



The Advisory

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Published on behalf of Disability, Aging & Veteran Services Advisory Councils

133 SE 2nd Ave, Hillsboro • Phone & TTY: 503-640-3489 • www.co.washington.or.us/aging

New Hillsboro VA Community Based Outpatient Clinic

The VA opened a new outpatient clinic in Hillsboro on December 1, 2009 at 1925 NW Amber Glen Parkway. The telephone number is 503-273-5237. This is not a walk-in clinic. Eligible veterans need to contact the VA Hospital to complete the application process. The VA Benefits Department will process the client application and place the client on a list that will be given to the Washington County Clinic for scheduling appointments.

This is a giant step toward, shifting most of the 41,000 primary care patients from its Marquam Hill campus into neighborhood offices. This is Oregon's share of a nationwide philosophical shift to bring care closer to veterans' homes.



A two million dollar renovation took former cubicles from a dot-com and did an "Extreme Makeover" for vet care. Nearly 8,000 patients are expected to follow their doctors to the new 23,000 square foot clinic in the brick and glass building across Northwest Cornell Road from Macy's. All compensation and benefit appointments previously conducted at the Vancouver campus will be located here after the first of the year.

*continued, see **Outpatient Clinic**, p. 9*

Get Ready for Digital TV Transmission by Feb. 17, 2009

All residents need to prepare for the switch to digital broadcasting on February 17, 2009. If you use "rabbit ears" or an antenna with your analog TV, you must take action. Options include purchasing a converter box that will plug into an existing analog TV, connecting your TV to cable or satellite, or buying a TV with a digital tuner.



Help is available for residents who wish to purchase a converter box for their analog TV. Coupons are being offered through the federal government to help offset the cost of the converter box. All U.S. households can request up to two \$40 coupons. Coupons may be requested thru March 31, 2009. Please note that coupons expire 90 days from the date they are mailed. For more information regarding digital transmission call 1-888-225-5322. To request coupons call 1-888-388-2009 or go to www.dtv.gov.

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For Resource and Referral please call us at 503-640-3489



Medicaid Mysteries

Many people are unaware of public assistance programs offered by the State of Oregon. Washington County Disability, Aging and Veteran's Services (DAVS) in partnership with Department of Human Services (DHS) offers programs developed to provide medical, food, cash, and long term care assistance to those who qualify.

The Oregon Health Plan offers health care to its members at little or no cost.

The Qualified Medicare Beneficiaries (QMB) Program helps people who have Medicare pay for their co-pays and premium.

Oregon Supplemental Income Program Medicaid provides medical benefits to people with disabilities (physical or mental disabilities), those who are legally blind and those older than age 65.

Long term care services are available in a variety of settings; in-home, adult foster home, residential care, assisted living and nursing home care. People with disabilities or those over the age of 65 who can no longer meet their own care needs may qualify.

The food stamp program has changed its name! Now referred to as the Supplemental Nutrition Assistance Program, this program offers cash and

food benefits in the form of a card that can be used at most stores and grocers nationwide. The minimum allotment to households was increased effective October 1, 2008 from \$10 to \$14.

For more information, please contact one of our three offices or visit us on the web at: www.oregon.gov/DHS/

Beaverton DAVS

4805 SW Griffith Dr.
Beaverton, OR 97005
(503) 627-0362

Tigard DAVS

11515 SW Durham
Suite E-5
Tigard, OR 97224
(503) 968-2312

Hillsboro DAVS

133 SE 2nd Ave.
Hillsboro, OR 97123
(503) 640-3489

Social Security Features New Online Calculator

The new online calculator allows you to project what your monthly Social Security benefit will be based on your actual work record. The "Retirement Estimator" also lets you create "what if" retirement scenarios. You must input personal information like your Social Security number, mother's maiden name and date of birth, but the site is secure according to SSA. With the click of the mouse, you can calculate the difference in benefits if you retired at age 62 rather than 67, and how reducing your current income will affect your benefit if you were to begin working part time for instance. You cannot use the calculator if you have not accumulated enough Social Security credits or if you are already receiving benefits. SSA stresses that retirement estimates are just estimates and do not reflect the actual benefit you may receive. The Retirement Estimator can be found at www.socialsecurity.gov/estimator/



Free Tax Preparation Assistance

The time to file your 2008 tax return is coming. If you are of moderate income you may be eligible to receive FREE tax return preparation services from AARP Tax-Aide and CASH Oregon. IRS Certified volunteer tax preparers help households complete and submit returns that maximize all available tax credits.

