

GOLDEN GLOW

Published by Schuyler County Office For the Aging and the Retired and Senior Volunteer Program

OFA

336 West Main Street
Montour Falls, NY 14865

(607) 535-7108

Director, Tamre (Tammy) Waite
Deputy Director, Sheila LaFever



RSVP

208 W. Broadway
Montour Falls, NY 14865

(607) 535-7105 or
(315) 694-1081

Director, Beth MacIntyre Lisk

Nutrition Reservations:
(607) 535-7470

Schuyler Senior Citizen Club:
(607) 535-8960

Transportation Requests:
(607) 535-7105

Vol. 34 No. 5

September / October 2007

Director's Corner

by Tamre S. Waite

It is hard to believe that our summer will be winding down by the time you receive this. It has been a very busy and productive time here at OFA. We have been occupied with planning and ordering for the new building and are excitedly anticipating the impending move. Please watch for announcements in the media regarding the actual move date.

As we make our preparations, we want to keep you as informed as we can because with a new location, comes change. We understand that change is not easy, so it is our desire to make this as smooth a transition as possible. Please note that the new building will be equipped with security personnel. When coming to Office for the Aging for legal assistance, health insurance counseling, to meet with a Case Manager, etc., you will be required to go through the security process when entering the building just as you would when entering the county building to renew your driver's license. You will **not** be required to do so when

attending the new meal site. The meal site will have a separate entrance for your convenience. We know you will love the new dining area and will want to spread the word to others to attend and enjoy a great meal for a nominal donation. The requested donation of \$2.50 will continue as will the price of \$3.00 per meal for any guest under the age of 60 attending with a senior age 60+.

Another planned change involves offers of new programs, since we will have the room to accommodate activities such as line dancing, exercise and educational opportunities. We are so excited about a new joint venture underway with the Adult Education component at BOCES. Watch

(Continued on page 2)

In this issue . . .

To Your Health _____ 3

Senior Safety Tips _____ 4

RSVP News _____ 8-11

Office for the Aging

(Continued from page 1)

for details! Please contact us with your ideas on what you would like to have available as far as group activities, special events, and programming. We want to create a syllabus designed around your needs and interests.

Until next time, stay safe and healthy.
Come see us in the new Human Services Building!



Senior Recognition Day in Albany, NY May 8, 2007. NYSOFA Director, Mike Burgess; Award Recipients, Helen Haight and Nancy Musser; OFA Director, Tammy Waite.

Caregiver Support Group Meeting

Are you the primary caregiver for a spouse or loved one who is over the age of 60, and live in Schuyler County? Would you like a place to share ideas, exchange information and receive support?

The Schuyler County Office for the Aging, 336 W. Main Street, Montour Falls, would like to invite you to attend our Caregiver Support Group meeting on Thursday, September 13th from 3:00pm - 4:30pm.

Gina Gasparro, OFA Insurance Counseling Coordinator, will be presenting an overview of HIICAP (Health Insurance Information Counseling Assistance Program), LTCIEOP (Long Term Care Insurance Education & Outreach Program), and Medicare Preventive Services.

Please contact Shannon Slater or Mark Van Alstin at 535-7108 if you are interested in attending this meeting or would like more information.

Refreshments will be provided !

Thank You!

The following people graciously made monetary donations to the Office for the Aging and its programs:

William & Mary Cherock - \$20

Office Closings

The Office for the Aging will be closed on Monday, September 3 for Labor Day and on Monday, October 8 for Columbus Day.



(Continued from page 7)

Information, Counseling and Assistance Program (HIICAP).

If you feel that someone you care for may have been enrolled in a PFFS and was not given complete information about what they were enrolling in or if you need help sorting through paperwork, processing claims, calling agencies, or locating the information necessary to make an informed decision about health care coverage, call the Schuyler County Office for the Aging at 535-7108. You can schedule an appointment for unbiased, confidential counseling services at **no cost**. (New York State does not endorse or recommend any specific insurance product or insurer; this program is solely intended to educate consumers about their choices.

To Your Health

Anne's Words of Wisdom

By: Anne Heist, RD

DRINK WATER FOR HEALTH

Water is essential for life. Water is a part of every cell, tissue, organ, and body process, and is important in body functions such as regulating your body temperature, removing wastes from the body, carrying nutrients, oxygen and glucose to cells to give you energy. Water also provides natural moisture to the skin and other tissues, cushions joints and helps strengthen muscles and keeps your stools softer.

