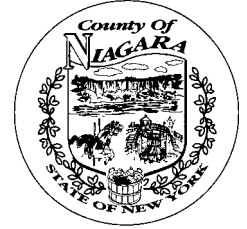


Office for the Aging News

Published by the Niagara County Office for the Aging
111 Main Street, Lockport, N.Y. 14094

438-4020



July - September 2004

Director's Column

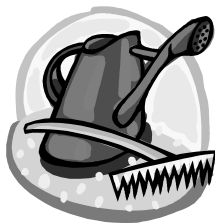


Shirley A. Wayda retired May 7th after being Director of the Niagara County Office for the Aging for 16 years. At her retirement party Paul Deirlein, Aging Services Representative, from the NY State Office for the Aging, presented her with a Certificate of Appreciation signed by Governor George Pataki.

Dear Seniors:

I will be the Acting Director of the Office for the Aging until a replacement has been appointed. If you have any questions or concerns please contact me at 438-4020.

Thomas Chapman
Director, Niagara Co. Office for the Aging



CONTENTS

<i>Director's Column</i>	1
<i>Health and Nutrition Update</i>	1
<i>Information and Assistance - Call 438-4020</i>	2
<i>H.E.A.P. and W.R.A.P.</i>	4
<i>The Legal Corner</i>	5
<i>Your Money</i>	7
<i>Caregiver Corner</i>	8
<i>Who to call at the Office for the Aging</i>	8

Health and Nutrition Update

Myths and Fact about Fitness Habits

People who stay active over a long period enjoy better health. Test your knowledge of good exercise habits with this quiz.

Exercise brings many benefits. Active people tend to feel better and look better. Over a long period, regular physical activity can help prevent diseases like cancer, heart disease and diabetes.

Test your exercise knowledge with this true-or-false quiz.

1. ___ Recommended levels of activity decrease for individuals as they age.
2. ___ A long, brisk walk each day is enough to stay healthy.
3. ___ If you have back pain or arthritis, it's best to relax and avoid moving painful body parts.
4. ___ Sports drinks are a good way to rehydrate when you work out.
5. ___ Even with a regular exercise routine, it is not possible for older adults to be as fit as young people.
6. ___ Before beginning an exercise program, you should consult your physician.
7. ___ You have to exercise in 30-minute intervals to get health benefits.

1. **False.** Recommendations do not vary by age. For protection against cancer and other ailments, everyone who can should aim for an hour total of moderate activity a day and one hour of vigorous activity each week. Moderate activity, like a brisk walk, causes light sweating or a moderate increase in breathing and heart rate, while vigorous activity, like tennis, causes heavier sweating and rapid breathing and heart rate.
2. **False.** Walking is good aerobic exercise, which can improve the strength in your legs and endurance. But research indicates you also need strength training and stretching to stay fit. Strength training can counteract and even reverse muscle and bone loss, while stretching can keep you limber.
3. **False.** Lower back pain and arthritis are common reasons for not exercising, but inactivity may actually worsen these problems. With an appropriate training program, people who suffer from these afflictions can become stronger, more flexible and suffer less. Swimming and water aerobics are good low-impact choices for people with these conditions.
4. **True.** In research, sports drinks were 90 percent more appealing than plain water. But water is the best hydrator and does not have calories like some sports drinks. Experts recommend drinking 8 cups each day. Older adults need to pay special attention to drinking enough water because their thirst perception declines. Their bodies retain less water and can become dehydrated quickly. Drink water before, during and after working out.
5. **False.** If you stay physically fit, your body can perform as well or better than someone younger who is unfit. One study compared active men in their 50's to inactive men in their 20's. The older men had lower resting heart rates- 64 beats per minute versus 85 for the younger men.
6. **True.** Your physician can examine the state of your health and check for any limitations. A doctor or qualified physical trainer can

also design a safe exercise program that maximizes the benefits for you. Health clubs, community centers and other organizations also can provide personalized training and classes.

7. **False.** A 10-minute interval is enough to obtain the benefits of exercising. For the recommended amount of daily moderate activity, you can do six 10 minute intervals of activity throughout the day. By dividing this time among aerobic, strength and stretching exercises, you should stay fit.

The July **Niagara Nutrition Menu** is attached. If you have any questions about the menu or about nutrition and your health please call Glenda Reardon at 438-4030.

American Institute for Cancer Diet and Health Guidelines for Cancer Prevention

1. Choose a diet rich in a variety of plant-based foods.
2. Eat plenty of vegetables and fruits.
3. Maintain a healthy weight and be physically active.
4. Drink alcohol only in moderation, if at all.
5. Select foods low in fat and salt.
6. Prepare and store food safely.