Each year, about 25% of eligible Oregonians miss out on their refundable tax credits. This year, households with two or more qualifying children may get back up to \$4,824 for the Earned Income Credit.

To learn where and when this service is available, visit www.cashoregon.org for more information and a listing of free tax sites in the Tri-County area, or call (503) 243-7765. Assistance is available in Spanish and other languages.

Possible Indicators of Abuse or Neglect

The following descriptions are not necessarily proof of abuse or neglect, but they may be clues that a problem exists and that a report needs to be made to Adult Protective Services or law enforcement.

Physical Signs

- Injury that has not been cared for properly
- Injury that appears inconsistent with explanation for its cause
- Cuts, puncture wounds, burns, bruises, etc.
- Dehydration or malnutrition without illness-related cause
- Poor coloration
- Sunken eyes or cheeks
- Inappropriate administration of medication

- Soiled clothes or bedding
- Lack of necessities such as food, water or utilities
- Isolation

Behavioral Signs

- Fear, anxiety, anger, agitation
- Withdrawal
- Depression
- Non-responsiveness, resignation, ambivalence
- Contradictory statements, implausible stories
- Hesitation to talk openly
- Confusion or disorientation

Signs of Financial Exploitation

- Frequent or expensive gifts to caregiver, relative, etc.

- Personal belongings, paperwork, credit cards are missing
- Numerous unpaid bills
- Name of caregiver, relative, etc. added to bank account
- Unusual activity of bank account or credit card bills
- Frequent checks made out to “cash”
- Sudden changes/additions to will or Power of Attorney
- Unfamiliar signatures on checks or legal documents

If you suspect that you or someone you know is a victim of abuse in Washington County, please make a confidential call to Adult Protective Services at 503-640-3489, or call your local law enforcement agency.

Adult Protective Services & Elder Safe Update

A Washington County caregiver was arrested June 19 on accusations of stealing more than \$42,000 from an elderly 87-year-old man who she was helping to care for. On Nov.12, the caregiver pleaded guilty to five counts of first-degree criminal mistreatment, five counts of first-degree burglary and one count each of first-degree forgery and aggravated theft. On Nov. 26, Washington County Circuit Judge Donald R. Letourneau sentenced her to 31 months in prison and three years post-prison supervision. She was ordered to pay \$42,986 in restitution to the assisted living facility where the victim lived, and must pay fines, fees and travel costs for the victim’s family members who attended her trial.



**Washington County's
3rd Annual**

Project Homeless Connect

**A one-day, one-stop
event for FREE
resources**

Wednesday,
January 28, 2009

10:00 a.m. to 6:00 p.m.

Sonrise Church
6701 NE Campus Drive

Hillsboro, OR 97124

To volunteer at this event,
please visit
www.handsonportland.org

For more information,
contact Kim Marshall
503.443.6084
[kmarshall@
goodneighborcenter.org](mailto:kmarshall@goodneighborcenter.org)
www.visionactionnetwork.org

Feel Your Best Throughout the New Year!

What is a "healthy diet"?

A healthy diet involves consuming nutrient rich foods while staying within an individual's caloric needs. It is not enough to focus just on increasing or decreasing calories, but to understand what the fuel for our body consists of.

A healthy eating plan is one that:

- Emphasizes fruits, vegetables, whole grains, and fat-free or low-fat milk and milk products.
- Includes lean meats, poultry, fish, beans, eggs, and nuts.
- Is low in saturated fats, trans fats, cholesterol, salt (sodium), and added sugars.

