

# Office for the Aging News

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January – March 2005

## Director's Column

*Hello again. It's nice to be writing this second Director's Column for the Office for the Aging. It means that I've made it through my first few months on the job, and I'm looking forward to many more.*

*Something you'll find somewhere in this newsletter is our "Volunteer Corner." It's our little way of recognizing some of the most important people in our organization – our volunteers. The Office for the Aging is staffed by many excellent, hardworking employees, but what you may not know is that our Home Delivered Meals are delivered entirely by volunteers. Day in and day out, using their own vehicles (they get a small reimbursement to help pay for their gas, etc.), these wonderful people get nutritious, hot meals to the homebound elderly in the farthest reaches of Niagara County. For many seniors, this is only visitor and the only hot meal they receive that day.*

*As fabulous as our staff of volunteers is already, we need more of them. Perhaps you or someone you know has the three things needed to be a volunteer in our Home Delivered Meals Program. Those three things are: a few hours of free time at lunchtime during the week, a reliable vehicle, and the desire to help others. If you or someone you know can help, please call our HDM Coordinator, Mr. Thomas Chapman at 438-4031. Or you can simply call the office's general number for more information.*

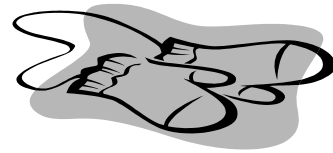
*I hope everyone had a wonderful time during the holidays, and I hope everyone stays safe and warm through the coming winter months. If you have a question or a need regarding someone 60 years or older in Niagara County, remember the Office for the Aging is here to help. Just call 438-4020 M-F, 8-4.*

*Sincerely,*

*Chris Richbart  
Director, Niagara Co. Office for the Aging*

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## Nutrition Program Emergency Closing Announcements

If we are unable to deliver meals due to road conditions, the emergency closing will be listed on these radio stations: WJYE (96.1) FM, WLVL (1340) AM, and WBEN (930) AM, Channels 2,4, and 7.

Remember to keep several emergency meals on hand in case the weather prohibits the delivery of the meals from the Office for the Aging.

## Winter Safety Tips for Seniors

(This was in last year's newsletter but is still appropriate)

Some tips for staying safe and healthy in the winter:

- ❖ Dress warmly with several layers of clothes.
- ❖ Set your thermostat no lower than 68 during the day and 64 at night.
- ❖ Find out if any of your prescriptions may make you more sensitive to the cold.
- ❖ Maintain a good diet including hot nourishing meals and warm drinks.
- ❖ You are at greater risk of hypothermia if you have been ill, you have limited physical activity, or you live alone in a cold house.

- ❖ Keep throw rugs and mats to a minimum.
- ❖ Wear rubber gripper slipper sox around the house.
- ❖ Keep hallways well lit.
- ❖ Keep stairs clear of debris.
  - ❖ Arrange for someone else to keep walks and driveways clear of snow and ice.

## Health and Nutrition Update

### Taking care of kidneys

Since diabetes is the most common cause of kidney failure, it's interesting to learn that analgesics (painkillers) may be harmful to kidneys. The most common over-the-counter analgesics are aspirin, acetaminophen (Tylenol), ibuprofen (Advil, Motrin, and others), ketoprofen (Orudis), and naproxen (Aleve). In general, it's entirely safe to take these painkillers. However, recent studies have linked long-term use of painkillers – when used in combinations of two or more analgesics (such as aspirin plus acetaminophen plus caffeine or codeine) to chronic kidney disease and kidney failure. In people with systemic lupus erythematosus or chronic kidney problems, people who drink a lot of alcohol, and older people, sudden but reversible kidney failure can occur after even one dose of an analgesic, so people in these groups need to use analgesics with caution.

To protect yourself, experts recommend, first of all, taking these drugs according to directions on the package. You'll notice that the warning labels tell you not to take the drugs for more than ten days for pain or three days for fever. Also, large doses (more than six or eight tablets a day) can temporarily reduce kidney function. Be especially careful about long-term use of combination drugs and, if you do take painkillers, increase your fluid intake. Above all, consult your health care provider about using these products.

