

Office for the Aging News

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May - June 2006

Director's Column

In April of 1963, President John F. Kennedy's meeting with the National Council of Senior Citizens served as a prelude to designating May as "Senior Citizens Month." Back then, only 17 million living Americans had reached their 65th birthdays. About a third of older Americans lived in poverty and there were few programs to meet their needs. The number of older Americans and the programs to serve them has grown a lot since then, and with 2006 seeing the first members of the baby-boom generation reach their 60th birthdays, the growth in numbers of the senior population is about to really heat up.

Thanks to President Jimmy Carter's 1980 designation, what was once called Senior Citizens Month, is now called "Older Americans Month," and has become a tradition.

Historically, Older Americans Month has been a time to acknowledge the contributions of past and current older persons to our country. Every President since JFK has issued a formal proclamation during or before the month of May asking that the entire nation pay tribute in some way to older persons in their communities. Older Americans Month is celebrated across the country through ceremonies, events, fairs and other such activities.

In Niagara County, we will also proclaim May as Older American's month, and we will name our 2006 Senior Citizen of the Year. Please keep your eyes and ears peeled for all of the information and events planned for seniors during the month of May.

Sincerely,

Chris Richbart, Director

Healthy Pudding:

2 cups non-fat plain yogurt
1 can (20 OZ) crushed pineapple in water or sweetened with Splenda
1 pkg sugar free, fat free (or regular) Pistachio instant pudding and pie filling mix.

Drain crushed pineapple, and then combine all ingredients together. Chill before serving.

Serving size: 80 Calories, Total Fat: 0 g, Fiber – less than 1 gram, Sodium: 230 mg, Carbohydrates: 18 g, Sugars: 11 g, Protein: 4g
Provides 10% daily value of Calcium.



Health and Nutrition Update

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 May are:

May 2nd – “Know Your Healthy Steps – A Guide to Better Diabetes Management”(free pedometers, free glucometers for diabetics) at the Tuscarora Indian School, 2015 Mount Hope Rd, Lewiston at 6:00 PM

May 23rd – “Know Your Healthy Steps – A Guide to Better Diabetes Management” (free pedometers, free glucometers to diabetics) at Spallino Towers, 720 10th St, NF at 1:00 PM.

Call Glenda for more information at 438-4030.



Butter versus Margarine Which one should you use?

This is a very common concern. Here are some facts about each to help you compare.

Butter

- ◆ Natural food
- ◆ No additives
- ◆ Saturated fat
- ◆ Basically, all butter is the same
- ◆ High in calories

Margarine

- ◆ Man-made food

- ◆ Many additives, including color and hydrogenated fats, artificial flavors and preservatives
- ◆ Type of fat is polyunsaturated or monosaturated, but trans fats are the issue
- ◆ Many different types of margarine
- ◆ Not as high in calories, varies according to the type of margarine

Butter & margarine have about the same sodium content for each.

As you can see butter has some advantages over margarine and margarine has some advantages over butter. Butter has saturated fat which is closely linked to heart disease. Stick margarine has hydrogenated fat which has been linked to higher cholesterol and the production of trans fatty acids which are not healthy.

Basically, tub margarine has many advantages and is often recommended by professionals for individuals with heart disease. However, tub margarine is not as successful in baking. The best advice is to use which ever one you prefer, but do not exceed 3 or 4 teaspoons daily. Moderation is the best thing.

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)

Medicare Part D is here!

Medicare's new prescription drug coverage is here! Open enrollment extends until May 15, 2006 and anyone enrolling before then will have coverage effective the first of the following month. HIICAP can help you understand the new benefit and adjust to the new coverage. Here are a few practical tips and pointers that you may find helpful.

Are You a Beneficiary with EPIC?

If enrolled in either the EPIC fee or the EPIC deductible plan, you have creditable coverage. You can stay with the EPIC program alone without penalty. Because EPIC will coordinate with the

new Medicare benefit, it is possible to enroll in both and some EPIC enrollees, especially those who qualify for the full extra help, will save some money by doing so. At some point EPIC enrollees may be required to enroll in a Medicare plan, especially if they qualify for a free Medicare program, but that is not the case right now.

