniors.org

Sisters

Sisters Community Church (541) 678-5483 www.sisterschurch.com

NUTRITION RESOURCES

Hunger Prevention Coalition of Central Oregon (541) 408-1978 P.O. Box 8711 Bend OR 97708 www.hungerpc.org

Volunteer-run coalition that accepts donations to ensure funding for non-profit agencies proven to provide nutritious food for Central Oregonians in need.

High Desert Food & Farm Alliance (541) 390-3572

354 NE Greenwood Ave. Bend OR 97701 www.hdffa.org

Supports a healthy, thriving food and farm network in Central Oregon through education, collaboration, and inclusion. Food access programs (Veggie Rx, Grow & Give, and Fresh Harvest Kits) improve access for Central Oregonians experiencing food insecurity. Agricultural support programs improve the vitality of family farms in Central Oregon.

SENIOR-ONLY* AND COMMUNITY DINING

Free and low-cost dining program is available to people of all ages. Costs, days, and times vary; check online or call.

Bend

* Council on Aging of Central Oregon (541) 678-5483 1036 NE 5th St. Bend OR 97701 www.councilonaging.org

Family Kitchen-Red Door Trinity Episcopal Church (541) 760-5677 231 NW Idaho Ave. Bend OR 97703 www.familykitchen.org Larkspur Community Center, Home of the Bend Senior Center (541) 388-1133 1600 SE Reed Market Rd. Bend OR 97702 www.bendparksandrec.org

Open Door Cafe
Bend Methodist Church
(541) 382-1672
680 NW Bond St.
Bend OR 97701
www.bendumc.org

Shepherd's House (541) 388-2096, ext. 1 1854 NE Division St. Bend OR 97701 https://shepherdshouseministeries.org/

Culver, Madras, and Warm Springs

* Seniors Citizens of Jefferson County (541) 475-1148 860 SW Madison St. Madras OR 97741

United Methodist Church (541) 475-2150 49 NE 12th St. Madras OR 97741 www.madrasumc.org

* Warm Springs Senior Center (541) 553-3313

2331 High Lookee St.
Warm Springs OR 97761
https://warmsprings-nsn.gov/
program/senior-wellness-center

La Pine/Sunriver

La Pine Community Kitchen (541) 536-1312 16480 Finley Butte Rd. La Pine OR 97739 https://lapinecommunitykitchen.org/

* La Pine Senior Activity Center (541) 536-6237 16450 Victory Way La Pine OR 97739 www.lapineseniorcenter.org

Prineville

* Prineville Soroptimist Senior Center (541) 447-6844 180 NE Belknap St. Prineville OR 97754

Redmond/Terrebonne

Crooked River Ranch Senior Center (541) 504-8236 (Lunch Site) 6710 SW Ranch House Rd.
Crooked River Ranch OR 97760 www.crookedriverranch.com

House of Hope Ministries (541) 390-1594 724 SW 14th St. Redmond OR 97756 Jericho's Table, Church of God 7th Day (541) 699-2099 205 NW 4th St. Redmond OR 97756 www.jerichoroadofredmond.org

* Redmond Senior Center (541) 548-6325 325 NW Dogwood Ave. Redmond OR 97756 www.redmondseniors.org

Sisters

Family Kitchen-Red Door Trinity Episcopal Church (541) 760-5677 1300 McKenzie Hwy. Sisters OR 97759 www.familykitchen.org

* Sisters Senior Dining Sisters Community Church (541) 678-5483 1300 W. McKenzie Hwy. Sisters OR 97759 www.sisterschurch.com

SUPPLEMENTAL NUTRITION ASSISTANCE PROGRAM (SNAP)

Through this federal program, previously known as food stamps, the Oregon Department of Human Services (DHS), provides food benefits to Oregon residents of all

^{*} For people 60 and older

ages. The Aging and People with Disabilities (APD) branch of DHS administers this program for older adults.

SNAP's focus is to improve health and well-being by helping to meet the nutritional needs of low-income individuals, the elderly, and people with disabilities. Eligibility is based on income, shelter, utility costs, and medical expenses for older adults and people with disabilities.

For more infomation, visit www.oregon.gov/dhs.



Government Information

GOVERNMENT OFFICES

Bureau of Land Management (BLM) (503) 808-6001 1220 SW 3rd Ave. Portland OR 97204 www.blm.gov

Certified Ombudsman Program Office of the Long-Term Care Ombudsman

See Advocacy and Information, page 19.

City of Bend (541) 388-5505 710 NW Wall St. Bend OR 97703 www.bendoregon.gov

City of Culver (541) 546-6494 200 First St. Culver OR 97734 www.cityofculver.net

City of Madras (541) 475-2344 125 SW E St. Madras OR 97741 www.ci.madras.or.us

City of Metolius (541) 546-5533 636 Jefferson Ave. Metolius OR 97741 www.cityofmetolius.org

City of Prineville (541) 447-5627 387 NE Third St. Prineville OR 97754 www.cityofprineville.com

City of Redmond (541) 923-7710 411 SW 9th St. Redmond OR 97756 www.ci.redmond.or.us

City of Sisters (541) 549-6022

520 E Cascade Ave. Sisters OR 97759 www.ci.sisters.or.us

Crook County Clerk's Office (541) 447-6553

300 NE 3rd St., Rm. 23 Prineville OR 97754 www.co.crook.or.us

Crook County Commission (541) 447-3260

203 NE Court St. Prineville OR 97754 https://co.crook.or.us

Deschutes County Clerk's Office (541) 388-6549

1300 NW Wall St., Ste 202 Bend OR 97703 www.deschutes.org

Governor's Commission on Senior Services (503) 855-8438

500 Summer St. Salem OR 97301

www.oregon.gov

Official state commission of volunteers and two legislators appointed by the governor, one each from the House and the Senate, working to ensure quality of life for all older Oregonians. Through cooperation with other organizations and advocacy, the commission works to ensure seniors have access to services

that provide choice, independence, and dignity.

Jefferson County Board of Commissioners (541) 475-2449 66 SE D St. Madras OR 97741 www.ieffco.net

Legislative Resource Center (202) 225-1772

Call to inquire about the status of a bill in the House of Representatives or the Senate.

Social Security Administration (800) 772-1213 (Toll-free) (800) 325-0778 (TTY) 250 NW Franklin Ave., Ste. 201 Bend OR 97703 www.ssa.gov

PROPERTY TAX DEFERRAL

Senior Citizens Property Tax
Deferral, Oregon Department of
Revenue
(503) 945-8348
951 SW Simpson Ave.
Bend OR 97702
www.oregon.gov/DOR/programs/
property

Oregon homeowners, if qualified, may delay property taxes on their residences. There are age, ownership, residency, and income requirements.

TAX ASSISTANCE

AARP Foundation Tax-Aide Online Assistance (888) 227-7669 (Toll-free)

www.aarpfoundation.org/taxaide

Provides free tax assistance to middleand low-income taxpayers. Volunteers are trained, in cooperation with the IRS, on the latest changes in tax laws and those provisions of the tax code most important to older people. Available February 1 through April 15. Call or go online for referral to the closest site or call your local senior center.

Internal Revenue Service (800) 829-1040 (Toll-free) (800) 829-4059 (TTY) www.irs.gov

Oregon Department of Revenue (800) 356-4222 (Toll-free) 955 Center St. NE Salem OR 97301 www.oregon.gov/DOR

State income tax information or problem resolution.

VOTER INFORMATION

League of Women Voters of Deschutes County P.O. Box 1783 Bend OR 97701 www.lwvdeschutes.org Nonpartisan organization that promotes political responsibility and informed participation in government. Membership is open to men and women.

VOTER REGISTRATION

Crook County Clerk's Office (541) 447-6553 (800) 735-2900 (TTY) 300 NE 3rd St., Rm. 23 Prineville OR 97754 www.co.crook.or.us/county-clerk

Deschutes County Board of Commissioners (541) 388-6570 1300 NW Wall St. Bend OR 97703 www.deschutes.org

Deschutes County Clerk's Office (541) 388-6547 1300 NW Wall St., Ste. 202 Bend OR 97703 www.deschutes.org/clerk

Jefferson County Clerk's Office (541) 475-4451 66 SE D St., Ste. C Madras OR 97741 www.jeffco.net

Volunteers: Making an Impact in Central Oregon

Behind the scenes at the Council on Aging of Central Oregon, you'll find a team of over 400 volunteers. From delivering Meals on Wheels to connecting with isolated seniors or counseling their peers about the ins and outs of Medicare, these volunteers are the backbone of our organization. We are grateful for their efforts and the impact they make in the lives of Central Oregon seniors.







Marianne McClure Volunteer Manager

Our many volunteers are generous with their time and talent across a range of Council on Aging programs and opportunities such as:

- Advisory Council
- Board of Directors
- Caring Connections
- Community Dining
 Kitchen and Wait Staff
- Directions Research
- Grab-n-Go Lunch Reception
- Meals on Wheels
 Preparation, Delivery,
 and Wellness Checks
 for Homebound
 Seniors
- Medicare Counseling
- Nutrition Services
 Meal Creation Support
- Pet Food Distribution





Health and Wellness

CANCER TREATMENT PROGRAMS

American Cancer Society (800) 227-2345 (Toll-free) (866) 228-4327 (TTY) www.cancer.org

DENTAL SERVICES

Medicare does not cover routine dental care such as X-rays, cleaning, fillings, extractions, or dentures; however, many dentists will provide a break on pricing and offer clients a payment plan.

Geriatric Dental Group (503) 772-3677 6319 SE Powell Blvd. Portland OR 97206 www.geriatricdental.org

Provides general dentistry to people over 55 or who require a wheelchair accessible clinic. Reduced rates and long term payment plans are available.

Oregon Health Science University, School of Dentistry (503) 494-8867 2730 SW Moody Ave. Portland OR 97201 www.ohsu.edu/xd/health/services/dental-clinics

Provides general dentistry and dentures at reduced rates.

DIABETES AND SELF-MANAGEMENT PROGRAMS

Deschutes County Health Services (541) 322-7400 2577 NE Courtney Dr. Bend OR 97701 www.deschutes.org/health

- Diabetes Prevention Program
 (541) 322-7446
 1130 NW Harriman St., Ste. A
 Bend OR 97703
 www.deschutes.org/preventdiabetes
- Living Well Central Oregon (541) 322-7430

St. Charles Healthcare

See Hospitals, page 69.

Warm Springs Health and Wellness Center

See Health and Wellness, page 72.

FITNESS AND THERAPEUTIC RECREATION

Exercise greatly influences the length and quality of life. Regular exercise helps to attain or maintain the physical and mental health necessary for more independent living.

Crook County On the Move
Program
(541) 362-1210
P.O. Box 1061
Prineville OR 97754
www.crookcountyonthemove.org

Live healthy in Crook County. Visit the website for ideas on how to keep moving, be nourished, and stay refreshed.

First Presbyterian Church of Bend, The Center for Wellbeing and Wisdom (541) 382-4401 230 NE Ninth St. Bend OR 97701 www.bendfp.org/ministry/the-centerfor-wellbeing-wisdom/

Classes offered every week day. Find classes, dates, and times on their website. All are welcome.

Healing Reins (541) 382-9410 60575 Billadeau Rd. Bend OR 97702 www.healingreins.org

Interactive, enjoyable, horse-centered therapy for children, teens, and adults with disabilities. Our programs are accredited, safe, effective, and fun for participants of all ages and abilities.

FOOT CLINICS

Foot Retreat offers basic foot care in most senior centers, except for Sisters and Bend. In Bend, their services are offered at most assisted living/memory care facilities. An appointment is required along with a \$50 fee. For listing of local senior centers, see page 104.

HEALTH AND FITNESS RESOURCES

Health.Gov, Office of Disease Prevention and Health Promotion (240) 453-8282

www.health.gov

This portal helps connect health professionals and consumers to the organizations that can best answer their questions by providing up-to-date contact information for the most reliable resources.

HEALTH SCREENINGS

Health screenings and information for balance, cholesterol, glucose, lipids, and vision are available for free or at low cost from local vendors who service hospitals, health care providers, and local agencies. They also offer special screenings and information at health fairs.

Crook County Health Department (541) 447-5165

1375 NW Beaver St, Ste. 100 Prineville OR 97754 www.co.crook.or.us/health

Provides health education, prevention services, and treatment to those living in Crook County.

Jefferson County Senior Center (541) 475-1148 860 SW Madison St. Madras OR 97741

Larkspur Community Center Home of the Bend Senior Center (541) 388-1133 1600 SE Reed Market Rd. Bend OR 97702 www.bendparksandrec.org

Redmond Senior Center (541) 548-6325 325 NW Dogwood Ave. Redmond OR 97756 www.redmondseniors.org

St. Charles Healthcare www.stcharleshealthcare.org

- Cross Roads Plaza
 (541) 706-7717
 547 NE Bellevue, Ste. 105
 Bend OR 97701
- Family Care Bend South (541) 706-5935

61250 SE Coombs Pl. Bend OR 97702

- Madras ER Lab
 (541) 475-3882
 480 NE A St.
 Madras OR 97741
- Redmond 4th St. Lab (541) 706-7717
 1245 NW 4th St.
 Redmond OR 97756
- Heart and Lung Center (541) 388-4333
 2500 Neff Rd.
 Bend OR 97701

Hearing Resources

In-depth audiological testing to evaluate the nature and degree of hearing loss is reimbursable by Medicare at 80% of the approved charges after the Part B deductible has been met. Medicare does not cover hearing aids or routine hearing examinations directly related to the prescribing, fitting, or changing of hearing aids. Medicare covers diagnostic hearing evaluations if referred by a Medicare-certified physician.

Hearing Loss Association of Oregon (800) 413-0691 (Toll-free, Voice/TTY) P.O. Box 22501 Eugene OR 97402 www.hlaa-or.org Supports people with hearing impairments. Offers a free manual providing information on coping with all aspects of hearing loss.

Oregon Lions Sight and Hearing Foundation (503) 413-7399 1010 NW 22nd Ave., Ste. 144 Portland OR 97210 www.olshf.org

Provides referral to local Lions Clubs for hearing tests and rebuilt hearing aids for adults. Financial assistance with ear surgery. Recipients must verify financial need.

Starkey Hearing Foundation (866) 354-3254 (Toll-free) P.O. Box 41514 Minneapolis MN 55344 www.starkeyhearingfoundation.org

Designed to assist people with no other resources available to them.