And always remember....

Do not use tobacco in any form.

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

438-4023 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 – every weekday, John Duke Senior Center, Niagara Falls

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

Shirley Jayne – Office for the Aging main office, every day; Sanborn Seniors, Newfane Seniors, Youngstown Seniors, and Lewiston Seniors club meetings (you don't have to belong to the club); Lewiston Senior Center, Lewiston, 4th Wednesday at the Wheatfield Seniors Nutrition Site, Wheatfield Town Hall;

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

Wenonia Myles – 2nd Tuesday at LaSalle Facility, Niagara Falls, and 3rd Tuesday at Niagara Towers.

Jennifer Colucci – Barker Seniors, Wilson Seniors, Gasport Seniors, Urban Park Towers, Newfane and Gasport Nutrition Sites, Johnson Creek Seniors

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

Tips for buying a hearing aid

Here are some tips on making smart hearing aid purchases:

- It is always wise to have a doctor test your hearing so you can find out the cause of your hearing loss and your specific needs
- Get a referral from your doctor or friends who were satisfied with the services received from a hearing aid dealer
- Select a seller who promptly responds to your concerns and works with you to resolve fitting and volume adjustment problems.

Look for a seller who will teach you how to use the device and be available to service it.

New York State law requires hearing aid dealers to:

- Register with the New York Secretary of State
- Sell you a hearing aid only if you have been examined by a physician licensed in New York State whose practice is limited to problems of ears, pharynx, and larynx, unless you sign a statement waiving an examination by a physician
- Provide a written agreement, specifying whether the hearing aid is new, used or reconditioned, the terms of the warranty, and your right to a 45-day money back guarantee
- Repair your hearing aid and provide necessary service
- Refrain from selling hearing aids through the mail, door-to-door without your prior consent, or over the phone unless the call is initiated by you or where you have been tested by that dealer within the last 30 days

And, remember:

Under New York law, you have up to a year to revoke a hearing aid purchase, if a medical professional certifies in writing that, at the time of purchase, the hearing aid provided “no benefit” for your specific medical condition. The dealer must provide a full and complete refund within ten days of being notified in writing of your decision to revoke the purchase.

One of the subjects the Information and Assistance program gets many questions on is health insurance. If you have been receiving mailings from Medicare, you know things are always changing. The HIICAP program operates as part of our Information and Assistance program, and is designed to provide you with answers to your questions and detailed information on insurance options. The schedule of locations where Information and Assistance workers and HIICAP volunteers will be is listed below:

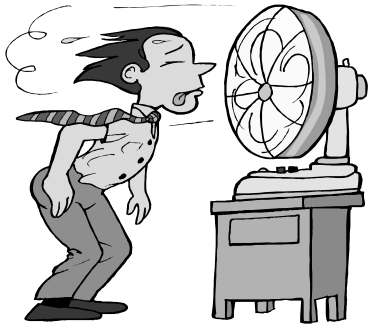
The HIICAP schedule is as follows:

Lockport Senior Centre, 33 Ontario St., Lockport on the 2nd Thursday from 10 –12.

North Tonawanda Senior Center, 1110 Goundry St, North Tonawanda, on the 2nd Tuesday from 10-12.

Health Association in Niagara County, Inc. (HANCI), 1302 Main Street, Niagara Falls, 3rd Wednesday from 10-12.

Or you can call Susan Christian at 438-4023 for an appointment.



Protect Your Self

Warm weather means activities and fun under the sun! Whether you love putting on shorts and feeling the warm outdoors, or finding it hot and sticky, everyone must be careful not to let a heat-related illness spoil the day.

- ❖ **Dress for the Heat.** Wear lightweight, light colored clothing. Light colors reflect away some of the sun's energy. It is also a good idea to wear hats or use an umbrella.
- ❖ **Drink water.** Carry water or juice with you and drink continuously even if you do not feel thirsty. Avoid alcohol and caffeine, which dehydrate the body.
- ❖ **Eat small meals and eat more often.** Avoid foods that are high in protein which increase metabolic heat.
- ❖ **Avoid using salt tablets unless directed to do so by a physician.**
- ❖ **Slow down.** Avoid strenuous activity. If you must do strenuous activity, do it during the coolest part of the day, which is usually in the morning between 4:00a.m. and 7:00 a.m.
- ❖ **Stay indoors when possible.**

- ❖ **Take regular breaks** when engaged in physical activity on warm days. Take time out to find a cool place.

Remember, have fun , but stay cool!

Definitions

ADULT:

A person who has stopped growing at both ends and is now growing in the middle.

