

*A circle is a group of people in which everyone has a front seat.*

## Gov. Paterson Launches Statewide Campaign to Assist New Yorkers with Rising Heat Costs



Assemblywoman Barbara Lifton, Ithaca Mayor Carolyn Peterson, Governor David Paterson, NY Senator George Winner and US Congressman Maurice Hinchey.

Photo by Dewey Neild.

Governor David A. Paterson today launched a new statewide, multi-agency public information education campaign called HeatSmartNY, to provide New Yorkers facing skyrocketing home heating costs with the tools and assistance they need to get through this com-

ing winter. Eight New York State agencies and authorities have collaborated to address this vital issue and bring relief to New York's most at-risk residents.

On October 10, at Lifelong in Ithaca, Tompkins County, Governor Paterson was joined by Con-

gressman Maurice Hinchey, State Senator George Winner and Assemblywoman Barbara Lifton in unveiling the new campaign, which will include a website ([www.HeatSmartNY.org](http://www.HeatSmartNY.org)), a hotline number (877-NY-SMART), public service announcements and a series of 630 statewide workshops to provide consumers with easy, do-it-yourself tips to lower heating bills, as well as information about New York's heating-related programs.

"While we remain focused on reducing spending to address the economic downturn, we must at the same time be mindful that for many New York families, this is going to be an especially harsh and difficult winter," said Governor Paterson. "New Yorkers should not be endangered by falling temperatures and rising heating costs. That is why I have directed these agencies to implement collaborative

and coordinated outreach and ensure that New Yorkers have as much information as possible about heating-related programs and ways to reduce home heating costs."

Additionally, Governor Paterson announced the award of \$3.5 million in federal grants to low-income New Yorkers for the installation of energy efficiency measures in 1,205 homes. The grants, awarded by the Division of Housing and Community Renewal (DHCR), will enable weatherization agencies across New York to address unmet energy efficiency needs in their communities. A complete list of awards can be found at [www.nysdhcr.gov](http://www.nysdhcr.gov).

U.S. Congressman Maurice Hinchey said: "Government on every level has a responsibility and moral obligation to ensure that not

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## SENIOR FOCUS: Mary Ellen Rumsey, Library Lady

By Katrina Schickel

I once heard it said about a noted politician, "He seems to sparkle when he is in conversation with anyone." Mary Ellen Rumsey is a person who possesses that same quality. She brightens the life of our community in so many ways. With her energy, joy and wonder at the simple and treasured moments in life, we find a woman who has embraced the work of raising a family and contributing to her

community. Mary Ellen has a reverence for the small moments: the snowy afternoon spent around the kitchen table with her five children, making Christmas ornaments out of clothespins and tongue depressors; the walk to the creek with a neighbor child on a summer day; the faces of preschoolers as they listen to a story being read to them.

The "Library Lady" as she was known in my household, is a familiar face to many residents of Dryden. The Village of Dryden is home to a charming little library called Southworth Library designed by William Henry Miller, the same architect who designed Uris Library at Cornell University. This picturesque stone building in the center of the Village has played an important role in the lives of so many Dryden residents, both old and young. Mary Ellen is passionate about libraries, Southworth Library in particular. "When I was growing up we couldn't go to swimming pools or large group functions because of the threat of polio. So, we went to the library. The library is a wonderfully egalitarian place. Everybody's welcomed at the library. There are no class distinctions and the "Reserve List" is open to all."

While raising her own chil-

dren, Mary Ellen spent many hours at the library. The first Library Book Sale at Southworth Library in 1964, happened because Mary Ellen and some other women in Dryden made it happen. Later on, Mary Ellen became a member of the Board of the Southworth



Mary Ellen Rumsey

Library. "I had so many ideas about the library and how I could be a part of it. It was a great fit for me."

The *Traveling Books* program is a good example of one of those ideas. This is a great concept for getting young children comfortable and familiar with books. Several women in Dryden travel to 5 day care centers every other week to read to the children for half an hour. "We bring a large canvas bag filled with books to each day care. After reading to the children for the half-hour, we then leave the bag of books for the youngsters to read and enjoy. The Dryden Community Council, which is part of United Way, gave us a grant which made it possible to purchase the

books."

Mary Ellen and her husband, Gary, have been married for over 50 years. They have lived a rich and varied life together. Raising a good-sized family and putting them through college has been a great love of Mary Ellen's life. But of course, there have always been other patches in this quilt of a life that have captured her interest. "One of the things I have done that

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**Senior Circle**  
Lifelong, Enhancing the Second Half  
119 W. Court St. • Ithaca, N.Y. 14850  
CHANGE SERVICE REQUESTED

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Permit No. 375  
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## Securities Law Clinic Provides Legal Services to Local Investors

The Securities Law Clinic at Cornell Law School continues to provide legal services to investors in the Southern Tier region who have suffered losses due to fraud or other improper conduct. The Clinic is available to review potential cases, and to assist investors in recovering their investment losses. The Clinic does not charge legal fees, and is staffed by Cornell law students under faculty supervision. The Clinic also provides speakers for community organizations on topics related to investment fraud and prevention. You can reach the Clinic at 607-254-8270, or by e-mail at [securitieslawclinic@cornell.edu](mailto:securitieslawclinic@cornell.edu). You can also visit the Clinic's website at <http://securities.lawschool.cornell.edu>.

## Dumping Old Drugs

Recent news reports revealed that trace amounts of numerous drugs – including antibiotics and mood stabilizers – have been found in the drinking water supply of millions of Americans.

One way drugs get into the water supply is by leftover medications being flushed down the toilet. In addition to affecting drinking water, “medications that are flushed down the toilet can and do find their way into our nation’s waterways every day,” says U.S. Fish and Wildlife Service Director, H. Dale Hall. “Those drugs are present in water that supports many species of fish and other wildlife. We are concerned about reports of fish abnormalities possibly caused by improperly disposed prescription medications.”

Here’s what you should do:

- **Don’t flush unused medicines.** We used to be instructed to flush them, but not anymore. It could adversely affect the environment.
- **Crush solid medications and dissolve them in water; dilute liquid medications in water.** Mix the solution with kitty litter, sawdust or another material that a child or pet would be less likely to find attractive. Place it in a bag that you seal shut and put in the garbage.
- **Get answers from the pharmacist.** Ask for more tips on proper disposal of prescription medications and whether your pharmacy accepts unused medications.

In Tompkins County you may return your unused medications to the pharmacy where you purchased them. For over-the-counter medica-

tions, call Tompkins County Waste Management at 273-6632 for information about how to properly dispose of these types of drugs.

## Words of Wisdom From George Carlin

*Broome County Senior News*

Do you feel a bit startled when you see your reflection in the mirror? Growing older is not for sissies, but you can face inevitable changes with a spirit of fun and fearlessness. We don’t have to lose our youth as we grow older if we take to heart the following wisdom from George Carlin.

### How to Stay Young

**Throw out nonessential numbers.** This includes age, weight and height. Let the doctor worry about them. That is what you pay him for.

**Keep only cheerful friends.** The grouches pull you down.

**Keep learning.** Learn more about the computer, crafts, gardening, whatever. Never let the brain stand idle. “An idle mind is the devil’s workshop.” And the devil’s name is Alzheimer’s.

**Enjoy the simple things.** Visit a friend or read a good book, just for fun.

**Laugh often, long and loud.** Laugh until you gasp for breath.

**The tears happen.** Endure, grieve, and move on. The only per-

son who is with us our entire life is ourselves. Be alive while you are alive!

Surround yourself with what you love, whether it’s family, pets, keepsakes, music, plants, hobbies, whatever. Your home is your refuge.

**Cherish your health.** If it is good, preserve it. If it is unstable, improve it. If it is beyond what you can improve, get help.

**Don’t take guilt trips.** Take a trip to the mall, to the next county, to a foreign country, but not to where the guilt is. Tell the people you love that you love them at every opportunity.

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So, put a spring in your step and a lift in your voice, and grow older gracefully without losing your youth. Remember, life is not measured by the number of breaths we take, but by the moments that take our breath away.