Speech

Bend Outpatient Speech Therapy, St. Charles Healthcare (541) 706-7725 2500 NE Neff Rd. Bend OR 97701

Stroke

Stroke Awareness Oregon (541) 323-5641

695 SW Mill View Way Bend OR 97702 www.strokeawarenessoregon.org

Vision

Medicare is very specific about what it will and will not cover in the area of eye care and vision correction. Medicare does not cover routine testing directly related to the prescribing or fitting of eyeglasses or the purchase of frames or lenses. Speak to an ophthalmologist or optometrist about which conditions are covered. Eye problems such as macular degeneration and glaucoma are common in older adults. www.allaboutvision.com

HOSPITALS

St. Charles Healthcare www.stcharleshealthcare.org

- Bend
 (541) 382-4321
 2500 NE Neff Rd.
 Bend OR 97701
- Madras
 (541) 475-3882
 470 NE A St.
 Madras OR 97741
- Prineville (541) 447-6254

384 SE Combs Flat Rd. Prineville OR 97754

Redmond
 (541) 548-8131
 1253 NW Canal Blvd.
 Redmond OR 97756

IMMUNIZATION/FLU

Immunizations against COVID, influenza, and pneumonia are important preventive care. Too many older adults die annually from these diseases. Those over age 65 or at increased risk should receive the flu vaccine annually before early November. Individuals

should also receive a once-in-a-lifetime immunization against pneumonia. There are some limited circumstances when people should be revaccinated for pneumonia. Talk with your health care provider. Influenza, pneumonia,

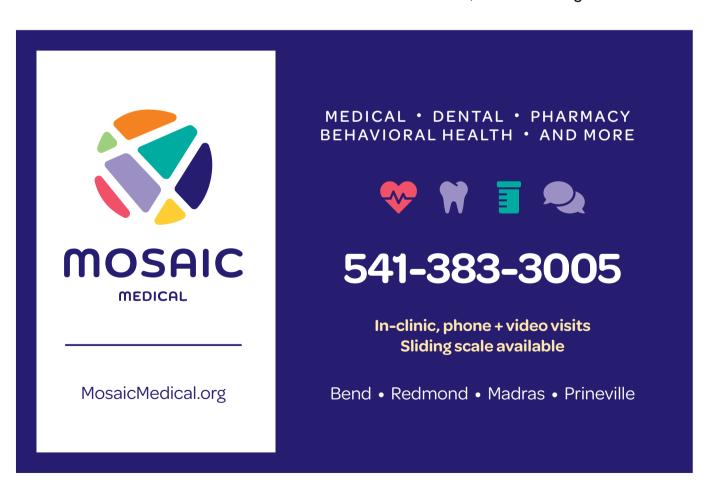
Crook County Health Department (541) 447-5165

boosters are covered under Medicare.

375 NW Beaver St., Ste. 100 Prineville OR 97754 www.co.crook.or.us/health

vaccines, COVID vaccines, and

Provides family planning, public health, and immunization services to individuals, while working with the



community's medical providers to improve access to care for everyone.

Deschutes County Health Department

www.deschutes.org/health

Deschutes County Health Services has a primary responsibility to help address the basic health and wellness of Deschutes County residents.

- Bend
 (541) 322-7400
 2577 NE Courtney Dr.
 Bend OR 97701
- La Pine
 (541) 322-7400
 51600 Huntington Rd.
 La Pine OR 97739
- Redmond
 (541) 617-4775
 412 SW 8th St.
 Redmond OR 97756

Jefferson County Health
Department
(541) 475-4456
715 SW 4th St.
Madras OR 97741
www.jeffco.net/publichealth

OUTPATIENT CLINICS

East Cascade Women's Group Women's Health Clinic

(541) 389-3300 www.eastcascadewomensgroup.com

Fresenius Medical Dialysis Center (800) 881-5101 (Toll-free Helpline) www.freseniuskidneycare.com

- Bend Office
 (541) 385-8668
 1239 NE Medical Center Dr.,
 Ste. 100
 Bend OR 97701
- Redmond Office
 (541) 548-2778
 916 SW 17th St., Ste. 100
 Redmond OR 97756

High Lakes Health Care www.highlakeshealthcare.com

- Shevlin Park, Cultus Lake Bldg. (541) 389-7741
 21765 NW Shevlin Park Rd. Bend OR 97701
- Redmond Office
 (541) 548-7134
 1001 NW Canal Blvd.
 Redmond OR 97756
- Sisters Office
 (541) 549-9609
 354 W Adams Ave.
 Sisters OR 97739

La Pine Community Health Center (541) 536-3435

51600 Huntington Rd. La Pine OR 97739 www.lapinehealth.org

Mosaic Medical (541) 383-3005 www.mosaicmedical.org

See ad, page 70.

- Bend Office
 2084 NE Professional Ct.
 Bend OR 97701
- Madras Office
 850 SW 4th St., Ste. 101
 Madras OR 97741
- Prineville Office
 375 NW Beaver St., Ste. 101
 Prineville OR 97754
- Redmond Office
 1250 SW Veterans Way, Ste. 120
 Redmond OR 97756

Summit Medical Group, BMC (541) 382-2811

www.bendmemorialclinic.com

- Eastside Clinic
 1501 NE Medical Center Dr.
 Bend OR 97701
- Old Mill District Clinic 815 SW Bond St. Bend OR 97702

- Redmond Clinic
 865 SW Veterans Way, Ste. 2
 Redmond OR 97756
- Sisters Clinic
 (541) 706-5440
 231 E. Cascade Ave.
 Sisters OR 97759

Volunteers in Medicine Clinic (541) 330-9001 2300 NE Neff Rd. Bend OR 97701 www.vim-cascades.org

VIM provides healthcare on a donation basis to working adults aged 18 to 64 in Central Oregon with no medical insurance or means to pay for care. Eligibility screening required.

Warm Springs Health and
Wellness Center
(541) 553-1196
1270 Kot-Num Rd.
Warm Springs OR 97761
www.warmsprings-nsn.gov/program/
warm-springs-health-wellness-center

Provides outpatient clinic services to any federally recognized Native American. Includes health, vision, and dental care, medical social work, diabetes and nutrition education, labs, X-ray, and pharmacy.

Family Care

St. Charles Healthcare

- Family Care Bend East (541) 706-4800
 2600 Neff Rd., Ste. 127
 Bend OR 97701
- Family Care Bend South
 (541) 706-5935
 61250 SE Coombs Pl.
 Bend OR 97702
- Family Care Prineville
 (541) 447-6263
 384 SE Combs Flat Rd.
 Prineville OR 97754
- Family Care Redmond (541) 548-2164
 211 NW Larch Ave.
 Redmond OR 97756
- Family Care Sisters (541) 549-1318
 630 N Arrowleaf Trl.
 Sisters OR 97759

Immediate Care

St. Charles Healthcare

- Immediate Care Bend South (541) 706-5930
 61250 SE Coombs Pl.
 Bend OR 97702
- Immediate Care La Pine (541) 907-7050
 51781 Huntington Rd.
 La Pine OR 97739

 Immediate Care – Prineville (541) 447-8750
 384 Southeast Combs Flat Rd. Prineville OR 97754

PRESCRIPTION MEDICATION PROGRAMS

AARP Pharmacy Service (877) 422-7718 (Toll-free) www.aarppharmacy.com

AARP members can save on FDA approved prescriptions not covered by Medicare Part D.

Oregon Prescription Drug Program (971) 673-3948

www.staterxplans.us/oregon.html

State-sponsored prescription discount card program. Free enrollment; no age or income limit. All under-insured Oregonians can join; save up to 80% on generics. All FDA-approved drugs prescribed by a licensed clinician are eligible for discounts.

SHIBA Program, Council on Aging of Central Oregon (541) 678-5483 (800) 722-4134 (Toll-free) 1036 NE 5th St. Bend OR 97701 www.councilonaging.org/medicarecounseling The Council on Aging's Senior Health Insurance Benefits Assistance (SHIBA) volunteers offer free, unbiased and confidential assistance with Medicare insurance choices.

Take Meds Seriously Oregon, Deschutes County Health Services www.takemedsseriouslyoregon.org

Emphasizes key health practices for the use, secure storage, and disposable of prescribed medicines.

Visit the website for more information or to find a disposal location.

REHABILITATION SERVICES

Rheumatoid Arthritis Support Group (541) 504-8059

Education, information, and referrals.

St. Charles Healthcare, Outpatient Rehabilitation

www.stcharleshealthcare.org

- Bend Office
 (541) 706-7725
 2500 NE Neff Rd.
 Bend OR 97701
- Madras Office (541) 460-4016 470 NE A St. Madras OR 97741

- Prineville Office
 (541) 447-8455
 384 SE Combs Flat Rd.
 Prineville OR 97754
- Redmond Office
 (541) 516-3828
 1523 NW Canal Blvd.
 Redmond OR 97756



Health Insurance

APPLYING FOR MEDICARE

To apply for Medicare, contact the Social Security Administration.

Social Security Administration (877) 405-0302 (Toll-free, Local) (800) 772-1213 (Toll-free, National) (800) 325-0778 (TTY) 250 NW Franklin Ave., Ste. 201 Bend OR 97703 www.ssa.gov

Enroll for Medicare benefits at the local Social Security office (or online) beginning in the three months prior to your 65th birth month.

After initial enrollment, your Medicare choices can be changed during the Medicare Open Enrollment period, which occurs every year between October 15th and December 7th.

FREE MEDICARE COUNSELING

The Council on Aging's SHIBA (Senior Health Insurance Benefits Assistance) volunteers can:

- Guide you through your health insurance options
- Provide you with free local counseling and assistance
- Answer questions about:
 - Billing and claims
 - Long-term care
 - Medicare plan comparisons
 - Medicare savings programs
- Medicare Supplement
- Prescription drugs
- Rights and protections

Federal funding for the State Health Insurance Assistance Programs (SHIP) is intended to strengthen the capability of states to provide all Medicare-eligible individuals with infor-mation, counseling, and assistance on health insurance matters. The Council on Aging has a network of trained volunteer counselors to provide accurate and objective health insurance information and assistance in making informed health coverage decisions and understanding related rights and protections.

Call to schedule an appointment with a local SHIBA volunteer at (541) 678-5483.



CENTRAL OREGON CLINICS THAT ACCEPT MEDICARE

Medical clinics may or may not accept new patients with Medicare depending on the availability of their doctors. There may be waiting lists. To identify clinics in your area, visit www.medicare.gov.

LONG TERM CARE INSURANCE

People often think, mistakenly, that Medicare, Medicare Advantage, and Medigap pay for custodial care. These programs do pay for "skilled care" in a nursing home when medically necessary, but only if particular requirements are

HOW MEDICARE WORKS

Part A: Hospital Insurance

Inpatient care is financed by the portion of payroll tax that also pays for Social Security.

Part B: Medical Insurance

A quarter of the cost is financed by monthly premiums paid by people who choose to purchase the insurance and three quarters by the federal government.

Part C: Medicare Advantage Plans

These private health plan options, which can cover all Medicare-covered health care, can include

prescription drug coverage, vision care, and dental care. There are monthly premiums.

Part D: Prescription Drug Coverage

These policies help cover drug costs. Monthly premiums and low-income subsidies are available.

Seniors should carefully research these policies before choosing, and the free service SHIBA (see page 79) can help older adults make the best possible decisions about these options.

met and only for a limited term. Custodial care such as help with eating, meal prep, bathing, and cleaning is not covered by Medicare, even if received in a skilled nursing facility.

Many insurance companies sell long term care insurance as a separate policy. Call your insurer for more information.

State of Oregon Director of Financial Regulation Oregon Insurance Division Consumer Advocates (888) 877-4894 (Toll-free) P.O. Box 14480 Salem OR 97309 www.dfr.oregon.gov

The Financial Aid Center for Long Term Care, Inc. (888) 870-5467 (Toll-free) P.O. Box 2200 Grants Pass OR 97528 www.oregonmedicaidhelp.com

Assists with determining Oregon Medicaid eligibility and qualification and protecting assets.

See ad, page 79.

MEDICAID

Oregon's Medicaid program provides health care (medical benefits) and long-term care services for low-income or disabled individuals who meet income and asset requirements and other specific criteria. Medicaid is funded by state and federal funds. The local Aging and People with Disabilities (APD) programs offices below have information on qualifying.

By City

Bend (541) 388-6240

La Pine (541) 536-8919

Madras (541) 475-6773

Prineville (541) 447-4511

Redmond (541) 548-2206

MEDICARE

Medicare is a federal health insurance program for people aged 65 or older, people under 65 receiving SSDI income, and people of any age who have permanent kidney failure. Medicare insurance has four parts: Part A, Hospitalization; Part B, Physician/Outpatient

Medical; Part C, Medicare Advantage; and Part D, Prescription Drug Plans.

Medicare Customer Representative (800) 633-4227 (Toll-free) www.medicare.gov

MEDICARE ADVANTAGE OPTIONS

Humana (360) 823-8497 www.humana.com/dfritsch

See ad, inside back cover.

MEDICARE SAVINGS PROGRAM

This program pays the qualifying recipient's Part B Medicare premiums. Depending on the level of assistance, Medicare deductibles and co-pays may be covered. A recipient must be eligible for Medicare parts A and B. Applications are required, and eligibility is based on income and asset limitations. For complete information and an application for the Medicare Savings Program, contact the Council on Aging's SHIBA program at (541) 678-5483, or contact the nearest Aging and People with Disabilities (APD) office from the list below.

By City

Bend (541) 388-6240 La Pine (541) 536-8919

Madras (541) 475-6773

Prineville (541) 447-4511

Redmond (541) 548-2206

OREGON HEALTH PLAN (OHP)

The Oregon Health Plan provides medical coverage for low-income Oregonians who are not eligible for Medicare. For these residents, eligibility is based on income and assets.

Oregon Health Authority (800) 699-9075 (Toll-free, To Apply) (800) 273-0557 (Toll-free, Members) 500 Summer St. NE Salem OR 97301 www.oregon.gov/OHA

REPORTING MEDICAID AND MEDICARE FRAUD

Fraud is a major cost to our government and to your taxes. Report suspicious billing errors, such as being billed twice for the same service, or other questionable activities you observe. If you are in doubt as to whether an activity may be fraudulent, do not

hesitate to call the medical fraud investigation unit at (888) 372-8301.

See Fraud Reporting, page 14, for more information.

SENIOR HEALTH INSURANCE BENEFITS ASSISTANCE (SHIBA)

Trained SHIBA volunteers provide free information and assistance on Medicare benefits and limitations, evaluation of Medicare supplemental insurance and long term care policies; billing problems; and referrals for legal assistance with Medicare. They also support older adults during open enrollment periods.