Are You a Beneficiary with Employer/Retiree Prescription Coverage?

Do not enroll in a new Medicare prescription drug program without first consulting with your benefits coordinator to ensure that you will not cancel your employee/retiree benefit. If you have Medicare and Medicaid and face cancellation of your employer/retiree coverage as a result of automatic enrollment you may be able to decline the new Medicare benefit by calling 1-800-MEDICARE (1-800-633-4227). In addition, you must give a copy of the letter stating you will lose your benefits to your Medicaid caseworker to avoid losing Medicaid coverage.

Encounter a Drug Not on Your Plan's Formulary?

Medicare prescription drug plans have a transition policy that typically consists of a one-time 30-day supply of a non-formulary drug when you are new to the plan. If you filled a prescription using the transition policy, be sure to consult with your doctor about switching to a different drug covered by your plan, switch to a different plan (if you have the option), or begin the appeals process before you have to fill the prescription again.

Think You Might Qualify for Extra Help & Haven't Applied?

It's not too late to apply for the "extra help" through the Social Security Administration. If you meet the income and resource tests, you may qualify for a partial or full subsidy that greatly enhances the new Medicare benefit. Call Social Security at 1-800-772-1213 for an application, or stop by Niagara County Office for the Aging to pick up one. You are also eligible for the full extra help if you are enrolled in a Medicare Savings Program that your Part B premium and one of these programs has no resource test. If your income is under \$13,572 but your resources are above Social Security's level, you may be eligible for QI-1 and the full subsidy. HIICAP counselors can screen for eligibility, or you can call the Department of Social Services for an application.

Eligible for Facilitated Enrollment?

In April, if you qualify for either the partial or full extra help, and haven't yet enrolled by April, you will receive a notice about facilitated enrollment. In other words, Medicare will offer to help you enroll by May 15, 2006. You are not obligated to accept the enrollment and you will be able to decline by following instructions on the notice.

Not Happy With Your Current Medicare Prescription Plan?

You may be able to switch to another plan that will become effective the first of the next month. You will be automatically disenrolled from your old

plan when your new plan takes effect. People with Medicare and Medicaid, and people whose Part B premium is paid by the State, can switch plans as often as monthly. All others have a one-time opportunity to switch before May 15, 2006 and then must wait until the fall to choose a different plan for the next year. Beneficiaries enrolled in a Medicare Managed Care Plan have until June 30, 2006.

Start-Up Difficulties?

The new Medicare benefit got off to a rocky start for some. If you encounter any difficulty trying to fill a prescription, don't give up! Call 1-800-MEDICARE or HIICAP at 438-4020 for help resolving the problem. If you are completely out of a needed medication, contact your doctor to request an emergency supply. If charged inappropriately, keep receipts for possible reimbursement later.

Ponderisms

Gardening Rule: When weeding, the best way to make sure you are removing a weed and not a valuable plant is to pull on it. If it comes out of the ground easily, it is a valuable plant.

The easiest way to find something lost around the house is to buy a replacement.

All of us could take a lesson from the weather. It pays no attention to criticism.



Long Term Care Insurance Education and Outreach Program

By Susan Christian
Aging Services Specialist

Recently, the Office for the Aging began a new program, The Long Term Care Insurance Education and Outreach Program.

The Program was created for the purpose of educating the community about long term care issues, to include counseling, general information, and referral.

New York State is now starting a publicity campaign. There will be television commercials and newspaper ads. A mass mailing to over one million people in the 45-65 age groups is set for April.

If interested in more information, please call the Office for the Aging.



Niagara County Senior Walk in the Park

June 1, 2006

9:00 AM

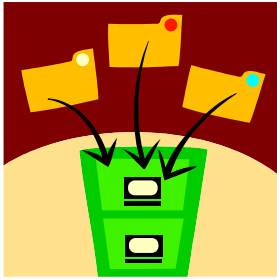
at Hyde Park, Niagara Falls

A Premier Event

Celebrating Older American's Month.

Call 297-9324 for info.