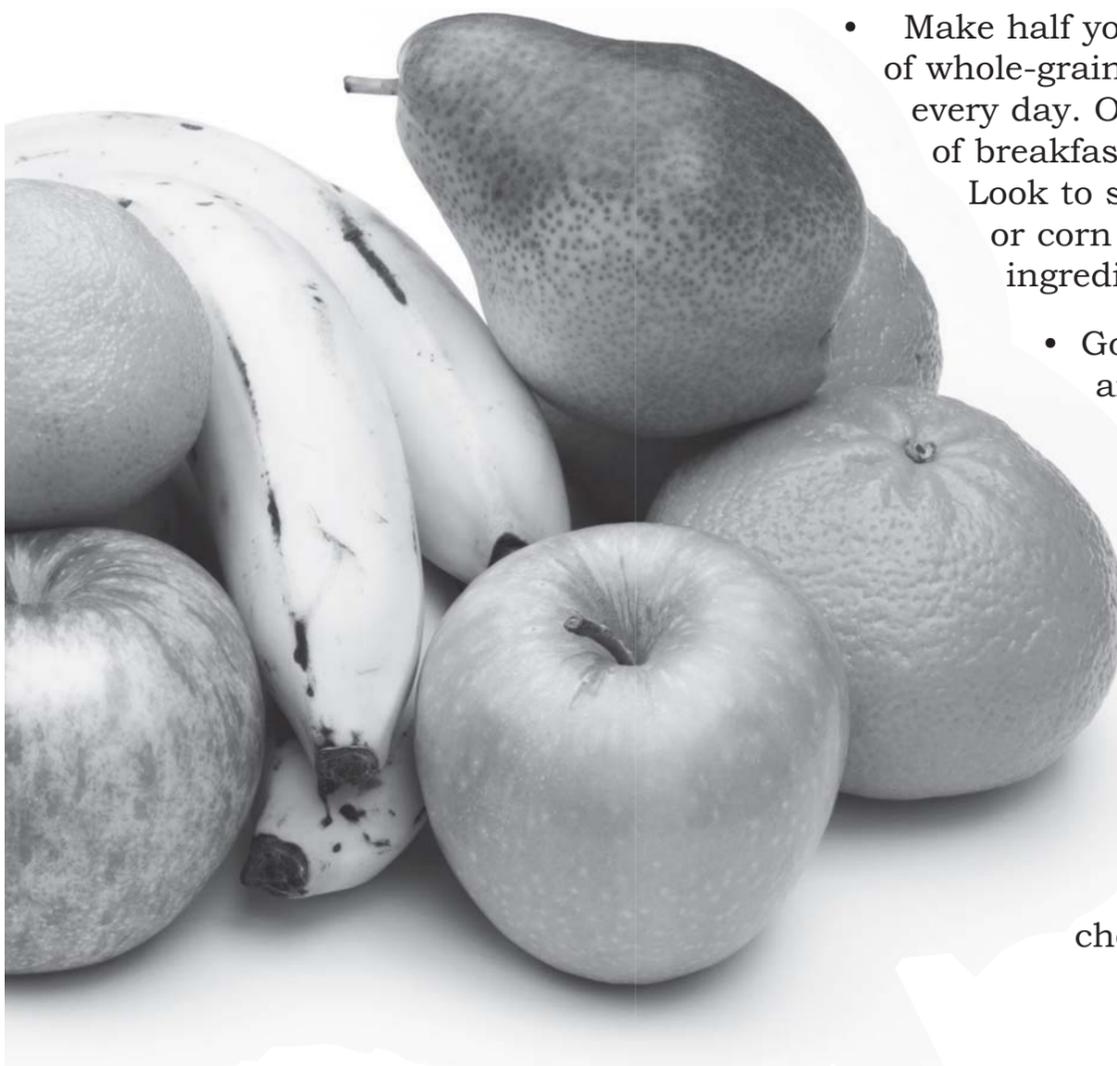
Mix up your choices within each food group.

- Focus on fruits. Eat a variety of fruits — whether fresh, frozen, canned, or dried — rather than fruit juice for most of your fruit choices. For a 2,000-calorie diet, you will need 2 cups of fruit each day (for example, 1 small banana, 1 large orange, and 1/4 cup of dried apricots or peaches).
- Vary your veggies. Eat more dark green veggies, such as broccoli, kale, and other dark leafy greens; orange veggies, such as carrots, sweet potatoes, pumpkin, and winter squash; and beans and peas, such as pinto beans, kidney beans, black beans, garbanzo beans, split peas, and lentils.
- Get your calcium-rich foods. Get 3 cups of low-fat or fat-free milk — or an equivalent amount of low-fat yogurt and/or low-fat cheese (1½ ounces of cheese equals 1 cup of milk) — every day. For kids aged 2 to 8, it's 2 cups of milk. If you don't or can't consume milk, choose lactose-free milk products and/or calcium-fortified foods and beverages.