SHIBA Program, Council on Aging of Central Oregon (541) 678-5483 (800) 722-4134 (Toll-free) 1036 NE 5th St. Bend OR 97701 www.councilonaging.org/medicare counseling

SUPPLEMENT INSURANCE: MEDIGAP

Medicare provides basic coverage for health care costs, but it will not pay all medical expenses. For this reason, many private insurance companies sell a range of Supplement Insurance or Medigap policies. Beneficiaries can choose from ten standardized plans. Oregon law gives the right to enroll in any of the Medicare Supplement plans approved for sale in the State of Oregon to anyone who is within the first six months of enrolling in Medicare Part B, including people on Medicare by reason of disability. To learn more, request *The Oregon Guide to Medicare Insurance Plans*, published by the Oregon Department of Consumer and Business Services by calling your local Council on Aging SHIBA program.

THE MEDICARE AND YOU HANDBOOK

This tool explains Medicare benefit periods, deductible charges,

Your spouse is in a nursing home at \$9,000 per month...NOW WHAT?

Call the Medicaid & VA Benefits experts at

THE Financial Aid Center
FOR Long Term Care

541-479-2415
FREE MEDICAID & VA
BENEFITS COUNSELING

Who should call? Anyone with family in (or about to enter) long-term care with assets to protect for a spouse or family member.

We get people qualified!

and various procedures. Contact Medicare to obtain a copy.

(800) 633-4227 (Toll-free) https://www.medicare.gov/pubs/ pdf/10050-medicare-and-u.pdf



Home Healthcare and In-Home Assistance

CAREGIVING

Taking care of a loved one can be demanding and stressful. The pressure of balancing a personal schedule and an older adult's needs often becomes overwhelming and can be a danger to the caregiver's health. The following resources can provide information to help make caregiving easier and offer ideas for maintaining a healthy balance.

Caregiver Support Groups

Many churches and other organizations throughout Central Oregon offer caregiver support groups. The Council on Aging also offers groups for caregivers. Call for more information.

(541) 678-5483

See pages 24.

SPONSORING IN-HOME CARE

Council on Aging case managers assess home environments and, if needed, can provide some grants for home care, chore help, and home-delivered meals for Oregonians not eligible for most Medicaid services. Assistance with activities of daily living (ADLs) is supplied by non-medical in-home care or private duty homecare agencies.

Services include:

- Bathing and dressing
- Exercising
- Medication reminders
- Meal preparation

Call (541) 678-5483.



HOME HEALTHCARE AGENCIES

Home health care services are provided to homebound patients by a state-licensed home health agency. Your physician must prescribe and direct the type of care, how often it is to be provided, and the duration of treatment. The agency must be licensed and

certified by Medicare and Medicaid to entitle patients to receive benefits under these programs.

Services provided by home health care include nursing, physical therapy, home health aide services, occupational therapy, and speech therapy. Medicare will pay home health care costs only if certain criteria are met. Medicaid also pays for most home health services provided by certified home health agencies. When you call the home health agency, discuss which benefits may be covered.

Partners in Care (541) 382-5882 2075 NE Wyatt Ct. Bend OR 97701 www.partnersbend.org

See ad, back cover.

Signature Health Care at Home (541) 382-5050

www.signature.hch.com/bend

See ad, page 42.

St. Charles Home Health (541) 706-7796 63031 NE Layton Ave.

Bend OR 97701

https://www.stcharleshealthcare.org/ service/home-health-care

Personalized in-home care you can trust.





- Medication Management
- · Personal Care
- Homemaking Services
- · 24 Hour Care
- Respite Services

(541) 389-0006 **AlmostFamilyCare.com**

Tribal Home Health/CHR Program and Public Health Nursing, Warm Springs Health and Wellness Center (541) 553-1196

1270 Kot-num Rd. Warm Springs OR 97761 www.ihs.gov/portland/ healthcarefacilities/warmsprings

HOSPICE

Hospice programs provide a full range of services to patients facing a terminal illness, and their families.

See End-of-Life Services, page 48.

IN-HOME ASSISTANCE

These agencies help people remain healthy and safe in their own homes. Staff assists with housekeeping, transportation, and personal care.

Almost Family (541) 389-0006 243 SW Scalehouse Loop, Ste. 3A Bend OR 97702 www.almostfamilycare.net

See ad, this page.

At Home Care Group (541) 312-0051 205 SE Wilson Ave., Ste.1 Bend OR 97702 www.athomecaregroup.com

Comfort Keepers (541) 241-3225 354 NE Greenwood, Ste. 204 Bend OR 97701 www.seniorcarecentraloregon.com

Helping Hands Home Care (541) 241-1950 61396 S Hwy. 97, Ste. 106 Bend OR 97702 www.helpinghandshomecare.com

Home Instead Senior Care of Central Oregon (541) 330-6400 296 SW Columbia St., Ste. C Bend OR 97702 www.homeinstead.com

Interim HealthCare of Central Oregon (541) 639-4400 230 SE 3rd St., Ste. 100 Bend OR 97702 www.interimhealthcare.com/

Pro Quality Home Care (541) 923-4041 605 SW 5th St. Redmond OR 97756 www.proqualityhomecare.com

bendor/home

Right at Home In-Home Care and Assistance (541) 633-7436



2195 NE Professional Ct. Bend OR 97701 www.rightathome.net

Safe Haven Care 1005 NW Galveston Ave., Ste. 200 Bend OR 97703 www.safehavencarebend.com

Signature Health Care at Home (541) 382-5050 www.signaturehch.com/bend

See ad, page 42.

Touching Hearts at Home (541) 633-9214 2510 NE Ocker Dr. Bend OR 97701 www.touchingheartsathome.com

Visiting Angels (541) 617-3868 2920 NE Conners Ave. Bend OR 97701 www.visitingangels.com

MEDICAL AND ASSISTIVE EQUIPMENT

Home medical equipment, sometimes called durable medical equipment (DME), includes shower chairs, adaptive toilets, walkers, and other assistive devices. Determine costs before ordering equipment, as many items are not covered by insurance or have a deductible. Several local agencies have equipment that may be available on loan.

Access Technologies, Inc. (800) 677-7512 (Toll-free) 2225 Lancaster Dr. NE Salem OR 97305 www.accesstechnologiesinc.org

Advanced Mobility of Bend (541) 382-6016 1045 NE 3rd St. Bend OR 97701 www.advancedmobilityofbend.com

Bath Techs (541) 639-9497 19879 Quail Pine Loop Bend OR 97703 www.bathtechs.com

See ad, page 82.

First Presbyterian Church of Bend (541) 382-4401 230 NE 9th St. Bend OR 97701

Loans out various medical equipment to those in need for no charge. Typical loans are for six weeks, but this may be negotiable. There is no cost for this service. Items may include wheelchairs, walkers, crutches, bedside commodes, shower and tub benches. Call first for to check availability.

Independent Living Aids (800) 537-2118 (Toll-free) 137 Rano Rd.
Buffalo NY 14207
www.independentliving.com

Medic Alert Foundation (800) 432-5378 (Toll-free)

www.medicalert.org

Provides 24/7, toll-free telephone access to medical information through a variety of membership levels, starting at \$30. Also sells a variety of Medic Alert products.

Oregon Public Utility Commission (800) 848-4442 (Toll-free) (800) 648-3458 (TTY) (971) 239-5845 (VP) www.tdap.oregon.gov

Offers specialized telephone equipment or tablets at no cost to Oregon residents who have loss of hearing, vision, speech, mobility, or cognition.

See ad, page 84.

NEEDS ASSESSMENT/CASE MANAGEMENT

For some, living independently has become difficult. Assistance with housekeeping, shopping, or meal preparation may make all the difference in their ability to keep living at home.

Services may be available from a variety of sources with different financing requirements.

Bend Senior Care Management (541) 782-8381

Do you qualify for a discount?

Oregon Lifeline is a federal and state government program that provides a discount of up to \$15.25* on phone service or up to \$19.25* on high-speed internet service through participating companies for qualifying low-income households.

Oregon Public Utility Commission

Apply if you receive:

- Supplemental Nutrition Assistance Program (SNAP)
- Medicaid
- Supplemental Security Income (SSI)
- · Veterans or Survivors Pension
- · Federal Public Housing Assistance,
- Your total household income is at or below 135% of the federal poverty guidelines

*Discount amounts are subject to change.

If you live on Tribal lands, there are additional programs that may qualify you. Please visit www.lifeline.oregon.gov or call for more information.

Proof of eligibility:

You may be required to provide proof that you qualify. Apply online or print the application at:

www.lifeline.oregon.gov

puc.rspf@puc.oregon.gov

Call (800) 848-4442 TTY (800) 648-3458 VP (971) 239-5845 We accept all relay calls.

Monday — Friday, 9 a.m. to 4 p.m.

Lifeline is non-transferable.

The Lifeline discount is limited to one per household, consisting of either phone (landline or wireless) or high-speed internet service.



Having trouble hearing on the phone?

Specialized telephone equipment or tablets are available at no cost to Oregon residents who have disability in:

Hearing • Mobility • Cognition • Vision • Speech

Let us help select the technology that will work best for you. (800) 848-4442 | TTY (800) 648-3458 | VP (971) 239-5845 We accept all relay calls.

Monday—Friday, 9 a.m. to 4 p.m.



Info/application: www.tdap.oregon.gov puc.rspf@puc.oregon.gov



505 SW Mill View Way Bend OR 97702S www.bendseniorcaremanagement.com

Oregon Home Care Commission Registry and Referral System (877) 867-0077 (Toll-free) 676 Church St. NE Salem OR 97301 www.or-hcc.org

An online Registry and Referral System of people interested in doing in-home work.

Oregon Project Independence (OPI), Council on Aging of Central Oregon (541) 678-5483 1036 NE 5th St. Bend OR 97701

www.councilonaging.org

Helps with in-home tasks such as bathing, dressing, fixing meals, and safety/sanitation housekeeping. OPI is for people aged 60+ or for those under 60 with dementia who could not remain in their own homes without assistance.

OUT-OF-HOME CARE

Deciding to move from your home to a supported living environment or a nursing home is one of the most important and difficult decisions that a person may have to make, either for themselves or for a family member. There are a variety of senior living

choices in Crook, Deschutes, and Jefferson counties. Ideally, individuals will plan ahead to learn about available options and how each can meet various needs. Planning ahead eases the stress that accompanies making a change in living arrangements.

Information and services are available to assist seniors and their family members who are considering placement outside the home.

RESPITE CARE

Eldercare Locator (800) 677-1116 (Toll-free)

www.eldercareacl.gov

The Eldercare locator is a nationwide directory assistance service designed to help older adults and caregivers locate local supports and resources for aging Americans.

Family Caregiver Support
Program, Council on Aging of
Central Oregon
(877) 704-4567 (Toll-free)
1036 NE 5th St.
Bend OR 97701
www.councilonaging.org

Connects Crook, Deschutes, and Jefferson county's unpaid family caregivers caring for a loved one to respite ("time away") from their caregiving duties. Also has lists of available providers to call, out-ofhome respite opportunities, and financial assistance or respite.



Housing and Support Services

HEAT, FUEL, AND UTILITY ASSISTANCE

If you are unable to pay your bill, call your utility company before you are disconnected. Charges and fees to reconnect service after disconnection are costly. Most utility companies have some type of program or work with other agencies to assist customers in paying utility bills, such as:

- Installment payment plans
- Funds set aside to help low-income families
- Arrangements with the Neighbor-Impact assistance program
- Referrals to local agencies that provide utility assistance
- Rebates for home upgrades that improve energy efficiency.



NeighborImpact, Home Energy Assistance (541) 504-2155

www.neighborimpact.org

Offers assistance to income-qualified households for the following heat sources: electricity, natural gas, propane, oil, wood and pellets. Must meet eligibility requirements.

Salvation Army (541) 389-8888 541 NE Dekalb St. Bend OR 97701 www.bend.salvationarmy.org

St. Vincent De Paul

See full listing and locations under Emergency Assistance, page 39.

HOME PURCHASE, REPAIR, AND REHABILITATION

Resources are available to assist residents with the purchase of affordable housing in Central Oregon. Home repair and rehabilitation assistance is also available through a number of programs. Inquire with the following agencies for help.

Advanced Mobility of Bend (541) 382-6016 1045 NE 3rd St. Bend OR 97701 www.advancedmobilityofbend.com

City of Bend Fire Department, Safety Outreach for Seniors (541) 322-6300 1212 SW Simpson Ave. Bend OR 97702 www.bendoregon.gov/fire

Safety Outreach for Seniors (SOS), a free safety program provided by the City of Bend Fire Department, helps identify harmful conditions in and around your home that may place you, your guests, and pets at risk of injury or even death and suggests solutions.

MAKING HOME REPAIRS

The Council on Aging's Home Repair programs can fix minor safety issues around the home, such as installing grab bars, tightening loose rails, and eplacing heater filters.

To find out more, call (541) 678-5483.



Habitat for Humanity

www.habitat.org

Habitat for Humanity works in partnership with people in need to build simple, decent shelter that is sold to partner families at no profit, through affordable, no-interest mortgages. Family selection is based on the need for appropriate housing, ability to pay, and willingness to partner. Home repair services may be available.

Habitat for Humanity can also provide Critical Home Repair grants for urgent and major home repairs that help homeowners prevent suffering injury and falls, accidents, or having to move out. Recipients must meet eligibility guidelines.

- Jefferson County Office (541) 475-9722
 49 NE 12th St.
 Madras OR 97741
- Redmond Office
 (541) 548-1406
 1242 S Hwy. 97
 Redmond OR 97756
- Sisters Office
 (541) 549-1193
 382 E. Hood Ave.
 Sisters OR 97759
- Sunriver/Newberry Office (541) 593-5005
 P.O. Box 3364
 Sunriver OR 97707

Habitat for Humanity, ReStore www.habitat.org/restore

Non-profit home improvement stores and donation centers that sell new and gently used furniture, home accessories, building materials, and more.

- Bend Store
 (541) 312-6709
 224 NE Thurston Ave.
 Bend OR 97701
- Madras Store
 (541) 475-9722
 84 SW K St.
 Madras OR 97741

- Newberry Store

 La Pine/Sunriver
 (541) 536-3234
 52684 Hwy. 97
 La Pine OR 97739
- Prineville Store
 (541) 447-6934
 1427 NW Murphy Ct.
 Prineville OR 97754
- Redmond Store
 (541) 312-6709
 1242 S Hwy. 97
 Redmond OR 97756
- Sisters Building Supplies Store (541) 549-1621
 254 W Adams St.
 Sisters OR 97759
- Sisters Store
 (541) 549-1621
 141 W Main St.
 Sisters OR 97759

Kôr Community Land Trust (541) 797-4418 P.O. Box 6993 Bend OR 97708 www.korlandtrust.org

Kôr Community Land Trust provides permanently affordable, environmentally sustainable, and equitable homeownership opportunities for low to moderate-income households in Bend.