Are you getting enough water? In older adults, the sense of thirst is decreased. This decline can contribute to the risk for dehydration. Since the brain is 75% water, the early symptoms of dehydration are decreased energy or fatigue, headaches, and dizziness. Other symptoms are 1) dry lips, mouth, skin, 2) nausea, 3) dark-colored urine or infrequent urination, 4) constipation, 5) increased body temperature or labored breathing.

It is important to drink before you become thirsty. The recommendation is at least 6 to 8 – 8oz. glasses a day. Try to drink and 8oz. glass of water when you wake up, one at each meal, and one at bedtime. Check your urine. It should be clear or pale yellow in color. You should urinate every 2 to 3 hours during the day.

Other fluids such as caffeinated beverages, juices, milk are liquids. But to satisfy thirst, water is best.

RIDE Program

Schuyler County Office for the Aging and RSVP provide transportation services that attempt to meet a variety of needs.

For transportation to a medical appointment, the pharmacy, or for non-emergency hospital appointments such as for blood draws or x-rays, please call the **RIDE** program through RSVP at 535-7105. If you are a Medicaid recipient you should call 535-8368 and if you are a Veteran, dial 535-2091. Please note that advance notice is required.

For other transportation needs, such as grocery shopping, agency appointments, meal sites, banks, hairdresser, or wheelchair transportation, call Office for the Aging at 535-7108. Please provide advance notice.

There is no charge for this service, but donations are gratefully accepted. Any money donated to the RIDE or OFA transportation programs goes back into the program to enhance the services.

Transportation services are made available through grant funding from the Federal Administration on Aging, the New York State Office for the Aging, Schuyler County and participant contributions.



Senior Safety

Thank you!

Thank you to the following volunteers who helped in preparing the last Golden Glow for mailing:

Phyllis Bailey, Marge Bleiler, Muriel Graeber, Charlie Keach, Donald Kelly, Priscilla Kelly, Pauline Mangus, Nellie Munroe, Alice Powers, Gretta Preston, Leona Sandusky, Clara Staples, Alice States, Ann Stephno, Eloise Velie and Ruth Wirth.

If you would like to volunteer to help us with our next newsletter mailing, please call RSVP at 607-535-7105.

Caregiver Video Library:

- * "Know Your Rights"
- * "Keeping in Touch"
- * "The Gift & Grace of Being a Caregiver"
- * "Neighbors Helping Neighbors"
- * "Decisions to Be Made"
- * "Gifts of Aging"
- * "Dealing with Alzheimer's"

To borrow any of the above videos or for a full video listing or listing of printed

Dangers of Microwave Cooking

By: Rick Churches, Schuyler Co. Emergency Mgmt. Office

Microwave ovens are convenient for heating a variety of foods. They work quickly and do not give out heat, but can cause a serious burn if used improperly. The fact that the container may not be hot is misleading. Food heated in microwave ovens is very hot, hot enough to cause scald burn.

Precautions to take:

- When using a microwave oven, read and follow the operating instructions.
- Remove covering or lids from food carefully. Escaping hot steam can cause a scald injury.
- Food heats unevenly in a microwave oven. The jelly in a pastry may be scalding while the pastry is only warm. Frozen foods may be cold or warm in one spot and scalding in another. Stir foods to distribute heat.
- Before cooking always pierce foods with unbroken skins (i.e. potatoes, hot dogs, squash, apples) to allow steam to vent and prevent food from bursting.
- Cooking eggs in the microwave can result in scald burns unless specific precautions are taken. Check microwave oven manual for specific instructions for cooking eggs.
- Never place metal objects in a microwave oven. Remove wire twist-ties or metal meat pins or staples.
- In the event of a microwave fire, keep the oven door closed and disconnect the power source. Call 911 and leave the building.

Office for the Aging

Flood Insurance - Do You Need It?

The National Flood Insurance Program (NFIP) was created when Congress passed the National Flood Insurance Act of 1968. It provided an opportunity for property owners to purchase flood insurance protection made available by the federal government. The NFIP is the primary source for flood insurance in the U.S. If a community participates in the NFIP, property owners can purchase flood insurance from a licensed private insurance company or independent property and casualty insurance agent. Presently 90 private insurance companies in more than 20,200 communities participate in the program.