- Make half your grains whole. Eat at least 3 ounces of whole-grain cereals, breads, crackers, rice, or pasta every day. One ounce is about 1 slice of bread, 1 cup of breakfast cereal, or ½ cup of cooked rice or pasta. Look to see that grains such as wheat, rice, oats, or corn are referred to as "whole" in the list of ingredients.
- Go lean with protein. Choose lean meats and poultry. Bake it, broil it, or grill it. And vary your protein choices — with more fish, beans, peas, nuts, and seeds.

Know the limits on fats, salt, and sugars. Read the Nutrition Facts label on foods. Look for foods low in saturated fats and trans fats. Choose and prepare foods and beverages with little salt (sodium) and/or added sugars (caloric sweeteners).

Adapted from USDA's Dietary Guidelines for Americans. For more information, check the web-site www.mypyramid.gov



“Caring For You ...Caring For Others”

Welcome to the Family Caregiver Advisory.

If you're a caregiver – a family member, friend, or neighbor who helps care for an elderly individual or person with a disability who lives at home – this section is for you. Here, you'll find information about:

- finding supportive services in our community;
- caregiving resources;
- where to find help;
- ways to take care of others and yourself;
- joining a caregiver support group; and
- other useful resources and ideas.

Caregiving may be one of the most important roles you will undertake in your lifetime. It is typically not an easy role, nor is it one for which most of us are prepared. The DAVS Family Caregiver Program offers a variety of resources to help. For more information, call us at 503-615-4676.

Project Lifesaver Now Available for Residents at Risk for Wandering

When seniors with Alzheimer's disease, dementia, or other memory-related illnesses wander from the safety of caregivers, your sheriff's office and its search and rescue personnel are called to action.

Now, law enforcement in Washington County has another great tool to help us find and rescue your loved ones more quickly with the Project Lifesaver Program. A search that might have taken days may now be successfully concluded quickly – saving lives and thousands of taxpayer dollars!

Project Lifesaver participants will receive a plastic bracelet containing a waterproof radio transmitter. Each participant's transmitter is assigned a radio frequency that is unique both to them and to their geographical area. The bracelets may be worn on the participant's wrist or ankle.

When a Project Lifesaver client is discovered to be missing, a caregiver will report the situation to the Sheriff's Office via the 9-1-1 dispatch center. Trained deputies will respond to search for the missing person using Project Lifesaver radio-frequency tracking equipment.

Project Lifesaver is a voluntary program. In order to qualify, the client must:

- Live in Washington County;
- Be diagnosed by a certified physician as having Alzheimer's Disease, other dementia disorders, autism, Down's Syndrome or other similar disorders; and
- Be known to wander away from caregivers.

*continued, see **Project Lifesaver**, p. 6*

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Resources for You

Contact your state's Commission for the Blind for information on self-help organizations for those with low vision. Ask for help in finding products ("talking" watches, etc.) and aids that will help the person adjust to low vision. Seek out radio stations that have programs of newspaper readings.

**American Foundation
for the Blind**
(800) AFB-LINE (232-5463)
www.afb.org

Lighthouse International
(800) 829-0500
www.lighthouse.org

National Eye Institute
(301) 496-5248
www.nei.nih.gov

**Oregon Commission
for the Blind**
503-731-322
www.cfb.state.or.us

Alzheimer's Vision Care

A person with Alzheimer's Disease should have regular eye examinations because poor vision can contribute to confusion. These exams can also spot or detect other serious diseases, such as diabetes. Finding and treating symptoms early can prevent serious diseases from getting worse and leading to blindness.

- Tell the doctor of any medicines taken.
- Tell the doctor if there is a family history of glaucoma.

Source: The Comfort of Home: A Complete Guide for Caregivers; Family Caregiver Alliance (FCA) www.caregiver.org; www.cdc.gov; National Eye Institute

Project Livesaver, continued from p. 5

In order to participate, caregivers must agree to assume the following responsibilities:

- Test the client's radio transmitter battery daily
- Check the condition of the bracelet daily
- Maintain a monthly log sheet provided by the Project Lifesaver Team
- Notify the Washington County Sheriff's Office Project Lifesaver Team promptly if there are any problems with the equipment
- Most importantly, call 911 immediately if a Project Lifesaver client goes missing!

