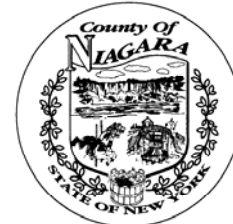


Office for the Aging News

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111 Main Street, Lockport, N.Y. 14094
438-4020



July - September 2005

Director's Column

It's an exciting time to be a part of the Office for the Aging. So many things have happened in the last few months, and so much more is coming in the next year and beyond, that I can only begin to tell you here.

May was Older American's Month at the National, State, County, and local municipal levels. Many events were held both to educate people about issues near and dear to older Americans and to honor them as well. In particular here in Niagara County, we selected our senior Citizen of the Year for 2005. I congratulate 96 year old Mother Eviller Curry of Niagara Falls for her most deserving selection as this year's winner. It was my pleasure to present Mother Curry with her plaque at the June 7 meeting of the Niagara County legislature, where she gave a heartfelt acceptance speech and received not one, but TWO, standing ovations.

The coming year promises to hold many new challenges for the aging network. The new Medicare Part D prescription benefit is already receiving a lot of attention at the national, state and county levels. Much information is forthcoming, and the Office for the Aging is here to answer your questions and assist you in any way we can. Please remember that we are here to help seniors navigate what can be a very confusing system. Do not hesitate to call for help and do not feel like any question is too simple to ask. Helping seniors answer questions is a big part of what we're here to do. Odds are, we can answer your questions, but first you have

to ask. Our friendly staff is here between 8am and 4pm Monday through Friday. The number is 438-4020.

I wish everyone a safe and enjoyable summer. Niagara County has some of the nicest summer weather in the world, and with natural attractions like Niagara Falls, Lake Ontario and the Erie Canal, there's no shortage of places to go and things to do to enjoy the warm temperatures. Just remember to be "heat smart" and stay hydrated by drinking plenty of water. Have a great summer of 2005!

Sincerely,

Chris Richbart



May was Older American's Month

Mother Eviller Curry holds her plaque naming her the 2005 Niagara County Senior Citizen of the Year. 96-year-old Mother Curry was nominated by the Trailblazing Seniors of St. John's AME Church in Niagara Falls. She has been a fixture in her community all her life and is pictured here with the Niagara County legislator for the second district, Renae Kimble.

Health and Nutrition Update



Key Lime Pie (no baking)

Delicious Weight Watcher Recipe

This is a fantastic low-cal dessert – great for a diabetic or just anyone watching their calories. Also, this recipe is made with yogurt, which contributes calcium and vitamin D – much-needed nutrients.

1 regular size box sugar-free lime jello
 ½ cup boiling water
 2 containers Yoplait light key-lime yogurt
 8-ounce container fat-free Cool Whip or any brand whipped topping
 8 inch Graham Cracker Crust

Add ½ cup boiling water to the jello. Cool slightly and add the 2 containers of key lime yogurt. Mix by hand thoroughly. Fold in 8-ounce container of fat-free cool whip. Place in graham cracker crust.

Optional: Garnish with kiwi sliced thin and strawberries, cut in half. Or, sprinkle with crushed graham crackers. Any fruit may be used to garnish – oranges, bananas, pineapple, etc. Also, other flavors of jello and yogurt may be used. Experiment with your favorite! Lemon jello and lemon yogurt are great or strawberry jello and strawberry yogurt (fold in fresh strawberries if desired).

Serves 6 – 8 inch pie

Calories- 148

Fat- 3.5 grams

Counts as 3 points on the Weight-Watcher's Diet

Potassium Power

FACT: Most Americans get less than half the amount of potassium they need for healthy blood pressure.

Foods high in Potassium have been linked to lowering blood pressure. Potassium is a mineral that we must consume in our diet. It assists muscle contractions, maintains fluid and electrolyte balance in cells, transmits nerve impulses, and releases energy during metabolism. Some of the best sources of potassium may come as a surprise.

- Great sources of potassium include: dark leafy greens like spinach, sweet potatoes, winter squash, potatoes, orange juice, and beans like white beans, pinto, kidney beans and garbanzo beans.
- Examples of ways to fill the potassium gap include adding the following to a typical daily diet: 2 cup of leafy greens and 1 cup of winter squash or 1 sweet potato
- It would take 8 ½ cups of sliced bananas to meet the daily potassium requirement which is 4700 mg/day for the average person

Source: Committee for the 2005 Dietary Guidelines

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, R.D., CDN., at 438-4030.



