

Office for the Aging News

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March – April 2006

Director's Column

In the spirit of that cell phone ad where the guy goes all around the country checking his signal by talking into his cell phone and asking his unseen counterpart "Can you hear me now . . ."

Can you read me now?

How about now?

Better? Good.

We've received some feedback about the size of the print we use. It seems we were causing people more eyestrain than they would like, and so they asked if it might be possible for us to use larger, clearer type. As you can see . . . ask and you shall receive.

Here at OFA our main goal is always to serve the seniors of our county better. We want to make this newsletter a pleasure for you to read, not a struggle.

We hope you like this new look, and please tell us what you think. We will use what you tell us to decide what we do in the future.

The one downside to this new, larger type is that every word I write takes up more space than before, so I think I'm already out of time. Please enjoy this edition of our newsletter, and as always, if you have any questions or needs about services for seniors in Niagara

County, please contact us. We're here for you.

Sincerely,

Chris Richbart, Director

Health and Nutrition Update



Recipe: Cheese and Corn Chowder

Ingredients:

- 1 cup water
- 1 cup onions, chopped
- 2 cups carrots, sliced
- 2 cups celery, sliced
- ½ teaspoon black pepper
- 15 oz. can whole kernel corn, drained
- 15 oz. can cream style corn
- 3 cups skim milk
- 8oz. reduced fat cheddar cheese, grated

Directions: Combine water, onions, carrots, celery, and pepper in slow cooker. Cover and cook on High for 4-6 hours. Add corn, milk, and cheese. Heat on High for 1 hour and turn to low until ready to serve.

Diabetic Exchange: 1 carbohydrates: 1 meat and 1 vegetable.

Calories per serving: 230, Calories from fat 60.

Source: Center for Disease Control and Prevention

March is National Nutrition Month

Step Up to Nutrition and Health

The message to all of us in 2006 this March is to “Step Up to Nutrition and Health, ” the National Nutrition Month theme given to us by the American Dietetic Association. By taking control and taking small steps to achieve the larger goal of better health through improved eating habits, we reap the benefits. Only you know what you eat, so only you know what you could do to improve your diet. Wellness programs on nutrition are offered frequently at the Office for the Aging nutrition sites by our Registered Dietitian, Glenda Reardon and other experts. Programs the OFA will be offering in March are:

March 7th – “Know Your Healthy Steps – A Guide to Better Diabetes Management”(free pedometers, free glucometers for diabetics) at the Lewiston Senior Center 4361 Lower River Road, 1:00 PM

March 14th – “Know Your Healthy Steps – A Guide to Better Diabetes Management” (free pedometers, free glucometers to diabetics) Calvin K. Richard’s Senior-Youth Activities Building, 7100 Lockport Road, town of Niagara 1:00 PM

March 15th – “Diabetic Diet Update – Counting Those Carbs” at the John Duke Center, 1201 Hyde Park Blvd., Niagara Falls 11:00 AM

March 31st – “Healthy Heart Cooking (How to Cook Seafood)” Wheatfield

Community Center, 2790 Church Road at 11:00 AM

Call Glenda for more information at 438-4030.



We're Moving!

The Newfane Nutrition Site is relocating to the Olcott Fire Hall, 1591 Lockport-Olcott Road, Olcott, NY. Effective March 1st, meals will be served Wednesday and Thursday each week. The last day of Niagara Nutrition meals served at Newfane will be February 22nd.

Participants will be transported to Olcott Fire Hall starting March 1st and new participants needing transportation can call Jennifer Schumacher at 438-4038 for details.

Thank you to Faith Lutheran Church in Newfane for being a valuable location for many years.

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, 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 Information & Assistance workers work part time. Their schedules and locations are as follows:

Marie Conde: John Duke Center – Monday through Friday.

Donna Miller: North Tonawanda Senior Center, Wednesday and Thursday from 10 to 12; Bishop Gibbons, Friday from 10 to 12.

Keesha Fields: St. John's AME, Tuesday from 11 to 1; Family Resource Center, 3001 9th St, Thursday from 11 to 1.

Wenonia Myles: Niagara Towers, 3rd Tuesday from 11 to 12; LaSalle Nutrition, 2nd Tuesday from 10:30 to 12:00.

Janice Williams: Sanborn Seniors at Sanborn Fire Hall, 1st Wednesday every 3 months from 10:30 to 12:00; Wheatfield Seniors, every other month the last Wednesday; Lewiston Seniors the 3rd Tuesday from 10:30 to 12:00.