## Avoiding Falls Saves Lives

*By Jeanne Wei, MD, PhD  
Reynolds Institute on Aging  
Aging Arkansas, Sept., 2008*

Falls are the leading cause of injury or injury-related death among older adults. Fortunately, most falls are not serious.

But if you are over 65, you have a one-in-three chance of falling. The older we are, the more likely we are to fall because of common, age-related physical changes, medical conditions and medications.

Of course you shouldn’t let the fear of falling rule your life and limit your activities. Many falls and fall-related injuries are preventable if you take the following measures to reduce your risk.

### Make a doctor’s appointment

You and your physician should take a comprehensive look at your environment, your overall health and the medications you take to determine if you are vulnerable to falling. Ask for someone (nurse or clinical social worker) to come to your home and survey your furni-

*continued on next page*

# Special Senior Services

## Information and Referral

The **Office for the Aging** provides information and referral services for individuals and agencies concerning an array of issues affecting seniors. If you have questions, our staff is ready, willing and able to serve your needs. Please call the **Tompkins County Office for the Aging** at 274-5482, or visit us on the web at [www.tompkins-co.org/cofa](http://www.tompkins-co.org/cofa)

## Longview’s Adult Day Program

Longview’s Adult Day Program has become the home away from home for many Tompkins County seniors, offering companionship, recreation, safety and security. The daily fee of \$38 includes personal supervision, recreational programs, morning and afternoon snacks as well as a hot, nutritious lunch. Limited scholarships are available for those who cannot afford the full program fees. Longview’s Adult Day Program is open from 9am to 3pm on Tuesdays, Wednesdays and Thursdays. For more information call (607) 375-6320.

## Let it Snow...

The City of Ithaca code requires property owners, homeowners and landlords to keep sidewalks clear of ice and snow, and fines can be stiff. For many seniors who need some assistance with snow removal, this creates a problem. Seniors who cannot do their own snow shoveling may be able to find folks willing to do this work for pay or as volunteers through the **Tompkins County Office for the Aging** (274-5482) or Lifelong (273-1511). Both agencies keep current

listings of volunteer and paid help who are willing to assist seniors in downtown Ithaca as well as in rural areas of Tompkins County. If you’re having difficulty clearing your walk, please call us.

## Need a Break?

### Project CARE Might Help!

The **Office for the Aging’s** Project CARE program is designed to provide caregivers with a much-needed break. Project CARE matches seniors and their caregivers with volunteers who provide friendly visiting, respite, or might even be able to assist with some light housekeeping, yard work or errands. If you or someone you know would benefit from some help with the difficult work of caregiving, please contact Trina Schickel at the **Office for the Aging**, 274-5491. Additionally, if you are interested in volunteering, please call the **Office for the Aging**, 274-5491, for more information about Project CARE.

## Options for In-Home Help

The Registry is a free service that links individuals in need of in-home help with independent job seekers. If you or you loved one are in need of an experienced housekeeper, personal care aide, certified nurse’s aide, LPN or RN, the Registry can provide you with referrals.

The Registry prescreens and checks references for all caregivers. You interview and negotiate the specific terms of employment with the caregiver. For more information, please contact The Registry Program of the Women’s Opportunity Center at 277-7686.

**Tompkins County Office for the Aging • 607-274-5482**  
**320 N. Tioga St., Ithaca, NY 14850 • [www.tompkins-co.org/cofa/](http://www.tompkins-co.org/cofa/)**

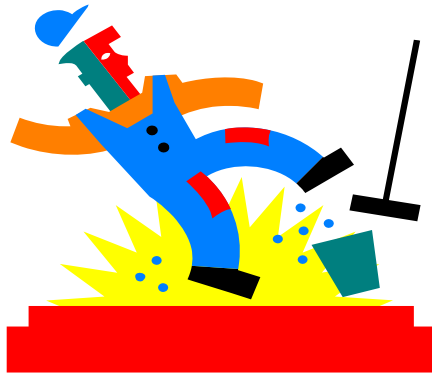
The *Senior Circle* is partially funded by the **Tompkins County Office for the Aging.**

Senior Circle is published four times a year by Lifelong, 119 W. Court St., Ithaca, NY 14850, and contains information on activities and services which add to the quality of life for older adults and assist them to maintain an independent lifestyle.

**The SENIOR CIRCLE is designed by Gary Marsden Printing and Graphic Arts 607-273-7082**

## AVOIDING FALLS

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ture arrangement, door spacing, etc. to help devise a fall-prevention plan.

What medications are you taking? Your doctor or pharmacist can review your medications for side effects and interactions that may increase your risk of falling. Be sure to bring a list of all medications and their dosages. Include all prescription, over-the-counter and other food and herbal supplements. The doctor may decide to wean you off certain medications, especially those used to treat anxiety and insomnia.

Have you fallen before? Write down the details, including when, where and how you fell. Be prepared to discuss instances when you almost fell but managed to prevent it.

Could your health conditions cause a fall? Your doctor is most likely to be concerned with eye or ear disorders that may increase your risk of falling. Be prepared to describe any dizziness, joint pain, numbness or shortness of breath that affects your walking. Your muscle strength, balance and walking style (or gait) may also be evaluated.

### Keep moving

If you are not already getting regular physical activity, check with your doctor about starting a general exercise program as part of your fall-prevention plan. You might consider walking, water workouts or tai chi, a gentle exercise that involves slow and graceful, dance-like movements. Such exercises reduce your risk of falling by improving your strength, balance, coordination and flexibility.

If you avoid exercise because you are afraid it will cause you to fall, tell your doctor. He or she may recommend carefully monitored exercise programs or give you a referral to a physical therapist who can devise a custom exercise program aimed at improving your balance, muscle strength and gait. To improve your flexibility, the physical therapist may use techniques such as electrical stimulation, massage or ultrasound. If you have inner ear problems that affect your balance, balance retraining exercises (rehabilitation) may help. These involve specific head and body movements to correct the loss of balance.

### Always wear sensible shoes

- High heels, floppy slippers and shoes with slick soles can make you slip, stumble and fall. Sometimes walking in your stocking feet can also cause you to stumble.
- Have your feet measured once each year, since your shoe size can gradually change.
- Buy properly fitting, sturdy shoes with nonskid soles.
- Avoid shoes with extra-thick soles and high-heeled shoes.
- Choose lace-up shoes instead of slip-ons and keep the laces tied.
- Select shoes with Velcro fasteners if you have trouble tying your laces.
- If bending over to put on your shoes puts you off balance, get a long shoehorn that helps you slip your shoes on without bending

over.

### Remove hazards inside and outside

Take a look around your home for clutter, furniture and decorative accents that may be overlooked causes of falling. To make your home safer, you might try these tips:

- Do not carry objects that obscure your view when going up and down the stairs.
- Walkways must be kept clear at all times. Remove boxes, newspapers, electrical and phone cords from walkways. Move coffee tables, magazine racks and plant stands from high traffic areas. Outside, be sure hoses, garden tools, potted plants or grandchildren's toys are not left in walkways.
- Keep stairways free of objects,

including on the top and bottom steps.

- Repair uneven or loose, wooden floorboards and carpeting right away. Outside, be sure walking surfaces are smooth, without loose bricks or stones or edging materials positioned so they are a tripping hazard.
- Store clothing, dishes, food and other household necessities within easy reach.
- Clean spilled liquids, grease, or food immediately.
- Use nonskid floor wax.
- Use no-slip mats in the bathtub or shower.

### Light up your living space

As we get older, less light reaches the back of our eyes where we sense color and motion.

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# Delaying Nursing Home Placement for 557 Days

Caregivers' Corner



David Stoyell

The image of the faithful spouse or life partner devotedly caring for their partner in failing health can be very inspiring. "For better or for worse," we recall, and, although we may feel sorry that the worse has come to pass, we may admire the one who silently bears the caregiving burden alone, not bothering other people because they believe it is their burden to bear.

Somehow "burning one's candle at both ends" seems romantic and noble when a life is consumed in selfless service.

