

# Office for the Aging News

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## Director's Column



*Hello! I am pleased to take this opportunity to introduce myself to you. My name is Chris Richbart, and I have the distinct pleasure of being the new Director of the Niagara County Office for the Aging.*

*Having just begun my tenure in this exciting new position, I have to tell you how impressed I am already at the scope and quality of programs overseen by our office. As the "new kid on the block," it will be my intent to first come to a solid and detailed understanding of all that we do and all that we have done in the past to serve the elder population of Niagara County. Then I assure you I will do my best to lead our office into the future with a clear vision for providing the best and most essential services. Simply put, I want to help make Niagara County the type of place where people want to live out their lives and where they can feel good about doing so.*

*If you have any suggestions or there is anything I can do to help our office better serve you or someone you care about, please feel free to contact me or any other member of our fine staff. I'm looking forward to working with everyone.*

*Sincerely,*

*Christopher Richbart  
Director, Niagara Co. Office for the Aging*



## Health and Nutrition Update

### What Every Consumer Should Know About Trans Fatty Acids

Q: What are trans fatty acids?

A: Trans fatty acids (or "trans fat") are fats found in foods such as vegetables shortening, some margarines, crackers, candies, baked goods, cookies, snack foods, fried foods, salad dressing, and many processed foods.

Q: Why should I care about Trans Fat?

A: It's important to know about trans fat because there is a direct, proven relationship between diets high in trans fat content and LDL ("bad") cholesterol levels and therefore, increased risk of coronary heart disease – a leading cause of death in the US.

Q: Aren't ALL fats bad?

A: No. There are "good" fats and "bad" ones, just like there's good and bad cholesterol. Saturated fats and trans fat have bad effects on cholesterol levels. Polyunsaturated and monounsaturated fats (such as olive oil, canola oil, soybean oil, and corn oil) have good effects.

Q: How much trans fat is too much?

A: There is research currently underway to determine this. However, it is true and accurate to say that the less saturated fat, trans fat and cholesterol consumed the better. Trans fat, while pervasive in many of the foods we eat is not

“essential” to any healthy diet.

Q: How can consumers know if a product contains trans fat if it's not identified on the nutrition label?

A: Consumers can know if a food contains trans fat by looking at the ingredient list on the food label. If the ingredient list includes the words “shortening,” “partially hydrogenated vegetable oil” or “hydrogenated vegetable oil,” the food contains trans fat. Because ingredients are listed in descending order of predominance, smaller amounts are present when the ingredient is close to the end of the list.

Q: Do restaurants have to list the fat content of their foods?

A: No. But it's a good tip to always ask which fats are being used to prepare the food you order.

Q: Why is it important to read labels?

A: Labels provide valuable information. An informed consumer is able to make better, healthier choices. So better labels make smarter, healthier consumers.

Trans fats will be required by law to be on all labels after January 1, 2006.

The October **Niagara Nutrition Menu** is attached. If you have any questions about the menu or about nutrition and your health please call Glenda Reardon at 438-4020.

## **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 438-4020 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 H.A.N.C.I. (Call 438-4020 for times).

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

### **What Social Security Needs to Know When A Beneficiary Dies**

Sadly, at some time in our lives, most of us will have to help with funeral arrangements for a loved one. During that time, it can be difficult to handle the many practical matters that must be taken care of.

Oftentimes, these practical matters include talking with the folks at Social Security. Knowing in advance what to expect can help make this task easier.

If the deceased person was already receiving Social Security benefits, Social Security needs to be notified. In many instances, a funeral home will take care of the initial notification. If not, a family member or other person responsible for the beneficiary's affairs should notify Social Security by calling 1-800-772-1213.

If monthly benefits were paid through direct deposit, the bank or other financial institution should also be notified. Request that any funds received for the month of death and later be returned to Social Security as soon as possible.

If you are getting benefits as a wife or husband based on your spouse's work, when you report the death, Social Security will change your payments to survivor's benefits. If they need more information, they will contact you.

If you are getting benefits based on your own work, contact Social Security to see if you can get more money as a widow or widower. You will receive the higher benefit, not a combination of the two

types. You will need to complete an application to switch to survivors' benefits, and Social Security will need to see your spouse's death certificate.

Any child receiving benefits automatically will be switched to survivors' benefits after the death is reported. Social Security will contact you if it needs more information.

If you are not currently getting Social Security, you should inquire about survivors' benefits promptly; in some cases, benefits will be paid from the time you apply and not from the time the worker died.

There is also a Social Security lump-sum death benefit of \$225 that is available to eligible spouses or dependent children. The survivor may complete the application at the local Social Security office.

Remember, when the time comes that you must deal with a death in the family, Social Security will be there to help take care of some inevitable practical matters.

**A little wisdom:**

*Maybe it's true that life begins at 50. But everything else starts to wear out, fall out or spread out.*

*By the time a man is wise enough to watch his step, he's too old to go anywhere.*

*It's hard to be nostalgic when you can't remember anything.*

## **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 \$400) to help low income people who pay their own utility bills. Homeowners and some renters can qualify. The Office for the Aging HEAP staff process applications from people 60 and older and persons under 60 receiving SSI or Social Security Disability. Persons with monthly incomes below \$1,702 (1 person) or \$2,226 (2 people) will be eligible this year.

It is important to continue to pay your bill every

month. If you have a shutoff notice you should contact your utility to see if you can set up a payment plan, or, after the HEAP program opens, you can call the Department of Social Services at 439-7744 or 278-8645 to apply for emergency shutoff funds.

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

### **Clean Up Your Financial Closet**

As April 15 looms, do you hunt through shoeboxes of old investment and bank statements, searching for last year's canceled checks and crumpled receipts? No wonder you feel as though your life is flashing before your eyes every time you prepare a

tax return: You're drowning in personal-finance papers. You can minimize by getting organized. Here's a checklist of what you need to save...and for how long.

### Permanent Papers

Store these in a fireproof box or in a safe-deposit box in the bank:

- *Birth, marriage and death certificates.* Also, separation or divorce agreements and adoption papers.
- *Passports.*
- *A copy of your will and health care proxy* giving someone you trust the legal right to make medical decisions for you if you become incapacitated.
- *Copies of your Individual Retirement Account and 401 (k) beneficiary designation forms.* These forms- not your will control what happens to this money when you die.
- *All your current insurance policies.*

### Long Term Papers

Keep these in a file cabinet or in multiple file boxes.

- *Federal and state income tax returns* and all supporting documentation. The latter includes receipts for business expenses, charitable contributions and casualty losses and cancelled checks for any other tax-deductible expenses. In most cases, you don't need to keep this material more than 3 years. That is how long the IRS has to audit a return.  
Shred supporting documents after the statute of limitations expires.
- *Household papers, such as receipts, instruction manuals and warranties for major appliances.* Also keeps records of capital improvements to your house, such as putting on a new roof.

### Short Term Papers

- *Monthly statement from your bank, broker, mutual funds, 402 (k) and other retirement plans.*
- *Any investment papers* confirming that you bought sold or transferred holdings.

- *Pay stubs.* You can shred these when you get your year-end statements. Keep annual statements for at least 3 years.
- *Credit Card statements.* If they list tax-deductible expenses or charitable gifts, keep with tax papers. If not shred as soon as they're paid.
- *Utility and telephone bills.* Shred as soon as they're paid.
- *ATM receipts and deposit slips.* Shred as soon as transaction appears on your bank statement.



### 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 Billingsly  
**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