On a related matter, the Food and Drug Administration (FDA) has warned that taking acetaminophen can also lead to liver damage. The agency points out that over 56,000 emergency room visits annually are due to acetaminophen overdoses,

which also cause some 100 deaths each year. Consequently, in late January 2004, the FDA began a national campaign using magazine ads and drug store brochures to warn consumers to follow dosage instructions with care and to know which products contain acetaminophen. Again, the vast majority of people take acetaminophen with no trouble; the problem arises with taking too large a dose or taking it for an excessive time. Also, if you're taking a prescription painkiller, check with your physician or pharmacist before taking acetaminophen along with it. Your painkiller may already contain acetaminophen, which may mean you're getting a dangerous double dose.

This article was written by Joseph Gustaitis, a writer and editor for *Diabetes Self-Management*.

The January **Niagara Nutrition Menu** is attached. If you have any questions about the menu or about nutrition and your health please call Glenda Reardon at 438-4020.

**No Cost/Low Cost Health Care**  
**Breast and cervical cancer screening for women ages 50+ who have limited or no health insurance.**  
**Contact: Healthy Living Partnership of Niagara County at 716-215-0553.**  
**Early detection is your best protection!**

## Information and Assistance - Call 438-4020

The Office for the Aging Information and Assistance staff are available in many locations in the county on a regular basis. They visit all of the senior centers and nutrition sites at least monthly, and are available at some large club meetings and special events. If a home visit is needed an appointment can be made and someone will come to the home. To find out how to contact the information and assistance worker serving your area or schedule a home visit call Susan Christian at 438-4020 at the Office for the Aging.

Most of the Information and Assistance workers work part-time. The locations for regular visits by

Information and Assistance staff are as follows:

Marie Conde – John Duke Senior Center, Niagara Falls, and Lewiston Senior Center.

Keesha Fields – Wednesdays at St. John's AME Church Nutrition Site and Fridays at Family Resource Bldg., Niagara Falls.

Donna Miller – Wednesday and Thursday at N. Tonawanda Senior Center; Fridays at Bishop Gibbons Nutrition Site, N. Tonawanda.

Wenonia Myles – 3<sup>rd</sup> Tuesday at Niagara Towers.

Jennifer Colucci – Barker Seniors, Wilson Seniors, Gasport Seniors, Urban Park Towers, Newfane and Gasport Nutrition Sites, Johnson Creek Seniors, Monday 10-11am at Lockport Senior Centre, Lockport.

Questions regarding health insurance can be answered by Information and Assistance staff at the locations mentioned above, or by HIICAP volunteers by appointment, and at the Lockport Senior Centre (call 438-4020 for times).

### **HIICAP (Health Insurance Information, Counseling, and Assistance Program)**

#### **Is Your Retiree Medical Insurance Changing?**

Many retirees are experiencing changes to their retiree insurance plans. Costs are up, deductibles are increasing, and benefits are changing. Some plans are even going away. What is a retiree to do?

Some retirees are looking at traditional Medigap plans combined with EPIC, the state's pharmaceutical program, as an alternative to their retiree health insurance. Others are taking a look at the Medicare Managed Care Plans, Senior Blue, Encompass 65, or Senior Choice. If you are faced with this situation, here are some things to consider:

1. Look at the whole picture. Determining what is best for you is not a simple calculation. Prescription costs, your health status, your expected use of medical services, your current retiree coverage, the

amount of risk you are willing to assume, and your income are all factors that should be considered before making a choice.

2. What are your monthly prescription costs? Unlike traditional Medigap plans or the new Medicare Managed Care Plans, retiree plans generally tend to offer more comprehensive prescription coverage and this may be reason to stay with your plan. However, depending upon your income, New Yorkers age 65 and over may find that the Epic program offers prescriptions at better overall price.
3. Can you afford your current coverage? Are you able to manage your current out of pocket health insurance costs or are they beginning to impact your lifestyle? If you have trouble making ends meet, a less expensive option may be right for you.
4. If you opt out, can you get back in again? Some retiree plans offer the option of re-enrolling again during the next benefit decision time. Others do not. Be very sure you understand your option of re-enrolling before you opt out.
5. Will a Medicare Managed Plan be less expensive? That depends. You may save money on premiums, but end up paying more than you save in co pays and other out-of-pocket expenses.

Your former employer may provide a local personnel manager or 800 number for you to call and ask questions about your health insurance. In addition, the Niagara County Office for the Aging offers free, unbiased assistance on the subject of health insurance for seniors through the HIICAP Program.