See ad, page 86.

NeighborImpact (541) 548-2380

www.neighborimpact.org

Administers a federal grant in partnership with area governments to assist low-income families and the elderly with necessary home rehabilitation. Improves the health, safety, and energy efficiency of homes for low- and moderate-income people with repairs such as caulking, insulating, and furnace updates.

- Bend Office
 20310 Empire Blvd.
 Bend OR 97701
- Madras Office 374 SW 5th St., Ste. B Madras OR 97741
- Prineville Office
 422 NW Beaver St.
 Prineville OR 97754
- Redmond Office
 2303 SW First St.
 Redmond OR 97756

Warm Springs Family Resource Center (541) 553-0497 1144 Warm Springs St. Warm Springs OR 97761

USDA Rural Development (541) 923-4358, ext. 4

625 SE Salmon Ave., Ste. 5 Redmond OR 97756 www.rd.usda.gov/or

Designed to enable very lowand low-income households to purchase homes in rural areas.

HOUSING ASSISTANCE

Housing Works (541) 923-1018 (866) 327-8877 (TTY) 405 SW 6th St. Redmond OR 97756 www.housing-works.org

Administers the Department of Housing Urban Development (HUD) Housing Choice Voucher program for Central Oregon.

NeighborImpact, Rent Assistance Program (541) 548-2380 2303 SW 1st St. Redmond OR 97756 www.neighborimpact.org

Households interested in applying for deposit or rental assistance must fill out a rental assistance application. When funds are available, clients will be contacted based on need. Applications are available at all NeighborImpact locations.

Oregon Housing and Community Services (503) 986-2000 725 Summer St. NE, Ste. B Salem OR 97301 www.oregon.gov/ohcs

Provides information on financing single-family homes, rental housing assistance, low cost rental housing by community and Section 8 services.

SENIOR/DISABLED/LOW-INCOME HOUSING

The following residences offer accommodations for low- to moderate-income older adults and people with disabilities. Rents are generally calculated based on a person's income. Older adults must be able to live independently.

Bend

Crest Butte Apartments (541) 389-9107 1695 NE Purcell Blvd., Ste. 13 Bend OR 97701

Discovery Park Lodge (541) 312-9940 2868 NW Crossing Dr. Bend OR 97701

Mountain Laurel Lodge (541) 389-7800

PROVIDING LEGAL ASSISTANCE

Every other month, the Council on Aging makes free legal counsel available for general advice and referrals to seniors in the tri-county area on an appointment basis.

Call (541) 678-5483.



990 SW Yates Dr. Bend OR 97702

Pilot Butte Retirement Center (541) 383-4674 (800) 714-9177 (Toll-free) 1350 NE 27th St. Bend OR 97701

Pilot Butte Village (541) 388-1239 1975 Sams Loop, Ste. 3 Bend OR 97701

Quimby St. Apartments (541) 382-9046 455 NE Quimby St. Bend OR 97701

Vintage at Bend (541) 617-3985 611 NE Bellevue Dr. Bend OR 97701

La Pine

Little Deschutes Lodge (541) 536-5400 51725 Little Deschutes Ln. La Pine OR 97739

Madras

Canyon Villa Estates (541) 475-3202 306 SW C St. Madras OR 97740

Golden Age Manor (**541**) **475-3202** 289 SW C St. Madras OR 97740

Madras Estates (541) 475-1969 242 SW 3rd St. Madras OR 97741

Prineville

Desert Gardens (541) 447-1320 705 NW 10th St. Prineville OR 97754

Grasshopper Village (541) 382-9046 850 NW 10th St. Prineville OR 97754 Ochoco Manor (541) 447-5811 601 NW Deer St. Prineville OR 97754

Riverside Apartments (541) 416-2117 635 S Main St. Prineville OR 97754

Redmond

Brentwood Manor (541) 788-3742 1121 SW Kalama Ave. Redmond OR 97756

Cottonwood Apartments (541) 548-7111 211 NW Greenwood Ave. Redmond OR 97706

Redmond Triangle (541) 923-2142 787 NW Canal Blvd. Redmond OR 97756

Reindeer Meadows (541) 548-2660 1601 SW Reindeer Ave. Redmond OR 97756

Silvergate Apartments (541) 385-1515 2001 SW Salmon Ave. Redmond OR 97756

Legal Assistance and Information

For legal advice, always consult an attorney.

DISPUTE RESOLUTION

If you find yourself in conflict with an individual or business, a trained neutral third party may be able to help.

Cascades Mediation (541) 382-3822 747 SW Mill View Way Bend OR 97702 www.mediation-bend.com

Specializes in all aspects of divorce (custody, parenting time, asset/debt division, support, etc.) and issues involving seniors (placement, care, financial arrangements, etc.).

Community Solutions of Central Oregon (541) 383-0187 1010 NW 14th St., Ste. 104 Bend OR 97703 www.solutionsco.org



ESTATE PLANNING

Excellence with Compassion When You Need It Most. Wills • Trusts • Probate



Schedule Your FREE Consultation Today!

Bend 541-389-4646 Sisters 541-549-2221 Provides confidential education and mediation service for a modest fee. No one is turned away because of inability to pay. Also offers mediation training.

ELDER ABUSE

See Emergency Services, page 35.

FINDING AN ATTORNEY

There are several ways to find the right attorney:

- Ask friends who have used legal services for their recommendations.
- Check the attorney's references.
- Find out the attorney's specialization.
- Discuss the extent and recency of their experience in the area of concern.

A written fee agreement with your attorney, specifying hourly rates and fees, is advisable.

Oregon State Bar Lawyer
Referral Service
(800) 452-7636 (Toll-free)
(503) 684-3763
16037 SW Upper Boones Ferry Rd.
Tigard OR 97224
www.oregonstatebar.org

Lawyer Referral Service offers assistance in over 100 areas of law and makes referrals to nearby attorneys.

The fee for first consultation is \$35.



LEGAL SELF-HELP

Several options are available to settle a dispute or debt with someone owing money.

Small Claims Court (541) 617-4758

www.deschutes.org

Handles disputes involving deposits, monetary debts, or damages less than \$10,000. Attorneys are not allowed to represent either side at the hearing. If your claim is larger, you may waive the amount above \$10,000 or hire an attorney to take your case to a higher court.

LEGAL TERMS AND TOOLS OF ESTATE

There are many ways to determine how to distribute an estate. Without a valid will, state law determines who will receive the belongings or proceeds of an estate. The following are some simple definitions and different methods of handling estate planning.

Conservatorship

The court appoints and holds a conservator accountable to assist someone who is mentally or physically incapable of managing their own financial affairs. A conservator can be a private individual, a family member or friend, or a private company such as a bank or trust company.

Guardian

A guardian is a person appointed by the court to make healthcare decisions for someone who is unable, due to mental incapacity, to make those decisions for themselves.

Handwritten or Holographic Wills

A holographic will is entirely handwritten and signed by the testator, the person making the will, without witnesses. They are only valid in about half of the states or under special circumstances, e.g. a soldier on the battlefield. Holographic wills are not valid in Oregon.

Intestate

To die intestate means to die without a valid will, in which case state law determines who will receive the property of the estate. Normally this is the decedent's closest living relatives.

Living Trust

A living trust is established during one's lifetime. It is fully amendable and can be revoked during the life of the person writing it. It provides for the distribution of a person's assets to the beneficiaries in a manner indicated in the trust. Upon death, the person's assets passing through the trust avoid probate.

A trustee named in the trust performs distribution of the assets. Establishing a living trust for single or married persons is a fairly simple and relatively quick process and does not involve the probate court. It can be expensive to set up, so be sure to determine costs before proceeding.

Oregon Advance Directive for Health Care

See End-of-Life Services, page 51.

Personal Representative

A personal representative can be named in a will to ensure that the decedent's estate is distributed according to their wishes. If no personal representative is named, the court will appoint an administrator—possibly a friend or relative, or a private entity.

Powers of Attorney

Power of attorney is the appointed agent to manage an estate and finances in the event of a person's physical or mental incapacity. One should be careful when assigning

these powers, because they can be misused by the appointed agent. All powers of attorney in Oregon are durable, which means they survive the author's incapacity. The power of attorney ceases to be effective after death, so it is not a substitute for a will or living trust.

Probate

A judicial process that establishes whether a will is a valid public document and the true last testament of the deceased.

Representative Payee

See Financial Services, page 53.

Testamentary Trust

A testamentary trust is established by a will and does not avoid probate. This type of trust becomes effective only after death and after probate of a will.

Will

A will specifies how assets held in your name will be distributed after your death. Assets passing under a will may require probate.

- Crook County Courthouse (541) 447-6553
 300 NE Court St., Rm. 23
 Prineville OR 97754
 www.co.crook.or.us/county-clerk
- Deschutes County Circuit Court (541) 388-5300 1100 NW Bond St. Bend OR 97703 www.courts.oregon.gov/courts
- Jefferson County Courthouse (541) 475-3317
 129 SW E St.
 Madras OR 97741
 www.courts.oregon.gov/courts/ jefferson

LEGAL SERVICES

Brinich and Bertalan, LLP (541) 382-4980 250 NW Franklin Ave., Ste. 101 Bend OR 97703 www.bboregonlaw.com

See ad, page 93.

De Alicante Law Group (541) 390-8961 19570 Amber Meadow Dr., Ste. 140 Bend OR 97702 www.dealicante.com

See ad, inside front cover.

Legal Aid Services of Oregon (541) 385-6950 (800) 678-6944 (Toll-free) 42 NW Greeley Ave. Bend OR 97703 www.oregonlawhelp.org

Provides free legal advice and/or representation to low-income clients in certain civil law matters.

Legal Issues for Older Adults, Oregon State Bar (800) 452-8260 (Toll-free) 16037 SW Upper Boones Ferry Rd. Tigard OR 97224 www.osbar.org

An Oregon legal information and reference guide for older adults focusing on issues of direct concern to seniors such as health care, wills, housing, property management, and age discrimination. A free PDF version is available on the website.

Long-Term Care Ombudsman Program (800) 522-2602 (Toll-free) (503) 378-6533 3855 Wolverine NE, Ste. 6 Salem OR 97305 www.oltco.org

See Advocacy and Information, page 19.

Two Spruce Law (541) 389-4646 204 SE Miller Ave.

Bend OR 97702 www.twosprucelaw.com

See ad, page 92.

Will Dennis, Attorney at Law (541) 388-3877 438 NE Irving Ave. Bend OR 97701 www.willdennislaw.com

See ad, this page.

NOTARY PUBLIC

Notaries can be found online and at many banks, real estate offices, and title companies. Some notaries are also mobile and can come to your home or office.



Recreation and Travel

Staying active as one ages is not just fun—it's healthy! In addition to local classes, you can join other older adults for art, music, dining, hobbies, socializing, sports, and travel.

ARTS AND CULTURE

Art Adventure Gallery (541) 475-7701

"THE LONG-TERM CARE CRISIS" ™

- Seven out of ten seniors will need long-term care.
- The vast majority of seniors are unprepared to meet their long-term care needs.
- Taking care of the one in need of long-term care is burden enough.
- Paying for the care and the drain on assets only compounds the situation.
- Why face the threat by being unprepared?
- Know your options now before the crisis.
- Call 541-388-3877 for your free long-term care consultation now!

Will Dennis Attorney at Law 438 NE Irving Ave. Bend, OR 97701 Ph: 541-388-3877 wd@willdennislaw.com



"Protecting Seniors and Their Families from the High Cost of Long-Term Care"

185 SW 5th St., P.O. Box 376 Madras OR 97741 www.artadventuregallery.com

Showcases local artists. Information regarding past and future events, as well as the artists themselves, can be found on their website.

Cascades Theatrical Company (541) 389-0803 148 NW Greenwood Ave. Bend OR 97701 www.cascadestheatrical.org

This non-profit organization supports local artists and strives to provide the community with enriching entertainment.



You're invited to join in fun, invigorating activities and connect with others at the Larkspur Community Center, Home of the Bend Senior Center.

With a warm water pool, indoor walk/jog track, fitness center and group exercise rooms, Larkspur continues the senior center's great programming with even more offerings including expanded therapeutic fitness activities.

Visit bendparksandrec.org and discover everything Larkspur has to offer.



FITNESS & WELLNESS



SOCIAL ACTIVITIES



LIFELONG LEARNING



SWIMMING & AQUATICS

Tour information and more at bendparksandrec.org
p. 541-388-1133



play for life

Use the website for tickets, schedules, and ways to get involved.

Central Oregon Symphony (541) 317-3941

15 SW Colorado Ave., Ste. 320 Bend OR 97702 www.cosymphony.com

Community-based orchestra with concerts in Bend. Visit the website for more information about upcoming concerts, events, ticket purchases, and other music programming.

Redmond Community Concert Association (541) 350-7222

P.O. Box 91 Redmond OR 97756 www.redmondcca.org

An organization working to provide Central Oregon residents with affordable performances, outreach programs, music scholarships, etc. Information regarding ticket sales, subscriptions, and FAQs can be found on their website.

Sunriver Music Festival (541) 593-1084 (541) 593-9310 (Tickets) Sunriver Village Building 13 P.O. Box 4308 Sunriver OR 97707 www.sunrivermusic.org

Provides information about upcoming events and available scholarships.

Announcements are posted regularly to keep the public informed about job and volunteer openings, concerts, etc.

The Art Station (541) 706-6114

www.bendparksandrec.org/facility/ the-art-station

Studio dedicated to teaching the community about the art of clay. Youth and adult classes offered.

BICYCLING/COMMUTING

Central Oregon Trail Alliance (541) 595-8854

P.O. Box 555 Bend OR 97709 www.cotamtb.com

Builds trails throughout Central Oregon.

Commute Options (541) 668-6138 50 SW Bond St. Bend OR 97702 www.commuteoptions.org

Actively promotes bicycling, walking, carpooling, and use of public transportation to create livable communities and enhance the quality of life in Central and Eastern Oregon.

Pedestrian and Bicycle Program, Oregon Department of Transportation (541) 388-6429 355 Capitol Street NE, MS 11 Salem OR 97301

https://www.oregon.gov/odot/ programs/pages/bikeped.aspx

The Oregon Bicycle and Pedestrian Program provides direction to the Oregon Department of Transportation in support of walking and bicycling.

EVENTS

Deschutes County Fairgrounds and Expo Center (541) 548-2711 (541) 585-1569 (RV Park) 3800 SW Airport Way Redmond OR 97756 expo.deschutes.org/expo

Event facility that offers more than 200,000 square feet of flexible meeting space with in-house catering and state-of-the-art amenities and year-round community events and festivals.