The initial cost to lease the Project Lifesaver bracelet is \$300.00. There is also a monthly maintenance fee of \$25, billed on a quarterly basis, to pay for the band and monthly replacement batteries. There are limited scholarship funds available to assist those who need the service but are unable to pay for the expense of the bracelet.

For more information or to sign up for Project Lifesaver at the Washington County Sheriff's Office, please contact **Marcia Langer** at (503) 846-6048.



Taking Care of Yourself

Finances and Health

Recently, Northwestern Mutual commissioned a study addressing the financial and physical health of women. It showed that women who take control of their finances are healthier and happier. Being proactive in managing finances meant improved health, happiness, optimism and confidence. The study also reported several smart financial habits that these happy and healthy people practice. They included getting guidance from professionals, having a financial plan, creating short- and long-term goals, making a commitment to action, and staying grounded in reality.

Money matters are a primary cause of stress. During these times of financial turmoil, it's more important than ever to maintain healthy eating and sleeping habits because they help reduce stress. Healthy financial and lifestyle habits can make a difference in these troubled financial times. For more information on the study, check out the website at www.sevenfinancialhabits.com.

Source: StrongWomen Newsletter; <http://www.StrongWomen.com>; www.BeWell.com

Emergencies – Brain Attack/Heart Attack

Minutes matter...

Brain attack, another term for stroke, transient ischemic attack (TIA) and cerebrovascular accident (CVA) is a medical emergency. How quickly you get the person in your care assistance can save his life and affect his long-term health, as well as his ability to function independently. The third leading cause of death, brain attack or stroke is the leading cause of serious long-term disability in the U.S.

Different strokes for different folks.

Strokes can differ in their presentation. Some can present with sudden, yet very subtle changes in speech, coordination or strength. The person suffering this type of stroke may not even realize the change is occurring. This is why some people never seek medical care. Others may note something is “different,” but the symptoms are mild and attributed to “a bad day” or another problem. Other attacks are much more obvious and may present with a sudden weakness or inability to move one side of the body. Other signs and symptoms may include the sudden progressive loss of vision in one eye, like a “curtain coming down,” sudden numbness or weakness of the face, arm or leg on one side of the body, sudden confusion, trouble speaking or understanding, sudden changes in walking, balance or coordination or the onset of an unusual headache.

As a caregiver, if you suspect stroke, stay calm and call 911 immediately. Early identification and medical attention can make a difference.

For example, to be helpful, one treatment for brain attack must be given within 3–4 hours of the attack. This is a “clot-busting drug,” tissue plasminogen activator or TPA for short. TPA can totally reverse stroke in over 30% of those whose stroke was caused by an interruption of blood flow to an area of the brain. These ischemic strokes are the most common type of stroke.

Another type of stroke, hemorrhagic stroke is caused by a burst blood vessel that bleeds into the brain. This type of stroke has different emergency treatments, including possible surgery.

Without prompt care, 50% of stroke victims will have subsequent dependency in some activities of daily living, and 10% will require total care. So stay calm, think fast, and act FAST.

Note

An 85-year-old needs about three times the amount of light a 15-year-old needs to see the same thing. Contrasting colors play a big part in seeing well. As much as possible, the color of furniture, toilet seats, counters, etc., should be different from the floor color. Remove all hazards that might lead to tripping. Tack down loose carpets and tape or tack electrical and telephone cords to walls.

FAST: The Cincinnati Stroke Scale

Here’s a tool to help you remember what to look for, so you can call emergency assistance. Think FAST, act FAST:



Facial droop

Look at the smile; have person show his teeth. Does the face look lopsided? If the face droops on one side, this could be a brain attack.

Arm weakness

This could be subtle. The person could drop things, be unable to hold arms extended in front without one arm “drifting” down. In more severe cases, there may be inability to move the arm at all.

Speech

Have the person repeat “You can’t teach an old dog new tricks.” The speech should be clear. If slurred, garbled or abnormal in any way, or if the person is unable to speak at all, this could be a brain attack.

Time

Note the time the changes started. This is very important when determining what emergency treatment is given at the hospital.

**Powerful Tools
for Caregivers**

A Class for Family Caregivers

Powerful Tools for Caregivers is a six-week educational series that is designed to help family caregivers take care of themselves while caring for a relative or friend with a chronic illness. You will benefit from this class whether you are helping a parent, spouse, friend, someone who lives at home, in a nursing home, or across the country.