"Even for people who didn't have recent flood damage, buying flood insurance is a critical first step in protecting against future disasters," said State Coordinating Officer John R. Gibb, Director of the New York State Emergency Management Office (SEMO). "Time after time, people who have had property damage from floods are unable to recover fully because they were uninsured."

Flood losses in the U.S. averaged \$2.4 billion per year for the last decade. In the last 50 years, nearly 1,000 flood events were designated as federally declared disasters. Nearly 75 percent of all federally declared disasters over the past five years involved flooding. With these statistics, homeowners, renters, and business owners should be mindful of the myths that exist regarding flood insurance.

IF AN AGENT TELLS YOU:

- You cannot buy flood insurance if you are located in a high-risk flood area -- **the truth is** that you can buy Federal Flood insurance no matter where you live if your community participates in the National Flood Insurance Program (NFIP), except in certain coastal areas.
- You cannot buy flood insurance immediately before or during a flood -- **the truth is** that you can purchase flood coverage at any time. There is a 30-day waiting period after you have applied and paid the premium before the policy is effective, with some exceptions.
- Homeowners' insurance policies cover flooding -- **the truth is** that most homeowners' insurance policies do not cover flood damage, but a separate flood insurance policy can be purchased for both the building and its contents.
- Flood insurance is only available for homeowners -- **the truth is** that flood insurance is available to protect homes, condominiums, apartments, and nonresidential buildings, including commercial structures.
- You cannot buy flood insurance if your property has been flooded -- **the truth is** that it does not matter how many times your

(Continued on page 6)

Office for the Aging

(Continued from page 5)

home, apartment, or business is flooded. You are still eligible to purchase flood insurance if your community is participating in the NFIP.

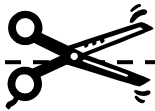
- Only residents of high-risk flood zones need to insure their property -- **the truth is** that all areas are susceptible to flooding, although to varying degrees. It is advisable to purchase flood insurance to protect even properties not located in a flood plain.

If an insurance agent is unfamiliar with the NFIP or is not licensed to sell it, there are several additional options. Anyone can visit the NFIP Web site at www.floodsmart.gov, where they can find an agent in their area or companies

that participate in NFIP and offer flood insurance in their state. To request a referral, people also can call the NFIP at 1-800-427-2419.

"There is no substitute for insurance," said Federal Coordinating Officer Marianne C. Jackson of the Federal Emergency Management Agency (FEMA). "We encourage everyone to look at their property, consider what they would lose if they had flood damages and losses, and purchase a flood insurance policy to protect themselves today."

Information received from the New York State Office for the Aging, July 2007.



HELP NEEDED

Schuyler County Office for the Aging greatly appreciates and gratefully accepts any financial contributions to help off-set needs beyond available resources.

Upon receipt of a Memorial contribution, the Office for the Aging will send a letter acknowledging the donation to the individual being honored or to the family of the deceased. We will list all donations in the subsequent Golden Glow.

Please clip and send this coupon along with your contribution payable to: **Schuyler County OFA
P.O. Box 810
Montour Falls, NY 14865**

I would like my contribution to go to:

- Home Delivered Meals
- Medical Transportation Services
- Health Related Activities
- Where it is most needed

Please **DO NOT** acknowledge my donation in the Golden Glow

Your Name _____

Your Address _____

Your Phone _____

In Memory of _____

Office for the Aging

Medicare Update: Medicare Advantage Plans

Medicare beneficiaries now have two choices as to how they will receive their Medicare benefits. "Original Medicare" - which is what most individuals are enrolled in - is administered by the federal government. Individuals present their red, white, and blue Medicare card as proof of coverage, and all claims are submitted to, and benefits received by, Medicare (Please note that Medicare now mails out their Explanation of Benefits statements on a quarterly basis.).

