

# Office for the Aging News

Niagara County Office for the Aging

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[www.niagaracounty.com/ofa](http://www.niagaracounty.com/ofa)

November - December 2007

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## Director's Column

Changing the Channel.

Remember how you used to change your TV's channel? You had to get up, walk over to it, and turn a knob! Now it's all remote controls and pushbuttons. Our world is always changing, and often we have little or no control over the things being changed, but we need to be able to respond and adapt to the new reality.

The change to remote controls is nothing in the world of TV changes compared to what's coming on February 17, 2009. That is the date that a little-known law will go into effect requiring all TV broadcasts in the US to be digital. Digital is the new technology. The old technology was called analog. You've been hearing about digital TV for awhile now, but even if you have an analog TV (which is what they ALL used to be) you've been able to go on watching as normal. That's because right now TV stations that broadcast digital signals also broadcast the same show in analog at the same time, so you can pick it up no matter what kind of set you have. When the new law goes into effect in 2009 that changes – the stations will ONLY be broadcasting the digital signals and NONE of the analog signals. The result will be that the old analog TV's will not be able to understand the signal. Owners of older analog TV's will need a special box to change the new digital signal to analog

so their TV can understand it – a TV signal interpreter of sorts. Without the extra box to interpret the signal, analog TVs will not work.

A few wise people have recognized that this will cause Older Americans especially a lot of grief, since they are more likely to have the older TV's. There is talk in Washington – where the law was created - about making the interpreter boxes available somehow, but the plans are very much up in the air right now. Hopefully by the time February 2009 rolls around a good and reasonable plan will be in place, but until the time comes we at Office for the Aging want to make as many people as possible aware of this coming change. That way, hopefully most seniors will be ready before it happens.

Sincerely,

Chris Richbart, Director



The Niagara County Office for the Aging will be closed for the following dates and no meals will be delivered on these days:

Election Day November 6<sup>th</sup>  
Veteran's Day November 12<sup>th</sup>  
Thanksgiving Day November 22<sup>nd</sup>  
Day after Thanksgiving November 23<sup>rd</sup>  
Christmas Day December 25<sup>th</sup>



As winter approaches please remember to keep your sidewalks, steps and porches and driveways clear of ice and snow.

Without your cooperation, it would be very difficult for the volunteer to deliver your meals.

Your help in this regard is deeply appreciated by all the volunteers.

#### **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.**



### **Thanksgiving Day History**

The Pilgrims who sailed to America were originally members of the English Separatist Church. Before going to America they had fled to Holland to escape religious persecution. Although, in Holland, they enjoyed more religious tolerance, but they eventually became disillusioned with the Dutch way of life. In the hope of a better life in, they took the help of a London stock company to move out to America. Most of those making this

trip aboard the Mayflower were non-Separatists. Only about one-third of the original colonists were Separatists.

They reached Plymouth in 1620. There, they had to face a terrible winter. Around 46 of the original 102 had died by the next fall. But fortune turned in their favor and the harvest of the next year was bumper. And the remaining colonists decided to celebrate with a feast -- including 91 Indians who had helped the Pilgrims survive their first year. It is believed that the Pilgrims would not have made it through the year without the help of the natives. The feast was more of a traditional English harvest festival than a true "thanksgiving" observance. It lasted three days. Governor William Bradford sent "four men fowling" after wild ducks and geese. It is not certain that wild turkey was part of their feast. However, it is certain that they had venison. The term "turkey" was used by the Pilgrims to mean any sort of wild fowl. Another modern staple at almost every Thanksgiving table is pumpkin pie. But it is unlikely that the first feast included that treat. The supply of flour had been long diminished, so there was no bread or pastries of any kind. However, they did eat boiled pumpkin, and they produced a type of fried bread from their corn crop. There was also no milk, cider, potatoes, or butter. There were no domestic cattle for dairy products, and the newly-discovered potato was still considered by

many Europeans to be poisonous. But the feast did include fish, berries, watercress, lobster, dried fruit, clams, venison, and plums. This "thanksgiving" feast was not repeated the following year. But in 1623, during a severe drought, the pilgrims gathered in a prayer service, praying for rain. When a long, steady rain followed the very next day, Governor Bradford proclaimed another day of Thanksgiving, again inviting their Indian friends. It wasn't until June of 1676 that another Day of Thanksgiving was proclaimed.

