

A circle is a group of people in which everyone has a front seat.

Lifelong Appoints a New Executive Director

The Board of Directors is extremely pleased to announce the appointment of Lucia Sacco as Executive Director of Lifelong.

Brian Wilbur, Board President, notes that Ms. Sacco was selected because of her extensive background in working with older adults both at Lifelong and in long-term care.

He also notes she is extremely well respected by the Board for the essential role she has played in Lifelong's Program development and delivery, as well as for the leadership and stability she has provided to Board and staff throughout many recent transitions.

"Lucia has always valued and worked well with Lifelong's community partners and is essential to Lifelong's relationship with its members and participants. We are extremely fortunate to be able to ask Lucia to lead this agency during this critical period."

Ms. Sacco assumed her duties on August 17th and can be reached at lsacco@tclifelong.org and at 607-273-1511.



Lucia Sacco,
Executive Director of Lifelong

Senior Focus: A Fond Farewell

By Elizabeth Schneider, Lifelong's HIICAP Coordinator

In 1992, Kay Durant was faced with having to make some health insurance decisions for herself. She did her research, learned what her options were at that time, and chose what she thought would be best for her. In the process she learned a lot. Instead of putting that knowledge on the shelf, Kay decided to build on it – she became a Volunteer Counselor at Lifelong's Health Insurance Information, Counseling and Assistance Program (HIICAP). Kay was clear when making her own decisions that she wished to rely on factual information. Since HIICAP provides seniors with factual information, it felt like the right place to volunteer. She was helping others to be able to make educated decisions. And Kay found that



Kay Durant on her last day as a HIICAP Volunteer.

HIICAP's excellent resources allowed her to respond knowledgeably to the wide variety of issues and questions that were presented. Over the past 23 years, Kay has assisted hundreds of people facing their own health insurance decisions.

Medicare and related health insurance programs for seniors have changed a lot in the 23 years that Kay has been a counselor. When she began Medicare Parts A and B covered most, but not all hospital and doctor bills. Private Medicare Supplemental Insurance could be purchased to fill in those gaps. Income-eligible seniors in New York were fortunate to have EPIC pay most of their prescription drug costs. Seniors in most states were not that lucky. The health insurance system has become incredibly

more complicated since then, with the addition of Medicare Part D prescription coverage for all seniors and a variety of Medicare Advantage plans covering hospitals, doctors and drugs. Plans change every year. Counseling has become increasingly complex, and Kay has continued through each of these changes to provide the facts that her clients need to make such crucial decisions.

Kay hopes that our Senators and Congressional representatives are aware of the growth in the complexity of Medicare and the decision making surrounding this important program. This presents real challenges to seniors, the disabled, and their families who are trying to make informed decisions. She hopes our legislators will make a serious effort to simplify Medicare in the years to come.

Kay Durant has now retired as a volunteer HIICAP counselor. The many counselors who have followed in her footsteps will miss her. Her sense of humor and honest assessment of the current complexity have benefitted them as much as they have her clients. Lifelong thanks Kay for 23 years of conscientious and dedicated service to this community!

You are invited!

Tompkins County Office for the Aging Annual Public Hearing

TUESDAY, OCTOBER 6, 2015
10:00 A.M.

CONIFER VILLAGE
200 CONIFER DRIVE
ITHACA, NY 14850

AND

MONDAY, OCTOBER 26, 2015
12:00 P.M.

DRYDEN SENIOR CITIZENS MONTHLY
MEETING-DRYDEN FIREHALL
26 NORTH STREET
DRYDEN, NY 13053

Choose the location & date that best fits your schedule. The public hearing will provide a venue for community members to learn about programs and services provided by the Office for the Aging. It is also an important opportunity for the public to offer feedback about issues affecting older adults in our community.

Public Hearing reservations are encouraged.
Call: (607) 274-5490 or
Email: Imonroe@tompkins-co.org

INSIDE THIS EDITION

- Medicare Open Enrollment
 - Lifelong Medicare Clinic Dates
 - Ithaca College Gerontology Fall Education Program
 - Health and Service Fair at McGraw House
 - Ithaca's New Parking Machines
 - Scams and Fraud Targeting Seniors
 - Required Minimum Distributions for IRA's at Age 70 ½
 - Powerful Tools for Caregivers Fall Classes
 - The NYS Long Term Care Ombudsman Program Seeking Volunteers
 - Tompkins County's Improved Personal Emergency Response System (PERS)
 - What is New at Lifelong
 - Rabies Alert for Tompkins County
 - Finding Help with Tasks around the House
 - Senior Services
 - Fall Coffeehouses at Lifelong
 - Northside/Southside Schedule
- And much more!

Non-Profit
Organization
PAID
Permit No. 375
Ithaca, NY
14850

Senior Circle
Lifelong, Enhancing the Second Half
119 W. Court St. • Ithaca, NY 14850

CHANGE SERVICE REQUESTED

Senior Services

Information and Referral

The Office for the Aging provides information and referral services for individuals and agencies concerning an array of issues affecting seniors. If you have questions, our staff is ready, willing and able to serve you. Please call the Tompkins County Office for the Aging at 274-5482, or visit us on the web at www.tompkinscountyny.gov/cofa. Also, please note that if you have limited English proficiency, we have free language assistance, including interpreter services and translated documents available.