Tina Cur: Barker Fire Hall, quarterly; Lockport Senior Center, 1st & 3rd Tuesday from 10:00 to 12:00 and the 2nd Thursday from 10:00 to 12:00; Gasport Seniors last Wednesday every other month from 10:30 to 12:00; Newfane Seniors (Miller Hose) the 4th Thursday from 10:30 to 12:00; Olcott Fire Hall, quarterly 1st Thursday from 10:30 to 12:00; Wilson Seniors (Fire Hall) 1st Tuesday from 12:30 to 1:30.

Information and Assistance workers visit others sites in the county. To find further information please call the Office at 438-4020.

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, North Tonawanda Senior Center and John Duke Center. (Call 438-4020 for times).



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

2006 Social Security COLA Increase and Medicare Premium, Deductible and Coinsurance Changes

COLA Increase: The 2006 cost of living rate increase for Social Security and Supplemental Security Income Beneficiaries (SSI) is 4.1%.

Medicare Changes: Part B (Medical Insurance):

Medicare Part B Premium \$88.50 per month

Medicare Part B annual deductible \$124

Part A (Hospital Insurance):

Medicare Part A inpatient deductible - \$952 benefit period

Medicare Part A inpatient coinsurance - \$238 (days 61-90)

Medicare Part A inpatient coinsurance - \$476 (days 91-150, also known as lifetime reserve days)

Skilled Nursing Facility:

Medicare Part A Coinsurance - \$119 per day (days 21-100)

Medicare Part D- The Prescription Drug Benefit

Initial enrollment continues through May 15, 2006. Though this is a voluntary benefit, beneficiaries should evaluate current coverage to determine if enrollment might be beneficial. If a beneficiary misses this initial enrollment period and does not have coverage in place at least as good as the Medicare standard benefit enrollment period (creditable coverage), they may be penalized if they choose to enroll in Medicare Part D at a later time.

For questions regarding Medicare, health insurance, prescription coverage, Medicare Savings Program, or Medicaid call 438-4020 to speak to or set up an appointment with a HIICAP counselor.

Quick Facts about Your Current Prescription Drug Coverage and Medicare's New Coverage for Prescription Drugs.

Starting January 1, 2006, Medicare will offer prescription drug coverage for everyone with Medicare. For many people, if they decide to join after May 15, 2006, they will have to pay a penalty (a higher monthly premium). You won't have to pay a penalty if you have current prescription drug coverage that "on average, is at least as good as

standard Medicare prescription drug coverage." You may have heard or read that the technical term for this kind of coverage is "creditable coverage."

Do I need to know if my coverage is creditable?

You need to know if your current prescription drug coverage is "creditable" if you already have prescription drug coverage from any of the following sources:

- ✓ Your or your spouse's employer or union
- ✓ A Medigap (Medicare Supplemental Insurance) policy
- ✓ A health insurance policy
- ✓ The Department of Veterans Affairs
- ✓ TRICARE
- ✓ The Federal Employees Health Benefits Program
- ✓ A Program of All-Inclusive Care for the Elderly (PACE)
- ✓ Indian Health Service, Tribe, or Urban Indian Organization
- ✓ Your State's high risk pool

What do I need to know?

- ✓ If you have creditable prescription drug coverage, it simply means that your current prescription drug coverage, on average, is at least as good as Medicare's standard prescription drug coverage.
- ✓ If your current coverage is creditable, and you don't have a break in coverage (more than 63 days without creditable coverage), you will not have to pay a penalty if you decide to enroll in Medicare

prescription drug coverage after May 15, 2006.

- ✓ If your current coverage is not Creditable, and you wait until after May 15, 2006, to enroll in Medicare prescription drug coverage, you will pay a penalty. Your premium cost will go up at least 1% per month for every month that you wait to join. You will have to pay this penalty for as long as you have Medicare prescription drug coverage.
- ✓ Contact your insurer, benefits administrator, or other plan provider if you don't get information about creditable coverage from them by November 14, 2005.
- ✓ Talk to your insurer, benefits administrator, or other plan provider before you make any changes to your prescription drug coverage.

Caution: If you decide to enroll in a Medicare prescription drug plan and drop your current prescription drug coverage, you may not be able to get this coverage back. Also, if your prescription drug coverage is provided together with your medical coverage, you may not be able to drop just the prescription drug benefit.

How can I get more information?