On June 20, 1676, the governing council of Charlestown, Massachusetts, held a meeting to determine how best to express thanks for the good fortune that had seen their community securely established. By unanimous vote they instructed Edward Rawson, the clerk, to proclaim June 29 as a day of thanksgiving. It is notable that this thanksgiving celebration probably did not include the Indians, as the celebration was meant partly to be in recognition of the colonists' recent victory over the "heathen natives". October of 1777 marked the first time that all 13 colonies joined in a thanksgiving celebration. It also commemorated the patriotic victory over the British at Saratoga. But it was a one-time affair.

George Washington proclaimed a National Day of Thanksgiving in 1789, although some were opposed to it. There was discord among the colonies, many

feeling the hardships of a few Pilgrims did not warrant a national holiday. And later, President Thomas Jefferson scoffed at the idea of having a day of thanksgiving. It was Sarah Josepha Hale, a magazine editor, whose efforts eventually led to what we recognize as Thanksgiving. Hale wrote many editorials championing her cause in her Boston Ladies' Magazine, and later, in Godey's Lady's Book. Finally, after a 40-year campaign of writing editorials and letters to governors and presidents, Hale's obsession became a reality when, in 1863, President Lincoln proclaimed the last Thursday in November as a national day of Thanksgiving.

Thanksgiving was proclaimed by every president after Lincoln. The date was changed a couple of times, most recently by Franklin Roosevelt, who set it up one week to the next-to-last Thursday in order to create a longer Christmas shopping season. Public uproar against this decision caused the president to move Thanksgiving back to its original date two years later. And in 1941, Thanksgiving was finally sanctioned by Congress as a legal holiday, as the fourth Thursday in November.

Q: How can you avoid spotting a wrinkle every time you walk by a mirror?

A: The next time you're in front of a mirror, take off your glasses.



### Easy Pumpkin Cake

1 yellow or spice flavored cake mix  
 1 – 15 ounce can pumpkin  
 Extra cinnamon or pumpkin pie  
 spices if desired  
 3 large eggs  
 Mix all ingredients with mixer and  
 pour into greased Bundt cake pan or  
 regular 13 x 9 “ pan. (Do not add the  
 water or oil that the cake mix calls  
 for). Bake approximately 30 minutes  
 till done. After removing from oven  
 and cooling – sprinkle with a mixture  
 of sugar and cinnamon and a touch  
 of warm caramel sauce.

**I was thinking about old age and  
 decided that old age is “when you still  
 have something on the ball, but are  
 just too tired to bounce it.”**

**I thought about making a fitness  
 movie, for folks my age, and call it  
 “Pumping Rust.”**



### Health and Nutrition Update Holiday eating – Who needs to gain 6 pounds?

The six pounds the average American gains over the holidays takes an average of five weeks to lose. Here are 10 simple ways to avoid all that:

1. Set a realistic goal for yourself- which may mean simply maintaining your weight during the holidays.
2. Make and post a written list of ways you’re going to take care of yourself and slow down; stress is a major cause of overeating and drinking.
3. Get some brisk exercise everyday such as walking to relieve stress and curb your appetite.
4. Restrict or avoid alcoholic drinks; they’re high in calories.
5. Have taste-samplings or single helpings of your favorite foods; eat slowly and savor. Chewing fast, swallowing quickly, and asking for more does not make food taste better.
6. Fill up on fruit, vegetables, low fat dairy foods, cereal, and water-based soups. They’ll fill you up without filling you out.
7. Chew gum during holiday cooking and baking. (Tip: save a few treats for your family; give the rest away to charitable causes.)
8. Don’t skip meals; it’s hard to stay in control when you are hungry.
9. Drink one or two glasses of water before hors d’oeuvres, buffets and meals. If office sweets are a problem, drink a full glass of water before sampling.
10. Repeat to well-intentioned hosts: “No thank you on seconds, it was delicious, but I’ve had enough.”

Information developed by the Wellness Council and Distributed by Cornell Cooperative Extension.

## Information and Assistance Call 438-4020

The Office for the Aging Information and Assistance staff are available at many locations across 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 438-4023 at the Office for the Aging.

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).

### Cool Stuff

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 $12,345,678,987,654,321$

Question: What do bulletproof vests, fire escapes, windshield wipers and laser printers all have in common?

Answer: All were invented by women.

In Shakespeare's time, mattresses were secured on bed frames by ropes. When you pulled on the ropes the mattress tightened, making the bed firmer to sleep on. Hence the phrase... "goodnight, sleep tight."



What is Long Term Care Insurance?