A new option, "Medicare Advantage Plans", offers Medicare coverage that is administered by private insurance companies. It is important to note that an individual enrolled in an Advantage Plan still has Medicare coverage. Individuals are still responsible for the monthly \$93.50 Part B premium and may or may not have to pay an additional monthly premium to the insurance company. Differences in coverage may include: fee structures, e.g. co-pays and deductibles, participating providers, prescription drug coverage, or services covered. Also, you cannot have an Advantage plan and Medicare Supplemental (Medigap) plan, so you may have to pay out-of-pocket for co-pays and deductibles. These plans provide a Medicare coverage alternative; however, the plan may not be suitable for everyone. Individuals may elect to join a Medicare Advantage Plan during their initial eligibility period for Medicare, or during specified enrollment periods. Medicare Advantage Plans offered in our area include Preferred Provider Plans (PPO) and Private-Fee-For-Service Plans (PFFS).

The Open Enrollment Period (OEP) for all Medicare Advantage Plans was January 1 through March 31, 2007. Additionally, there was a continuous "Limited Open Enrollment Period" (LOEP) in 2007 for those who elected to switch from Original Medicare to a Private-Fee-For-Service plan, as long as they did not change their drug coverage. During this LOEP, insurance agents were actively marketing PFFS plans to Medicare beneficiaries. Subsequently, the Centers for Medicare and Medicaid Services (CMS) received

numerous reports of agents misrepresenting or illegally marketing plans. Illegal marketing practices included - but were not limited to:

- Ø Uninvited door-to-door solicitations (no prior telephone appointment);
- Ø Misrepresenting the PFFS plan (such as stating that it is accepted by all providers, or that it is a Medicare Supplemental Plan); and
- Ø Enrolling individuals in a plan by telephone (whether or not you may already have some kind of insurance with that particular company).

Recently, CMS announced three important changes regarding this continuous Limited Open Enrollment Period:

1. The continuous LOEP ended July 31, 2007. Individuals who were eligible to switch from Original Medicare to a PFFS must now wait for the next Open Enrollment Period to change coverage.
2. In an effort to assist Medicare beneficiaries who have enrolled in a Private-Fee-For-Service plan and feel that they were given incomplete information at the time of their enrollment, CMS has established a New Exceptional Circumstances Special Enrollment Period (SEP). According to CMS, "this SEP is for individuals who have enrolled in Medicare Advantage or Private Fee-For-Service plan based on misleading or incorrect information provided by plan employees, agents, or brokers". Individuals who feel that they may be in this situation may qualify for this special enrollment period and may be able to disenroll from their current insurance plan and return to Original Medicare.

Seven health care sponsors entered into an agreement with CMS to voluntarily suspend all marketing of Private-Fee-For-Service (PFFS) plans until CMS has certified that the plans are compliant with marketing requirements. These sponsors are working with CMS to correct the practices of individual agents and contractors. Not all agents have misrepresented the plan or its benefits.

Quite often, as the above situation demonstrates, keeping up with the process and paperwork of health care coverage can be overwhelming. Don't feel you have to go it alone! Schuyler County Office for the Aging offers assistance through their Health Insurance

(Continued on page 2)

Tidbits by Beth . . .

Beth MacIntyre Lisk, RSVP Director

In July I had the opportunity to attend the National Conference on Volunteering in Philadelphia. The theme was “The Power of We” and over 3,000 volunteer managers and other interested people were there, including former President George Bush.

The conference offered us a chance to network with others who do similar work around the country, to hear about the latest research relating to volunteering trends in America and to honor some very special Senior Corps volunteers. A “Spirit of Service” award was presented to RSVP volunteer Marianne Cullers of Manhattan, KS who founded the Helping Hands program in her community. Initially, she provided homework assistance and skills improvement to at-risk youth once a week for two hours at her local youth center. When the need increased, Cullers began recruiting community volunteers and since 1996, the Hand to Hand Program has tutored more than 600 children. Teachers reported that 95% of the students assisted showed progress in reading, math, and attitude toward learning.

The spirit of service is strong in Schuyler and Yates Counties too. Everyday, local RSVP volunteers dedicate themselves to make a positive difference in our community. For this we are very grateful!

Some people want it to happen, some wish it to happen, others make it happen.

Welcome New and Reinstated Volunteers!