"Do Not Call" law works for cell phones, too. The New York State Consumer Protection Board has announced that residents can register their cell phone number by calling 1-888-382-1222 or go online at [www.nysconsumer.gov](http://www.nysconsumer.gov)



## H.E.A.P. and W.R.A.P.

### HEAP

What is HEAP? The **Home Energy Assistance Program** is a federal program, which provides a small amount of money (\$40 to \$400) to help low income people who pay their own utility bills. Homeowners and some renters can qualify. The Office for the Aging HEAP staff process applications from people 60 and older and persons under 60 receiving SSI or Social Security Disability. This year the program has already opened and will run to late spring or early summer.

Persons with monthly incomes below \$1,702 (1 person) or \$2,226 (2 people) will be eligible this year.

If you received HEAP last year you should have been sent an application in the mail this year. People who receive Food Stamps do not have to submit an application. Some people who were not eligible this past year may be eligible this coming year due to changes in income or other factors, so they should also call to get on the mailing list.

Payments don't usually start coming until around March or April, no matter when applications are processed. In most cases HEAP payments go directly to your utility company.

It is important to continue to pay your bill every month. If you have a shutoff notice you should contact your utility to see if you can set up a payment plan or, after the HEAP program opens, you can call the Department of Social Services at 439-7744 to apply for emergency shutoff funds.

### WRAP

Related to HEAP is WRAP, which stands for

**Weatherization Referral, Assistance and Packaging** program. If a person is eligible for HEAP and is 60 or older, they are eligible for WRAP. WRAP staff help people who are homeowners assess needs for home repairs or modifications that will improve the safety and habitability of their homes. Home visits are made as part of the assessment. Information and advice is offered on what types of repairs or modifications should be made, and referrals are made to a variety of places including the NIACAP Weatherization program.

There is only a very limited amount of money available to help fund needed work for those most in need. Our local program requires that persons who receive any funding must have their homeowner's taxes paid, have no other source of funding, and be unable to pay back loans. A number of special low interest home repair loans are available to residents in certain areas of the County. Call for more information.

Even if you are not eligible for WRAP, Office for the Aging staff can provide you with information over the phone on home repairs, contractors, sources of financial information and assistance, and other related matters.



## The Legal Corner

The Office for the Aging has a legal assistance program for anyone 60 and over living in Niagara County. There are no fees, but contributions are accepted. There are many legal topics that our legal program addresses on a regular basis including wills, estate planning, tenant/landlord problems, and consumer fraud. Our lawyer, Gary Billingsley, is available at various locations in the County on a regular basis, including the Office for the Aging office on 111 Main Street in Lockport on Wednesday afternoons. Call the Office for the

Aging for his schedule.

### If It Seems Too Good To Be True.....

Q: When is a “Good Deal” on a wheelchair or scooter not a good deal?

A: When it’s a Medicare fraud that leaves you stuck in a chair that’s not medically needed, possibly paying a big deductible and fattening the wallets of dealers making record profits from hard-earned tax dollars.

The numbers tell a story: Medicare payments for power wheelchairs and scooters came to \$299 million in 1999. By 2003, that total mushroomed to over \$1 billion. That is, sales more than tripled in four years. Some of this large increase means new hope for people previously unable to get around. Some is clearly fraud.

#### How the Con Works:

- Some dealers offer a “free” wheelchair or scooter to get a patient’s Medicare Number. Once the crooks get your number it can appear on fraudulent bills from across the country.
- Some dealers pay doctors to say chairs are medically needed (when they are not), transfer patients to far-off doctor’s offices or forgo the needed medical forms.
- Some dealers charge Medicare for an expensive chair and then deliver a cheaper one (or sometimes none at all).

#### Medically Needed?

Of course, the technology of today’s power of wheelchairs and scooters can dramatically change the lives of people who otherwise would be confined to a bed or chair. And everyone on Medicare who really needs this medical equipment should get it. But much of the growth in Medicare costs for these items has been fraud. Not only can these scams rob patients of vital exercise and cost taxpayers millions of dollars, they also ensnare unsuspecting seniors in a web of deceit and crime.

#### What is the Government Doing?

The Office of the Inspector General is conducting investigations and crooked dealers are going to jail. The Center for Medicare and Medicaid Services is changing the rules to exclude questionable dealers from Medicare and is improving the medical approval process.