Although most Americans have insurance to protect against the risk of extensive medical costs, most do not have insurance to protect against the potentially staggering cost of extended long term care. To fill this gap, a growing number of people are buying long term care insurance (LTCI).

What is it? A policy that covers long term care services provided in a nursing home, at home, in an assisted living facility, or in other community based settings. Such care is provided to people who are no longer able to perform the basic tasks of everyday living such as bathing, dressing, or eating for an extended period of time due to chronic medical, physical or cognitive conditions.

How much does it cost? The premium depends on your purchase age and what you choose to cover – the younger you are the lower the premium. The premium is designed to remain stable through the future (although prices can increase under some circumstances).

How is it purchased? Most consumers purchase LTCI through a broker, agent, or association. Federal and State employees/retirees, along with many others, may be eligible for a group policy through their employers.

Can everyone get it? Policies are medically underwritten, meaning your

health status could affect your ability to obtain coverage. Candidates for the insurance usually have substantial assets to preserve and the cost of premiums would not exceed 7% of their income.

If you have any questions we have the answers. Call 438-4020 for an appointment.



Call for appointments – OFA 716-438-4020. We know many folks like to drop by the office when they have a question or a concern. However, we would appreciate it if you would call to set up an appointment. In this way it allows us to better prepare for your visit in getting the necessary paperwork or records pulled together. Further, it allows us to estimate the time necessary for the particular reason for your visit. That way we can give you the fullest attention to the matter and not be rushed by the clock. Therefore, it's always best to call and make an appointment so that we can give you the time and attention to serve you better.



## 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 \$540 this year) to help low income people who pay their own utility bills. **The Home Energy**

### Assistance Program is now open.

Please call 438-4020 if you need an application mailed. When you receive your application please fill it out and return to our office as soon as possible. Persons with monthly incomes below \$1,876 (1 person) or \$2,454 (2 people) will be eligible this year.

### 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 may be 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. 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.



### Health Insurance Information Counseling and Assistance Program

The HIICAP program offers assistance in educating the public about the various Medicare and other health insurance related issues facing seniors today. The HIICAP program can assist individuals by:

- ➔ Providing clear, accurate and unbiased counseling;
- ➔ Transforming the maze of health insurance options into a logical step by step process;
- ➔ Educating consumers about the benefits and the gaps of Medicare and other types of health insurance plans available to them;
- ➔ Helping clients understand the Medicare Prescription Drug benefits;
- ➔ Helping Medicare beneficiaries find the most cost-effective health care coverage for their particular financial situation;
- ➔ Helping claim benefits to which clients are entitled.

So if you or someone you know is in need of assistance in understanding the many factors of health insurance call the Niagara County Office for the Aging at 438-4020 to make an appointment to come in and talk to one of our HIICAP counselors.

***It is impossible to lick your elbow.***



### Questions about Medicare

- ? If I already draw Social Security, I'll get a Medicare card in the mail when I turn 65. True or False  
 True. If you already get Social Security benefits, you will automatically get a Medicare card in the mail. If you do not receive Social Security, you'll need to contact them three months before your 65<sup>th</sup> birthday to sign up for Medicare.
- ? There are only small co-payments with Medicare, so I don't need any other type of insurance. True or false.  
 False. You must meet a \$131 Part B deductible each year, and also pay 20% of Medicare's allowed amount on most Part B services. There's also a \$930 deductible if you are admitted to the hospital. Also, check your Medicare and You Handbook for an explanation of "benefit periods". Call the NYS HIICAP Hotline at 1-800-701-0501, or your local HIICAP (716-438-4023) for information about supplemental insurance policies. You must choose a policy within six months after your Part B starts.

**Come Visit Us!**

At our website

[www.niagaracounty.com/ofa](http://www.niagaracounty.com/ofa)



In the coming months, NY Connects, Niagara County will be officially opening. This program will represent a change in long term care by offering information and assistance, education and screening to individuals, their families and/or caregivers to assist them in making informed choices regarding their long term care needs. It will make access to services easier to navigate for individuals ages 60 and older and the physically disabled of any age.

Long term care includes medical and non-medical services that are provided in a variety of settings. They may include home health services, assisted living, personal care services, therapy services, such as physical, occupational or speech, nursing homes, transportation services, adult day care programs, and home delivered meals programs.

Our goal will be to assist you in identifying available long term care options for you or your loved one by providing accessible, coordinated, unbiased and person-centered information and assistance services.

***At least 75% of people who read the comment on the bottom of page 7 will try to lick their elbow.***



### Blizzard Bags

Blizzard bags – two shelf-stable meals will be delivered by the end of November to our Home Delivered Meal recipients. So in the event of a weather emergency these home-bound people are sure to have a couple of nutritious meals on hand.