But, the problem is, when you burn your candle at both ends, "it shall not last the night." Though we may admire its lovely light, the light may fade and die out prematurely to the detriment of both of the care partners.

In fact, a recent study suggests that spousal caregivers who get help are able to delay nursing home placement of their loved ones an average of 557 days compared to spouse caregivers who "go it alone."

### Spouse Caregiver Study

The study, led by Dr. Mary Mittleman of the NYU School of Medicine, was a controlled trial of the effectiveness of counseling and support for spouse caregivers of patients with Alzheimer's disease. They provided half their sample of 406 spouse caregivers with six sessions of individual and family counseling as well as support group participation, and continuous availability of ad hoc telephone counseling.

Then they followed them and the other half of the sample who did not receive these interventions

for 9 1/2 years.

Those who received the intervention experienced a 28% reduction in the rate of nursing home placement compared to those who didn't. The difference in median time to placement was 557 days.

Those who got the counseling and support reported greater satisfaction with their social supports in general, a greater ability to respond to patient behavior problems, and much less susceptibility to depression.

### "I Don't See Myself as a Caregiver"

In Tompkins County, we are fortunate to have a variety of public and private resources available to those caring for elderly relatives. Unfortunately, those caring for aging parents more readily take advantage of these resources than those caring for spouses and other life partners.

"I don't see myself as a caregiver," more than one woman has protested, when asked why they don't call the Caregivers' Resource Center at the **Office for the Aging** to learn what supports are available to them.

Yet you can often see in their faces the toll that caring for their husband is taking on them.

For a variety of reasons, women are more susceptible than men to caregiver burnout—and thus becoming an additional victim of their spouse's disabling disease or condition.

### Local Supports

Although children caring for aging parents are more likely to avail themselves of community supports than spouse caregivers,

spouse caregivers are often under greater stress. So they are often the ones who benefit most from services like caregiving counseling, caregiver classes, telephone consultations and respite services.

Our **Powerful Tools for Caregivers** classes have been well attended both by spouse caregivers and those caring for aging parents/relatives. That has been a wonderful collaboration of several agencies in the county.

Grant-funded **Caregiver Counseling** provided by Family and Children's Service is providing help to many.

**Telephone consultations** are provided to family caregivers by staff of the Caregivers' Resource Center at the **Office for the Aging**.

Several **Caregiver Support Groups** meet monthly here in Tompkins County.

Grant-funded **Respite Services** to give family caregivers a break are provided by Family and Children's Service and the Caregivers' Resource Center.

Many other services in the County can directly or indirectly ease the burden of family caregivers.

Here are two ways that you or someone you know can keep abreast of sources of supports for family caregivers in Tompkins County:

Subscribe to the free quarterly newsletter, **In Support of Caregivers**, and keep the phone number of the Caregivers' Resource Center handy so you can give us a call with your questions and concerns: **274-5482**.

## AVOIDING FALLS

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Keep your home brightly lit with the highest wattage rating bulbs allowed for each lamp and lighting fixture.

Place a lamp near your bed and within reach so you can turn it on when you get up at night. Place small night lights where helpful.

Make clear paths to light switches not located near room entrances.

Consider installing glow-in-the-dark or illuminated light switches.

Place motion-sensitive or darkness-sensitive night lights in your bedroom, bathroom and hallways.

Turn on the lights before going up or down the stairs.

Store flashlights in easy-to-find places in case of power outages.

### Use Assistive devices

Your doctor may recommend using a cane, walker or other assistive devices to keep you steady. If you need to use a cane, proper fit is crucial.

Talk to a knowledgeable salesperson at a medical supply store about what's available and what might be best for you. Try out several canes before deciding on one. A cane with a good fit will help prevent falls and make it easier for you to get around. A poorly fitted cane can be uncomfortable to use and may even increase your chance of falling.

All sorts of gadgets have been invented to make everyday tasks easier:

Grab bars mounted inside or just outside your shower or bathtub.

A raised toilet seat or one with armrests to stabilize yourself.

A sturdy plastic seat placed in your shower or tub so you can sit down if you need to. Buy a hand held shower nozzle so you can shower sitting down.

Handrails on both sides of the stairways.

Non-slip treads on wooden steps. Wider-rimmed bath tubs so one can sit on the edge.

Bathtub with door that opens to allow easy access.

Ask your doctor for a referral to an occupational therapist who can help you devise other ways to prevent falls in your home. Some safety devices are easily installed and are relatively inexpensive; others may require professional help and more of an investment. Whether you plan on selling or staying in your home, an investment in safety and fall prevention now will make that possible. Consider safety features if you're planning to remodel. Homes with more safety features usually have a higher resale value.

## Need Additional \$\$\$ To Help Pay for Your Heating Cost?

Here are some money-savers that may help you.

**Medicare Savings Programs-** Medicare Savings Programs help people with limited income to pay their monthly Medicare Part B premium (in 2008 this is \$96.40 per month). If enrolled in a Medicare Savings Program, a Medicare beneficiary is also deemed eligible for "extra help" in paying Medicare Part D prescription drug costs. Contact the Medicaid Unit of the Tompkins County Department of Social Services at 274-5359, Lifelong at 273-1511, or the **Office for the Aging** at 274-5482.

**"Extra Help" Paying for Medicare Prescription Drug Coverage-** If you are currently on Medicare you may qualify for "extra help" (the low-income subsidy) from Medicare to pay prescription

drug costs. This can help you pay your drug plan's monthly premium, deductible, copayments and the coverage gap. Contact Social Security at 256-3651 or 1-800-772-1213, Lifelong at 273-1511, or the **Office for the Aging** at 274-5482.

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**EPIC-** The New York State Elderly Pharmaceutical Insurance Coverage (EPIC) program helps people 65 years of age and older to pay for their prescription drugs. EPIC supplements other drug coverage including Medicare Part D. EPIC applications are available at pharmacies or by calling 1-800-332-3742, Lifelong at 273-1511, or the **Office for the Aging** at 274-5482.

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**Supplemental Security Income (SSI) -** Pays monthly checks to people who are 65 or older, blind, or have a disability and who have limited resources and income. Contact Social Security at 256-3651 or 1-800-772-1213.

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**Food Stamps-** The Food Stamp program issues monthly benefits that can be used to purchase food at authorized retail food stores. Food stamp benefits help low-income working people, senior citizens, the disabled and others feed their families. Contact the Samaritan Center at 272-5062, or Foodnet Food Stamp Outreach at 266-0654.

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**Telephone Lifeline-** Income-eligible households can receive a reduced rate for telephone service and installation charges. Contact your local Phone Company for more details.

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**Earned Income Tax Credit-** The New York State Earned Income Tax Credits (EITC) program provides refundable tax benefits for working people with low or moderate incomes. Workers who qualify and file Federal and State tax returns may get back some or all of the income tax that was withheld during the year. If the taxpayer's EITC is higher than the taxes owed, the taxpayer may also get extra cash back from the IRS and from New York State. Contact RSVP at 273-1511 or Alternatives Federal Credit Union at 216-3459.

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**STAR-** The New York State's School Tax Relief Program (STAR) provides for a school property tax rebate and a partial property tax exemption from school taxes for all New Yorkers who own and live in their homes. There is also an Enhanced STAR exemption which is available for eligible seniors 65 and older. Contact Tompkins County Assessment at 274-5517.

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**Real Property Tax Credit (IT-214)-** Available to New York State residents who have household gross income of \$18,000 or less, and pay either real property taxes or rent for their residence(s). If all members of the household are under age 65, the credit can be as much as \$75. If at least one member of the household is age 65 or older, the credit can be as much as \$375. Contact RSVP at 273-1511 or Alternatives Federal Credit Union at 216-3459.

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**Veterans' property tax exemption-** Qualified veterans can receive a property tax exemption. The program provides a partial property tax exemption to those homeowners meeting qualifying veteran's criteria. This exemption also provides the qualifying senior citizens age 65 and older, to have their property taxes reduced by up to 50%. Contact Tompkins County Assessment at 274-5517.