Longview's Adult Day Program

Longview's Adult Day Program has become the home away from home for many Tompkins County seniors, offering companionship, recreation, safety and security. The daily fee of \$45 includes personal supervision, recreational programs, morning and afternoon snacks, as well as a hot, nutritious lunch. Longview's Adult Day Program is open from 9am to 3pm, Monday through Friday. For more information call (607) 375-6320.

Options for In-Home Help

The Registry is a free service that links individuals in need of in-home help with independent job seekers. If you or your loved one are in need of an experienced housekeeper, personal aide, certified nurse's aide, LPN or RN, the Registry can provide you with referrals. The Registry prescreens and checks references for all caregivers. You interview and negotiate the specific terms of employment with the caregiver. For more information, please contact Cheryl Baker of the Registry Program at Finger Lakes Independence Center, 272-2433.

Yard Work

The Office for the Aging maintains a list of individuals who are willing to assist seniors with yard work in the summer and fall months. Some individuals are willing to volunteer their help and others require payment. If you have a need in this area, please call 274-5482.

Need a Break? Project CARE Might Help!

The Office for the Aging's Project CARE program is designed to provide caregivers with a much-needed break. Project CARE matches seniors and their caregivers with volunteers who provide friendly visiting, respite, or might even be able to assist with some light house-keeping, yard work or errands. If you or someone you know would benefit from some help with the difficult work of caregiving, please contact Trina Schickel at the Office for the Aging, 274-5491. Additionally, if you are interested in volunteering, please call the Office for the Aging, 274-5491, for more information about Project CARE.

NY Connects: Long Term Care Assistance

NY Connects is a state-wide program offering information and referral for long term care services. The program is a partnership between Tompkins County Office for the Aging and Long Term Care Services through the Department of Social Services (DSS). The purpose of NY Connects is to provide accurate and unbiased information regarding long term care needs. Information and assistance is available to Tompkins County residents of all ages at no cost. NY Connects also takes referrals for such programs as Expanded In-Home Services for the Elderly Program (EISEP), Medicaid Home Care Services, in-home assessments and case management. Additionally, NY Connects can take referrals for the Patient Review Instrument (PRI) which is the assessment required by NY State for placement in a nursing home. Contact NY Connects, Monday through Friday, 8:30-4:30 pm at 274-5222.



The **Senior Circle** is published four times a year by Lifelong, 119 West Court Street, Ithaca, NY 14850, and contains information on activities and services which add to the quality of life for older adults and assists them to maintain an independent lifestyle.



Lifelong is a United Way Agency

The **Senior Circle** is partially funded by the Tompkins County Office of the Aging.

Two Honored at Office for the Aging's Annual Luncheon

Two outstanding older adults were honored on May 14, 2015 at the Office for the Aging Advisory Committee's Annual Luncheon, at the Hotel Ithaca.

Barbara Barry received the Award for Outstanding Contribution by a Senior Citizen.



Barbara Barry received the Award for Outstanding Contribution by a Senior Citizen. Pictured are Lisa Holmes, Barbara Barry and Ellie May.

Barbara has lived in Ithaca since 1967 where she and her husband raised their family and she began her working and volunteer career. Barbara helped to start the Drop in Center Daycare for Lansing, which led to developing an after-school program for employment preparation at Lansing High School. This program was eventually adopted by the Tompkins County Youth Services and offered throughout Tompkins County. It continues to function under the auspices of Cornell Cooperative Extension. Upon retirement, Barbara served on the board of Opportunities, Alternatives, and Resources (OAR) where she developed a volunteer-run transportation system to assist families in visiting their loved ones in the County Jail. For several years, she volunteered with the Alternatives to Violence Program, where she conducted workshops in the Auburn Prison. Barbara is also an integral part of the Lansing Library, organizing their pool of volunteers. It brings Barbara great satisfaction to see a need in the community and address it as best she can.

Ted Sobel and his wife, Nancy have called Brooktondale home for almost 53 years. Ted has been involved as a volunteer with the Brooktondale Community Center throughout his work career and into retirement.



Ted Sobel is presented with the Outstanding Senior by Ellie May, president of the Board

Since the inception of the Community Center in the 1960's, Ted has volunteered and has been an integral part of its many events and projects. It was Ted's work at the Community Center that led him to volunteering with the Caroline Food Pantry. Ted has helped to make the Pantry what it is today. He does on-site food management, meets delivery trucks, supervises

the distribution tables, diligently records volunteer hours, and manages the store room and beyond.

Ted was also a volunteer at the Sciencenter in Ithaca for 6 years, where he initiated Babbages's Basement, refurbishing computers and selling them to the public with proceeds benefiting the Sciencenter. Ted finds that helping residents of his community, making people feel good through humor and sharing his love of history, as well as staying active and finding things that are meaningful to do, help him to thrive in his elder years.

Did you know? Anyone can call hospice; you don't need to wait for your doctor to make a referral.



It's about how you LIVE!

Call 607.272.0212 or visit Hospicare.org

Caregivers' Corner



By David Stoyell

When older adults need help with tasks around the house, their adult children or other caring relatives and friends often are the ones to lend a hand. This may include yard work, shopping, transportation to medical appointments, cleaning the gutters, personal care, meal preparation and so on.