Please join us!



How to organize the home

Professional organizer Christina Ersig offers these tips for organizing a home for older people:

- ✍ Minimize reaching and stooping. Racks on walls and the backs of doors can store items such as shoes, pantry items at heights easy to reach.
- ✍ Factor in the weight when deciding where to store heavier items, ideally on midlevel shelves.
- ✍ Items used daily should be the most accessible.
- ✍ Re-evaluate whether dishes and cookware are too heavy.
- ✍ Minimize what is in drawers and pantry so what is needed can easily be found.
- ✍ Re-evaluate what has been done in the past. Storing out-of-season clothing in heavy suitcases under the bed may no longer be practical if the objects can't be moved.
- ✍ Rethink the storage space being used. For instance, most older people don't need as many towels and sheets, and linen-closet shelves may be the ideal height for storing items used more often.
- ✍ Place grab bars anywhere there are steps.

- ✍ In the bathroom, use containers to group like items for easy access, such as first-aid supplies in one, travel bottles in another. "If you're by yourself and you have a migraine, or you twist your ankle and you need that ice pack or heating pad, you don't want to waste time looking," Ersig says.
- ✍ Remember to use the File of Life on your refrigerator to keep track of your medications, list emergency contacts etc. Call the Office for the Aging for more information.



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.

Rights of Senior Crime Victims

Too often, elderly individuals are the victims of violent or property – related crimes. Under New York State law, you have specific rights in the criminal justice system including the following key provisions:

Information

- Crime victims should receive information about victim services and programs, including hotlines, domestic violence shelters, and rape crisis centers
- Victims should receive information about their role in the criminal justice process.
- Crime victims are entitled to a copy of the police report relating to the crime.

Consultation

- Crime victims and their families have the right to consult with the prosecutor, to provide their views about the disposition of the case, the defendant's release, and sentencing including restitution.

Notification

- Victims who provide prosecutors with a current address and telephone number may be notified of court proceedings and other information relating to their case.
- Crime victims can learn information about custody and release data on prison inmates by calling the Dept. of Correctional Services (DOCS) toll-free Victim Information and Notification

Everyday number at 1-888-VINE4NY.

Victim Involvement

- When a defendant has committed a felony, victims or their families have the right to address the court on any matter relevant to sentencing and restitution.
- A judge cannot sentence a defendant convicted of any crime to 90 days or more or to a sentence of probation without first receiving a pre-sentence investigation report prepared by the Dept. of Probation. Where appropriate, this report may contain a Victim Impact Statement with information about the victim's version of the offense, the extent of injury or economic loss, the actual out-of-pocket loss, and the views of the victim relating to disposition, including the amount of restitution and reparation.
- A crime victim or a victim's representative is entitled to submit a statement to the Parole Board.

Making Victims Whole: Crime Victims Board and Victim Compensation

- The NYS Crime Victims Board provides substantial financial relief to victims of crime who suffer from physical injury as a direct result of the crime. Seniors, disabled persons, and others who have not suffered physical injury as a direct

result of the crime also may be entitled to receive compensation.

- A victim's property held for evidentiary purposes must be promptly returned, unless there is a compelling reason relating to trial for retaining it.
- Crime victims, who suffer financially as a result of the crime, may request law enforcement agencies to explain to creditors about the nature of the crime as well as the extent of loss or injury suffered that has prevented victims from meeting their financial obligations.



Cut Your Grocery Bills in Half

By Faye Prosser

Imagine filling your cart with your favorite groceries but only paying a fraction of the total cost. By mastering the following eight essential techniques, every shopper can get the most out of their hard-earned grocery money.

Learn the art of couponing.

Smart shoppers know, without question, that using coupons wisely is a great moneysaving technique when it comes to buying groceries. They know how, when and where to use those little pieces of "paper gold" and they know just where to find the best coupons for the products they prefer to buy. Their coupons are well organized and

accessible so they don't ever miss an unadvertised sale. Smart spenders pay for good portion of their groceries using coupons and can save 50% off their weekly budgets each and every week.

Compare apples to apples.