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**Energy related programs that may help reduce your heating bills:**

**Home Energy Assistance Program (HEAP)-** Helps eligible low-income people meet the high costs of home heating. Contact the **Office for the Aging** at 274-5482. Those with Food Stamps contact the HEAP unit of the Tompkins County Department of Social Services at 274-5264.

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**WRAP- (Weatherization Referral and Packaging) -** The WRAP program provides energy conservation, emergency weatherization services and referrals to weatherization programs for HEAP eligible households. Emergency weatherization could include adding insulation, repair or replacement of windows, doors and repairs to furnaces and roofs. Contact the **Office for the Aging** 274-5482 or Tompkins Community Action at 273-8816.

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**EmPower-** Focuses on cost-effective electric reduction measures, particularly lighting and refrigerator replacements, as well as other cost-effective home performance strategies such as insulation, and health and safety measures. There is no cost to the customer. Contact the **Office for the Aging** 274-5482 or Tompkins Community Action at 273-8816.

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**Assisted Home Performance with ENERGY STAR-** Reduces energy costs of low and moderate income households (up to 80% of the State Medium Income) by providing affordable energy efficient improvements to households that are not eligible for the federally-funded Weatherization Program. Contact the **Office for the Aging** 274-5482

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**OUR SERVICES**

HOME HEALTH AIDES  
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PERSONAL CARE AIDES  
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**PROVIDING QUALITY CARE**  
*at home*

**HEATING COST HELP***from page 4*

or Tompkins Community Action at 273-8816.

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**Access to Home-** Provides financial assistance to low and moderate income property owners to make dwelling units accessible for persons with disabilities. Providing assistance with the cost of adapting homes to meet the needs of those with disabilities will enable individuals to safely and comfortably continue to live in their residences and avoid institutional care. Contact Better Housing at 273-2187 or the **Office for the Aging** at 274-5482.

*For more information on any of these items contact:*

**Tompkins County**

**Office for the Aging**

320 North Tioga Street

Ithaca, NY 14850

(607) 274-5482

[www.tompkins-co.org/cofa](http://www.tompkins-co.org/cofa)

## Medicare Phone Scams

*The National Consumer Protection  
Technical Resource Center,  
July 31, 2008*

It is such a simple word-discount- and therefore such a simple word to manipulate to the harm of consumers.

For most people, discounting is the essence of retailing, the way people actually shop, especially for the most basic of the commodities

they use all the time.

At 72, Harold looks as sharp as he was 20 years ago. He tends a large property and cares for his wife, Evelyn and their three pets. He never thought he'd be taken by in by a Medicare phone scam until he received a call from someone claiming she was calling from the Medicare Discount Bureau.

According to Harold, the caller said we've checked on your Medicare Part B and you've not used much of it, so we're going to give you a discount. We're going to knock sixty dollars off your Part B premium a month, which will be added to your Social Security check and also to your wife, Evelyn's check. The caller explained that she was an employee of the discount division of Medicare. All her department had to do was to change the amount we're going to draw from your social security check and then reroute the increased check to your bank account. May I have that number so that I can increase both of your checks next month? Harold said it sounded so real that I gave her my bank account number.

Others have reported receiving phone calls from Mr. Jones, Medicare Representative ID # dj1049. Jones reports that all Medicare beneficiaries who did not use all of their part B benefits will receive \$200 or \$159. Jones states that the beneficiary is entitled to a refund and asks to confirm their Medicare Number and then asks for their bank account number in order to make the deposit.

Remember:

- Medicare will never ask for that type of information.
- Any changes to Medicare plan are done through paperwork.
- Medicare Discount Bureau doesn't exist.
- If you get a call like this, just hang up the phone and do not give out your personal information to someone you do not know.
- It's shrewd to be rude, simply hang up!

### MARY ELLEN RUMSEY

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means the most to me is to help run the corn/flower stand for Millbrook Farms in Freeville. For the past 9 years or so, my daughter, Ivy who runs the farm with her husband, Ron Space, my grandchildren on the farm and I have planted a large annual flower garden to augment some perennials already there. When the flowers are ready, I go each day, make as many arrangements as possible and leave them on the stand, which is at the corner of Peruville Road and Salt Road in McLean. It keeps me busy in the summer and gives me a chance to spend time with the grandchildren who are "working the Stand!" All

the sweet corn and flower proceeds go to the "grands" college funds. So far one granddaughter has graduated from Cornell and the next granddaughter is a senior at Cornell right now!"

Mary Ellen's sense of humor is one of the things I enjoy about her. Over lunch, as I was gathering information for this article, she told me how she met her husband, Gary. "My cousin, who lived next door to me in Phelps, NY, was planning on going to the opera at Letchworth State Park with my good friend, Jack. Neither of them had a driver's license, so Jack's friend, Gary agreed to drive them. Apparently Jack had pulled Gary aside and said, "Let's ask Mary Ellen to join us. She's a little chubby, but real nice!" And so, Gary and I love to be able to tell people when they ask how we met, "Oh, we met at the opera!"

Enjoying lunch with Mary Ellen Rumsey that beautiful fall afternoon, gave me good reason to reflect on the small moments in life. I'll add that afternoon as a cherished "patch "in my own life's quilt.

### THE RUDY PAOLANGELI PROGRAM

A MUSICAL TRIP DOWN MEMORY LANE

Sunday 10:07am-12 noon

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**NEWS • TALK**

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## McGraw House Apartments For Active Senior Living



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## GOVERNOR PATERSON

*continued from page 1*

a single person suffers without heat during the winter because they can't afford to pay their gas, electric, or oil bill. I was very pleased to recently help Congress double the amount of federal aid available to low-income Americans to help pay for home heat and to help pay for home improvements that will lower their home energy bills. Coupled with Governor Paterson's important efforts here in New York, we are helping to relieve one of the growing financial burdens New Yorkers are facing in these tough economic times, which will free up money for other necessities such as food, health care, as well as mortgage and rent payments. I'm very grateful to Governor Paterson for his attention to this issue and the excellent way in which he is dealing with it."

State Senator George Winner said: "I can't say enough about this comprehensive effort by Governor Paterson to focus New York government's attention on home heating costs. It's timely, it's urgent, and it's going to be a true lifeline for many senior citizens and families locally and across the State."

Assemblywoman Barbara Lifton said: "Collaboration between these eight agencies to ensure New Yorkers receive the information and assistance they need about help with heating costs is a good first step towards protecting the most vulnerable among us from the dangers of a cold winter. My colleagues and I in the Assembly have consistently fought to provide affordable heating options to those who need it."

The agencies participating in the outreach effort include: the New York State Energy Research and Development Authority (NYSERDA), the Public Service Commission (PSC), the Long Island Power Authority (LIPA), the New York Power Authority (NYPA), the Consumer Protection Board (CPB), the Division of Housing and Community Renewal (DHCR), the Office for the Aging (OFA),

and the Office of Temporary and Disability Assistance (OTDA).

New York State has worked on a number of fronts to improve energy efficiency and provide additional assistance to help lower energy bills this winter, including:

The income eligibility levels for New York's Home Energy Assistance Program (HEAP) have been increased to reflect increases in the State's median income level. A family of four earning as much as \$45,312 annually may qualify for HEAP in 2008-09;

An increase in HEAP's regular and emergency benefits to \$800 for delivered fuel customers, to enable them to purchase a minimum delivery of fuel given price increases, and raising the maximum regular benefit to \$585 for all other customers;

Waiving HEAP's face-to-face application requirement for most applicants for emergency benefits;

An emergency utility summit held by the DPS to discuss utility budget billing programs, community outreach efforts and other options for making bill payment easier, and consider enhancements to termination policies to reduce the likelihood of service disruptions during cold weather months;

A \$32 million increase in the amount of low-income funding, approved by the PSC and provided by local utility companies and NYSERDA, to improve the energy efficiency of homes. NYSERDA will also spend an additional \$2 million this winter to help more New Yorkers reduce their energy use while also keeping their homes heated;

\$18.8 million for energy efficiency in the Con Edison and National Grid gas service territories; this funding, approved by the PSC, will provide efficiency services that will help to reduce natural gas bills for New York families, particularly low-income households, this winter;

A \$5 million "Weatherization Blitz" offered by NYPA to customers served by municipal electric systems throughout Upstate New York. NYPA will distribute

"do-it-yourself" kits and energy savings tip sheets to residents through these utilities that could result in energy savings in the upcoming months; and

\$10 million made available by the LIPA to its low-income senior customers for direct bill payment assistance. In addition, LIPA will be expanding its support for improved energy efficiency in homes for all of its customers.