#### What can you do?

The best defense against this and other Medicare fraud is a alert public. *So how can you protect yourself?*

- Rely on **your** personal doctor to recommend **all** medical services and equipment for you.
- Beware of scare tactics to sell you medical equipment or supplies.
- Never give your Medicare or Medicaid number to strangers, ever!
- Never allow anyone to have you contact your doctor requesting a service or product you do not need.
- Beware of any unsolicited sales pitches and offers of any kind, be they from a live salesperson, the phone, TV, radio, the Internet or anywhere else.
- Never allow anyone to see your medical or prescription records without your doctor or pharmacist’s approval.
- Never believe anyone who says they are from Medicare or any federal agency trying to sell you something. Neither the government nor Medicare endorses products or services for anyone.
- If you have called your health care provider or Medicare insurance contact and continue to have questions, call the Office for the Aging at 438-4020.

“The 50’s are the last of the “good years” if you don’t effectively plan ahead for the rest.”  
Verna Leader

### Did I Read That Sign Right?!

- "Toilet out of Order. Please use the floor below"
- In a department store: "Bargain Basement Upstairs"
- In an office: "After tea break staff should empty the teapot and stand upside down on the draining board"
- Outside a second hand shop: "We exchange anything - bicycles, washing machines, etc. Why not bring your wife along and get a wonderful bargain?"
- Notice in a Safari park: "Elephants please stay in your car"
- In a farmer's field: "The farmer allows walkers to cross the field for free, but the bull charges."
- Message on a leaflet: "If you cannot read, this leaflet will tell you how to get lessons."
- On a repair shop door: "we can repair anything. (Please knock hard on the door. The bell doesn't work."



## Your Money

### Start Saving Today

Bt Paul Vogelzan, Aging Arkansas

To say that Americans are not a nation of savers is an understatement. The number of news stories about this, and in particular about how many people approaching retirement are financially unprepared, are too numerous to count. You may be in this category – approaching retirement or recently retired – and thinking it's too late to start saving money. Or you may be wondering how to save money on retirement's reduced income.

It is important to realize that it is never too late to begin saving. Start small if you need to, but don't delay in applying the tips below to build a savings program into your household budget. Whether you are saving for a rainy day or planning a dream trip – it is well worth it.

To begin saving today, go through the following five steps to assess your personal financial situation.

How much risk?

The first step is to determine how much risk you feel comfortable with. In general, there is more risk in stocks than in interest bearing savings. As you approach or begin retirement, you may want to consider more secure types of investment or savings that will pay you dividends or interest without exposing you to high risk. Savings accounts, certificates of deposit (CDs) and United States securities are the most secure types of savings instruments.

Evaluate your budget

- Do you have adequate life, health and disability insurance? Do you have the right type of liability insurance, in case someone is injured in your home or on your property?
- Do you have enough money in an "emergency fund"? This should be an amount equivalent to three to six months of monthly living expenses. It's important to have several months' worth of money set aside to help you through in case of an unexpected change in income
- If you have a significant amount of credit card debt, try to pay off as quickly as possible. Credit cards have relatively high interest rates and that interest is money that could be building up your savings.

Set a saving goal

Think about things you want to do now that you are retired or working only part time.

- Set a goal – let's say you want to take a leisurely car trip across the country to see

some of the national parks. Estimate the cost of the trip and a tentative time when you want to take it. Then divide the expected cost by the number of months before you plan to take the trip. If you can save that monthly amount, you'll be able to pay for the trip when the time comes to travel. If you can't save that amount every month you don't schedule the trip until you have saved enough money. The desire for the trip should help motivate you to save.

#### Establish a savings plan

- Determine how to reach your goals. For example, if you've set a goal of having \$4,000 by the end of two years to take your trip, you need to have a plan to achieve the goal. Now is the time to decide whether to invest your savings in the stock market or to deposit the money in some type of interest paying saving program such as savings accounts, CDs and US securities.
- Consider your risk level before you commit to a plan. The FDIC insures most bank accounts and CDs up to \$100,000. The federal government backs U.S. securities, such as Savings Bonds most people are familiar with, for the amount that you hold. This means you're guaranteed to get back your entire principal plus any accrued interest.