MUSEUMS

Area museums showcase the natural environment, history, and culture that have shaped the region.

A.R. Bowman Museum (541) 447-3715 246 N Main St. Prineville OR 97754 www.crookcountyhistorycenter.org This museum has created a vivid collection of pioneer history and preserves and promotes understanding of the history of Crook County through exhibitions, lectures, books, field trips, and more.

Deschutes Historical Museum (541) 389-1813 129 NW Idaho Ave. Bend OR 97703 www.deschuteshistory.org

This organization's aim is to gather, preserve, and make available museum, library, and other historical material relating to the history of Central Oregon.

The High Desert Museum (541) 382-4754
59800 US-97
Bend OR 97702
www.highdesertmuseum.org

Discover the natural world and cultural history of the West's High Desert through artful exhibits, live animals, engaging programs, and living history.

The Museum at Warm Springs (541) 553-3331 2189 Hwy. 26 P.O. Box 909 Warm Springs OR 97761 www.museumatwarmsprings.org

Experience the rich and colorful cultures that make up the Confederated Tribes of the Warm Springs Reservation.

OBSERVATORIES

Pine Mountain Observatory (541) 382-8331 56100 Pine Mountain Rd. Bend OR 97701 www.pmo.uoregon.edu

The observatory's primary function is research and other astronomical observations. Tours available.

Donations requested.

Sunriver Nature Center and Observatory (541) 593-4442 57245 River Rd. Sunriver OR 97707 www.snco.org

Serves as the area's foremost authority on the natural sciences.

PARKS AND RECREATION

National and State

National Recreation Reservation Service (877) 444-6777 (Toll-free) www.recreation.gov

Provides information about 1,700+ different recreation locations, available tours and tickets, and permitting instructions.

Ochoco National Forest and Crooked River National Grassland (541) 416-6500 3160 NE 3rd St. Prineville OR 97754 www.fs.usda.gov/ochoco

Offers information about recreational activities people can engage in, passes and permits available, and local news and upcoming events at the site.

Oregon Parks and Recreation Dept. (800) 551-6949

725 Summer St. N.E., Ste. C Salem OR 97301 www.oregon.gov/OPRD

Provides information about the state park activities, facilities, hosting opportunities, and more. Sells annual Day Use passes.

State Parks and Recreation Dept., Eastern Region Office (541) 604-6589 62976 OB Riley Rd. Bend OR 97703 www.oregonstateparks.org

Provides and protects outstanding natural, scenic, cultural, historic, and recreational sites for the enjoyment and education of present and future generations.

U.S. Forest Service and Deschutes National Forest (541) 383-5300

63095 Deschutes Market Rd. Bend OR 97701 www.fs.usda.gov/deschutes

Works in collaboration with communities and partners to provide access to natural resources and experiences that promote economic, ecological, and social vitality.

Regional

Bend Park and Recreation District (541) 389-7275

799 SW Columbia St. Bend OR 97702 www.bendparksandrec.org

Maintains a system of parks and sports facilities that offer a broad range of recreation programs and special events.

See ad, page 98.

Crook County Parks and Recreation Department

(541) 447-1209 (541) 447-7546 (Pool) 296 S Main St. Prineville OR 97754

www.ccprd.org

Manages 13 parks and 2 campgrounds. Offers diverse recreation programs and classes for all ages.

Juniper Swim and Fitness Center (541) 389-7665 800 NE 6th St.

Bend OR 97701 www.bendparksandrec.org Offers water and exercise classes that keep seniors fit and energized. Senior rates available.

La Pine Park and Recreation (541) 536-2223 16405 1st St. La Pine OR 97739

www.lapineparks.org

Promotes healthy and active lifestyles for residents of Central Oregon by providing educational and recreational activities in safe and inviting facilities for people of all ages.

Madras Aquatic Center (541) 475-4253 1195 SE Kemper Way Madras OR 97741 www.macrecdistrict.com

Provides water aerobics classes and other programs geared toward older adults. On Tuesdays, seniors are admitted for free.

Redmond Area Park and Recreation District (RAPRD) (541) 548-7275 465 SW Rimrock Dr. Redmond OR 97756 www.raprd.org

Offers an array of recreational programs for the greater Redmond, Oregon community.

 Cascade Swim Center, RAPRD (541) 548-6066 465 SW Rimrock Dr. Redmond OR 97756 www.raprd.org/swim-center

Provides the community with a multitude of aquatic health and swim programs. Classes are available for all levels of exercisers, from athletes to health seekers, with some specifically geared towards the senior population.

Sisters Park and Recreation District (SPRD)

(541) 549-2091

1750 W. McKinney Butte Rd. Sisters OR 97759
www.sistersrecreation.com

Full service parks and recreation district with facilities and programs that meet the needs of constituents of all ages.
Adult fitness classes are offered.

PASSES AND PERMITS

America The Beautiful Pass (888) 275-8747 (Toll-free)

store.usgs.gov/recreation-passes

Passes give access to 2,000+ federal recreation sites. Discounted or free passes available for seniors, people with disabilities, and veterans. Available online, by mail, or at participating recreation sites.

Interagency Senior Pass (541) 383-5300

63095 Deschutes Market Rd. Bend OR 97701 www.fs.usda.gov/detail/deschutes/ passes-permits

Available to U.S. citizens or permanent residents 62 and older. Provides 50 percent discount at federal campgrounds and free entrance to most national parks and monuments. The pass, which is not transferable, can only be obtained in person at any federal recreation site. Call for a location near you.

Northwest Forest Pass (541) 383-5300 63095 Deschutes Marked Rd. Bend OR 97701

Required at many National Forest trail heads and day-use sites. Day passes are available at any Forest Service office and many sporting/outdoor recreation retail vendors.

www.fs.usda.gov/detail/deschutes

Oregon Department of Fish and Wildlife (503) 947-6000 (800) 720-6339 (Toll-free) 4034 Fairview Industrial Dr. SE Salem OR 97302 www.dfw.state.or.us

Provides fishing and hunting licenses and information on wildlife habitat and fishing areas that are accessible to people with disabilities. Pioneer licenses are available to people 65 and over who have resided in the state for at least 50 years; includes an elk tag discount.

- Bend Office
 (541) 388-6363
 61374 Parrell Rd.
 Bend OR 97702
 www.dfw.state.or.us/agency
- Prineville Office

 (541) 447-5111
 2042 SE Paulina Hwy.
 Prineville OR 97754
 www.dfw.state.or.us/agency

Oregon Parks Day Use Permit (800) 551-6949

725 Summer St. NE, Ste. C Salem OR 97301 https://stateparks.oregon.gov

26 Oregon State Parks require a
Day Use permit. Passes are available
to purchase at some retail outlets,
over the phone, or at any State Park
District office.

Sno-Park Permits (503) 945-5000 1905 Lana Ave NE Salem OR 97314 www.oregondmv.com/dmv2u

A valid Sno-Park permit is required between November 1 and April 30. Permits are sold at all DMV offices, by permit agents, and in some retail outlets.

SENIOR CENTERS

These centers provide community connection for older adults. Activities, services, and programs are just some of the benefits to be found at local centers.

Crooked River Ranch Senior Group at Heritage House (541) 504-8236 6710 SW Ranch House Rd. Crooked River Ranch OR 97760 www.crrheritagehouse.weebly.com

La Pine Senior Activity Center (541) 536-6237 16450 Victory Way La Pine OR 97739 www.lapineseniorcenter.org

Larkspur Center (541) 388-1133 1600 SE Reed Market Rd. Bend OR 97702 www.bendparksandrec.org

Madras Senior Center (541) 475-1148 860 SW Madison St. Madras OR 97741

Prineville Senior Center (541) 447-6844 180 NE Belknap St. Prineville OR 97754

Redmond Senior Center (541) 548-6325

325 NW Dogwood Ave. Redmond OR 97756 www.redmondseniors.org

Sisters Senior Council, Sisters Community Church (541) 549-1201 1300 West McKenzie Hwy. Sisters OR 97759 www.sisterschurch.com

Warm Springs Senior Wellness Center (541) 553-3313 2331 High Lookee St. Warm Springs OR 97761 www.warmsprings-nsn.gov

TRAVEL BY AIR AND RAIL

Airlines

Alaska (800) 252-7522 (Toll-free)

American (800) 433-7300 (Toll-free)

Delta (800) 455-2720 (Toll-free)

United Express/SkyWest (800) 490-2021 (Toll-free)

Airport

Roberts Field Redmond Airport (541) 504-3499

2522 SE Jesse Butler Cir. Redmond OR 97756 www.flyrdm.com

Passports

Applications are available at local county clerk's offices, post offices, and online. Bring an original or certified copy of your birth certificate, two identical passport photos, and a driver's license or ID card. The \$110 passport fee must be a money order or check. There is an additional and separate handling fee of \$35.

www.passportusa.org

Rail Service

Amtrak (800) 872-7245 (Toll-free) (800) 523-6590 (TTY) www.amtrak.com

REAL-ID

Beginning May 3rd 2023, domestic travelers will need a REAL-ID card or passport to travel by air in the U.S. To get a REAL-ID-compliant state driver's license or identity card, the U.S. Department of Homeland Security requires applicants provide documentation showing their full legal name, date of birth, Social Security Number, two proofs of address of principal residence, and lawful status. For more visit, www.orgegon.gov/odot/DMV/pages/driver10/index.aspx

Residential and Long-Term Care

ADULT DAY SERVICES

These community-based programs address the needs of functionally and/or cognitively impaired adults and provide much-needed assistance and respite for caregivers. Any individual who needs supervision, increased social opportunities with peers, or assistance with personal care and daily living activities will benefit from adult day services.

Thelma's Place (541) 548-3049 1350 NW Canal Blvd. Redmond OR 97756 www.thelmasplace.net

ADULT FOSTER HOMES

These homes care for two to five residents at a time in a residential home setting. They offer assistance with bathing, meals, medications, laundry, cleaning, and personal needs. They are overseen by the Department of Human Services (DHS) Aging and People with Disabilities Programs, which licenses different homes to offer different levels of care.

ASSISTED LIVING RESIDENTIAL CARE COMMUNITIES

Assisted living (also known as board and care, residential care, community-based retirement facilities, personal care, adult living, and adult foster care) is the most popular type of residential housing for older Americans. It provides a combination of residential housing, personalized supportive services, and health care that meets the needs of those who require help with activities of daily living such as dressing, bathing, and grooming but not the skilled medical care provided in a nursing center.



A Senior Moment is committed to personally assisting you with finding the right community to meet your needs at no cost to you!

- Retirement living
- Foster care
- Memory/Alzheimer's care
- Nursing homes
- Independent living
- Assisted living

Nancy Gotchy, 541-408-0570 Tiffany Plagmann, 541-788-3487



www.aseniormoment.us

We are 100% local and independent and not affiliated with any single provider network.

Ashley Manor (888) 376-7298 (Toll-free) www.ashleymanorseniorliving.com

Aspen Ridge Memory Care (541) 321-4300 1025 NE Purcell Blvd. Bend OR 97701 www.aspenridgememorycare.com

Brookdale (844) 320-1378 (Toll-free) www.brookdale.com

- Bend Office
 (541) 210-8802
 1099 NW Watt Way
 Bend OR 97701
 www.brookdale.com/en/
 communities/brookdale-bend.html
- Redmond Office
 (541) 210-9864
 1942 SW Canyon Dr.
 Redmond OR 97756
 www.brookdale.com/en/communities/brookdale-redmond.html

Brookside Place (541) 504-1600 3550 SW Canal Blvd. Redmond OR 97756 www.brooksideplace.net

Caring Places Management (503) 966-5728 www.caringplaces.com

- Awbrey Place Assisted Living (541) 317-8464
 2825 Neff Rd.
 Bend OR 97701
- Carriage Place (541) 416-0500
 150 SE Williamson Dr. Prineville OR 97754
- Chinook Place (541) 475-6001 470 NE Oak St. Madras OR 97741

Cascades of Bend Retirement
Community
(541) 389-0046
1801 NE Lotus Dr.
Bend OR 97701
www.cascadesofbend.com

Country Side Living of Redmond (541) 548-3049 1350 NW Canal Blvd. Redmond OR 97756 www.countrysideliving.com

East Cascade Retirement Community (541) 475-2273 175 NE 16th St. Madras OR 97741 https://eastcascade.com

High Lookee Lodge (541) 553-1182

2321 Ollalie Ln.
Warm Springs OR 97761
www.warmsprings-nsn.gov/program/
high-lookee-lodge/

Juniper Springs Senior Living (541) 632-6423 590 NW 23rd St. Redmond OR 97756 www.compass-living.com

Mt. Bachelor Memory Care (541) 318-3322 20225 Powers Rd. Bend OR 97702 www.bendmemorycare.com

Prairie House Assisted Living (541) 536-8559 51485 Morson St. La Pine OR 97739 www.prairiehousealf.com

Prestige Senior Living (541) 312-2003 2660 NE Mary Rose Pl. Bend OR 97701 www.prestigecare.com

Regency Pacific www.regency-pacific.com

- Regency Village at Bend (541) 317-3544
 127 SE Wilson Ave.
 Bend OR 97701
- Regency Village at Prineville (541) 416-3600

830 NE Elm St. Prineville OR 97754

Regency Village at Redmond (541) 923-5452
3000 SW 32nd St.
Redmond OR 97756

The Arbor at Bend (458) 202-7020 1290 SW Silver Lake Blvd. Bend OR 97702 www.avamere.com/the-arbor-at-bend

The Lodge in Sisters (541) 549-5634 411 E Carpenter Ln. Sisters OR 97756 www.thelodgeinsisters.com

CONTINUING CARE COMMUNITIES

These life care communities are residential campuses that provide a continuum of care from private units to assisted living and skilled nursing as needed, in one location. They guarantee a lifelong residence, unlike retirement communities, assisted living facilities, and nursing centers.

Aspen Ridge Retirement (541) 312-4300 1010 NE Purcell Blvd. Bend OR 97701 www.aspenridgeretirement.com Fox Hollow, Regency Pacific (541) 383-2030 2599 NE Studio Rd. Bend OR 97701 www.regency-pacific.com

Mt. Bachelor Assisted Living (541) 388-9800 20215 Powers Rd. Bend OR 97702 www.mtbachelorassistedliving.com

Touchmark Mt. Bachelor Village (541) 316-8445 19800 SW Touchmark Way Bend OR 97702 www.touchmarkbend.com

EXPLORING HOUSING OPTIONS

The Council on Aging Information and Referral Specialist has lists of potential housing availability. Contact the Council on Aging at (541) 678-5483.