Governor Paterson also thanked New York's Congressional delegation for its assistance in securing \$476 million in Low-Income Home Energy Assistance Program (LIHEAP) funds for New York to enable its HEAP program to deal with what is expected to be a winter with significantly increased demand for home heating aid for low-income families, senior citizens and the disabled. The federal government's action will significantly boost efforts to provide relief to cash-strapped New Yorkers unsure about how they will pay to heat their homes this winter.

For more information on New York's programs to address home heating costs and improve energy efficiency visit the new website at [www.HeatSmartNY.org](http://www.HeatSmartNY.org), call 1-877-NY-SMART or attend one of New York's statewide educational workshops. A complete schedule of workshops, with dates and locations, is available on the HeatSmartNY website.

## New Ongoing Music Appreciation Class

(This class has no pre-registration, and can be joined at any time)

**Starting Monday, October 20<sup>th</sup>**  
3:30PM-5:30PM

At Lifelong,  
119 W. Court St.  
Ithaca, NY  
273-1511

Taught by Cara Morgan (see bio below) If you enjoy listening to music, this is for you!

This is a survey class. Cara will be taking the class through the immense field of classical music at a

fairly quick pace, touching briefly on some topics and delving somewhat more deeply into others, always emphasizing the most important developments in music over the centuries, but necessarily leaving some things out.

The main purpose is to gain a broader understanding of and appreciation for many types and styles of music. Over the time of the course, the class will be meeting to consider the lives, works and historical environment of many of the most prominent composers from the anonymous artists of the Medieval period to the remarkable works of Bach, Mozart, and Beethoven to such 20th century composers as Stravinsky, Gershwin, and Bernstein.

**More about Cara Morgan** – She has played piano since she was four, has a Bachelor's Degree in Music on Flute and has played both instruments professionally.

**There will be a suggested donation fee of \$0-3. Please feel free to bring a notepad for note taking.**

## 2009 Travel Program at Lifelong

(\* Dates To Be Announced)

### Spring

Corning Museum of Glass\*  
Women's Hall of Fame May 18<sup>th</sup>  
Monday at 12:30-5:30  
Tour of Special Collections at Cornell\*  
Gettysburg - April\*

### Costa Rica

**Nature's Museum Trip: Smithsonian Journeys Travel Adventures**  
**Date:** April 20 - 28, 2009 (9 Days, 17 Meals, 2 Lunches, 7 Dinners)  
**Tour Group:** Collette Vacations/Group Tours  
**Deadline:** Thursday, November 20, 2008 by 3PM;  
\$450 Deposit Due  
**Final Payment Deadline:** Tuesday, February 19, 2009

*continued on next page*

## Long Term Care Insurance: Is It Right for You?

**Monthly workshops** are offered to help people learn about long-term care, what it costs and how long term care insurance works. The next workshop is scheduled for:

**Friday, December 5, 2008**

**8:00 AM - 9:00 AM**

*(free continental breakfast starts at 7:45 AM)*

**at Lifelong**

**119 W. Court St., Ithaca**

**Speaker:** David Stoyell, Office for the Aging

**Pre-registration is required.** One-to-one counseling is also available. Call 273-1511 or 274-5482 or e-mail [dstoyell@tompkins-co.org](mailto:dstoyell@tompkins-co.org).

## Ness-Sibley Funeral Home

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Many seniors have not invested or sold real estate in years and their issues, requirements and needs are special in order to protect and enhance their equity. I'd be happy to provide you with the information you need to guide you through the process of making the best decisions for your particular set of circumstances.

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Ithaca, NY 14850  
220-5350 Office  
227-3343 Cell



**TRAVEL PROGRAM**

from page 6

by 3PM

**Cost:** \$2869 double-occupancy, \$3,469 single-occupancy,

\$2,839 triple-occupancy

**NOTE: THESE COSTS ARE SUBJECT TO CHANGE DUE TO AN ADDITIONAL FUEL SURCHARGES.** Included in price: Round-trip air from Hancock Intl-Syracuse, Air Taxes and Fee-Surcharges of \$380 - subject to increase until paid in full; cancellation waiver and insurance of \$200 per person, hotel transfers.

Additional conditions apply, see Collette Vacations registration form and itinerary for more information, copies are available at the Lifelong front desk.

Costa Rica is a land of rich natural wonders and friendly people. Experience its striking flora and fauna during an aerial tram ride through the rainforest canopy of the Braulio Carrillo National Park, a boat ride featuring the vast array of bird life of the Cano Negro Wildlife Refuge, a nature walk through the lush Monteverde Cloud Forest Reserve, and a trip to the mammoth Poas Volcano. A top naturalist offers in-depth knowledge of Costa Rica's ecology, geological wonders, and local history, as well as coffee processing techniques at a local coffee plantation.

\*\*\*

**Summer 2009**

Tiohero Tours- floating classroom\*

\*\*\*

**Fall 2009**

Glimmerglass\*

Renaissance Fair\*

Rockwell Museum\*

Women's Historical Museum\*

\*\*\*

**Travel Program Policies****Registration:**

All registration must be made **in person** at Lifelong, 119 W. Court St., Ithaca, NY, Mon-Fri 8:30 am - 3:00 pm.

You must complete a registration form, release form, and select your bus seating, room assignment, and parking choice if applicable. At the time of registration, the deposit is due immediately to secure your reservation. Reservations cannot be taken over the phone.

**Payments:**

Payments may be made using a Credit Card (VISA, Master Card), Cash, Personal Check or Money Order. All checks or money orders should be payable to LIFELONG. Your final payment is due before the trip registration deadline. Failure to provide a payment in full by the registration deadline will result in your reservation being canceled.

**Cancellations & Refunds:**

Cancellations must be made before the registration deadline to receive a full refund. Cancellations made after the registration deadline

are eligible for a refund **ONLY** if your seat(s) can be filled by another party. An administrative fee of \$7.00 will be charged.

**Parking:**

Each trip will offer at least 2-3 options for pick-up/drop-off locations.

You may find specific locations in your trip itinerary.

- Lansing Village Place, Parking Lot located behind the Ramada Inn
- Lifelong, 119 West Court Street, Ithaca, NY
- East Hill Plaza, (East end near Cornell Credit Union)

**Seating Assignments:**

Seat assignments are given on a first-come, first-served basis. The seats towards the front of the bus are reserved for persons with disabilities. Lifelong reserves the right to reseat participants if needed.

**Assistance & Accommodation:**

Lifelong recognizes and seeks to provide program accessibility for people of all abilities. If you have questions or need specific accommodation during your participation on a trip, please notify a staff person at the time of registering. We will advocate for you and request specific arrangements as necessary during the trip.

Trip details such as hotel addresses and telephone numbers are available on the trip itinerary which is available at the front desk after registering. Additional policies and guidelines apply for each trip, ask for details.

If you have any questions or concerns, please contact Lifelong at (607) 273-1511.