Rosewood Retirement Center
2405 SE Century Blvd., Hillsboro
Mondays, Jan. 12 – Feb. 16
1:30 – 4:00 p.m.

**Class size is limited. Please
call 503-642-2100 to register.**

A donation of \$25 to help defray cost of the book is suggested, but is not required in order to attend class.

Inspiration

Never let yesterday use up
too much of today.

~Will Rogers

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Save the Date!

Grandparents Raising Grandchildren

Come and share a day with other grandparents

Featuring:

Community Resources
Guest Speakers
Free Lunch
Prizes
Complementary Massages

A day of respite for you!

April 2, 2009
9:30 a.m. – 2:30 p.m.

Beaverton Four Square Church

*Sponsored by the WCDAMS
Family Caregiver Support Program*

For information call: 503-615-4676
Pre-registration required

Free Family Caregiver Training

For family members and other unpaid caregivers
providing care in the home

Sessions include:

- basic personal care techniques and assistive equipment
- medication administration, hospice, estate planning
- elder law considerations, end-of-life planning
- self-care and community resources

Next Training:

Tuesdays, March 3, 10, 17, 24, & 31
1:00 – 4:00 p.m.

No Worries Training Center
Parkside Business Center
8285 SW Nimbus Ave., Suite 150
Corner of Nimbus & Hall in Beaverton

*Sponsored by No Worries In-Home Care and
WCDAMS Family Caregiver Support Program*

Call 503-615-4676 to register

Shared Housing: Help Yourself While Helping Others

By MariRuth Petzing

“Dave” and his wife “Barbara” own a three-bedroom home. Barbara has Alzheimer’s and Dave wants to be able to care for her at home, but needs someone to stay with her occasionally so that he can go to the store or have some time to himself. “Cheryl” lost her housing when her rent increased. Through the shared housing program, people like Cheryl are matched with people like Dave and Barbara. Because of the help Cheryl provides, Barbara is able to stay in her home, while Cheryl has found housing she can afford. This is an example of one of the many mutually beneficial arrangements Shared Housing clients come up with.

Shared Housing is a great way to get some extra help around the house, build friendships, and make resources stretch in these

difficult economic times. Are some household or personal chores becoming too difficult to do? Do you not want to live alone? Could you use extra income every month from someone paying rent? Would you enjoy having some companionship during the day and someone in the house at night? Give Shared Housing a try!

Here’s how it works. Call the Shared Housing office at 503-225-9924 and sign up for an interview. You will be asked questions about what you need and what you can offer. In all cases, the homeowner provides a private room for the tenant. Other areas such as the kitchen and living room are shared. Other than those criteria, the program is flexible so that you can decide which options best fit your specific needs. We put your information into a matching program and give you the first name and phone number of

potential matches. You can then contact them and see if a homesharing arrangement makes sense. Shared Housing’s friendly staff is available to help you interview a potential match, come up with a fair homesharing arrangement and mediate any problems that might arise.

We require criminal background checks of all of our participants, and check photo ID of potential renters. We also ask all of our participants to provide three personal references. Shared Housing is a program of Ecumenical Ministries of Oregon. We have been working in the Portland Metro area for over 25 years. We are happy to answer any questions; give us a call Monday through Friday at 503-225-9924, or check us out online at www.emoregon.org/shared_housing

Outpatient Clinic, continued from p. 1

The VA pinpointed the location based on client residences and signed a 15-year lease on the building owned by Principal Life Insurance. The strategy is to bring service where vets live. Due in part to the current economy and the high cost of private insurance, many former service members are applying for care. Last year, the number of new patients rose by 3.5 percent, almost three times the increase nationwide.

If you haven’t heard from the VA and you want to change your primary care doctor to the west side, please call the VA at 503-220-8262 to designate your preference.

The new clinic is close to bus lines, a MAX stop, and has the capacity to handle up to 10,000 vets.

Disability Advisory Council Recruitment

Washington County Disability Services Advisory Committee (DSAC) is looking for additional participants.

The purpose of the DSAC is to serve as the advisory council to Washington County Disability Aging and Veteran Services as prescribed under Federal and Oregon state laws.