Sometimes older adults prefer to pay for some of the assistance they need, or must do so when relatives and friends are not available. Some commonly-used paid services are relatively easy to find. Others take some searching.

Familiar Paid Services

The booklet **Long Term Supports in Tompkins County**, available at the Office for the Aging, lists many of the most commonly used paid services. These include home care agencies, home delivered meals, transportation services, home repair programs, and much more. Family caregivers or older adults themselves can view this guide on the Office for the Aging's website: www.tompkinscountyny.gov/cofa/local/resources.

Other Kinds of Paid Help

But what if your loved one just needs their dryer vent cleaned or their toenails clipped and you live at a distance? What if they no longer dare climb the roof to clean the gutters, but the job needs to get done?

Finding Help with Tasks around the House

How about finding someone to drive them to a medical appointment in Syracuse, wait with them for an hour or two and then drive them home?

People often find paid helpers by word of mouth through friends and acquaintances. If they come with a recommendation from someone you trust, that is a big plus, especially if the person you are hiring will be coming into your home. However, if they will be doing something dangerous (like climbing the roof to clean the gutters), or that requires training (like toenail trimming), make sure the person you are hiring has the proper credentials/insurance.

Sometimes you can find a business that offers the service you need by searching on the Internet or looking in the yellow pages for a service provider.

Help Finding Service Providers

Some of you many already know that the Office for the Aging keeps a list of folks who do snow shoveling and yard work for seniors for a fee, and occasionally on a volunteer basis.

The Office for the Aging also frequently receives business cards and brochures from people advertising services they provide to older adults for a fee. For example, the "Dryer Vent Dudes" will clean your dryer to help it run more efficiently and prevent fires caused by dirty vents. Another card advertises toenail trimming for a modest fee along with "mobile nail care" offered in your home by a NY State licensed nail care specialist.

There are people who will take seniors shopping or to medical appointments locally or at regional medical centers. Some

advertise a willingness to do about anything.

If you can't find the help you need on your own, you might give us a call at the Office for the Aging to see if we are aware of individuals or businesses that do the tasks you are seeking to have done. If there is someone you would recommend that is performing a valuable, but little-known service for older adults, invite them to drop off information about the service to our office.

Finally, if you live in Tompkins County, you can also dial 211 for information about Tompkins County resources and services.

Powerful Tools for Caregivers Fall Class Series

The Fall 2015 series of "Powerful Tools for Caregivers" classes begins on September 30 and runs for six consecutive Wednesdays through November 4. The classes will be held from 10:30 AM-Noon. Please note the change in time from last spring. Classes will be held in the conference room at the Tompkins County Office for the Aging, 214 W. Martin Luther King, Jr./State Street.

The classes are designed to provide those caring for an older adult (spouse, parent, or other relation) with tools to take care of themselves. Participants learn to reduce stress, better communicate their feelings and balance their lives. Space is limited and pre-registration is required. Call Katrina Schickel at the Office for the Aging, 274-5491, to register or inquire about the program.

Who Needs the Flu Vaccine? Everyone, every year should get a flu vaccination!

By Karen Bishop, BS, RN,
Director of Community Health
Tompkins County Health Department

What is the flu? It is a viral infection that spreads easily from person to person through coughing, sneezing and close contact. Anyone can get the flu and symptoms come on suddenly and may last several days. Flu symptoms include fever, chills, sore throat, muscle aches, fatigue, cough, headache, runny or stuffy nose. Flu can make some people much sicker than others.

During the 2014-2015 flu season, 6 children died from influenza-associated illness in New York State. Currently there is no approved flu vaccine for infants less than 6 months of age. That is why it is so important for everyone else around infants to get vaccinated to best protect not only themselves but also the infants.

Flu viruses are always changing. Each year's flu vaccine is made to protect from viruses that are most likely to cause disease that season. While flu vaccine cannot prevent all cases of flu, it is our best defense against flu disease. Once vaccinated, it takes approximately 2 weeks to develop enough immunity to protect you against the flu for the next 8-12 months.

Contrary to popular belief, the flu vaccine does **not** give you the flu. You may experience side effects from the vaccine including mild soreness at the injection site, fever, aches, or fatigue that may last 1-2 days after the flu vaccination. If you experience any of these side effects, it does not mean you have the flu!

Other helpful tips to stay healthy this winter:

- Cover your sneeze! Cover your coughs and sneezes with a tissue, throw the tissue in the trash and then wash your hands. You can also cough and sneeze into your sleeve inside your elbow.
- Wash your hands! Wash your hands frequently with soap and water for 20 seconds (about the time it takes to sing "Happy Birthday" twice). Teach your children and grandchildren to do this and set a good example by doing it yourself.
- Get plenty of rest.
- Eat nutritious foods.
- Stay physically active.
- Stay home when you are sick.

Remember, the FLU ends with "U"!

For more information on flu and flu clinics, go to www.tompkinscountyny.gov/health/flu.

Lifelong will host a public adult flu clinic on **October 13** from **9:00 AM to Noon by appointment**, administered by staff of the Tompkins County Health Department

Call the **Tompkins County Health Department** at **274-6616** to schedule a flu clinic appointment.

The flu vaccination is covered by Medicare part B and other select insurances.