## Walk Down Memory Lane at Lifelong Holiday Open House

**December 10, 2008  
1:30 to 3:30**

Fond memories are like snowflakes, don't you think? No two are alike. How about sharing one of your memories at the Walk Down Memory Lane display during Lifelong's Annual Open House? Perhaps your old wooden snowshoes remind you of the time you went trekking through the woods with your Great Uncle Sid. Perhaps the ragged red plaid blanket that now lives in your bottom dresser drawer reminds you of the time you went on your first sleigh ride. Or perhaps the smell of plum pudding reminds you of the way your grandmother laughed when she baked it herself. Bring the item that tugs on your memory and brings a smile to your face; there will be plenty of room to display your item and you will be able to tell people about it while enjoying singing by the Beverly J. Martin

School students and Lifelong's Senior Chorus and holiday refreshments. Bring the old wooden snowshoes, the plaid blanket or the plum pudding (with its recipe!)—whatever item that leaves you with fond memories. The Annual Open House is on December 10<sup>th</sup> from 1:30 to 3:30 at Lifelong. If you would like to contribute a memory item to our display, please contact Sarah Jane Blake or Jillian Pendleton at Lifelong ahead of time so we can provide you a clear path for your Walk Down Memory Lane.

## Lifelong Learning Classes for Spring

**Make Caregiving Fun!**

*Mon., 3/9 10-11AM*

*with Angela Andiorio*

Everyone has probably heard of Physical Therapy and Occupational Therapy, but have you heard of Recreation Therapy? Come and learn more about Recreation Therapy and how it can benefit you as an informal family caregiver for someone with memory loss or other illness.

This workshop will be taught by Angela Andiorio, Certified Therapeutic Recreation Specialist (CTRS). She is the owner of Space & Time and a member of the American Therapeutic Association (ATRA).

**Current Events / World Affairs; A General Discussion**

*Thurs. 2/5,3/5,5/7 10AM-12PM:*

*Tues. 2/17, 3/17, 5/19 2PM-4PM*

*with Henry Stark*

This is an opportunity to express your views or just listen while learning with friendly people about current topics.

At each session participants will choose one or more topical subjects. Discussions will be conducted in a casual and informal atmosphere. Regular attendance is not required and no one will be called on or expected to speak. Instructor Henry Stark has been facilitating a similar group at Kendal for six years.

### The Positive Psychology of Monty Berman & Diane Hecht: A WORKSHOP

*Sat., 1/31 9:30 AM - 4:30 PM with Monty Berman & Diane Hecht Lunch together - Bring a sandwich; beverages provided.*

Positive psychology can be said to "Look at things in life that make it worthwhile" vs. focusing on "normal" development, with its inherent weaknesses and pathologies. It is the intent of this workshop for participants to identify for themselves what is involved in their appropriating these cognitive, emotional, and interpersonal strengths towards enriching and empowering their own living.

### Martial Arts in the Second Half *Tues., 4/20- 5/4, 10AM - 12PM with Bob Kreutter*

"Am I too old for the martial arts?" is the key question answered over the course of this three-part seminar. Fleshing out the definitive answer "No!" will form the course's content. The philosophy and techniques of the martial arts that relate to the importance and benefits of movement in the aging process will be enumerated. The first two sessions, held at Lifelong, will be lecture and discussion format. Topics related to the martial arts will include historic overview, cultural influences of the Orient ethics, the connection between mind and body, training options and benefits, and developing a sense of purpose from resources within ourselves.

**More Class & Presentations in '09!**

- Beginning Polish
- Intermediate French
- Spanish
- Late Life Assertiveness and Sensitivity
- Hypantia's Daughters; Women in Medicine
- More Ingenious Women
- Gettysburg
- Bergman Films
- Operating Systems for Computers
- Language and Thought
- Alternative Medicine
- Martial Arts in the Second Half
- Printing
- Keeping your Computer Running
- Web Based Email: Setting it up & How to Use

*continued on next page*



## Handicraft Gift Shop

**Featuring Holiday Gift Inventory:**

- Raggedy Ann & Andy Dolls
- Quilts, Afghans and Pillows
- Sweaters, Socks, Hats & Mittens
- Children's Toys
- Jewelry, Earrings, Necklaces
- Handmade American Girl & Barbie Outfits
- Christmas Ornaments, Stockings
- Christmas Cards
- Magic Attic Club Doll Outfits by Sally Edelman

*All items skillfully hand crafted by local seniors*

*Now accepting new items for the shop, call Betty Harris at 607-273-1511 for info*

**Monday - Friday 10AM - 4 PM  
119 West Court Street, Ithaca, NY**

## CLASSES

from page 7

- Setting Up & Using Outlook
- Sudoku
- Cellular Nutrition: Prevention of Disease
- Eurythmy
- Powerful Tools for Caregivers
- Creatively Coping with Stress
- Spacecraft Tour of the Solar System
- Cooking for 1
- Positive Psychology
- Are You Having Trouble Controlling What You Eat?
- Sustainable Footprints
- Jewish Composers; The Americans
- Jewish Composers; The French/German Influence
- How to Talk to Your Doctor
- Health an You
- Adobe Photoshop Elements
- Milestones: readings, discussion, and a workshop on writing about "spots of time"
- Advance Care Planning
- MOLT
- My Medicare Matters
- Basket weaving

And even more to come. . . .

## In Our Own Back Yard: Lifelong Journeys to Ithaca's Museums

Come spend your winter with Lifelong, exploring Ithaca's museums.

All trips will leave from Lifelong at 1pm. It is indicated whether or not the group will walk or take gadabout. The fees varies depending on admission fees and cost of Gadabout (for those museums not with-in walking distance).

**Ithaca Clock Museum** Friday, November 7th (Walk/no admission fee)

**Sola/Upstairs Gallery** Friday, November 14th (Walk/no admission fee)

**Titus Gallery** Friday, November 21st (Walk/no admission fee)

**History Center** Friday, December 5th (Walk/no admission fee)

**Science Center** Friday, December 12th (Gadabout/no admission fee)

**Mall Holiday Shopping** Friday, December 19th (Bus trip \$1.50/no admission fee)

**Johnson Museum** Wednesday, January 7th (Gadabout \$3.00/admission fee \$1.50)

**State of the Art Gallery** Friday, January 16<sup>th</sup> (Walk/no admission fee)

**Museum of the Earth** - Wednesday, January 21<sup>st</sup> (\$9.00 per person includes admission and Gadabout)

**Sola/Upstairs Gallery** Wednesday, January 28<sup>th</sup> (Walk/no admission fee)

**Community School Music** Friday, February 6<sup>th</sup> (Walk/no admission fee)

**Titus Gallery** Wednesday, February 11<sup>th</sup> (Walk/no admission fee)

**Science Center** Friday, February 20<sup>th</sup> (Gadabout/no admission fee)

**History Center** Thursday, February 26<sup>th</sup> (Walk/no admission fee)

**Ithaca Clock Museum** Friday, March 6<sup>th</sup> at 1pm (Walk/no admission fee)

**Johnson Museum** Wednesday, March 11<sup>th</sup> at 1pm (Gadabout \$3.00/admission fee \$1.50)

**Museum of the Earth** - Wednesday, March 18<sup>th</sup> at 1pm (\$9.00 per person includes admission and Gadabout)

**Ulysses Historical Society** Wednesday, March 25<sup>th</sup> (Gadabout \$3.00/ no admission fee)

## Free Alternative Medicine Class at Lifelong

### BEING AND BECOMING:

This class will investigate one of the deepest root intuitions of Asian civilization: Qi (Chi). We will look at the origins, functions, and different types of Qi, as well as explore common health conditions due to disharmonies of Qi.

**TUESDAY  
NOVEMBER 18<sup>th</sup>, 2008**

**10am-noon**

**Please Call to Register**

**(607) 273-1511**

**Lifelong**

**119 W Court St**

**Ithaca, NY 14850**

*Amanda Lewis is a licensed Chinese medical physician and specializes in the treatment of arthritis, anxiety, GI disorders, and immunity.*

## Fitness Opportunities Through Lifelong

**Enhance Fitness®:** This evidence-based exercise program helps participants at all levels of fitness become more active, energized, and empowered to sustain independent lives. Classes focus on stretching, flexibility, balance, low impact aerobics, strength training exercises, and deep breathing exercises. All are welcome to attend, no registration required. Fee: suggested donation of \$0-3.00.

### Classes take place:

Mon., Wed., Fri. at 8:30AM at Lifelong, 119 W. Court St, Ithaca, NY. (Instructor Sue Karn).