INFLATION:

Cutting money in half without damaging the paper.

TOOTHACHE:

The pain that drives you to extraction.

TOMMOROW:

One of the greatest labor saving devices of today.

YAWN:

An honest opinion openly expressed.

WRINKLES:

Something other people have. You have character lines.

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 (\$50 to \$400 this year) to help low income people who pay their own utility bills. Homeowners and some renters can qualify. Income limits this year were set at \$1,729 for one person, and \$2,261 for two people. The Office for the Aging HEAP staff process applications from people 60 and older and persons receiving SSI.

The Home Energy Assistance Program is now closed, but will probably be open again in November. Our office processed over 3300 applications this year, which was a record for us. Thank you to all of you who were patient with us when we were buried in applications! We now have a final list available if you are unsure about what happened with your application.

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.

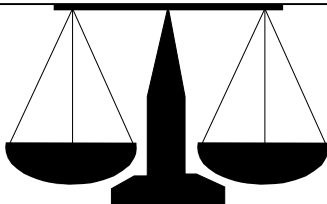
There is only a very limited amount of money available to help fund needed work for those most in need. Our local program requires that persons who receive any funding must have their homeowner's taxes paid, have no other source of funding, and be unable to pay back loans. A number of special low interest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



Senior Driving

As a senior citizen was driving down the freeway, his car phone rang, Answering, he heard his wife's voice urgently warning him, "Herman, I just heard on the news that there's a car going the wrong way on Interstate 77. Please be careful!" "Hell" said Herman, "It's not just one car. It's hundreds of them!"



The Legal Corner

Getting Your Affairs in Order

Do you know where your healthcare and financial records are? Does your family know? To avoid a difficult hunt when something happens to you, it is a good idea to collect your legal, financial and healthcare information and to place the documents in a safe place. It is also a good idea to store a list of general information about your self with the documents. Equally important is letting your family or caregiver know where these items are kept.

The following is a list of information that you need to apply for financial assistance for healthcare. It is also a list that allows your family to more easily arrange for your care, if necessary. Gathering and organizing this material in advance is helpful, beneficial and practical. It can make a measurable difference to you or your family at a time that may otherwise be emotionally overwhelming.

Start your search today!

Do you know where your records are? Check the following list and see if you have everything. It is a good idea to use a notebook and start making notes. Label everything clearly to make it easy for family members to use if the need arises. Collect all documents and store them together in a safe, dry place (a fire-proof safe is perfect). Remember to let others know where you will keep these and how to gain access.

In your notebook write the following headings on the left side of your paper and fill in the blanks. If this is your first "hunt", it may take several weeks to gather all the necessary information. You will need to be diligent and patient!

Personal Information

1. Name, middle name, maiden name
2. Place of birth, date of birth
3. Parent's names

4. Phone number, fax number, e-mail (passwords)
5. Social Security number
6. Military ID numbers
7. Driver's license number

Contacts (names, addresses and phone numbers)

1. Family
2. Neighbors and close friends
3. Clergy

Healthcare Information (names, addresses and phone numbers)

1. Primary doctor
2. Specialists
3. Pharmacy
4. Medications (names, reason for usage and dosage)
5. Dentist
6. Optometrist/ophthalmologist
7. Audiologist
8. In-home caregivers
9. Social service agency contacts or case managers

Important Documents and Records

1. Checking and savings accounts (bank and account numbers)
2. CDs, IRAs (bank and account numbers)
3. Stocks, bonds and other investments.
4. Mortgage
5. Trusts
6. Real Estate deeds
7. Tax returns (last 5 years)
8. Business information/partnerships
9. Pension information (name, address, telephone number, amount of benefit, etc)
10. Description of employee benefits (health insurance, life insurance, etc.)
11. Social Security information (type of benefits, amount)
12. List of any antiques, jewelry and collections
13. Personal household inventory
14. Funeral and burial plans

Insurance Policies

1. Homeowner's/renter's

2. Auto
3. Life
4. Health

Legal Documents

1. Declaration (Living Will)
2. Powers of Attorney
3. Last Will and Testament
4. Trust

Personal Records

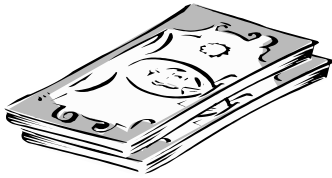
1. Birth certificate
2. Marriage license
3. Divorce Decree
4. Contracts

Bills, Loans and Liabilities

1. Utilities
2. Medical expenses and outstanding bills
3. Taxes
4. Loan documents (auto loan, personal loan, personal credit line etc.)
5. Credit card information (name, address, account number)
6. Obligations and pledges (personal and charitable)

If you have located most of these items and have assembled the information in a file or a notebook, you and your loved ones will be well prepared for any of the paperwork requirements that may arise. You have just made life easier for your self and anyone who wants to help you.