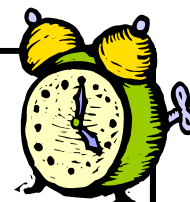
John Q. Smith	Nitra Hillyer
Clara Staples	Ruby Gilbert (R)
Ann Stephno	Mary Burris (R)
Bessie Bliss (R)	Ila Tomeno
Elizabeth Johnson	Norlene Yehl
Christine Updyke	Pamela Scheg
Victor Sungaila	Charles Tarshus
William Crain (R)	Virginia Visscher
Margaret Kirch	Regina Tarshus
Judy Beauchimin	* (R) = Reinstated



Office Closings

RSVP will be closed on Monday, September 3 for Labor Day and on Monday, October 8 for Columbus Day.

Attention Volunteers!



Don't forget to report your volunteer hours on a RSVP timesheet.

Presidential Awards are based on documented hours served.



RSVP is funded by the Corporation for National & Community Service, New York State, Schuyler & Yates Counties, United Way, Grants, Individual Contributions and the RSVP Advisory Council. RSVP is sponsored by Cornell Cooperative Extension of Schuyler County, which provides equal program and employment opportunities.

Janet's Lines

Not long ago, when I was weeding my flower garden, I found a Johnny-Jump-Up in a place where I hadn't planted it. A "Volunteer," my mom called it. What a great term for a pretty flower that shows up spontaneously in my garden to add to its beauty! And isn't that what RSVP volunteers do, too? They show up in our community in all sorts of places, helping make it more beautiful!



Volunteer Opportunities

Call RSVP for further details!

Schuyler County

Bone Builder Group Leaders

Lead a small group of individuals age 55+ in a preventive exercise program, designed to strengthen bones and reduce the incidence of osteoporosis. Must be in good health with physician's permission to participate. Training provided in early fall, 2007

Reading Buddies

Help struggling readers, grades K-3, this coming school year. Orientation and training at the start of school year, fall 2007; Reading Buddies volunteer at Watkins Glen, Odessa-Montour and Bradford Elementary schools

Library Aide

Assist at Help Desk at Montour Falls Memorial Library. Other library assistant opportunities are available at Watkins Glen, Dutton Peterson and Elizabeth Pert Memorial Library.



Yates County

Bone Builder Group Leaders

Lead a small group of individuals age 55+ in a preventive exercise program, designed to strengthen bones and reduce the incidence of osteoporosis. Must be in good health with physician's permission to participate. Training provided in early fall, 2007

Reading Buddies

Help struggling readers, grades K-3, this coming school year. Orientation and training at the start of school year, fall 2007; Reading Buddies volunteer Penn Yan and Dundee Elementary schools.

Clerical

Assist Yates Co. Office for the Aging by placing phone calls to advise clients of pick-up and return times for transportation.

Driver

Deliver meals to home-bound individuals in Dundee/Penn Yan areas.

Your Stories

By: *Susan Wojciechowski*

Like the Energizer bunny, Marjory Corwin keeps on going. Within the past few years she's earned a Certificate of Fine Arts at Keuka College, begun a course of study in the college's history department, donated numerous hours of work at Penn Yan Manor nursing home and ridden around Keuka Lake on a motorcycle. Oh, and one more thing--last September Marjory celebrated her 96th birthday.

For many of those 96 years, volunteering has played a part in her life. As a young woman she began volunteering in her church and continued to do so for much of her life; PTA volunteering came when her two children entered school. Later she worked with the Red Cross and the Pittsford Senior Citizens.

In 1983, Marjory and her husband Bill, a former public relations director, retired to Penn Yan where she continued her volunteer activities, giving time to the Keuka College Library, Clinton Crest Manor, Camp Good Days and the Yates County Arts Center. "I inherited my dad's drive and energy," she explains. "I like to be on the go."

Twelve years ago, someone suggested she join RSVP. Being Marjory Corwin she immediately signed on and has served as a proctor at Keuka College and at Penn Yan Manor, where she works at bingo every Friday. Marjory

particularly loves helping with bingo because of her belief that amusement and entertainment are valuable aspects of life. To her, volunteering means not just helping with physical needs, but also helping nurture the spirit.

When at home in Keuka Park, where she and Bill found an apartment after retiring and where she continues to live since his death in 1991, Marjory loves to read and paint, a skill she mastered while taking every art course offered by Keuka College. She also keeps active staying



Marjory Corwin

abreast of the goings-on of her two children, five grandchildren and six great-grandchildren. In fact, it was with one of her grandchildren that she shared a number of motorcycle rides.