#### Make it happen

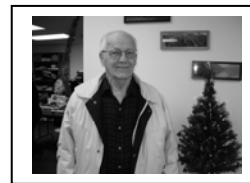
Now it's time to implement your savings program. You can look for help to determine if US securities are right for you online at TreasuryDirect ([www.treasurydirect.gov](http://www.treasurydirect.gov)), where you can also open an account to purchase, manage, hold and redeem savings bonds in an entirely electronic account. There are no charges or fees, and you can buy the paperless bonds in penny increments from \$25 to \$30,000 each year. Because you don't need to have large amounts to use TreasuryDirect, it is especially suited for small savers who don't have a lot to put away. In addition to being exempt from state and

local taxes, US securities are backed by the full faith and credit of the federal government.

Your financial freedom is important to protect. Take these steps today to ensure that you have savings in place for retirement and prepare to enjoy the well deserved fruits of your savings program.



#### Welcome to the Volunteer Corner



Jack McQueen has been a Home Delivered Meal Volunteer for 19 years. He delivers in the Ransomville/Wilson area.

Asked why he does it, Mr. McQueen replied simply: "I enjoy the people, visit with them a little bit. It gets me out and keeps me young."

Thank you Mr. McQueen for your many years of your service! We look forward to many more.



#### Volunteer Drivers Needed

Caring volunteers are the backbone of the Home Delivered Meal Program. Volunteers are needed to deliver hot noontime meals, Monday through Friday, to the frail homebound seniors in Niagara County. If you are interested call Thomas Chapman at 438-4031.

## Welcome to the Caregiver Corner

Caregiving Facts from the National Family Caregivers Association ([www.nfcacares.org](http://www.nfcacares.org))

- ❖ Caregiving is no longer predominantly a woman's issue. Men now make up 44% of the Caregiving population and are doing a great job.
- ❖ Approximately 80% of home care services are provided by family caregivers and the value of these services is estimated to be \$257 Billion a year.
- ❖ A recent study calculated that American businesses lose between \$11 billion and \$29 billion each year due to employee need to care for loved one 50 years of age and older.
- ❖ People over 85 years of age are the fastest growing segment of the population and half of those over 85 need some help with personal care.
- ❖ Elderly caregivers with a history of chronic illness themselves who are experiencing caregiving related stress have a 63% higher mortality rate than their non-caregiving peers.
- ❖ The pool of family caregivers is dwindling: In 1990 there were 11 potential caregivers for each person needing care; In 2050 that ratio will be 4:1.
- ❖ Sixty-one percent (61%) of intense family caregivers (those providing at least 21 hours of care a week) have suffered from depression. Some studies have shown that caregiver stress inhibits healing.
- ❖ Heavy duty caregivers, especially spousal caregivers, do not get consistent help from other family members. One study has shown that as many as three fourths of these caregivers are "going it alone".

There are services available that may ease some of the stresses and help the caregiver. Services such as home delivered meals, transportation assistance, adult day services, case management, respite, support groups, etc. Sometimes taking a break can help recharge the batteries of the caregiver and also allow the time for oneself. We understand the

critical role of caregivers play in helping individuals of all ages stay in their homes and communities.

For more information contact the Office for the Aging at 438-4020 and ask for Karen or Nancy.

### Bumper Stickers

The earth is full - go home.  
I have the body of a god - Buddha  
So Many pedestrians - so little time.



## Who to call at the Office for the Aging

Did you ever wonder who to ask for when you call the Niagara County Office for the Aging? You can always call our main number, **438-4020**, and ask who can best answer your question, or you can call the same number and ask for one of the people below.

**Director**, Christopher Richbart 438-4021  
**Information and Assistance Program**, Susan Christian  
**Health Insurance Counseling (HIICAP)**, Susan Christian 438-4023  
**Expanded In-home Service to the Elderly Program (EISEP)**, Tim Sexton 438-4039  
**Legal Services**, Gary Billingsley  
**Home Delivered Meals**, Thomas Chapman 438-4031  
**Congregate Meal Program, Nutrition Education and Counseling**, Glenda Reardon 438-4030  
**Weatherization, Referral and Packaging (WRAP)**, Lee Puzan 438-4036  
**Home Energy Assistance Program (HEAP)** Lee Puzan  
**Caregiver Program**, Nancy Smegelsky 438-4033  
**Newsletter Editor**, Nancy Smegelsky  
**Senior Van** Jennifer Schumacher 438-4038