How do you know whether something is really a bargain just because it is on sale? By developing a Price Book, you are able to compare the price per unit of one size package to another. This allows you to compare the 200-ounce box of warehouse club bran cereal to the 20 ounce bag of the same type of cereal from the grocery store. Smart spenders know that often the smaller container is less expensive per unit than the bulk container, when used in conjunction with coupons and sales.

Gain leverage from sales flyers.

By reviewing the sales flyers that stores issue every week, you can plan your weekly menu, decide where to shop, determine what to include on your grocery list and choose the best money-saving coupons to use at the store. Purchase the best sale items listed in the weekly flyers and then use coupons for those items.

Be a card-carrying member.

Sign up for the frequent shopper rewards cards at the stores you shop. Without them, you won't be offered the sale prices or special incentives and you may lose out on thousands of dollars in savings a year. Many stores will even mail great money-saving coupons to

members throughout the year. Use your rewards card every time you shop.

Savor store brand savings.

Companies have worked hard to improve their private-label brands and often the taste is just as delicious as well-advertised brands. Store brand products are generally 20% less expensive than the name brands. Don't let brand-name loyalty stand in your way of saving.

Refuse to be overcharged.

Many grocery stores carry 30,000 or more items. It is not hard to imagine that there may be a price mistake or two at the register. Before you leave the store, thoroughly review your receipt to make sure you weren't overcharged. If you discover an overcharge, head straight to customer service and explain the error. Many stores have a price scan guarantee, which means you will receive the entire cost you paid for the item and get to keep the product. Yes, this means you will take home the product for free!

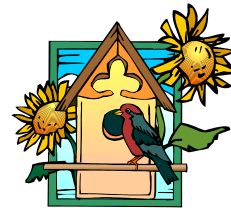
Enjoy rebates.

You buy an item that offers a rebate, fill out the form exactly as required, send in the UPC, receipt or other necessary proof of purchase and after a short delay, you get your money back in the mail. Surprisingly, many people don't take advantage of the amazing rebates available for everything from beef to toothpaste to pies.

Avoid sales tactics.

Do you smell the fresh cookies baking in the deli? Did you taste these free samples of cereal when you walked into the store? Welcome to the world of store tactics. Their job is to make money marketing the products they sell. Your job is to steer clear of the tactics and stick to your grocery list. Don't be enticed by the sale signs when you know something isn't a good deal. Don't go to the store hungry and don't impulse-shop unless it's a good unadvertised buy.

Ms. Prosser is author of The Smart Spending Guide and may be contacted at saving@smartspendingresources.com.



Spring is here

Feel the youth you once had from
yesteryear

Try these 10 ways to make your real
age younger

1. Quit Smoking and avoid passive smoke. Smoking makes your Real Age 8 years older.
2. Know your blood pressure (less than 115/75 mm Hg) A person with low blood pressure is as much as 25 years younger than a person with high blood pressure (greater than 160/90 mm Hg).
3. Reduce stress. In highly stressful times, your Real Age can be as much as 32 years older than your calendar year. By building strong social networks and learning stress-reducing tips can erase 30

of the 32 years of aging caused by stress.

4. Floss your teeth. Flossing and brushing daily can make your Real Age 6 years younger. Flossing helps reduce inflammation which has been associated with many diseases.
5. Be active. Even a small amount of exercise – two 20 minutes walks per day- can make your Real Age nearly 5 years younger.
6. Wear your seat belt and drive within 5 mph of the speed limit. This can lower your age by 3 ½ years.
7. Fill up on fiber. Getting 25 grams per day in your diet can make you 2 ½ years younger than consuming 12 grams of fiber.
8. Monitor your health. By routine Dr. visits and managing chronic conditions you can have an age 12 years younger than your peers who do not.
9. Laugh a lot. Laughter reduces stress, strengthens the immune system, and makes your Real Age 8 years younger.
10. Become a lifelong learner. People who remain intellectually involved throughout their lives lower their age by 2 ½ years.

Bumper Stickers

Cleverly Disguised as a Responsible Adult.

Illiterate? Write for Help.

Honk if Anything Falls Off.



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