How to Clean the House

1. Open a new file in your PC
2. Name it "Housework"
3. Send it to the RECYCLE BIN
4. Empty the RECYCLE BIN
5. Your PC will ask you, "Are you sure you want to delete Housework permanently?"
6. Answer calmly, "Yes" and press the mouse button firmly
7. Feel Better? Works for me!!!

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. For the locations and hours for regular visits by Information and Assistance staff call the office at 438-4020.

How Do You Know You are Getting Older?

- ☀ *You and your teeth don't sleep together.*
- ☀ *At the breakfast table you hear snap, crackle, pop, and you're not eating cereal.*
- ☀ *Your back goes out, but you stay home.*
- ☀ *When you wake up looking like your driver's license picture.*
- ☀ *When your idea of a night out is sitting on a patio.*
- ☀ *When happy hour is a nap.*
- ☀ *Your memory is shorter, and your complaining lasts longer.*
- ☀ *Getting "lucky" means you found your car in the parking lot.*
- ☀ *The twinkle in your eye is merely a reflection from the sun on your bifocals.*
- ☀ *It takes twice as long – to look half as good.*
- ☀ *Everything hurts, and what doesn't hurt – doesn't work.*
- ☀ *You have more patience, but it is actually that you just don't care anymore.*

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

Introducing Medicare's New Coverage for

Prescription Drugs.

Starting January 1, 2006 Medicare will soon be offering insurance coverage for prescription drugs through Medicare prescription drug plans. Insurance companies and other private companies will work with Medicare to offer these plans. These plans will help you save money on your prescription drug costs. Medical practice has come to rely more and more on new drug therapies to treat chronic conditions, and out of pocket spending on drugs has increased dramatically.

In order to get this prescription coverage, you must choose and enroll in a Medicare prescription drug plan that meets your needs. Here's how you can get ready to take advantage of this new option.

- Look over your current health insurance coverage. Are prescription drugs covered? What are your out of pocket drug costs?
- Keep a list of the name, dosage, and cost of the prescriptions you use. Since different plans will cover different drugs, this will help you choose a plan that meets your prescription needs.
- If you have a limited income, check your mail this summer for an application to get extra help paying for the Medicare prescription drug plan from the Social Security Administration (SSA). When you get this application, fill it out, and return it to the SSA. Millions of people will qualify for a Medicare prescription drug plan with little or no premiums or deductibles, and low co-payments. You might be one of them.
- If you have prescription drug coverage through a former employer or union, check with your benefits administrator.
- Read on to learn about Medicare prescription drug plans.

If you don't use a lot of prescription drugs now, you still should consider joining. As we age, most people need prescription drugs to stay healthy. For most people, joining now means you will pay a lower monthly premium than if you wait to join until later.

Who can join?

Anyone with Medicare Part A **and/or** Part B can

join a Medicare prescription drug plan offered in their area. If you are in a Medicare Advantage Plan (like an HMO or PPO), your plan may also offer drug coverage.

When can I join?

If you currently have Medicare Part A **and/or** Part B, you can join a Medicare prescription drug plan between November 15, 2005 and May 15, 2006. If you join by December 31, 2005, your Medicare prescription drug plan will begin on January 1, 2006, and you won't miss a day of coverage. If you join after that, your coverage will be effective the first day of the month after the month you join. If you join a Medicare prescription drug plan after May 15, 2006, you are likely to pay a higher monthly premium unless you currently have a drug plan that covers at least as much as a Medicare prescription drug plan. You will have to pay this higher premium as long as you have a Medicare prescription drug plan.

How much does it cost?

Like other insurance, if you join, you will pay a monthly premium (generally around \$37 in 2006) and a yearly deductible (up to \$250 in 2006). You will also pay a part of the cost for your prescriptions, including a co-payment or co-insurance. Cost will vary depending on which drug plan you choose. Some plans may offer more coverage and additional drugs for a higher monthly premium. If you have limited income and resources, and qualify for extra help, you may not have to pay a premium or deductible.

When can I get more information?

Detailed information about Medicare prescription drug plans in your area will be available in the fall of 2005. Throughout 2005, Medicare will provide general information to help you get ready, including how to choose and join a plan that meets your needs. In the fall of 2005,

- You will get the "Medicare & You 2006" handbook in the mail. It will list the Medicare prescription drug plans available in your area.
- You will be able to get free personalized

information at www.medicare.gov on the web, or by calling 1-800-MEDICARE (1-800-633-4227) to help you choose the plan that meets your needs.