Plan to bring **all** of your insurance cards to your flu clinic appointment.



CLEAR IT OUT



Homes, Apartments, Basements,
Garages, Barns, etc.
Reliable and Affordable
Capable of Handling Estates

Call Richard Vogt
at 607-387-4190

“Medicare Open Enrollment/Annual Election Period” -- A Yearly Opportunity to Review your Healthcare Insurance

By Elizabeth Schneider, HIICAP Coordinator at Lifelong

If you are currently on Medicare, the Annual Medicare Open Enrollment/ Annual Election Period (Oct. 15 through Dec. 7, 2015) is an opportunity to review and/or make changes in your coverage. Lifelong’s Health Insurance Information, Counseling and Assistance Program (HIICAP) sponsors Medicare Open Enrollment Clinics where certified HIICAP counselors can answer your questions and explain the choices you have (see the list of “Clinic” dates on this page).

Medicare Open Enrollment Period: From October 15 to December 7 you can make changes related to your Medicare insurance coverages: Original Medicare Parts A (hospital) and B (medical), and Part D (prescription drugs). You can enroll in a Medicare Advantage Plan, or disenroll from a Medicare Advantage Plan and return to Original Medicare. You can enroll in, disenroll from, or change your Medicare Part D plan. Any enrollment changes made during this time will take effect on January 1, 2016. If you are in a Medicare drug plan or a Medicare Advantage Plan that is not meeting your needs, Open Enrollment is the time to compare your options and make a change for 2016. Generally speaking this is the only time during the year that you can enroll or disenroll from a Medicare drug plan. But there are exceptions – times when you might qualify for a “Special Enrollment Period” (SEP)--such as when you first become eligible for Medicare or lose employer coverage.

Annual Notice of Change: In September you will begin receiving mailings related to your options, including your current plan’s Annual Notice of Change (ANOC), providing you with information on any changes to your plan. Insurance providers can change their premiums, deductibles, cost-sharing, participating doctors or pharmacies, networks, and drug formularies each calendar year. Knowing what changes your current plan will be making for the coming year can inform your decision on whether to stay with your current plan or change plans.

Part D / Prescription Drug Coverage: If you are not in a drug plan and have no prescription coverage, Open Enrollment is the time to enroll.

You must be enrolled in Medicare Part A and/or Part B in order to enroll in a Part D prescription drug plan.

Other Prescription Drug Coverage: You do not have to enroll in a Medicare drug plan if you have prescription coverage that is considered “creditable coverage.” Simply put “creditable coverage” means that your prescription drug plan is as good as, or better than, a Medicare drug plan. Many employer group health plans and retiree plans are considered “creditable coverage” as are the Veterans’ programs. If you have an employer or retiree plan that provides a prescription benefit, you should receive an annual notice by October 15 informing you of your plan’s “creditable coverage” status. If you do not receive such a letter, contact your plan’s benefits manager to request a copy. *Open Enrollment is also your opportunity to change your Medicare Parts A and B health plan. There are two ways to get your Medicare A and B benefits: either through Original Medicare or through a Medicare Advantage Plan. It is important to understand how your choice can affect the health care you receive.*

Original Medicare: When you become eligible for Medicare (age 65), you are eligible for enrollment in Original Medicare. Health care providers bill the federal government directly for your care. Original Medicare allows members to go to any doctor or hospital in the country that accepts Medicare (which are most). You also never need a referral to another doctor or health care provider under Original Medicare. In Original Medicare you have co-pays and deductibles. You can cover these with supplemental insurance such as a private Medigap plan or an employer/ retiree plan. If you are satisfied with Original Medicare,

you can keep it and you do not have to sign up for a Medicare Advantage Plan.

Medicare Advantage Plans: These plans are offered by private insurance companies that contract with Medicare to administer your Medicare benefits. Medicare Advantage Plans include Health Maintenance Organizations (HMOs) and Preferred Provider Organizations (PPOs). Medicare Advantage Plans must provide all of the Medicare Parts A and B services that are covered under Original Medicare, but they can have different rules and costs for covering these services. Some plans also may provide a Medicare Part D prescription drug benefit and some may provide limited coverage for additional services such as eye care, dental or hearing aids. In Medicare Advantage Plans, you continue to pay your Part B premium and you may or may not have an additional premium. You will have co-payments for most services which are determined by the plan. Unlike Original Medicare, you cannot

buy supplemental policies to cover your co-pay expenses. In addition, you must follow the plan rules to get coverage for your care, such as using network providers when required, or getting permission from your plan (prior authorization) for some health care services and procedures. Before you join a Medicare Advantage Plan, make sure you understand the plan network and coverage rules.

Remember: If you are happy with your current Medicare coverage, whether it is Original Medicare with a supplement or a Medicare Advantage Plan, you do not have to make a change. Never feel pressured to sign up with any plan. With all the options out there, it can be a very confusing time for Medicare beneficiaries. We will report any instances of high pressure sales to the Senior Medicare Patrol Fraud Prevention. Know your rights, consider your options thoroughly, and if you need someone to help you sort through these options, call Lifelong at 273-1511 to schedule time with a HIICAP certified volunteer counselor, or come to one of the Open Enrollment Clinics, or call 274-5482 for the Office for the Aging.