FACILITY OVERSIGHT

Oregon Safety, Oversight, and Quality Office (503) 373-2227 P.O. Box 54930 Salem OR 97309 Itclicensing.oregon.gov

Offers a searchable directory of adult foster homes, assisted living, residential

care, and nursing facilities in Oregon with information on inspections, penalties, and substantiated complaint cases that have been completed.

HOME CARE SERVICES

Home care is a cost-effective alternative to hospital care or other institutional care. Clients receive health care or personal care services in their homes with the assistance of a home-care agency or via a statewide referral system of private caregivers. Daily, monthly, and hourly care services are available to people of all ages. Increasingly, older people are choosing to live independently and take advantage of home care services. Services can include medical and non-medical care such as assisting with shopping, laundry, meals, and companionship.

See Home Healthcare and In-Home Assistance, page 80.

INDEPENDENT LIVING

Active senior communities (apartments, single family homes, condominiums, and mobile homes) are designed to enable independent older adults to enjoy a lifestyle filled with recreational, educational, and social activities among their peer group. Active senior communities often include a variety of amenities such as golf

courses, tennis courts, swimming pools and spas, exercises facilities, clubhouses, lounges, and libraries.

Stone Lodge (541) 318-0450 1460 NE 27th St. Bend OR 97701 www.seniorlivingstyle.com/stonelodge/

The Alexander (458) 256-6854 1125 NE Watt Way Bend OR 97701 www.thealexanderbend.com

See ad, below.

Whispering Winds (866) 299-2920 2920 NE Conners Ave. Bend OR 97701 www.whisperingwinds.info

REFERRAL SERVICES

A Place for Mom (866) 750-5930 www.aplaceformom.com

A Senior Moment (541) 408-0570 (541) 788-3487 www.aseniormoment.us

See ad, page 106.







Resort-Style Independent Living Apartments for Active Seniors

541/330-6000

www.thealexanderbend.com

Call today to schedule your personal tour and ask about current incentives!





SKILLED NURSING CARE LEVELS

Skilled nursing facilities provide three levels of care:

1. Basic Care

Provides the support required to maintain a resident's activity of daily living, personal care, ambulation, supervision, and safety.

2. Skilled Care

Provides the services of a registered nurse, on a regular basis, for treatments and procedures.

3. Sub-Acute

Provides comprehensive inpatient care to those who have had an acute illness, injury, or exacerbation of a disease process.

For a current list of licensed nursing homes, contact the Council on Aging's Information and Referral specialist at (541) 678-5483.

SKILLED NURSING FACILITIES

These facilities provide room and board, personal care, protective supervision, and medical care. They are licensed and regulated by the state Department of Human Services. Individually certified by the state for Medicare and Medicaid, these facilities accept a variety of payment options: Medicare, Medicaid, private insurance carriers, and private pay.

Bend Transitional Care (541) 382-0479 900 NE 27th St. Bend OR 97701 www.bendtransitionalcare.com Pilot Butte Rehabilitation Center (541) 382-5531 1876 NE Hwy. 20 Bend OR 97701 www.pilotbutterehab.com

Redmond Rehabilitation and Nursing Center (541) 548-5066 (877) 252-4469 3025 SW Reservoir Dr. Redmond OR 97756 www.nursinghomes.com

Regency Pacific www.regency-pacific.com

 Regency Care of Central Oregon (541) 382-7161
 119 SE Wilson Ave.
 Bend OR 97702 Regency Prineville Rehabilitation and Nursing Center (541) 447-7667
 950 NE Elm St. Prineville OR 97754



Transportation

There are a variety of transportation modes in Crook, Deschutes, and Jefferson counties, including emergency transport, prearranged escort, fixed route, and intercity public transportation.

AUTOMOBILE

AARP Driver Safety Classes (800) 350-7025 (Toll-free for online classes) (866) 732-42135 (Toll-free for in-person classes) www.aarpdriversafety.org

Drivers who take the AARP Smart
Driver™ online course may be eligible
for a multi-year discount on their
auto insurance. Safer driving can
save more than just money. The
course teaches proven driving
techniques to help keep drivers and
their loved ones safe on the road.

Driver and Motor Vehicles (DMV) (503) 945-5000

www.oregon.gov/ODOT/DMV

- Bend Office
 (541) 388-6322
 63085 N Hwy. 97, Ste. 110
 Bend OR 97701
- Prineville Office
 (541) 447-7855
 1595 E 3rd St., Ste. A-3
 Prineville OR 97754
- Madras Office (541) 475-3382
 249 SW 3rd St.
 Madras OR 97741
- La Pine Office
 (541) 388-6322
 51515 Huntington Rd., Ste. 2
 La Pine OR 97739
- Redmond Office
 (541) 548-0140
 3835 SW 21st Pl.
 Redmond OR 97756

CURB-TO-CURB TRANSPORTATION

Many service agencies provide transportation to special needs clients. Some older residents may qualify. Ask your health care provider about Uber Health or other transportation help.

Dial-a-Ride, Cascade East Transit (541) 385-8680 334 NE Hawthorne Ave. Bend OR 97701

DISABLED PARKING PERMITS

Oregon issues parking permits to disabled people. Vehicles displaying these permits may park in specially designed and designated spaces; they are also allowed other parking privileges.

These parking permits are linked to the disabled person's driver's license or ID card. Each time the driver's license or ID card is renewed, the permit can be renewed for four or eight years, with a certificate of disability.

To apply for a disabled person parking permit, the disability must be certified by a licensed physician on an application form obtained from any local Motor Vehicles Division office, or through a request mailed to:

DMV Issuance Unit 1905 Lana Ave. NE Salem OR 97314 (503) 945-5000 www.oregon.gov/ODOT/DMV

www.cascadeseasttransit.com/guide/ policies/ride-assist

Dial-a-Ride is a curb-to-curb transportation service for eligible low-income seniors and the disabled. Service coverage varies from area to area. All vans are wheelchair accessible. Registration is required.

Road to Recovery
American Cancer Society
(800) 227-2345
www.cancer.org

Provides rides to patients who have no way to get to their cancer treatment.

Warm Springs Senior Transportation (541) 553-3313 (For Senior Dining)

(541) 553-2460 (For Medical Appointments)

INTERCITY BUS LINES

Central Oregon Breeze (541) 389-7469 (800) 847-0157 (Toll-free) 334 NE Hawthorne Ave. Bend OR 97701 www.cobreeze.com

Greyhound Bus Lines
Hawthorne Station
(541) 923-1732
334 NE Hawthorne Ave.
Bend OR 97701
www.greyhound.com

AMERICANS WITH DISABILITIES ACT (ADA) AND TRANSPORTATION

It is required by the Federal government that paratransit services be made available for people who are unable to use public fixed route transportation due to a disability.

If you need special transportation to take you to the doctor, the market, and other important places, and you are unable to ride the regular bus, you may be eligible for paratransit.

Call the toll-free ADA helpline: (800) 514-0301.

Passengers with disabilities can receive special assistance. A 5 percent discount is available for people 62+; must show photo ID as proof of age.

Pacific Crest Bus Lines
www.pacificcrestbuslines.com

People Movers Grant County (541) 575-2370 (844) 808-8964 (Toll-free) Oregon Relay 711 (TTY) 229 NE Dayton St. John Day OR 97845 www.grantcountypeoplemover.com

POINT Intercity Bus Service Eastern Route (888) 846-4183 (Toll-free) P.O. Box 7881 Bend OR 97708 www.oregon-point.com

PUBLIC TRANSPORTATION

Cascade East Transit (541) 385-8680 334 NE Hawthorne Ave. Bend OR 97701 www.cascadeseasttransit.com

Serving Bend, La Pine, Madras, Prineville, Redmond, Sisters, and Warm Springs, with connector routes beyond Central Oregon. Senior discount available.

Enviro Shuttle (541) 598-5384 60901 Brosterhous Rd. Bend OR 97702 www.enviroshuttle.com

Trip Check (800) 977-6368 (Toll-free) www.tripcheck.com Provides accurate, reliable, multimodel transport information in Oregon.

WHEELCHAIR AND SPECIAL NEEDS TRANSPORTATION

Fee-based services pick up passengers at homes, transport them to their destinations, and provide further assistance to reach the exact appointment location.

American Medical Transit (541) 317-3915 2200 NE Neff Rd. Bend OR 97701 www.americanmedicaltransit.com

Loving Lift Transportation (541) 977-6886

Provides veteran-focused, nonemergency, transportation in Central Oregon. Wheelchair vans are available.

Modus Transportation (541) 604-0838 850 NW 12th St. Bend OR 97701 www.modustransportation.com

WayToGo Wheelchair Transport (541) 420-9281 1680 NE Cliff Dr. Bend OR 97701



Veterans Services

VETERANS AFFAIRS

Oregon Department of Veteran's Affairs https://www.oregon.gov/odva

VETERANS BENEFITS/ HEALTHCARE

For war veterans returning home with honor, free confidential readjustment counseling is available, including individual and group counseling and referrals for post-traumatic stress disorder (PTSD) treatment, alcohol and drug assessment, and suicide prevention.

Veterans with wartime service who are permanently and totally disabled and meet asset and income limits are eligible for Veterans Administration (VA) pension benefits. The Office of Veterans Services assists with filing claims for service/non-service benefits and enrollment in the VA medical program.

For Veterans Death Benefits, see page 43.

Central Oregon Vet Center (541) 749-2112 (877) 927-8347 (Toll-free, After Hours) 1645 NE Forbes Rd., Ste. 105 Bend OR 97701 www.va.gov

U.S. Department of Veterans Affairs, VA Outpatient Clinic Bend (541) 647-5200 (800) 827-1000 (Toll-free) 2650 NE Courtney Dr. Bend OR 97701

Note: NO EMERGENCY SERVICES are available at this location. Services offered: audiology, business office, clinical pharmacist. HUD/VASH, laboratory services, mental health services, optometry/eye, physical therapy, primary care, sleep studies, tele-specialty services.

Veterans Administration Hospital, Portland VA Medical Center (503) 220-0862 (800) 949-1004 (Toll-free) 3710 SW U.S. Veterans Hospital Rd. Portland OR 97239

 Mental Health Clinic (503) 273-5187

Provides healthcare services to veterans in Oregon.

Veterans Services County Offices

Veterans Services Offices advocate for and assist veterans and their family members in applying to the Department of Veterans Affairs, the Oregon Department of Veterans Affairs, and other local agencies for all benefits that may be available to them.

- Crook County
 (541) 447-5304
 422 NW Beaver St.
 Prineville OR 97754
- Deschutes County
 (541) 385-3214
 1130 NW Harriman St.
 Bend OR 97701
- Jefferson County (541) 475-5228
 66 SE D St.
 Madras OR 97741

VETERANS ORGANIZATIONS

American Legion

- Crook County Post 29
 (541) 447-5651

 405 N. Main St.
 Prineville OR 97754
- La Pine Post 45
 (541) 536-1402
 52532 Drafter Rd.
 La Pine OR 97736
- Madras Post 131
 (541) 325-5219
 3920 E. Ashwood Rd.
 Madras OR 97741

- Redmond Post 44
 (541) 548-5688
 704 SW 8th St., P.O. Box 145
 Redmond OR 97756
- Sisters Post 86
 (541) 903-1123
 1307 McKinney Hwy.
 Sisters OR 97759

Central Oregon Band of Brothers

- Bend Chapter
 (541) 977-7883
 63460 Vogt Rd.
 Bend OR 97701
- La Pine Chapter (541) 419-0372
- Prineville Chapter
 (541) 480-3533
 P.O. Box 1066
 Prineville OR 97754
- Redmond Chapter (541) 815-2642
- Sisters Chapter (541) 647-0897

Central Oregon Veterans Ranch (541) 706-9062 65920 SW 61st St. Bend OR 97703 www.covranch.org

A working ranch that restores purpose and spirit to veterans of all ages.

Military Officers Association of America (800) 234-6622 (Toll-free) (703) 549-2311 201 N Washington St. Alexandria VA 22314 www.moaa.org

Non-profit organization serves members of the uniformed services, families, and survivors. Dedicated to preserving earned benefits for retired military and maintaining national defense.

US Department of Veteran Affairs (800) 827-1000 (Toll-free) (800) 829-4833 (TTY) (800) 273-8255 (Crisis Line) 810 Vermont Ave. NW Washington DC 20420 www.va.gov

Runs programs benefiting veterans and members of their families. Offers education opportunities and rehabilitation services. Provides compensation payments for disabilities or death related to military service, home-loan guarantees, pensions, burials, and health care that includes the services of nursing homes, clinics, and medical centers.

Veterans of Foreign Wars www.vfw.org

Fosters camaraderie among U.S. veterans of overseas conflicts. Serves our veterans, their families,

the military, and our communities. Advocates on behalf of all veterans.

- Bend Post 1643

 (541) 389-0775
 (541) 602-8055
 1503 NE 4th St.

 Bend OR 97701
- La Pine Post 7242

 (541) 508-2701
 16480 Finley Butte Rd.
 La Pine OR 97739
- Madras Post 12141
 (541) 777-1453
 380 SW 5th Ave.

 Madras OR 97741
- Prineville Post 1412
 405 N. Main St.
 Prineville OR 97754
- Redmond Post 4108

 (541) 548-4108
 491 SW Veterans Way

 Redmond OR 97756

Vietnam Veterans of America Chapter #820 (800) 882-1316 (Toll-free) (541) 306-9207 P.O. Box 8523 Bend OR 97708 www.vva.org

Offers veterans claims assistance, financial advising, job placement,

and advocates on their behalf through legislative initiatives.

VETERANS TRANSPORTATION SERVICES

Cascade East Transit (541) 385-8680 334 NE Hawthorne Ave. Bend OR 97701 www.cascadeseastransit.com

Provides rides locally to veterans.

Disabled American Veterans https://www.dav.org/veterans/ i-need-a-ride/

Provides free rides to vets going to Portland's Veterans Administration Medical Center.



Volunteer Opportunities

Certified Ombudsman Program Office of the Long-Term Care Ombudsman

See Advocacy and Information, page 19.

Council on Aging of Central Oregon (541) 678-5483 1036 NE 5th St. Bend OR 97701

Volunteer opportunities include sign-in and kitchen assistance for senior dining and driving for Meals on Wheels. Call the Council on Aging for an application.

www.councilonaging.org/volunteer

Volunteer Central Oregon (541) 693-5678 (541) 693-5622 2804 SW 7th St. Redmond OR 97756 https://connectcentraloregon.org

Connects individuals, groups, and organizations to hundreds of opportunities for community service throughout Central Oregon.