- You can get free personalized counseling from your State Health Insurance Assistance Program (SHIP), and other local and community based organizations. Call your local HIICAP at the Niagara County Office for the Aging at 438-4020 for help.

One of the subjects the Niagara County Office for the Aging gets many questions on is health insurance. If you have been receiving mailings from Medicare, you know things are always changing. The HIICAP program is designed to provide you with answers to your questions and detailed information on insurance options. You can call Susan Christian, HIICAP Coordinator at 438-4023 for further information on outreach locations and hours.

Are you 50 or Older?

Have you ever wondered about your colon health?

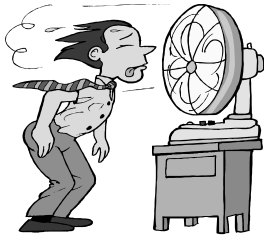
It's time to consider screening for colon cancer.

Do you know that colon cancer is...
Preventable
Treatable
Beatable

The Health Living Partnership of Niagara County is distributing FOBT kits (Fecal occult blood test) free of charge. Call 215-0553 for your free kit and get a clean bill of health for your colon.

Great tip... Who woulda thought?

A mail carrier told me that the US Postal service sent out a message to all letter carriers to put a sheet of bounce in their uniform pockets to keep yellow jackets away



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!

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. **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.

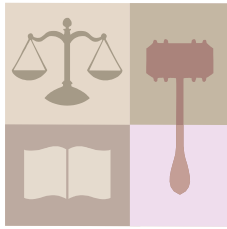
There is only a very limited amount of money available to help fund needed work for those most in need. Our local program requires that persons who receive any funding must have their homeowner's taxes paid, have no other source of funding, and be unable to pay back loans. A number of special low interest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

Some Old Some New

I feel like my body has gotten out of shape, so I got my doctor's permission to join a fitness club and start exercising. I jumped to take an aerobics class for seniors. I bent, twisted, gyrated, jumped up and down, and perspired for an hour. But, by the time I got my leotards on, the class was over.

The nice thing about being senile is you can hide your own Easter eggs.



The Legal Corner

Protect Yourself from Shoddy Contractors

Fraudulent contractors are consistently one of the most inquired-about and complained-about issues for consumer protection divisions in attorney general's offices, district attorney's offices and police departments.

Scam artists have many ways to rip you off. Some are simple and some are very elaborate. For example, a roofer might knock on your door and offer a "free" inspection. The scam artist will tell you he is working in the neighborhood and, since he has jobs going on already, he can offer outstanding prices on materials and is willing to pass along the savings on to you. Once the contractor does the inspection, guess what? He'll tell you that you need the work done and you need it now! The fraudulent contractor preys on your vulnerability because you feel relieved that he caught the "problem" in time and you can get the work done at a fraction of the usual cost. The risk you run by hiring this contractor is shoddy workmanship and the contractor probably does not have insurance.

The "take your money and run" scam occurs when a contractor knocks on your door and tells you he is willing to do small jobs for very little money. In most situations, you pay him the money and he never comes back to do the work. In other cases, he will do some of the work and then leave. Not only do you lose your money, but now you have to hire someone to fix the mess he left behind.

The primary rule to avoid being victimized by an unscrupulous contractor is, never hire anyone who shows up at your door without your invitation. If you did not initiate the contract, you do not need the contractor.

If you made the first contact with a contractor, here are some suggestions to help avoid being a victim:

- Plan your project. Regardless of the type or size of the project, if you plan what you want, you will be able to describe the project in detail. This benefits you in getting the estimates you need and will help reduce cost overruns.
- Get three estimates. If the estimates vary significantly in price, ask for an explanation.
- Investigate the contractor. Obtain copies of the contractor's license as well as liability and workers compensation insurance.
- Check references. Get the names, addresses and phone numbers of individuals your contractor has served.
- Ask how cost overruns, clean up and unexpected problems will be handled. If something is damaged during construction, the contractor should have a plan in place to make repairs or replacements.
- Get a written contract. Include in your contract a specific description of work to be done, materials to be used, total cost of the project, start and completion dates.
- What you should know about payments. Don't pay cash. Include a payment schedule in your written contract. Ask for no more than 10% of the job to be paid in advance. However, some reputable contractors do ask for half of the job to be paid in advance. Do not let your payments get ahead of the work performed.
- Be wary. Avoid contractors who want you to pick up permits, fail to answer questions about the work and do not provide a list of sub-contractors. You need to know exactly who is working on your job. It is not uncommon for contractors to sub-contract work and then not pay the sub-contractor. The sub-contractor then files a "mechanic's lien" against you. Effectively, you can pay twice for the same work.
- Make frequent inspections of the work in progress.
- Be sure all permits have been obtained and inspections are in order.