The responsibility of the Council is to:

1. Recommend basic policy on behalf of persons with disabilities.
2. Assist in the development of the Strategic Plan.
3. Advocate for issues germane to improving the quality of life for those the Department serves.
4. Work on other issues such as advising on implementing Policy Transmittals and Action Requests, surveying local clients, and assessing local office accessibility.

DSAC Meetings are open to the public and are generally held the second Tuesday every other month at 1:30 p.m. If you are interested in attending or becoming a member, please contact the DSAC at washcodsac@gmail.com.

Veterans View



Honoring Service, Honoring Sacrifice

New Federal Report Says Gulf War Illness is Real



An extensive federal report released in November concludes that roughly one in four of the 697,000 U.S. veterans of the 1990-91 Gulf War suffers from Gulf War illness.

That illness is a condition now identified as the likely consequence of exposure to toxic chemicals, including pesticides and a drug administered to protect troops against nerve gas.

The 452-page report states that scientific evidence leaves no question that Gulf War illness is a real condition with real causes and serious consequences for affected veterans.

The report, compiled by a panel of scientific experts and veterans serving on the congressionally mandated Research Advisory Committee on Gulf War Veterans' illnesses, fails to identify any cure for the malady. It also notes that few veterans afflicted with Gulf War illness have recovered over time.

The committee's report, titled "Gulf War Illness and the Health of Gulf War Veterans," was officially presented on November 17 to **Secretary of Veterans Affairs James Peck**.

It calls for a renewed federal research commitment to identify effective treatments for Gulf War illness and address other priority Gulf War health issues.

According to the report, Gulf War illness is a "complex of multiple concurrent symptoms" that "typically includes persistent memory and concentration problems, chronic headaches, widespread pain, gastrointestinal problems, and other chronic abnormalities." The illness may also be potentially tied to higher rates of amyotrophic lateral sclerosis (ALS) more commonly known as Lou Gehrig's disease.

The report identifies two Gulf War "neurotoxic" exposures that "are causally associated with Gulf War illness." The first is the ingestion of pyridostigmine bromide pills, given to protect troops from effects of nerve agents. The second is exposure to dangerous pesticides used during the conflict. The report concludes there is no clear link between the illness and a veteran's exposure to factors such as depleted uranium or an anthrax vaccine administered at the time.

The report backs a conclusion that no problem similar to Gulf War illness has been discovered among veterans from the conflict in Bosnia in the 1990s or in the current engagements in Afghanistan and Iraq.

Resource: News story Washington (CNN) 17 Nov.

Oregon's 150 History Book

SALEM – As part of Oregon's 150th birthday celebration next year, the Oregon Department of Veterans' Affairs (ODVA) will be producing a book containing the history of Oregon veterans and we need your help.

The ODVA will begin collecting pictures, stories, articles, letters and histories of Oregon veterans from all eras from the Civil War through the present day. The Department is very interested in your pictures and information as part of this project. If you are interested in helping the ODVA with this project, please consider sending them copies of your photographs and other memorabilia. They would be very interested in your written military histories.

For more information as to how you can contribute to this project, please contact either **Mike Allegre** or **Robin Steckley** at 503-373-2085 or via email at mike.allegre@state.or.us or robin.steckley@state.or.us.

VA Secretary Establishes ALS as a Presumptive Compensable Illness

WASHINGTON – Veterans with amyotrophic lateral sclerosis (ALS), better known as Lou Gehrig’s disease, may receive needed support for themselves and their families after the U.S. Department of Veterans Affairs (VA) announced ALS will become a presumptively compensable illness for veterans with 90 days or more of continuously active service in the military.

“Veterans are developing ALS in rates higher than the general population, and it was appropriate to take action,” **Secretary of Veterans Affairs Dr. James B. Peake** said. The Secretary based his decision primarily on a November 2006 report by the National Academy of Sciences’ Institute of Medicine (IOM) on the association between active-duty service and ALS.

“We are extremely grateful to Secretary Peake, **Congressman Henry Brown** and **Senator Lindsey Graham** for standing on the side of veterans with ALS across the country,” said **Gary Leo**, president and CEO of The ALS Association. “Thanks to their leadership, veterans with ALS will receive the benefits and care they need.”

The report, titled *Amyotrophic Lateral Sclerosis in Veterans: Review of the Scientific Literature*, analyzed numerous previous studies and concluded that, “there is limited and suggestive evidence of an association between military service and later development of ALS.”