Mon., Wed., Fri. at 9AM at Ellis Hollow Apts. 1028 Ellis Hollow Rd., Ithaca, NY. (Instructor Brad

Walworth). This class is for **residents only**.

Mon., Wed., Fri. at 9AM at Juniper Manor I, 24 Elm St., Trumansburg, NY. (Instructor Mary Bouchard).

Mon., Wed., Fri. at 10:15AM at Mecklenburg Fire Hall, McIntire Rd., Mecklenburg, NY. (Instructor Sue Karn).

Mon., Wed., Fri. at 10:30AM at Titus Towers, 800 South Plain St. Ithaca, NY. (Instructor: Janet Johnson). **Free for Titus Towers residents.**

Mon., Wed., Fri. at 2PM at McGraw House Annex, 211 S. Geneva St., Ithaca, NY. (Instructor Sue Karn).

**Chair Yoga:** Build your practice of yoga by developing simple chair yoga techniques through a combination of body postures, deep relaxation, breath control, and a concentrated focus on the deeper self.

### Classes take place:

Wednesdays at 10:30AM at St. Catherine's of Siena Parish Hall, Room 3 at 302 St. Catherine Cir., Ithaca NY. (Instructor Roz LoPinto).

Fridays at 10AM at Lifelong 119 W. Court St. Ithaca, NY. (Instructor Roz LoPinto).

**Tai Chi:** Promotes balance control, flexibility and cardiovascular fitness and reduces the risk of falls in elderly patients. Also, has been shown to reduce pain, stress and anxiety.

### Classes take place:

Fri. at 11:30AM at Lifelong, 119 W. Court St., Ithaca, NY (Instructor John Burger).

**Strength Training:** Basic strength training moves with light weights. These exercises increase strength, balance, blood circulation, and energy levels. All are welcome to attend, no registration required.

### Classes take place:

Mon. at 12:30PM at Lifelong, 119 W. Court St. Ithaca, NY. (Instructor Debbie Bosanko).

Thurs. at 12:30PM at Lifelong, 119 W. Court St. Ithaca, NY. (Instructor Debbie Bosanko).

Fri. at 9:30AM at St. Catherine's of Siena Parish Hall, Room 3 at 302 St. Catherine Cir., Ithaca NY. (Instructor Debbie Bosanko).

## Enduring Masters

The Enduring Masters and Voices for Creative Aging is a collaboration of the Ithaca College School of Music, Gerontology Institute and Life-

*continued on page 9*

**Please take a moment and check your address label and let us know if it's incorrect in any way.**

**Write us at Lifelong, attn.: Sue Capista, 119 W Court St, Ithaca, NY 14850 or email us at [scapista@tclifelong.org](mailto:scapista@tclifelong.org). Thank You!**



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## ENDURING MASTERS

from page 8

long. They are funded through The New York State Music Fund, established by the New York State Attorney General at Rockefeller Philanthropy Advisors.

**12/17/08 at Lifelong (119 W. Court St) from 1-4:30pm:** Eric Acedo who plays 20's, 30's and 40's music with a trio of guitar, violin and clarinet. He is performing with Djug Django -Central New York's Premier Gypsy Swing Band.

**1/30/09 at Ithaca College (Ford Hall) starts at 8:15pm:** Daniel Binelli - Argentinean Bandoneon Virtuoso

**3/4/09 at Ithaca College (Ford Hall) starts at 8:15pm:** Elsa Verdehr Trio - Clarinet, violin and piano trio play modern classical compositions.

**3/27/09 at Ithaca College (Ford Hall) starts at 8:15pm:** Village Vanguard Orchestra - world-famous big band visits Ithaca from New York City.

**4/5/09 at Ithaca College (Ford Hall) starts at 8:15pm:** Dick Hyman - Famous jazz pianist to play popular jazz standards.

## T.C. HIICAP Volunteer Recognition Lunch

The Tompkins County Health Insurance Information Counseling and Assistance Program—HIICAP—counselors are remarkable! The current HIICAP counselors are: Sarla Aneja, Kelly Behan, Janie Bibbie, Katherine Durant, Judy Hogan, Laura Kirsner, Nancy Liguori, Harriet London, Ellie May, Regina McGriff, Ingrid McWilliams, Leo Rift, Trina Schickel and Nancy Suci. They have provided many Tompkins County residents with exceptional assistance regarding Medicare,

Medigap, the New York State Elderly Pharmaceutical Insurance Coverage Program (EPIC) and a variety of other health insurance issues over the years. Lisa Holmes, the Director of the **Tompkins County Office for the Aging**, and Bill Hawley, Executive Director of Lifelong, joined the HIICAP volunteers on an MV Columbia luncheon cruise this past September to applaud the spirit and professionalism with which these HIICAP counselors undertake their counseling tasks.

The counselors will be doubling their efforts during the Annual Coordinated Enrollment Period from November 15<sup>th</sup> through December 31<sup>st</sup> when questions regarding Medicare increase.

Thank you HIICAPers!

## Planned Giving Program Honors Ron Havard



At a recent ceremony, Lifelong President Ralph Jones announced the establishment by the Board of the Ron Havard Planned Giving Society. In doing so, Jones said the Board honored a man who is richly deserving of "having his name perpetuated over the lifetime of the organization."

Jones explained that "a planned giving society is a way of honoring those people who think so well of Lifelong they have included a provision for the organization in their end of life plans." In this way Lifelong will recognize those who are still living as well as those in the past who have remembered Lifelong with such a gift, he said.

By naming the society after Havard, Jones stated that Lifelong is recognizing his "extensive and selfless involvement with Lifelong" while at the same time establishing a way to inspire present and future volunteers and members to recognize their own service and involvement in the organization by becoming members of the Ron Havard Planned Giving Society

Jones described Havard as "...by far the most appropriate person for this honor." He has a 22 year history with Lifelong going back to 1986 when the organization was still known as the Tompkins County

Senior Citizens Council. As an Assistant Professor of Recreation at Ithaca College he placed students there to do field work and internships.

Seven years later Ron retired and joined the Lifelong Board. He served two consecutive three year terms and was President of the Board in 1995-1996. He was co-chair with Betty Matyas of the Capital Campaign that raised the funds for Lifelong's move to its current location on West Court Street and then oversaw the renovation of the building into a senior center. He then served a six year term on the RSVP (Retired Senior Volunteer Program) Advisory Council, many years as its chair.

As a participant in Lifelong's programs he worked with Anne Furry to produce an intergenerational musical and he helped lead fundraising efforts with "Grandma's Attic" for three years. Even today he is a participant in the Men's Group, canes chairs, square dances, hosts trips to the New York State Fair, volunteers with the Tax Counseling for the Elderly program and is back on the Lifelong Board.

Ron has also volunteered for the Lions Club and the United Way of Tompkins County Allocation Committee. He has served as the Vice President of the local chapter of the American Heart Association and coordinated their Golf Tournaments.

And finally, he has volunteered for the Salvation Army and is a member of St. Paul's United Methodist Church.

## Review Your Existing Medicare Benefits Now

**Make Sure They Will Continue to Meet Your Needs in 2009**

by Sarah Jane Blake

Each year, Medicare health and prescription drug Plans can make changes to their coverage, benefits, and costs. Medicare beneficiaries should decide whether or not they want to continue their current plans based on these changes. Information from Medicare and Medicaid Services (CMS), the Social Security Administration and the private plans will be mailed directly to beneficiaries. Medicare beneficiaries can make changes during the Annual Coordinated Enrollment Period from November 15<sup>th</sup> through December 31<sup>st</sup> every year. CMS provides the following information regarding mailings from them and from the Social Security Administration and health insurance plans themselves.

In October you will receive information from your current Medicare and health insurance plans advising you of any changes for 2009 to formularies (lists of

drugs); any changes to benefit designs (what things are covered under your plan) and any changes to premium amounts. Keep these notices.

You will also receive your *Medicare and You* 2009 handbook in October. Keep this handbook for future reference.

Employer, union and group insurance health plans are required by law to mail out notices in October advising you that your existing prescription drug plan is or is not creditable. Keep this notice.