There are many home contractors who are hard-working, honest, reputable business owners who provide high-quality work, use good materials and do their jobs at reasonable costs. By doing your part to protect yourself and following the steps above, you can prevent yourself from being cheated by fraudulent contractors.

If you are a victim of contractor fraud, call the Consumer Protection Division of the New York Attorney General's office toll free at 1-800-771-7755.

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

Clean up the Yard

If you are thinking about selling your house this year, this is a must do. A house with a clean yard is worth more than one that is messy.

If your yard is very messy, you could face fines from the local Board of Health and/or insurance claims if someone were to get hurt on something in your yard. Now, most of us are not in that situation and may not be selling our homes either, but cleaning up still helps. Get rid of that old, cracked garden hose. All the water that leaks out of it is like washing money down the drain.

Clean out around vent outlets. Clean out the shed – discover that you already own 5 rakes.

Give a fresh coat of paint to porches, sheds, picnic table, etc. By keeping them painted, they will last longer and you won't have to spend money replacing them.

Take a walk around your yard and make a list of whatever you see that needs attention. Then spend the time taking care of that list. A little money spent now on paint will save you a bundle later. Don't be penny-wise and pound-foolish.



How does your garden grow?

Put tea bags (new or used) on the soil around plants in garden beds and planters. Cover the tea bags with mulch. Every time you water the plants, the nutrients from the decomposing tea leaves work their way into the soil.

For every foot of a plant's height, sprinkle one teaspoon Epsom Salt evenly around the plant's base for better blossoms and deeper greening. Adding Epsom Salt to any plant food will also enrich the color of any flowering plants and aid in disease resistance. Or mix one tablespoon in one gallon of water and spray the mixture on the plant. Epsom Salt is magnesium sulfate, which lowers the pH of the soil and provides magnesium.

"Character is doing what's right when nobody's looking" - J.C. Watts, Jr.

Caregivers Corner

...ideas and information for people caring for others

Caregivers – Who are they?

According to the Administration on Aging Caregivers are 70% women, of that 40% are daughters and 7% are wives. 46% are aged 60 and over, 95% are relatives and 20% are minority.

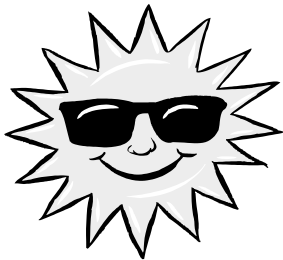
38% of caregivers live in rural areas. 34% live in the same household, 80% live less than 20 minutes away, and 95% are within an hour's distance.

46% of caregivers are employed and 34% are employed full time

What do Caregivers do?

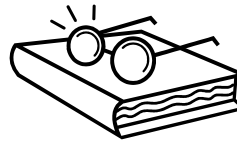
85% take them out shopping and to Doctors, 78% prepare meals and do laundry, 70% keep track of bills and finances, 56% help with medicine and bandages, 45% help with dressing /eating/bathing.

Remember the job you are doing, as a Caregiver is very important but remember you have to take care of yourself in order to help your loved one.



Greetings from the Transportation Dept. at the Office of Aging!! Summer is here and it seems great to get out of the house. The sunshine helps get everyone out and about. If your are stuck at home and need to get out, call us and maybe we can help. We offer transportation to all seniors over 60 who live in Niagara County. We provide transportation to Doctors appointments in Niagara county and surrounding areas for a minimal contribution. We also have a great lunch program in which we provide rides to the areas of Newfane, Niagara Falls, North Tonawanda and also LaSalle. A nutritious lunch is served in a pleasant site and most places also offer activities that you may want to join in. Our office also offers many other helpful programs. If you have questions call the main office at 438-4020 and

Marge will be most helpful to your needs. For transportation help please call Jennifer at 438-4038 or Nancy at 438-4033 and they will help you.



**My face in the mirror
Isn't wrinkled or drawn.
My house isn't dirty.
The cobwebs are gone.
My garden looks lovely
And so does my lawn.
I think I might never**

Put my glasses back on.



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, Attorney

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/Medical Van – Jennifer Schumacher 438-4038

Caregiver Program – Nancy Smegelsky 438-4033

Newsletter Editor, Nancy Smegelsky