BECOME A VOLUNTEER

Council on Aging volunteers make a huge and meaningful impact in Central Oregon. When you volunteer with us, you will be joining a community of more than 400 service-minded people who contribute more than 20,000 hours each year to support our seniors friends, family members, and neighbors.

Volunteer positions include:

- Administrative/Office Support
- Advisory Council
- Community Dining
- Grab-N-Go Lunches
- Meals on Wheels
- Medicare Counseling
- Nutrition Services
- Meal Creation Support
- Caring Connections

We'll help you find a fit that's personally rewarding and convenient for your schedule.

Call (541) 678-5483 to apply or submit an online form at: www.councilonaging.org/volunteer

	American Legion, 116–117
	American Medical Transit, 115
Lictings Indox	American Red Cross, 36, 38
Listings Index	Central and Eastern Oregon, 36
٨	Americans with Disabilities Act (ADA), 114
A	Amputee Support Group, Summit Orthopedics
AARP, 18	and Prosthetics, 29
AARP Driver Safety Classes, 112	Amtrak, 105
AARP Foundation Tax-Aide Online	A.R. Bowman Memorial Museum, 100
Assistance, 63	The Arbor at Bend, 108
AARP Pharmacy Service, 73	Art Adventure Gallery, 97
Abilitree, 16–17, 29, 41	The Art Station, 99
abuse reporting, 21, 35, 37	arts and culture, 97–99
Access Technologies, Inc., 83	Ashley Manor, 107
adult day services, 106	Aspen Ridge Memory Care, 107
adult day treatment, 21	Aspen Ridge Retirement, 108
adult education and literacy programs, 31–32	Assembly of God, 57
adult foster homes, 106	assisted living residential care
Adult Protective Services, Central Abuse	communities, 106–108
Management System, 35	At Home Care Group, 81
advance directive, 51	attorneys, finding, 93
Advanced Mobility of Bend, 83, 87	audio books, 32
advocacy and information, 14–20	automobile transportation, 112
consumer action, 14	Awbrey Place Assisted Living, 107
fraud reporting, 14–15	В
information and assistance, 15–16	
local advocacy, 16–17	Band of Brothers, Central Oregon, 117
senior organizations, 18–19	Bath Techs, 82, 83
State of Oregon, 19–20	Bend, City of
U.S. Government, 20	Fire Department, Safety Outreach for
Aging and Disability Resource Center	Seniors, 87
(ADRC), 13, 15 Aging and People with Disabilities Programs,	government offices, 61
Oregon Department of Human Services, 19	Park and Recreation District, 98, 102
air travel, 105	Police Department, 34
AirMedCare Network, 35	senior/disabled/low-income housing, 90
Al-Anon Family Groups, 27	Bend Outpatient Speech Therapy, 69 Rend Senior Care Management, 83, 85
Al-anon/Alateen, 29	Bend Senior Care Management, 83–85 Bend Transitional Care, 111
Alaska Airlines, 105	Bend Treatment Center, 27
alcohol and drug misuse, 25–28	BestCare
Alcoholics Anonymous, 27, 29	Developmental Disabilities Program, 17, 21
The Alexander, 110	Jefferson County Community Developementa
Almost Family, 81	Disabilities Program, 17, 21
ALS Support Group, 29	Treatment Services, 27
Alzheimer's Association, 29	Bethlehem Inn, 38
America the Beautiful Pass, 103	Better Business Bureau (BBB), 14
American Airlines, 105	bicycling/commuting, 99–100
American Cancer Society, 29, 66	Black Butte Ranch Police Department, 34

Bread of Life Food Distribution, Westside	Community Solutions of Central Oregon, 92
Sisters Church, 58	Commute Options, 99
Brentwood Manor, 91	Confederated Tribes of Warm Springs
Brinich & Bertalan, LLP, 93, 96	Victims of Crime, 40
Bristol Hospice, 46, 50	conservatorship, 94
Brookdale, 107	consumer action, 14
Brookside Place, 107	Consumer Protection Division, Oregon
Bureau of Labor and Industries (BOLI), 43	Department of Justice, 14
Bureau of Land Management (BLM), 61	continuing care communities, 108–109
burial information, 47	Cottonwood Apartments, 91
bus lines, 113-114	Council on Aging Caregiver Support Group, 24
C	Council on Aging of Central Oregon, An Aging
C	and Disability Resource Connection
cancer treatment programs, 66	(ADRC) Partner, 8–11, 15
Cancer with Compassion, 29–30	Caring Connections, 22, 25
Canyon Villa Estates, 91	Family Caregiver Support Program, 85–86
Care and Share at Sunriver Storage, 56	Meals on Wheels, 58
caregiver support groups, 24	Oregon Project Independence (OPI), 85
caregiving, 79	senior-only and community dining, 59
Caring Places Management, 107	SHIBA Program, 73-74, 75, 78
Carriage Place, 107	volunteer, 66–67, 119
Cascade East Transit, 114, 118	counseling and crisis services, 21-23
Cascade Swim Center (RAPRD), 102–103	counseling and mental health, 20–31
Cascades Mediation, 92	adult day treatment, 21
Cascades of Bend Retirement	counseling and crisis services, 21–23
Community, 107	gambling, 23–24
Cascades Theatrical Company, 97–99	mental health facilities, 24–25
The Center for Wellbeing and Wisdom, 65	substance misuse, 25–28
Central Oregon 2-1-1, 15–16	support groups and programs, 29–31
Central Oregon Band of Brothers, 117	Country Side Living of Redmond, 107
Central Oregon Breeze, 113	Craig's Community Café, 57
<u> </u>	Crest Butte Apartments, 90
Central Oregon Community College (COCC), 31	critical air transport, 35–36
	critical ground transport, 36
Barber Library, 33	Crook County
Central Oregon Overeaters Anonymous, 30	Clerk's Office, 62, 63
Central Oregon Symphony, 99	County Commission, 62
Central Oregon Trail Alliance, 99	Courthouse, 96
Central Oregon Veterana Banch, 117	Health Department, 38, 68, 70–71
Central Oregon Veterans Ranch, 117	Library, 33
Central Oregon workforce connection	Parks and Recreation Department, 102
agencies, 40–42	Sheriff's Department, 34
Certified Ombudsman Program Office of the	veterans services, 116
Long-Term Care Ombudsman, 35, 61,	Crook County On the Move Program, 67
96, 119 Chinaek Blace, 407	Crook County Victims' Assistance, 40
Chinook Place, 107	Crooked River National Grassland, 101
Comfort Keepers, 81	Crooked River Ranch Senior Center,
community education, 32	18, 60, 104

Culver, City of government offices, 61	E
Police Department, 34	Eagle Mountain Church, 55
curb-to-curb transportation, 112–113	East Cascade Retirement Community, 107
D	East Cascade Women's Group Women's
	Health Clinic, 71
De Alicante Law Group, 96, inside	Easterseals Senior Community Service
front cover	Employment Program, 41
death benefits, 43	education and community health, 31–33
death certificates, 45–46	adult education and literacy programs, 31–32
Death with Dignity National Center, 52	audio books, 32
Delta Airlines, 105	community education, 32
Dennis, Will, Attorney at Law, 97	health education, 32
dental services, 66	resource libraries, 33
Deschutes County	elder abuse, 35, 37
24-Hour Dispatch, 34	Eldercare Locator, 85
Behavioral Health, 21, 24, 28	emergency air/ground transportation, 35–36
Board of Commissioners, 63	
Circuit Court, 96	emergency assistance, 36
Clerk's Office, 62, 63	emergency food pantries, 55–58 emergency housing, 38
Health Department, 71	3 3
Health Services, 23, 26, 66	emergency services, 34–40
Public Health Department, 39	critical air transport, 35–36
veterans services, 116	critical ground transport, 36
Deschutes County Emergency	domestic violence and rape, 34
Management, 38	elder abuse, 35, 37
Deschutes County Fairgrounds & Expo	emergency air/ground transportation, 35–36
Center, 100	emergency assistance, 36
Deschutes County Victims' Assistance, 40	emergency housing, 38
Deschutes Crooked River Ranch Terrabone	family emergency preparedness and
County Sheriff, 34	resources, 38–40
Deschutes Historical Museum, 100	national emergency management, 36
Deschutes National Forest, 101	non-emergency numbers, 34–35
Deschutes Public Library District, 33	regional emergency management, 36
Desert Gardens, 91	victims' assistance, 40
diabetes and self-management programs, 66	employment, 40–43
Diabetes Prevention Program, 66	end-of-life services, 43–52
Dial-a-Ride, Cascade East Transit, 112–113	death benefits, 43
direct deposit, 52	document checklist, 45, 49
Disabled American Veterans, 118	estate organization, 43–47
Discovery Park Lodge, 90	final arrangements, 47–48
discrimination, labor laws, and	hospice and transition support, 48–51
enforcement, 43	medical papers, 51–52
dispute resolution, 92–93	probate services and information, 52
domestic violence and rape, 35	support services, 52
Donate Life Northwest, 47	Enviro Shuttle, 114
The Door at Three Rivers Church, 56	estate organization, 43–47, 92
Driver and Motor Vehicles (DMV), 112	events, 100

F	Greyhound Bus Lines Hawthorne
Faith Harvest Helpers, 57	Station, 113–114
family care, 72–73	guardian, 94
Family Caregiver Support Program, Council	H
on Aging of Central Oregon, 85–86	П
family emergency preparedness and	Habitat for Humanity, 87–88
resources, 38–40	Healing Reins, 67
Family History Center (FHC), 33	health and fitness resources, 67
Family Kitchen - Red Door, Trinity Episcopal	health and wellness, 64-74
Church, 59, 60	cancer treatment programs, 64
Federal Emergency Management Agency	dental services, 64
(FEMA), 36	diabetes and self-management programs, 64
final arrangements, 47–48	family care, 72–73
Financial Aid Center for Long Term	fitness and therapeutic recreation, 64-65
Care, Inc., 76, 79	foot clinics, 65
financial management, 53	health and fitness resources, 65
financial services, 52–54	health screenings, 65–69
FireMed Program, 36	hospitals, 69-70
First Baptist Church, 57	immediate care, 73
First Presbyterian Church of Bend, 24, 67, 83	immunization/flu, 70-71
fitness and therapeutic recreation, 66–67	outpatient clinics, 71–72
food and nutrition, 55–61	prescription medication programs, 73-74
emergency food pantries, 55–58	rehabilitation services, 74
meals on wheels programs, 58	health education, 32
nutrition resources, 58–59	health insurance, 74–79
senior-only and community dining, 59-60	Medicaid, 77
Supplemental Nutrition Assistance	Medicare, 75, 77–78
Program (SNAP), 60–61	Medicare Advantage Options, 77
food pantries, 55–58	Medigap, 78–79
foot clinics, 67	health screenings, 67-69
Foundry Church, 55	health.gov, 16, 67
Fox Hollow, Regency Pacific, 109	Hearing Loss Association of Oregon, 68–69
fraud reporting, 14–15, 78	hearing resources, 68–69
Fresenius Medical Dialysis Center, 71	Heart 'n Home Hospice, 48, 50
Fresh to You Mobile Pantry Mosaic Medical, 57	heat, fuel, and utility assistance, 86-87
	Helping Hands Home Care, 81
G	High Desert Food & Farm Alliance, 58–59
Gamblers Anonymous, 23–24, 30	The High Desert Museum, 100
gambling, 23–24	High Lakes Health Care, 71
Geriatric Dental Group, 66	High Lookee Lodge, 107–108
The Giving Plate, 55	home equity programs, 53
Golden Age Manor, 91	home healthcare agencies, 80–81
Goodwill, 41	home healthcare and in-home
government information, 61–63	assistance, 79–86
government offices, 61–62	caregiving, 79
Governor's Commission on Senior Services, 62	home healthcare agencies, 80–81
Grasshopper Village, 91	in-home assistance, 81–82

medical and assistive equipment, 82–83	veterans services, 116
needs assessment/case	Jefferson County Senior Center, 68
management, 83-85	Jefferson County Victims' Assistance, 40
out-of-home care, 85	Jefferson Food Bank, Seventh-day Adventist
respite care, 85	Church, 56
Home Instead Senior Care of Central	Jericho Road, 38
Oregon, 81	Jericho's Table, Church of God 7th Day, 60
home purchase, repair, and rehabilitation,	Juniper Springs Senior Living, 108
87–89	Juniper Swim and Fitness Center, 102
HomeSource, NeighborImpact, 53–54	I/
hospice and transition support, 48–51	K
Hospice of Redmond, 44, 50	Kôr Community Land Trust, 86, 88
hospitals, 69–70	-
House of Hope Ministries, 60	L
housing and support services, 86–91	La Dina Community Health Contor 71
heat, fuel, and utility assistance, 86-87	La Pine Community Health Center, 71
home purchase, repair, and rehabilitation,	La Pine Community Kitchen, 56, 60
87–89	La Pine Deschutes Sheriff's Office, 34
housing assistance, 89-90	La Pine Park and Recreation, 102
senior/disabled/low-income housing, 90-91	La Pine Senior Citizana Inc. 18
housing assistance, 89–90	La Pine Senior Citizens, Inc., 18
Housing Works, 89	Larkspur Community Center, Home of
Humana, 77, inside back cover	the Bend Senior Center, 59, 68, 98, 104
Hunger Prevention Coalition of Central	Latino Community Association, 17
Oregon, 58	League of Women Voters of Deschutes
	County, 63
	Learning Ally, 32
mmediate care, 73	Legal Aid Services of Oregon, 96
mmunization/flu, 70–71	legal assistance and information, 90, 92–97
independent living, 109–110	attorneys, finding, 93
Independent Living Aids, 83	dispute resolution, 92–93
in-home assistance, 81–82	legal self-help, 93–96
Intellectual/Developmental Disabilities,	legal services, 96–97
Deschutes County Health, 17	legal terms, 94–95
Interagency Senior Pass, 103	notary public, 97
interagency Senior Fass, 103 intercity bus lines, 113–114	tools of estate, 94–95
Interim HealthCare of Central Oregon, 82	Legal Issues for Older Adults - Oregon State
Internal Revenue Service (IRS), 63	Bar, 96
internal Revenue Service (IRS), 63	legal self-help, 93–96
intestate, 94	legal services, 96–97
	Legislative Resource Center, 62
	The Library Senior Services, 33
Jefferson County	Life Flight Network, 36
Board of Commissioners, 62	Lines for Life, 28
Clerk's Office, 63	Little Deschutes Lodge, 91
Courthouse, 96	living trust, 94
Health Department, 39, 71	Living Well Central Oregon, 66
Sheriffs Office, 34	The Lodge in Sisters, 108