Marjory does admit to slowing down a bit in recent years. "I gave up driving when I turned 95. I decided I was too old for it." But, for the most part, approaching the century mark

isn't something she dwells on. "I don't think about getting older," she says. "In fact, once a person reaches 85 or 90, living becomes fun. I'm always interested in what's going to happen tomorrow."

Plans for "tomorrow" include continuing as an RSVP volunteer. "The older I grow the more I realize that it's important to give to others from your heart," explains Marjory. "It has become a central part of me to help others." She's pretty sure future plans will include another motorcycle ride, too.

Bone Builder Update:

RSVP is pleased to announce the receipt of a small grant from the James P. Gordon Trust to expand and enhance the Bone Builder program in Yates County. As a result, RSVP is able to purchase weights for the participants for use at classes resuming this fall in Dundee and Penn Yan. In addition, a volunteer leader will attend the "Strong Women" training provided by Tuft's University.

Bone Builder classes will resume in both Schuyler and Yates Counties in the fall and we hope to expand into the Tyrone area.

Don't delay! Join Bone Builders now!



RSVP

"BONE BUILDERS"

Fight Osteoporosis
with Research-Based Exercise

Enroll Now!

Recommended for people
age 55 and older

Locations in Schuyler and Yates

To enroll, contact **RSVP** at
(607) 535-7105 or (315) 694-1081

(\$10 Registration Fee)




WHO: Schuyler County residents
WHERE: Schuyler County Youth Site,
Corner of Meads Hill Rd. and
Cty. Rd. 16, Watkins Glen
WHEN: Saturday, September 15, rain or shine
TIME: 4 pm - 6:30 pm; vote at 5 pm,
eat at 5:30 pm

WHAT TO BRING: Yourself, your family and
a canned food item to be donated to a local food
pantry. A picnic supper will be provided *at no
charge* by our CCE Board of Directors.

WHY: We'll be voting on proposed changes to
the CCE Schuyler Constitution. In order to vote,
you must be a Schuyler County resident, 18 years
or older and have participated in some way with
CCE during the last year. In addition, from 4-5
pm, we'll have lots of family friendly activities!

Please RSVP by Tuesday, September 11
to (607) 535-7161.

Call 535-8242
for a free
File-of-Life
emergency
packet now!

FILE OF LIFE	
	Name: _____
	Address: _____
Doctor: _____	Phone#: _____
EMERGENCY CONTACTS	
Name: _____	Phone#: _____
Address: _____	
Name: _____	Phone#: _____
Address: _____	

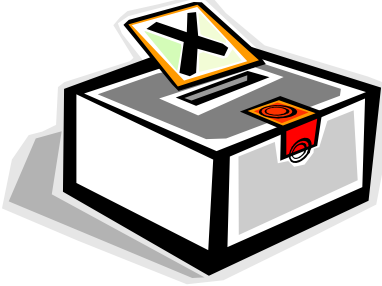
Attention Yates County volunteers...

Save the Date

November 6, 2007

Yates County RSVP Volunteer Recognition
Watch for your invitation!

Voter Registration



Schuyler County Office for the Aging is a **National Voter Registration Site**. Please note that when an OFA staff member is making a home visit, they will provide you with a voter registration form. If you are already registered or

choose not to vote, simply check the corresponding box. If you do wish to register to vote, you can complete a form one of two ways. The first is by having an OFA staff member assist you. They will ensure the form is mailed for you. The second way is for you to request a mail-in form. Complete this on your own and mail to the local Board of Elections. For specific questions related to voting or registration, including how to receive an absentee ballot, call the local Board of Elections at 535- 8195.

IMPORTANT NOTE:

Registration Deadline for General Election is October 12, 2007.

PLACE LABEL HERE

The Golden Glow is a cooperative effort of OFA and RSVF. OFA is funded through: Federal Administration On Aging N.Y. State OFA, Schuyler County Legislature and participant contributions. RSVF is funded by: the Corporation for National and Community Service, Schuyler & Yates Counties, Schuyler and Yates United Ways, special grants and donations. RSVF is sponsored by Cornell Cooperative Extension of Schuyler County.
Sept/Oct 2007

Schuyler County
208 Broadway
Montour Falls, NY 14865

CORNELL COOPERATIVE EXTENSION

Non-Profit Org.
Bulk Rate
U.S. Postage
PAID
Montour Falls, NY
Permit No. 4