

Going Shopping? Don't Get Shortchanged

Remember when stores ran out of toilet paper, hand sanitizer, and face masks? Well, now COVID-19 is cause for a new shortage: coins. Because of business shutdowns and social distancing, people have been spending cash at stores or restaurants at record low levels. Adding to the shortage, the U.S. Mint has slowed down coin production for a few months to keep employees safe from COVID-19. Now, some businesses are running low on coins and not offering change. Here are some tips to avoid losing money next time you go out shopping.



- If you plan on paying in cash when shopping, bring coins from home so you can pay in exact change, if you can.
- If you're short on change and the store doesn't have it, ask the cashier if they can offer you store credit or can donate the leftover to charity, which more stores are starting to offer. Or, pay using a credit or debit card — or by check, if accepted by the store.
- If a store doesn't offer change, it should clearly state or display this policy. If you find a store that's intentionally misleading or deceptive about this policy, report it to your state attorney general.

To learn more about consumer protection issues related to COVID-19, check out ftc.gov/coronavirus for the latest updates.

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S.A.L.T. TIMES

September 2020

Home Safety for Seniors- Statistics and Solutions

Falls are the leading cause of fatal injury and the most common cause of nonfatal trauma-related hospital admissions among older adults. As more Americans age, falls will become even more numerous and costly than they are now. The U.S. Centers for Disease Control and Prevention puts these staggering statistics in a context that really brings the problem home: one out of every three seniors falls each year; every 11 seconds, an older adult is treated in an emergency room for a fall; every 19 minutes, an older adult dies from a fall. As alarming as they are, these documented statistics fall short of the actual numbers since many incidents are unreported by seniors and unrecognized by family members or caregivers. There are potentially millions more unreported falls.



The majority, 55 percent, of fall injuries among older people occur inside the home and an additional 23 percent happen outside, but near the house. Many of these falls, and the resulting injuries, can be

prevented by taking steps to eliminate or fix potential hazards in and around the home.

Falling once doubles your chances of falling again. Most falls are caused by a combination of risk factors. The more risk factors a person has, the greater their chance of falling.

5 Simple Things You Can Do to Reduce Your Fall Risk:

- Exercise to help increase leg strength and balance
- Review your medicines regularly
- Have your vision checked annually
- Wear sturdy, nonskid shoes at all times
- Make your home environment safer

Home Safety

Approximately one-quarter of today's 65-year-olds are projected to live past 90. Estimates indicate that by the year 2030, the U.S. will be home to 71 million people over age 65. Roughly 90% of older Americans say they want to age-in-place (meaning to stay in their own home instead of assisted living), yet 85% have done nothing to prepare their homes for aging. Plus much of the nation's housing inventory lacks basic accessibility features, preventing older adults and those with disabilities from living safely and

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Smart 911 is a service that allows residents to create a free Safety Profile for their household that includes any information they want 9-1-1 and first responders to have in the event of an emergency. Then, when anyone in that household dials 9-1-1, from a phone associated with their Safety Profile their profile is immediately displayed to the 9-1-1 call taker providing additional information that can be used to facilitate the proper response to the proper location. At a time when seconds count, Smart911 provides details that could impact response the second an emergency call is placed, which could be the difference between life and death.

How Does Smart911 Help?

Medical Conditions:

For individuals who are affected by epilepsy, diabetes, Alzheimer's, allergies or other

medical conditions, Smart911 can inform responders of their conditions as well as medications and emergency contacts.

Senior and Elderly Care:

For active seniors, a Safety Profile can provide peace of mind that in the event of an emergency 9-1-1 would have details on their home, and medical needs. For caretakers, they can be assured that if the person they care for needs to dial 9-1-1 when they are alone, their details are available and the caretaker can be listed as an emergency contact.

General Emergencies:

For all individuals, there is always a risk of unplanned accidents or events. Whether in a vehicle or in your home, even the most basic details such as the address associated with a mobile phone can be available to 9-1-1 and response teams to send help fast.

How Can I Sign Up?