The Secretary explained, “ALS is a disease that progresses rapidly, once it is diagnosed. There simply isn’t time to develop the evidence needed to support compensation claims before many veterans become seriously ill.”

ALS affects about 20,000 to 30,000 people of all races and ethnicities in the United States. It is relentlessly progressive, and is almost always fatal.

Currently, the cause of ALS is unknown, and there is no effective treatment. The new interim final regulation applies to all applications for benefits received by VA on or after Sept. 23, 2008, or that are pending before VA, the United States Court of Appeals for Veterans Claims, or the United States Court of Appeals for the Federal Circuit on that date.

VA will work to identify and contact veterans with ALS, including those whose claims for ALS were previously denied, through direct mailings and other outreach programs. For more information on VA’s disability compensation program, go to www.va.gov or contact 1-800-827-1000.

Enhanced VA Mortgage Options Now Available for Veterans

WASHINGTON – Veterans with conventional home loans now have new options for refinancing to a Department of Veterans Affairs (VA) guaranteed home loan. These options are available as a result of the Veterans’ Benefits Improvement Act of 2008, which the president signed into law October 10.

“These changes will allow VA to assist a substantial number of veterans with subprime mortgages refinance into a safer, more affordable, VA guaranteed loan,” said **Secretary of Veterans Affairs Dr. James B. Peake**. “Veterans in financial distress due to high rate subprime mortgages are potentially the greatest beneficiaries.”

VA has never guaranteed subprime loans. As a result of the new law, however, VA can help many more veterans who currently have subprime loans.

The new law makes changes to VA’s home loan refinancing program. Veterans who wish to refinance their subprime or conventional mortgage may now do so for up to 100 percent of the value of the property. These types of loans were previously limited to 90 percent of the value.

Additionally, Congress raised VA’s maximum loan amount for these types of refinancing loans. Previously, these refinancing loans were capped at \$144,000. With the new legislation, such loans may be made up to \$729,750 depending on where the property is located.

Increasing the loan-to-value ratio and raising the maximum loan amount will allow more qualified veterans to refinance through VA, allowing for savings on interest costs or even potentially avoiding foreclosure.

Originally set to expire at the end of this month, VA’s authority to guaranty adjustable rate mortgages (ARMs) and hybrid ARMs was extended through September 30, 2012. Unlike conventional ARMs and hybrid ARMs, VA limits interest rate increases on these loans from year to year, as well as over the life of the loans.

Since 1944, when home loan guaranties were offered with the original GI Bill, VA has guaranteed more than 18 million home loans worth over \$911 billion. This year, about 180,000 veterans, active duty service members, and survivors received loans valued at about \$36 billion.

For more information, or to obtain help from a VA loan specialist, veterans may call 877-827-3702 or visit www.homeloans.va.gov.

Calendar of Events

Aging and Veteran Services Advisory Council

Thursday, January 22, 9:00 a.m. – Noon
Washington County Disability, Aging and Veteran Services
133 SE Second Ave., Hillsboro

Thursday, February 26, 9:00 a.m. – Noon
Sherwood Senior Center
21907 SW Sherwood Blvd., Sherwood

Council on Aging, Inc.

Monday, February 9, 1:00 p.m.
Elsie Stuhr Senior Center
5550 SW Hall Blvd., Beaverton



Breakfast Service and Activities Offered at Hillsboro Loaves & Fishes

A new breakfast program has been added to the Hillsboro Loaves and Fishes Center. Breakfast will be served on Wednesdays, Thursdays and Fridays at 8:00 a.m. Items served will include oatmeal or cream of wheat, toast, juice and coffee. Seniors are asked to donate what they can for the cost of the meal. The center will also offer a variety of activities including crafts on Mondays and Tuesdays at 10:00 a.m. and again at 2:00 p.m. Materials are being provided at no additional cost per participant. An exercise program by EnhanceFitness will be offered on Mondays and Tuesdays at 11:00 a.m. This free exercise class focuses on strength training, balance, flexibility and low-impact aerobics. Movies will also be shown every Thursday between 9:00 a.m. and 2:00 p.m. The Hillsboro Loaves and Fishes Center is located at 372 NE Lincoln in Hillsboro.

The Advisory Rebecca Tabra

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