The 2015 Medicare Open Enrollment Clinics Annual Election Period at Lifelong 119 West Court Street, Ithaca

HEALTH INSURANCE
HIICAP
INFORMATION, COUNSELING & ASSISTANCE PROGRAM

This is your opportunity to ask questions about Medicare Part D, Extra Help, Medicare Advantage, Medigap, Medicare Savings Program, EPIC, and other health insurance topics.

Certified HIICAP counselors offer free one-to-one health insurance counseling on a first-come, first-served basis, on the following clinic dates:

Friday, October 16, 9:30 to 11:30 a.m.
Wednesday, October 21, 9:30 to 11:30 a.m.
Wednesday, October 28, 9:30 to 11:30 a.m.
Thursday, November 5, 9:30 to 11:30 a.m.
Wednesday, November 11, 9:30 to 11:30 a.m.
Wednesday, November 18, 9:30 to 11:30 a.m.
Wednesday, December 2, 1:00 to 3:00 p.m.
Friday, December 4, 9:30 to 11:30 a.m.

Call Lifelong at 273-1511 for more information.

Please bring the following with you:

- * List of your prescriptions, dosages/frequency
- * Your Medicare card
- * Any other health insurance cards or information, including how you currently pay for your prescription drugs
- * Documentation of monthly or annual income

Feeling Stretched?

Let's Face It...

Caring for someone with a chronic illness such as dementia, heart disease, Parkinson's Disease or stroke can be stressful physically, emotionally and financially.



Balance Your Life

Powerful Tools for Caregivers

Fall 2015

Powerful Tools for Caregivers Classes

Powerful Tools for Caregivers is a six-week educational program designed to provide you with the tools you need to take care of yourself.

You will learn to:

- Reduce stress
- Improve self-confidence
- Better communicate your feelings
- Balance your life
- Increase your ability to make tough decisions
- Locate helpful resources

The program consists of six - 90 minutes class sessions held weekly and is offered free of charge to caregivers.

Not intended for professional caregivers

September 30 — November 4

(6 Wednesdays) 10:30 AM— Noon

at the Office for the Aging

214 W. Martin Luther King Jr./State Street

Pre-registration is required and attendance at the first class is mandatory.

To register or inquire about the program, call:
Tompkins County Office for the Aging, 274-5482

Powerful Tools for Caregivers is offered by the Caregivers Resource Center of the Tompkins County Office for the Aging, with support from Cornell University, and NY Connects /Long Term Care Services Unit of the Tompkins County Department of Social Services

Tompkins County's Improved Personal Emergency Response System (PERS)

The Tompkins County Office for the Aging is now working with Doyle Medical Monitoring of Rochester NY to offer Personal Emergency Response Systems (PERS) to County residents. The PERS program provides medical alert equipment to individuals who are at risk of falling or other medical emergency, allowing them to live with greater confidence and safety. Some of the benefits of the improved PERS system include:

- Average response time at the push of a button to less than 45 seconds
- Cutting edge, UL rated technology, compatible with most home phone systems
- Transmitter range of 300-400 feet
- Standard price of \$25/month (may vary based on equipment and qualifying factors)
- No installation fee
- Automatic monthly payment option
- Installation and service visits by Office for the Aging staff

For more information, contact Eileen Savino at the Tompkins County Office for the Aging, at 274-5486.

Need Help Paying for Medicare?

Many people may not realize that programs exist to help individuals and couples pay for their Medicare premiums. These 2015 income limits listed below are based on federal poverty limits. *And please note that you may qualify EVEN IF YOUR INCOME IS SLIGHTLY HIGHER!*

Below are the income and resource categories for 2015:
Full Medicaid for dual eligible (Individuals eligible for both Medicare and Medicaid) *Single:* Income below \$845/month and resources below \$14,850. *Couple:* Income below \$1,229/month and resources below \$21,750. This program pays for a wide range of medical care, services and supplies as well as premiums, coinsurance and deductible payments for Medicare beneficiaries.

Qualified Medicare Beneficiary Program (QMB) *Single:* Income below \$1001/month. *Couple:* Income below \$1,348/month. There is no asset limit. This program can pay for Medicare Part A and/or Part B premiums, coinsurance and deductibles. An individual can be eligible for QMB only or for QMB and Medicaid.

Specified Low Income Medicare Beneficiary Program (SLIMB) *Single:* Income below \$1,197/month. *Couple:* Income below \$1,613/month. There is no asset limit. This program pays for the Medicare Part B premium only. Individuals can be eligible for SLIMB only, or SLIMB and Medicaid (with a spend down). The applicant must have Medicare Part A to be eligible for this program.

Qualified Individual (QI) *Single:* Income below \$1,345 / month. *Couple:* Income below \$1,813/ month. There is no asset limit. This program pays for Medicare Part B premium only. Individuals cannot be eligible for QI and Medicaid. The applicant must have Medicare Part A to be eligible for this program.

Qualified Disabled and Working Individual (QDWI) *Single:* Income below \$1,982 /month and resources below \$4,000. *Couple:* Income below \$2,655 /month and resources below \$6,000. This program pays for Medicare Part A premium only. The applicant must be a disabled worker under age 65 who lost Part A benefits because of return to work.