- ✓ You can look at the "Medicare & You 2006" handbook, visit www.medicare.gov on the web, or call 1-800-MEDICARE (1-800-633-4227). TTY users should call

1-877-486-2048. For more information on who can get extra help with prescription drug costs and how to apply, call the Social Security Administration at 1-800-772-1213, or visit www.socialsecurity.gov on the web. TTY users should call 1-800-325-0778. You can also look for local Medicare-related events.



Interesting Dates for March

2nd - Cat in the Hat Day - This day is the birth anniversary of Theodor "Dr. Seuss" Geisel (1904-1991)
 7th - Anniversary of the Invention of Monopoly (1933)
 12th - Anniversary of the Establishment of the U.S. Postal Service (1789)
 23rd - Liberty Day - This day commemorates when Patrick Henry spoke in 1775 in favor of arming the Virginia Militia against the British. At the end of his speech, he said, "I know not what course others may take, but as for me, give me liberty or give me death!"

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.



New Credit Card Scam...

This was an email that I received. There is no way to verify the information but we felt it contained some good pointers and are printing it to help you beware of the type of scams that are out there.

This scam is rather ingenious since they provide you with all your credit card information, except the one bit that they want.

Note, the callers do not ask for your card number; they already have it. This information is worth reading. By understanding how the VISA & MasterCard Telephone scam works, you will be better prepared to protect yourself.

The scam works like this: Person calling says. "This is (Name), and I'm calling from the Security and Fraud Department of VISA. My badge number is 12460. Your card has been flagged for an unusual purchase pattern, and I'm calling to verify. This would be on your

VISA card which was issued by (name of bank). Did you purchase an Anti-Telemarketing Device for \$497.99 from a marketing company based in Arizona?" When you say "no", the caller continues with, "Then we will be issuing a credit to your account. This is a company we have been watching and the charges range from \$297 to \$497, just under the \$500 purchase pattern that flags most cards. Before your next statement, the credit will be sent to (gives you your address), is that correct?"

When you say "yes", the caller continues – "I will be starting a Fraud investigation. If you have any questions, you should call the 1-800 number listed on the back of your card and ask for security.

You will need to refer to this control number." The caller then gives you a 6 digit number. "Do you need me to read it again?"

Here's the important part on how the scam works. The caller then says. "I need to verify you are in possession of your card." He'll ask you to "turn your card over and look for some numbers". There are 7 numbers; the first 4 are part of your credit card number, the next 3 are the security numbers that verify you are the possessor of the card. These are the numbers you sometimes use to make Internet purchases to prove you have the card. The caller will ask you to read the 3 numbers to him. After you tell the caller the 3 numbers, he'll say, "That is correct, I just needed to verify

that the card has not been lost or stolen, and that you still have your card. Do you have any other questions?”

After you say no, the caller then gives you thanks and states, “Don’t hesitate to call back if you do”, and then hangs up. You actually say very little, and they never ask for or tell you the card number. But after we were called we called back within 20 minutes to ask a question. The REAL VISA Security Department told us it was a scam and in the last 15 minutes a new purchase of \$497.99 was charged to our card.

Long story made short – we made a real fraud report and closed the VISA account. VISA is reissuing us a new number. What the scammers want is the 3 digit PIN number on the back of the card. Don’t give it to them. Instead, tell them you’ll call VISA or MasterCard directly for verification of their conversation. The real VISA told us that they never ask for anything on the card as they already know the information as they issued the card! If you give the scammers your 3 digit PIN number, you think you’re receiving a credit. However, by the time you get your statement you’ll see charges for purchases you didn’t make, and by then it’s almost too late and /or more difficult to actually file a fraud report.

“Old age is always 15 years older than I am”

“Old age is no place for sissies”
Bette Davis



Older drivers can be safe drivers

By Nora Dowd Eisenhower, Secretary of Aging

One of the milestones of life is learning to drive. For many people, the simple act of driving represents independence and freedom.

Our uniquely American obsession with answering the “call of the open road” can make it difficult for older adults to be objective about whether they are still able to drive safely. That’s why it is very important for older motorists to carefully examine their own driving skills and recognize any physical changes that may impact their ability to drive responsibly.

Vision and hearing problems are two common challenges. Glaucoma or cataracts can diminish your vision, especially at night. The inability to hear another vehicle’s horn can be deadly. Older adults should have their vision and hearing checked annually.

Certain diseases or physical disabilities can slow your reaction time behind the wheel. Circulatory problems can cause numbness of the feet, which might interfere with your operation of the gas and brake pedals. Prescriptions and over the counter medications can cause dizziness or other side effects that are as dangerous as driving while drunk.