You can sign up for Smart911 at [Smart911.com](https://www.smart911.com) and create a Safety Profile for your household to give 9-1-1 valuable information. It's free, private, and secure and you control what information is in your profile. These details can save seconds or even minutes during an emergency.

<https://www.smart911.com/>

Physical Disabilities:

For those who have a physical disability or mobility restrictions, it is vital for responders to know about the person, their disability and what type of assistance or special equipment they may need to evacuate their home or receive transport.

Pets and Service Animals:

For individuals with pets or other animals your Safety Profile can alert police to their presence when entering your home and Fire crews can be aware of exactly how many people and pets need to be evacuated from your home. For owners of a service animal, you can alert responders that your animal needs to be transported with you.

Grandparents make the world...
a little softer, a little kinder, a little warmer.



Happy Grandparents Day
September 13, 2020

comfortably in their homes.

Simple changes can make measurable impact.

Many people do not think about changing their home environment until an accident has occurred or they can no longer perform basic tasks.

With a little foresight, homeowners can initiate the necessary changes before they become urgent. Early action can allow people of all ages to enjoy an independent lifestyle without undergoing a difficult and unexpected transition. **The overall goal is to make the home safer.**

Typical changes include the following:

Getting safely and securely into and out of the house.

- Better outdoor lighting to get you from your car to the door.
- Attractive ramps or a zero-step entrance for the home.
- A package shelf by front door.
- Handrails at existing steps and porches.
- A front door with sidelight for security.
- Fewer or no stairs.

Changes in the kitchen for easier meal preparation and eating.

- Lever-handle faucets with pull-out spray.
- Raised dishwasher to avoid back strain (a good idea for front-loading washers and dryers, too).
- Rolling island that can be placed back under the counter.
- Revolving corner shelves and pull-out shelves.
- Lower, side-opening oven.
- Pull-out cutting board.
- Adjustable height sink.
- Side-by-side refrigerator with slide-out shelves

and a water/ice dispenser.

- Cooktop with controls on front.
- Larger, friendlier cabinet and drawer pulls.

Changes in the bathrooms – the #1 place for accidents in your home.

- Attractive grab bars in the shower.
- Lever handles on faucets.
- Slide-bar-type hand-held shower, for sitting or standing.
- Shampoo nooks inset in the wall.
- Curbless showers so that there is nothing to step over or rolled into with a wheelchair.
- Tub and shower controls moved closer to entry point.
- Anti-scald, temperature and pressure balanced tub shower valves for safer bathing.
- Widened entry doors to at least 32.”
- 32”-36” pocket doors.
- Higher toilets with non-slam seats and lids.

Moving around within the house.

- Improved lighting with recessed fixtures in common areas and hallways.
- Lever handles on doors and windows.
- Lower light switches and thermostats; raised outlets.
- Planning for a future elevator by stacking closets.
- Adding blocking in walls for future chair lift at stairs.
- Wider doors that accommodate wheelchairs and walkers.

These are just a few examples. Virtually all rooms of your house can be improved, even closets and garages. Your next adventure in life is all about freedom and independence...and it starts at your front door!

Need a Good Laugh?

When we laugh, our spirits are lifted, our heart is happy and we just plain feel good. For seniors, laughing has an even greater impact – it provides a variety of age-related health benefits. Seniors who live alone or are unable to get out and socialize can be vulnerable to feelings of depression and isolation. Laughter can help promote feelings of connectedness and belonging.

Here are a few quotes that I hope will make you laugh or at least smile.

“One of the shortest wills ever written: Being of sound mind, I spent all the money.” —Submitted by Arthur Bland

“As you get older, three things happen. The first is your memory goes, and I can't remember the other two.”
—Sir Norman Wisdom

“My therapist told me the way to achieve true inner peace is to finish what I start. So far I've finished two bags of M&Ms and a chocolate cake.

I feel better already.”
—Dave Barry

“You know you're getting old when you stoop to tie your shoelaces and wonder what else you could do while you're down there.”
—George Burns

“Eggs are fantastic for a fitness diet. If you don't like the taste, just add cocoa, flour, sugar, butter, baking powder and cook at 350 for 30 minutes.”
—Anonymous