Long-Term Care Ombudsman, State of Oregon, 35, 61, 96, 119 Loving Lift Transportation, 115	needs assessment/case management, 83–85 NeighborImpact, 16, 39, 57, 86, 89 NeighborImpact, Home Energy Assistance, 86
M	NeighborImpact, Rent Assistance Program, 89 NeighborImpact Regional Food Bank, 57
Madras, City of government offices, 61 Police Department, 34 Madras Aquatic Center, 102 Madras Estates, 91	Niswonger Reynolds Funeral Home, 47, 50 non-emergency numbers, 34–35 Northwest Forest Pass, 103 notary public, 97 nutrition resources, 58–59
Madras Senior Center, 104	0
Madras United Methodist Church, 56	abaamistasiaa 404
Meals on Wheels programs, 9, 58 Medic Alert Foundation, 83	observatories, 101 Ochoco Manor, 91
Medicaid, 77–79	Ochoco National Forest, 101
Medicaid Fraud Investigation Unit, DOJ, 14–15	Office of Disease Prevention and Health
medical and assistive equipment, 82–83	Promotion, 65
Medicare, 74–79	Old Fire Hall, Crooked River Ranch, 57
Medicare Contact Center Operations, 15	Open Door Cafe, Bend Methodist Church, 59
Medigap, 78–79	Opportunity Foundation of Central Oregon
mental health, counseling and, 20–31	(OFCO), 41
Mental Health Crisis Line, 22	Oregon, State of
mental health facilities, 24–25	advocacy and information, 14–20
Metolius, City of government offices, 61	Department of Consumer and Business
Sheriff's Department, 34	Services (DCBS), 19–20 Department of Fish and Wildlife, 103–104
Metolius Friends Community Church, 55	Department of Human Services, 41
Military Officers Association of America, 117	Department of Revenue, 63
Modus Transportation, 115	Employment Department, 41–42
The Moose Lodge, 58	Governor's Commission on Senior
Mosaic Medical, 70, 72	Services, 62
Mountain Laurel Lodge, 90	Health Authority, 78
Mt. Bachelor Assisted Living, 109	Home Care Commission Registry and
Mt. Bachelor Memory Care, 108	Referral System, 85
Multiple Sclerosis Society Oregon Chapter, 30 The Museum at Warm Springs, 100	Housing and Community Services, 90
museums, 100	Long-Term Care Ombudsman, 35, 61, 96, 119
	Office of Emergency Management, 36
N	Parks and Recreation Department, 101
Narcotics Anonymous, 28, 30	Pedestrian and Bicycle Program, Oregon
National Alliance on Mental Illness (NAMI), 30	Department of Transportation, 99–100
National Do Not Call Registry, 16	Safety, Oversight, and Quality Office, 109
national emergency management, 36	Senior Citizens Property Tax Deferral,
national parks, 101–103	Oregon Department of Revenue, 62
National Recreation Reservation Service, 101	State Parks and Recreation Dept., Eastern
National Suicide Prevention Lifeline, 22	Region Office, 101
Nativity Lutheran, 55	State Police Department, 34

Oregon Advance Directive, 51	powers of attorney, 95
Oregon Health Plan (OHP), 78	Prairie House Assisted Living, 24, 108
Oregon Health Sciences University, Body Donation Program, 47	prescription medication programs, 73–74 Prestige Senior Living, 108
Oregon Health Sciences University, School	Prineville, City of government
of Dentistry, 66	offices, 61
Oregon Lions Sight & Hearing Foundation,	Prineville Caregiver Support Group, 24
68–69	Prineville Senior Center, 104
Oregon Parks Day Use Permit, 104	Prineville Senior Charitable Trust, 19
Oregon Prescription Drug Program, 73	Prineville Soroptimist Senior Center, 58, 60
Oregon Problem Gambling Resource, 23, 24	Pro Quality Home Care, 82 probate services and information, 52
Oregon Project Independence (OPI), Council	Project Lifesaver Crook County Sheriff's
on Aging of Central Oregon, 85	Office, 22
Oregon Public Utility Commission (PUC),	property tax deferral, 53, 62
20, 83, 84	public transportation, 114–115
Oregon State Bar Lawyer Referral Service, 93	
Oregon State University, Cascades, 32	Q
Oregon Talking Book and Braille Library, 32	Quimby St. Apartments, 90
Oregon Tobacco Quit Line, 29	_
organ and tissue donations, 47	R
Osher Lifelong Learning Institute - University	rail service, 105
of Oregon, Bend, 32	REAL-ID, 105
out-of-home care, 85	recreation and travel, 97–105
outpatient clinics, 71–73	air and rail travel, 105
P	arts and culture, 97–99
	bicycling/commuting, 99-100
Pacific Crest Bus Lines, 114	events, 100
Parkinson's Support Group, 30	museums, 100
parks and recreation, 101–102	national and state parks, 101–102
Partners in Care, 31, 80, back cover	observatories, 101
passes and permits, 103–104	parks and recreation, 101–102
passports, 105 The Reportal Presence Project, 51	passes and permits, 103–104
The Peaceful Presence Project, 51 Pedestrian and Bicycle Program, Oregon	passports, 105
Department of Transportation, 99–100	REAL-ID, 105
People Movers - Grant County, 114	regional parks, 102–103
personal representative, 95	senior centers, 104–105 Redemption House Ministries, 38
Pilot Butte Rehabilitation Center, 111	Redmond, City of
Pilot Butte Retirement Center, 90	government offices, 61
Pilot Butte Village, 90	Police Department, 34
Pine Mountain Observatory, 101	Redmond Area Park & Recreation District
POINT Intercity Bus Service Eastern	(RAPRD), 102
Route, 114	Redmond Community Church, 57
A Place for Mom, 110	Redmond Community Concert Association, 99
Portable Orders for Life-Sustaining Treatment	Redmond Council for Senior Citizens, Inc., 18
(POLST), 51–52	Redmond Rehabilitation and Nursing Center, 111

Redmond Senior Center, 58, 60, 68, 104–105	senior/disabled/low-income housing, 90–91
Redmond Triangle, 91	A Senior Moment, 106, 110
referral services, 110	senior-only and community dining, 59-60
Regency Pacific, 108, 111–112	Serenity Lane, 28
Regeneration House Men's Shelter, 38	Seventh-day Adventist Center, 57
regional emergency management, 36	Shepherd's House, 55, 59
rehabilitation services, 74	SHIBA Program, Council on Aging of Central
Reindeer Meadows, 91	Oregon, 73–74, 75, 78
representative payee and money	Signature Health Care at Home, 42, 51,
management, 53, 95	80, 82
residential and long-term care, 106–112	Silvergate Apartments, 91
adult day services, 106	Sisters, City of, government offices, 61–62
adult foster homes, 106	Sisters Community Church, 58
assisted living residential care communities,	Sisters Deschutes Sheriff's Office, 34
106–108	Sisters Kiwanis, 58
continuing care communities, 108–109	Sisters Park and Recreation District
facility oversight, 109	(SPRD), 103
home care services, 109	Sisters Senior Council, Sisters Community
independent living, 109–110	Church, 19, 105
referral services, 110	Sisters Senior Dining, Sisters Community
skilled nursing facilities, 111–112	Church, 60
resource libraries, 33	skilled nursing facilities, 111–112
respite care, 85	Small Claims Court, 93
ReStore, Habitat for Humanity, 88	Smith Rock Community Church, 57
rethinkthedrink.com, 26	Sno-Park Permits, 104
reverse mortgages, 53–54	Social Security Administration, 54, 62
Rheumatoid Arthritis Support Group, 74	social security benefits, 54
Right at Home In-Home Care and	speech, 69
Assistance, 82	St. Charles Behavioral Health, 22–23
right of appeal/overpayments, 54	St. Charles Healthcare, 66, 69–70
Riverside Apartments, 91	Bariatric Support Group, 31
Road Scholar, 32	family care, 72–73
Road to Recovery American Cancer	health screenings, 68
Society, 113	Home Health, 80
Roberts Field Redmond Municipal	immediate care, 73
Airport, 105	Outpatient Rehabilitation, 74
S	St. Charles Hospice, 51
3	St. Vincent De Paul, 39–40, 55, 56, 57, 87
Sacred Art of Living, 51	Starkey Hearing Foundation, 68
Safe Haven Care, 82	State of Oregon Long-Term Care
Salvation Army, 55, 86	Ombudsman, 19, 35, 61, 96, 119
Saving Grace, 31	State of Oregon Public Health Authority, 16
senior centers, 104–105	state parks, 101–102
Senior Citizens of Jefferson County, 19, 58, 59	Stone Lodge, 110
Senior Citizens Property Tax Deferral,	stroke, 69
Oregon Department of Revenue, 62	Stroke Awareness Oregon, 69
senior organizations, 18–19	substance misuse, 25–28

Sunriver Music Festival, 99 Sunriver Nature Center and Observatory, 101 Sunriver Police Department, 34 Sunstone Recovery, 28 Sunstone Recovery, 28	re.
Sunriver Nature Center and Observatory, 101 Sunriver Police Department, 34 Sunstone Recovery, 28 veterans services, benefits, and healthcar 115–118 veterans transportation services, 118	re.
Sunriver Police Department, 34 115–118 Sunstone Recovery, 28 veterans transportation services, 118	
Sunstone Recovery, 28 veterans transportation services, 118	,
•	
Supplemental Nutrition Assistance Program victims' assistance, 40	
(SNAP), 60–61 Vietnam Veterans of America Chapter	
Supplemental Security Income (SSI), 54 #820, 118	
support groups and programs, 29–31 Vintage at Bend, 90	
wision 69	
Visiting Angels, 82	
Vacational Bahabilitation Comitoes Onema	n
Department of Liveren Comises 44	
Value to an Ocean Ocean Ado	
tax addictance, or	
Valuate and in Madicine Olivie 70	
thomas Tidos, 100	
Third Contrat Grogori, 10	
Tayabing Hands at Hand 92	
Touching Hearts at Home, 82	
Touchmark Mt. Bachelor Village, 109	2
transportation, 112–115 Warm Springs Community Counseling, 23	
Americans with Disabilities Act (ADA), 114 Warm Springs Family Resource Center, 8	9
automobile, 112 Warm Springs Health and Wellness	
curb-to-curb, 112–113 Center, 66, 72	
intercity bus lines, 113–114 Warm Springs Library, 33	
public transportation, 114–115 Warm Springs Police Department, 34	
veterans transportation services, 118 Warm Springs Presbyterian Church, 56	
wheelchair and special needs, 115 Warm Springs Senior Transportation, 113 Warm Springs Senior Wallace October 119	1
Tribal Home Health/CHR Program and Warm Springs Senior Wellness Center,	
Public Health Nursing, Warm Springs 59–60, 105	
Health & Wellness Center, 81 Water Church, 55	
Trip Check, 114–115 WayToGo Wheelchair Transport, 115	
Two Spruce Law, P.C., 92, 96–97 Westside Church, 55	
wheelchair and special needs transportation, 115	
transportation, Tro	
unattended death, 48 Whispering Winds, 110	
United Express/SkyWest Airlines, 105 Will Dennis Attorney at Law, 97	
United Methodist Church, 59 wills, handwritten or holographic, 94, 95	
U.S. Department of Veterans Affairs, 116, 117 workforce connection agencies, Central	
U.S. Forest Service, 101 Oregon, 40–42	
USA.gov, 16 Worksource, Oregon Employment	
Department, 42	
VA Outpatient Clinic Bend, 116	
Veterans Administration Hospital, Portland VA	
Medical Center, 116	

ARE YOU TURNING 65 OR NEW TO MEDICARE?

Find out if you are eligible to enroll in a Humana Medicare Advantage Plan



Ask your agent. You may be able to enroll in a Humana Medicare Advantage plan—even if you missed the Dec. 7 Annual Election Period deadline—if:

- You've moved out of your plan service area
- You've lost health coverage
- You're newly eligible for Medicare
- You have other qualifying circumstances your agent can explain

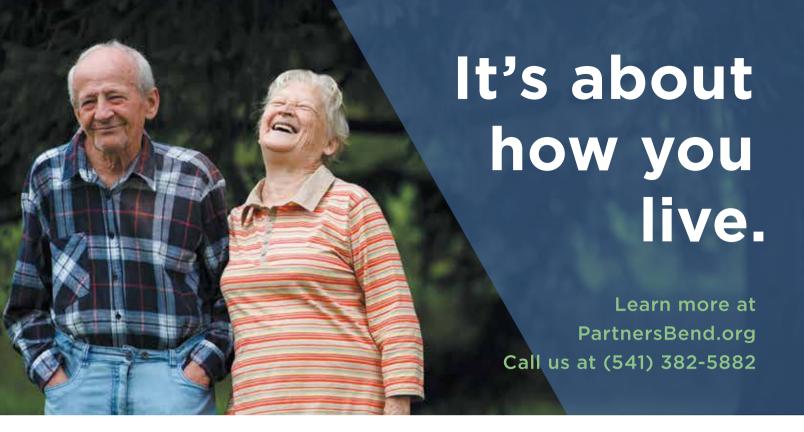
Choose from a strong selection of Medicare Advantage plans. And rely on Humana to be here for their members, from helping them find a doctor to helping with situations no one could see coming. That's human care.



Call a licensed Humana sales agent **DORI FRITSCH** 360-823-8497 Monday - Friday, 8 a.m. - 5 p.m. dfritsch1@humana.com humana.com/dfritsch Fb.me/dori.fritsch

Humana A more human way to healthcare™

At Humana, it is important you are treated fairly. Humana Inc. and its subsidiaries comply with applicable Federal Civil Rights laws and do not discriminate on the basis of race, color, national origin, age, disability, sex, sexual orientation, gender, gender identity, ancestry, marital status or religion. **English:** ATTENTION: If you do not speak English, language assistance services, free of charge, are available to you. Call **1-877-320-1235** (TTY: 711). **Español (Spanish):** ATENCIÓN: Si habla español, tiene a su disposición servicios gratuitos de a sistencia lingüística. Llame al **1-877-320-1235** (TTY: 711). 繁體中文 **(Chinese):** 注意:如果您使用繁 體中文,您可以免費獲得語言援助服務。請致電 1-877-320-1235 (TTY: 711). Y0040 GHHK4UHEN22 AD C



Having a serious illness may not be your choice... How you live is.

It's about living life to its fullest. It's about receiving comfort and care even when a cure is no longer possible. It's about surrounding yourself and your loved ones with medical, emotional, and spiritual support.

If you are considering options for managing the health care for a loved one or yourself, this may be a good time to explore how the compassionate team at Partners In Care can help in your unique situation. We are Central Oregon's choice for hospice and palliative care services because we care **how you live.**



Partners In Care

Hospice | Hospice House | Palliative Care | Transitions | Home Health | Grief Support