### Medical Van Service Update

The need for the Niagara County Office for the Aging Medical Van service is very important to seniors in Niagara County. We are very glad that we are able to assist with this need and the numbers of people registered for the Medical Van have tripled in the past year. We currently have one full time and one part time driver dedicated to this service.

The Medical Van drivers have cell phones to assist our seniors in getting picked up to go home after their appointment but we would ask that you remember this is to be **used for pick up only**. If you want to schedule another appointment you must call Jennifer at 438-4038. No appointments will be made through these cell phones.



## 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 at 111 Main Street in Lockport on Wednesday afternoons. Call the Office for the Aging for his schedule.

### How to Do Battle With Your Cell Phone Company

Have you looked closely at your cell phone bill lately? You should. There's a reason why consumers filed more complaints against cell phone firms than any other industry since 2006. It's called indecipherable fees, services you didn't order, unexpected charges and huge penalties for everything from exceeding allotted minutes, to excessive roaming. And don't get me started on mystery fees and contracts.

Here is a five-step plan to use when you find it necessary to do battle with your cell-phone company.

1. **Be prepared and polite.** Explain your situation calmly and firmly. Take notes and write down the rep's name.
2. **Move up the ladder.** Never accept

a NO from a person who cannot say Yes. If the rep cannot fix things for you ask to speak to a supervisor. Keep moving up the ranks until you find someone willing to say Yes.

3. **Put in the time.** Sometimes, success comes from running out the clock. In some call centers, once a customer-service conversation passes the 10 minutes mark, managers are automatically alerted. Set aside 30 minutes to an hour and you will eventually wear them out.
4. **WRITE RIGHT.** Some companies are exceptionally good at saying No (think David Spade in the Capital One commercials). But don't give in. If you cannot find success by phone write an effective one-page complaint letter. Send the letter to company executives. You may find names and addresses at [www.Hoovers.com](http://www.Hoovers.com), a business information database. But you might need to Google for a head of customer relations.
5. **MAKE A BUSINESS CASE.** One of the most convincing ways to get what you want is by persuading a firm it would be crazy not to make you happy. Add up how much you've given the service provider over time and politely drop that amount into the discussion (You know, I've paid your company \$3,600 in the past three years. But if you won't replace my broken phone I'll just buy one from

someone else, even if I have to pay a termination fee.). In the end, a business can't afford to lose a \$3,600 customer over the price of a phone, says Sullivan.

If you are stuck in a long contract and want out without paying a penalty, Sullivan offers two easy ways:

**1. DUMP IT ON SOMEONE ELSE.**

Websites [www.cellswapper.com](http://www.cellswapper.com) and [www.celltradeusa.com](http://www.celltradeusa.com) match people who want to get rid of their phones and contracts with people who want to take them over and save a bundle in the process. Don't worry. You can keep your phone number.

**2. GRAB A LOOPHOLE.** Your contract probably gives you the option to cancel if the provider announces a price change affecting your plan during the contract period. If your service provider sends you a letter about an upcoming fee revision, call the company immediately to try to cancel for free.

Tip: Want the new iPhone but not the mandatory 2-year contract? Easy. During the activation by phone when asked for your social security number, input "999-99-9999." When that comes up as not active, you will be offered a month-to-month plan. Bingo.

This article is from "Everyday Cheapskate."



**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. Also you can go to our web site at [www.niagaracounty.com/ofa](http://www.niagaracounty.com/ofa).

**Director**, Christopher Richbart 438-4021  
**Information and Assistance Program**, Susan Christian 438-4023

**Health Insurance Counseling (HIICAP)**, Susan Christian 438-4023

**Expanded In-home Service to the Elderly Program (EISEP)**, Tim Sexton 438-4039 or 278-8612

**Legal Services**, Gary Billingsley  
**Home Delivered Meals**, Thomas Chapman 438-4031

**Congregate Meal Program, Nutrition Education and Counseling**, Glenda Reardon 438-4030

**Home Energy Assistance Program (HEAP)** Lee Puzan 438-4036

**Weatherization, Referral and Packaging (WRAP)**, Lee Puzan 438-4036

**Caregiver Program**, Nancy Smegelsky 438-4033

**Newsletter Editor**, Nancy Smegelsky  
**Senior Van**, Jennifer Schumacher 438-4038

**NY Connects**, Suzette Rutherford 438-4026