In November, the Social Security Administration will be sending notification about income-related Part B premium adjustments to those individuals affected. Keep this notice.

By the end of December Social Security will be mailing notification to all beneficiaries regarding adjustment of benefit payments for 2009. Keep this notice.

If you would like assistance interpreting these notices and identifying your health insurance options for 2009, contact the **Tompkins County Office For the Aging** 274-5482 or Lifelong 273-1511 and ask to speak with a HIICAP counselor. Trained, volunteer HIICAP counselors are available to help you review Medicare, Medigap, New York State Elderly Pharmaceutical Insurance Coverage (EPIC), Medicare Savings Program, Low Income Subsidy (also known as Extra Help) assistance with paying for Medicare Part D prescription drug coverage and many other health insurance issues.

Assistance is available by phone, by one on one counseling appointments, by home visits and at our Prescription Drug Clinics. All clinics take place at Lifelong, 119 West Court Street, Ithaca and are on a first come first served basis. Bring the following to the clinic: complete list of your prescriptions including dosages and frequency, your Medicare card and other health plan identification cards and any other health insurance information including information regarding how you are currently paying for your prescription drug coverage. The scheduled clinic dates and times for 2008 are:

- Thursday, November 20, 8:30 to noon
- Wednesday, November 26, 10 to noon
- Thursday, December 4, 8:30 to noon
- Tuesday, December 9, 1 to 4
- Thursday, December 18, 8:30 to noon
- Monday, December 22, 10 to noon
- Monday, December 29, 10 to noon

Review your current Medicare coverage now to make sure you will continue to have the most beneficial coverage in 2009!

### For Music Lovers!

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\*Pre-registration is required  
Call or stop by

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## HEAP: Home Energy Assistance Program

HEAP program assists income eligible individuals with their heating bills. The HEAP year runs from October 2007 until the spring of 2008.

The **Office for the Aging** will process your application if you:

- Are NOT currently receiving Food Stamps
- Have a heating bill in your name
- Are over the age of 60
- Receive Social Security Disability

### Monthly Income Eligibility Guidelines:

Household Size	Income Limits
1	\$1963
2	\$2567
3	\$3172
4	\$3776
5	\$4380
6	\$4984
7	\$5097
8	\$5210

9	\$5324
10	\$5437
11	\$5800
11+	+\$450

The **Tompkins County Office for the Aging**, 274-5482, will accept HEAP applications and answer any questions you may have.

## Thank You Connie Hill



Lifelong would like to thank Connie Hill for all her hard work with the gardens at Lifelong. Between Connie's friendly smile and beautiful gardens, the days of many were brightened!

## Yard Sale Thanks

Thank You!

Didn't we have a beautiful day for the 2<sup>nd</sup> annual fund raiser yard sale at Lifelong on August 25th? Thank you to all the Volunteers who made the fund raiser a grand success!

The Volunteer roster included Lifelong members, students from the "Plunge" program at Ithaca College, members from the community and Lifelong staff, former staff and interns. Volunteers helped before the sale by sorting and pricing all the much appreciated donated treasures; during the sale by packaging up the treasures for the many, many buyers and after the sale by dismantling the tables and canopies. Satisfied shoppers left with stuffed animals, luggage, kitchen utensils, sheets and pillow cases, office supplies and books!

Attendees also had opportunities to purchase pies at the bake sale, potted plants at the plant sale and many hand made items in the Handicraft Gift Shop. The huge

event could not have taken place without you—the Volunteers! Thank you.

## Reduced Off-Peak Fares for TCAT

In the last 18 months the price of gas has increased dramatically, creating enormous strains on family budgets. Despite heightened financial pressures of its own, TCAT (Tompkins Consolidated Area Transit) has taken a bold step to encourage greater use of our community bus system by radically reducing our fares from \$1.50 to 50 cents a ride during nights, weekends and weekdays between 10 AM and 3 PM.

TCAT is an award winning rural transit system. Many consider it the best in New York. Where these routes fit your needs even greater regular pricing can save more than a thousand dollars each year. We encourage you to consider this service as you seek creative ways to save in these tough economic times.

You can obtain more information at [www.tcatbus.com](http://www.tcatbus.com) (<http://www.tcatbus.com/>) or by calling TCAT offices at 277-RIDE.

## Spring 2009 Walk Program

### April

**Cayuga Nature Center** - Friday, April 3<sup>rd</sup>

**Roy H. Park Preserve** - Wednesday, April 8<sup>th</sup>

**Lindsay-Parsons Preserve** - Friday, April 17<sup>th</sup>

**Sweedler Preserve at Lick Brook** - Wednesday, April 8<sup>th</sup>

### May

**Ellis Hollow Nature Preserve** - Friday, May 1<sup>st</sup>

**Stevenson Forest Preserve** - Wednesday, May 6<sup>th</sup>

**Taughannock Falls State Park PICNIC** - Friday, May 15<sup>th</sup>

**Sapsucker Woods** - Wednesday, May 20<sup>th</sup>

### June

**Cornell Plantations** - Friday, June 5<sup>th</sup>

**Myers Park** - Wednesday, June 10<sup>th</sup>

**Stewart Park** - Friday, June 19<sup>th</sup>

**Upper Buttermilk Falls** - Wednesday, June 24<sup>th</sup>



## Joint Solutions

Pre-operative education and exercise classes that teach prospective joint replacement patients ahead of time what to expect and what is expected of them before surgery.

You'll learn about:

- Replacement surgery with improved recovery time.
- Newer pain management techniques that make it easier for patients to move around more comfortably, which speeds the healing process.
- How physical therapy, in particular aquatic therapy, can significantly reduce recovery time.

To find out more about Joint Solutions, Call Margaret Vence, PT, DPT at Cayuga Medical Center, 607-274-4517.



Cayuga Medical Center at Ithaca

## RSVP Is Recruiting New Tax Counselors

The Retired and Senior Volunteer Program (RSVP) is looking for volunteers who enjoy working with numbers and people to serve as

*continued on next page*

**RSVP RECRUITING**  
*continued from page 10*

counselors in its Tax Counseling for the Elderly Program for 2009.

Each year, a grant from the Internal Revenue Service enables RSVP tax counselors to assist over 900 Tompkins County residents who are senior citizens, have limited income, or who are physically or mentally challenged, to file their federal and state income tax forms. There is no fee for this service.

This year RSVP will offer a computer tax preparation and e-filing site.

Volunteers will attend training sessions and will be able to sign up for sessions that fit their time schedules during the February through April tax season. For more information, please call RSVP at 273-1511.

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**Saturday, November 8, 2008 1pm**  
**The Metropolitan Opera:**  
**Doctor Atomic Encore**  
NR • 3 hr. 21 min.  
**Wednesday, November 19, 2008 7pm**  
**The Metropolitan Opera:**  
**La Damnation de Faust**  
NR • 2 hr. 45 min.  
**Saturday, November 22, 2008 1pm**  
**The Metropolitan Opera:**  
**La Damnation de Faust Encore**  
NR • 2 hr. 45 min.  
**Wednesday, December 3, 2008 7pm**  
**The Metropolitan Opera: Thaïs**  
NR • 3 hr. 21 min.  
**Saturday, December 20, 2008 12:pm**  
**The Metropolitan Opera: Thaïs Encore**  
NR • 3 hr. 21 min.  
**Wednesday, January 7, 2009 7:pm**  
**The Metropolitan Opera: La Rondine**  
NR • 2 hr. 15 min.  
**Saturday, January 10, 2009 1pm**  
**The Metropolitan Opera:**  
**La Rondine Encore**  
NR • 2 hr. 15 min.  
**Wednesday, January 21, 2009 7pm**  
**The Metropolitan Opera:**  
**Orfeo ed Euridice**  
NR • 1 hr. 31 min.  
**Saturday, January 24, 2009 1pm**  
**The Metropolitan Opera:**  
**Orfeo ed Euridice Encore**  
NR • 1 hr. 31 min. **Wed., Feb. 4, 2009 7pm**

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