Please review these categories and if you qualify call the County Office for the Aging at 607-274-5482 or Lifelong at 607-273-1511 for a HIICAP appointment. Applications for Medicare Savings Programs are submitted to the Department of Social Services.

Help with Fraud Prevention

Thankfully most doctors, pharmacists, and other health care providers who work with Medicare are honest. But unfortunately, there may be some who are dishonest.

One form of fraud is when Medicare is billed for services that were never provided. You can help stop this by recording the dates you have received services. Then, when you receive your Medicare Summary Notice (if you have Original Medicare) or your statements (if you are in a Medicare Advantage Plan), compare the information with your own records and make sure it is correct.

If you find incorrect billing, you can call the provider, an honest mistake may have been made.

But if you suspect fraud, call 1-800-633-4227.

TTY users can call: 1-877-486-2048).

Or call Lifelong at 273-1511 and ask to speak to a HIICAP staff.

FRAUD ALERT

No One Should Face Cancer Alone



Join a welcoming community of support for people living with and affected by cancer
607-277-0960 • www.crcfl.net

Ness-Sibley Funeral Home



Alison M. Weaver

Pre-arrangement eases the burden of those you leave behind. We invite you to learn more and to begin your planning at www.ness-sibley.com

There is no cost for this valuable service.

23 South Street, Trumansburg
(607) 387-8151

Do You Have a Few Hours a Week to Improve the Lives of Residents of Long Term Care Facilities?



The New York State Long Term Care Ombudsman Program advocates for residents who live in nursing homes or other long term care facilities. Trained certified Ombudsmen are available to all residents and their families and friends.

Volunteer Ombudsmen are assigned to a Tompkins County facility that they visit weekly in order to listen to residents' concerns and advocate for them.

Be a Part of this Important and Rewarding Program- Become a Long Term Care Ombudsman.

For more information, call or visit
 Suzanne Motheral at 274-5498
 Tompkins County Office for the Aging
 214 W Martin Luther King Jr./State St,
 Ithaca

Anniversaries in 2015

By Lisa Holmes, Director, Tompkins County Office for the Aging

The summer of 2015 marked several anniversaries of significance to older adults and people with disabilities:

It is the **80th anniversary of Social Security**, signed into law by Franklin Delano Roosevelt in 1935. President Roosevelt marked the occasion with these words:

We have tried to frame a law which will give some measure of protection to the average citizen and to his family against the loss of a job and against poverty-ridden old age.

For 80 years, Social Security has provided a vital safety net to some of the most vulnerable members of the public, lifting older Americans out of poverty.

It is the **50th anniversary of Medicare and Medicaid**, signed into law by Lyndon Johnson. About this legislation Johnson wrote, "Our first concern must be to assure that the advance of medical knowledge leaves none behind. "We can—and we must—strive now to assure the availability of and accessibility to the best health care for all Americans, regardless of age or geography or economic status."

It is the **50th anniversary of the Older Americans Act**, also signed into law by Lyndon Johnson. The Older Americans Act provides a national network of aging services and funding that helps older adults to live and thrive in communities of their choice for as long as possible.

It is the **40th anniversary of the Tompkins County Office for the Aging**, opening its doors to the public in 1975. Out of the federal Older Americans Act legislation, a network of local area agencies on aging were created to deliver services such as home-delivered and congregate meals, caregiver supports, preventive health services, job training, long term care ombudsman programs and much more. Tompkins County Office for the Aging is our local area agency on aging. To find out more about the services, call 274-5482 or visit www.tompkinscountyny.gov/cofa

Last but not least, it is the **25th anniversary of the Americans with Disabilities Act (ADA)**, signed into law by George H. W. Bush in 1990. Through the ADA, our nation committed itself to eliminating discrimination against people with disabilities, working towards equality of opportunity, full participation, independent living, integration and economic self-sufficiency for persons with disabilities.

A UNIQUE RESIDENCE for SENIORS



Enhanced Assisted Living

BRIDGES offers a warm and secure age-in-place environment with excellent staffing ratios and supportive professionals ready to provide all the care you need for a lifetime.

PRICED SIMILAR TO OTHER LOCAL NURSING FACILITIES.
(But we offer so much more.)



BRIDGES
 CORNELL HEIGHTS

BRIDGESCORNELLHEIGHTS.COM

607.257.5777

AARP Smart Drivers Course Offered at Lifelong



The Smart Driver curriculum meets standards for driver improvement, based on research, expert opinion, and many years of implementation experience. The course, offered over a two-day period for a total of six hours of classroom instruction, is dedicated to helping older drivers stay safe, educated, and confident behind the wheel. Per state regulations, most course participants receive a multi-year insurance discount for completing the course. (The discount is determined by an individual's insurance company.)

- **Fall sessions are: October 10 & 17 or November 7 & 14.**
- **Classes are from 9am -12:30pm All participants must attend both days**
- **All participants must bring their driver's license and AARP membership card (if a member) to both sessions.**
- **The fee is \$20 for AARP members and \$25 for non-members, to be paid by check or money order payable to AARP.**
- **For the first class session, please show up 15 minutes early to complete the registration process.**

Bring your unwanted medications to one of Tompkins County's year-round drop boxes!