The Office for the Aging has a legal assistance program for anyone 60 and over and 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 at 111 Main Street, Suite 101 in Lockport on Wednesday afternoons from 1:30 – 3:30 P.M. Call the Office for the Aging at 438-4020 for his schedule.



Your Money

Tips for a summer yard sale

If you have too much clutter in your garage or in your closets, consider having a yard sale. It's a great way to turn unwanted stuff into a little extra cash, and with nice weather now here it time to plan.

The most successful yard sales do take a bit of preparation, so here's a checklist to help you get started:

1. Determine if you need a permit from your local government and what, if any restrictions are placed on signage, location and times.
2. Make brightly colored signs to advertise your sale, use thick black markers to write your address. Also, use arrows to give directions. Try posting the signs the night before the sale, and don't forget to remove them once the sale is over.
3. Have plenty of small bills on hand so that you can make change if someone pays with a large bill. Store the money in a fanny pack where it will be easily accessible but not easy to steal.
4. Use little stickers from office supply stores to place a price on each item. If the object is used, it should be priced around 10 to 25 percent of its retail value. If it has never been used or unwrapped, you can ask 50 percent of its retail value. Be prepared to haggle.
5. To attract visitors, display the most colorful items out front. Prominently displaying power tools and sporting equipment may also entice more men into stopping.

-Adapted from *Cooking Light*



How does your garden grow?

Think summer

Drag out a bucket, shovel, garden fork and hoe. Why? It is time to get that potting soil mixed. Listed below are two recipes for potting soil mix taken from *Organic Garden* magazine.

Recipe 1

- 1 part compost or 1 shovel
- 3 parts garden soil or 3 shovels
- 3 part peat moss or 3 shovels

Recipe 2

- 2 shovels manure (from any animal except cat or dog)
- 5 gallons compost

Please report back if the potting soils are to the plants liking.

- adapted from *Organic Garden*

"I CAN HEAR JUST FINE!"

Three retirees, each with a hearing loss, were playing golf one fine March day. One remarked to the other, "Windy, isn't it?" "no," the second man replied. "it's Thursday." And the third man chimed in, "So am I. Let's have a beer."

Smart and Safe Tips for Seniors

- ✓ Don't leave a spare house key under your doormat, a flowerpot, etc. Give it to a trusted neighbor instead.
- ✓ If you use a telephone answering device, consider the following:

- Make sure message is in a male's voice.
 - Your message should use the term "we", not "I". The more people the caller thinks lives in the house, the better.
 - Clear your messages regularly. A long beep indicating a large quantity of uncleared messages can tell a burglar that the chances are good no one is home.
- ✓ Keep all shrubs and trees trimmed and away from your windows. Trees can be used to gain access to a second story. Shrubs that cover windows can give an intruder added protection.

creates happiness in the home, fosters good will in business, and is the countersign of friendship. It brings rest to the weary, cheer to the discouraged, sunshine to the sad, and it is nature's best antidote for trouble. It cannot be bought, begged, borrowed, or stolen, for it is something that is of no value until it is given away. Some people are too tired to give a smile. Give them one of yours, as none needs a smile so much as he who has no more to give.

Author Unknown

Caregivers Corner

...ideas and information for people caring for others

Taking Care of Yourself

Walking – A prescription to Good Health

Just like medication, exercise is a prescription to better health. And just as the same dosage of medicine does not work for everyone, the amount and type of exercise you do depends on what you are looking to accomplish and your condition.

- To reduce the risk of heart attack, walk briskly for 20-30 minutes.
- To prevent loss of bone density, woman over sixty should add some strength training exercise 2 times per week.
- To lose fat, for best results, exercise 60 minutes per day, 7 days per week. After 30 minutes of exercise your body switches from burning carbohydrates to burning fat.

After clearing your exercise program with your doctor, find time in your day to take care of **YOU** by exercising.



A Smile

A smile costs nothing but gives much. It enriches those who receive it without making poorer those who

give. It takes but a moment, but the memory of it sometimes lasts forever. None of us is so rich or mighty that he can get along without it, and none so poor but that he can be made rich by it. A smile



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.

Acting Director, Thomas Chapman

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 438-4036

Senior Van – Jennifer Schumacher 438-4038

Caregiver Program – Nancy Smegelsky 438-4033

Newsletter Editor, Nancy Smegelsky