Here are a few tips to help older drivers remain safe behind the wheel: Always fasten your seat belt and make sure your passengers do, too. Drive only during daylight hours and avoid driving during rush hour. Try to choose routes that are familiar to you. Stay in the right lane when possible; it is illegal to travel in the left lane unless you are passing another vehicle.

Even after decades of experience behind the wheel, taking a driver safety course can help keep your skills sharp. It will reinforce good driving skills, teach new skills, and help eliminate bad habits. Taking a refresher course also can earn you a reduced rate on your auto insurance. The American Automobile Association's (AAA) and the AARP's Driver Safety Program are among the best known courses.

If you are unsure about your driving performance, ask a friend or family members to monitor your driving. If you have made changes in your driving habits and are still having problems, then you may want to consider giving up driving altogether.

The decision to stop driving can be difficult, but it is sometimes the most responsible choice to protect yourself and others. Make it for yourself – before someone has to make it for you.



Ideas to Help You Remember

You are busy and you have tons of things to do. How can you possibly remember it all?

Having a sharp memory recall can be as simple as finding ways to help jog your memory throughout the day. Here are 10 quick ideas:

1. **Write it down.** With the amount of things you have to remember in any given day, why should you try to stuff it all into your memory bank? When you want to remember something, the very best thing to do is write it down. Then, when you need to recall it, it will be there for you in an instant.
2. **Keep it together.** When you write down things you want to remember, keep them in one consistent place. Otherwise, you're going to spend a lot of time looking for your notes.
3. **Maintain good health.** Eat healthy foods, get enough sleep, and exercise. These are all important for your memory, staying focused and being alert.
4. **Record your thoughts.** Sometimes you might want to remember something, but it's impossible for you to write it down, such as when you are driving. A little hand held tape recorder is a

wonderful gadget to carry around with you and record your thoughts, or your parking space number, or a phone number you see on a billboard.

5. **Call yourself.** If you're at the office, and you want to do something when you arrive home, call your answering machine and leave yourself a message. When you get home, you'll listen to your message and remember what you wanted to do.
6. **Send yourself email reminders.** There are many free e-mail reminder services available. You simply type in what you want to remember, such as birthday, anniversary or event, and you then receive an e-mail reminder when the date is approaching.
7. **Post Sticky Notes.** Those wonderful, little sticky notes can be amazing memory helpers. Want to remember something before you leave the house? Jot it down on a Post-It Note and stick it to the inside of your door. You'll be sure to see it as you're ready to walk out. Have to make an urgent call first thing in the morning? Leave a Post-It Note on your telephone.

Reporter interviewing a 104 year old woman: "And what do you think is the best thing about being 104?" the reporter asked. She simply replied, "No peer pressure."

Claim for Real Property Tax Credit for Homeowners and Renters

(Otherwise known as IT-214 or Circuit Breaker)

If you meet all of the conditions listed below as a homeowner or renter, you are a qualified taxpayer and may be entitled to the real property tax credit. This rebate amount can be as high as \$375.00. If you are interested in filing for this rebate, please call AARP volunteer tax preparers at your local senior center or library. You do not have to file a complete 2005 income tax return to receive this credit. If it is found you are eligible you are able to file for the previous years of 2004, 2003, and the year 2002 as well.

HOMEOWNERS

- ◆ Your household gross income for 2005 tax year was \$18,000 or less
- ◆ You occupied the same residence for six months or more
- ◆ You were a NYS resident for all of 2005
- ◆ You cannot be claimed as a dependent on another taxpayer's federal income tax return
- ◆ Your residence was not completely exempted from Real Property Taxes
- ◆ The current market value of your home is less than \$85,000

RENTERS

- ◆ Your household gross income for 2005 tax year was \$18,000 or less

- ◆ You occupied the same residence for six months or more
- ◆ You were a NYS resident for all of 2005
- ◆ You or your spouse paid rent for your residence
- ◆ You cannot be claimed as a dependent on another taxpayer's federal income tax return
- ◆ The average monthly rent you paid was \$450.00 or less, not counting charges for heat, gas, electricity, furnishings or board

What is needed to file the form:

- ◆ Proof of the gross income for the years filing
- ◆ Proof of Property and School Tax bills for the years filing and/or proof of monthly rent

Old minds are like old horses; you must exercise them if you wish to keep them in working order.

John Quincy Adams, U.S. President



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.



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