For schedules and details visit:
www.healthyyouth.org or call 2-1-1.
 Supported by the Tompkins County Coalition for Safe Medication Disposal



Tompkins County Sheriff Ithaca	Cornell Univ. Police Dept. Ithaca	T.C.3 Police Dept. Dryden
Tompkins County Probation Ithaca	Cayuga Heights Police Dept. Cayuga Heights	Groton Police Dept. Groton
Ithaca Police Dept. Ithaca	Dryden Police Dept. Dryden	Trumansburg Police Dept. Trumansburg



New Parking Pay Machines Adorn City Streets

By Frank Nagy, Director of Parking, City of Ithaca

New Pay Machines are here. 326 Coin only operated meters have been replaced by 23 new Pay-by-License-Plate Pay Machines. These new meters have many special features, including the ability to accept coin, cash, credit card payments, and electronic payments from cell phones or computers. If you pay by credit card, you can add time to your meter from your phone. You do not need a smartphone to do this. If your phone will accept a text message, you are all set.

The first key thing to understand is that they are Pay-by-License-Plate Pay Machines. What does that mean? You must know your License Plate Number in order to use the pay machines. We have provided key fobs for anyone who needs to write down your license plate number. This fob attaches to your key ring so that you have your license plate number available at all times. *Pick-up a key fob at City Hall, Downtown Ithaca Alliance in Center Ithaca, at the Information center on the Commons and soon on the side of the pay machines.*

The pay machines are not for Pay-and-Display as you will find in the Green Street lot, meaning you do not need to display the receipt on your car. They are not pay by space machines either. We would have to number all the spaces in the city in order to do that. When it snows, or when you park your car on top of the number, you would never see the numbers.

Why Pay-By-License-Plate? Because every car has a license plate, it doesn't require you to go back to your car to put a receipt on your dash board, and your time travels with you. You can move your car from place to place throughout the city, including metered spaces, because your license plate is already registered in the system. You may also pay at any machine in the city for any space as long as you know your license plate number. **The biggest thing to know is your license plate number.** Take a picture of it with your phone if you don't want to use a key fob.

Steps to operate a pay machine:

1. Press any key on the keypad to turn on.
2. Enter your License Plate Number.
3. Payment and Time
(Remember that these machines do not give change)
 - Coin - Drop your coins in to the Coin Acceptor one at a time. Watch your time grow; hit OK when you come to the time you want.
 - Cash - As you add cash to the Cash Acceptor, watch your time grow; hit Ok when you have come to the time you want.
 - Credit Card
 1. Slide your card in the Credit Card Slot; it will authorize your card. Then use the I key to add time increments until you come to the time you want.
 2. Press OK when you get to your desired time.
4. Print receipt
The machine will ask you if you want a receipt. Press OK to print or Press Cancel if you do not want a receipt. My suggestion is to print the receipt so that you have something printed that tells you when your session ends.
5. If you pay with a credit card, a screen will show asking you if you want a text message reminding you when your time is about to expire and it will ask you to enter in your phone number. I recommend doing this if you might want to add time to your meter. (There is a minimal fee if you decide to use this option to extend your time but only if you extend your time.)
6. Go shopping or to that appointment. Enjoy your day!

A few more things to remember:

- * **Know your License plate number**
- * **OK means "yes;" Cancel means "no"**
- * **No change will be given by the machine. (If you put in a \$5.00 bill, you will get \$5.00 worth of parking time)**
- * **Over 950 people per day are finding and using the new pay machines.**
- * **There will be more of these machines to come in the future so you won't always have to cross the street to use them.**

Health and Services Fair at McGraw House

From Jane Baker Segelken

On Thursday, October 8, McGraw House's **Annual Health and Services Fair** will showcase many of Tompkins County's services and programs designed to support a healthful and fulfilling life for area elders. Older adults, individuals with an older relative or friend, and those who are interested in learning about aging services are welcome to attend between 10 a.m. and 2 p.m. at McGraw House, 221 South Geneva Street.

More than 20 organizations and services will be on site, with representatives able to talk individually to attendees about educational/social programs, fitness and recreation, personal safety, transportation, assistive devices, nursing services, long-term care, home health care, personal health, and more. Various agencies will offer blood pressure, diabetes, and hearing screenings.

Call 607-272-7054, or for more information visit: www.mcgrawhouse.org

Tours of McGraw House will be given to those who wish to learn more about this senior citizen apartment building in the heart of downtown Ithaca.

The Fair is free and open to individuals of all ages. Parking is on the street only.



A graduate student from the Hearing Clinic at Ithaca College places earphones on McGraw House Resident, Beena Kulkowitz, to test her hearing at last year's Health and Service Fair.

Longview's Social Adult Day Program

The Day Program has expanded its service to five days a week. The program serves individuals age 55+ who may be alone during the day, as well as providing a respite for their caregivers.

The Adult Day Program provides a stimulating social and recreational environment outside of the home, assuring families that their loved ones are well cared for and immersed in an active lifestyle with peers. Participants enjoy a variety of programs, socialize with residents & guests, and have lunch in the dining room overlooking Cayuga Lake. Day Program participants can also make use of the beauty salon and on-site massage therapy services.

For more information about Longview's Social Adult Day Program, call the Program Coordinators at (607) 375-6323 or email pnardi@ithaca.edu or mwhittaker@ithaca.edu.

McGraw House Apartments

For Active Senior Living



- Studio and one bedroom apartments for Senior Citizens
- Downtown location close to shopping, places of worship, library, Senior Citizens' Center and on the City bus line
- Dining facility with evening meals • Laundry facilities
- Preference for eligible Veterans/surviving spouses living in NYS
- Service Coordinator on staff • Off-street parking
- Welcomes diversity • Guest apartment for overnight visitors
- Roof deck, gardening and many activities

(607) 272-7054 • 221 S. Geneva St., Ithaca
www.mcgrawhouse.org



HEARING AID CENTER
704 W. Buffalo St., Ithaca, NY

"OVER 48 YEARS OF DEDICATED SERVICE"

Conventional and State of the Art Technology

PROFESSIONAL SALES & SERVICE
BATTERIES & REPAIRS FOR ALL MAKE HEARING AIDS

✓ INTERTON ✓ STARKEY
✓ OTICON ✓ SIEMENS
✓ PHONAK

45 DAY TRIAL PERIOD

HOME VISITS BY APPOINTMENT

MICHAEL BACH - B.C. - H.I.S.
BOARD CERTIFIED IN HEARING INSTRUMENT SCIENCES

MON - FRI 9:30 - 4:00
NYS REGISTERED

273-1235

FREE HEARING EVALUATION
To Determine Need For Amplification Only - Not A Medical Exam

Scams and Frauds Targeting Older Adults

New York Dept. Of State, Division of Consumer Protections

Senior citizens are too often the targets of consumer fraud scams. Scammers prey on older adults, who are viewed as vulnerable and lonely are easy prey with readily available cash. It's important to familiarize yourself with this kind of fraudulent activity to protect against becoming a victim. Here are eight of the most common senior scams out there and some tips to help you stay safe.

Medical Device Scam

Seniors have reported receiving unsolicited prerecorded messages, known as "robocalls," offering free medical alert devices, along with money saving coupons. When answered, the message urges consumers to press 1 to receive a free device by providing an address and credit card information. Pressing 1 puts the consumer through to a live operator, who uses scare tactics to elicit personal and financial information from the consumer. The message also offers the option of pressing another number to opt out of future calls. Pressing that number, however, alerts the scammers to a working phone number, which can be used for future scam calls.

Grandparent Scam

These scammers call or email seniors asking for money. They impersonate loved ones who are in some kind of trouble and need cash. Often, the calls are made in the middle of the night, so the adult answering the phone may be disoriented. These con artists seem credible because they have become sophisticated in finding and using personal information from social media and Internet searches. In some cases, the scammer impersonates a police officer, a lawyer, or a doctor who is calling on behalf of the relative in trouble. In all cases, the scammers request that money be sent immediately and usually through a wire transfer.

Ghosting Scam

"Ghosting" is a form of identity theft. Identity thieves obtain personal information about deceased persons from obituaries, funeral homes, hospitals, stolen death certificates, and online web sites. Once they have the information, especially Social Security numbers, they use it to establish credit and open accounts, take out loans, receive benefits, or even collect tax refunds filed under the stolen identity. Family members of the deceased are not responsible for charges resulting from this kind of identity theft as long as their names are not on the stolen accounts. Remember, it's important to inform the Social Security Administration of a death.

Jury Duty Scam

These scammers, pretending to be law enforcement officers or court officials, contact individuals to inform them that they have failed to report to jury duty. As a consequence, victims are told to pay a fine by credit card to avoid arrest. In many cases, when the victims inform the callers that they didn't receive any jury duty information, callers emphasize citizen responsibility to appear for jury duty whether or not a notice has been received. These scammers also coerce victims into providing personal information, such as social security numbers and date of birth, which can then be used for identity theft or other fraudulent activity.

Funeral Notification Scam

The "funeral notifications" scam involves emails, which include the subject line "funeral notification," to deceptively inform recipients of an upcoming farewell ceremony in remembrance of a friend or loved one. These emails appear to be sent from legitimate funeral homes and instruct recipients to click on a link for "more detailed information." The link sends victims to a third party web site where malware, or "malicious software," is downloaded. This software causes computer havoc and allows scammers to gain access to the user's computer information, which can then be used in fraudulent activity. If you receive such an email, delete it immediately.

Sweepstakes Scam

Many sweepstakes, unfortunately, are run by con artists who are looking to access your personal information or tap into your accounts. These scammers entice consumers with various prize offers and then ask that you share personal information or that you pay a fee to enter the sweepstakes. The most common of these scams targets seniors, who pay the supposed fee and receive fake prize winning checks, which are deposited into consumer bank accounts. Unfortunately, the checks are then rejected as counterfeit. The con artists, meanwhile, have pocketed the money collected for fees or taxes on the prizes. Remember, you never have to pay fees to participate in legitimate sweepstakes.

IRS Imposter Scam

Be alert to this "phishing" scam, one of the most sophisticated telephone scams to date. In fact, according the Internal Revenue Service (IRS), at least 20,000 taxpayers have been targeted. By impersonating IRS agents, these phone scammers demand immediate payment of overdue taxes from victims via debit card or wire transfer to avoid being arrested. These scammers may even know the last four digits of a victim's Social Security number. In addition, victims report that scammers follow up with emails after a call. If you receive an unexpected call from the IRS, it is most likely a scam. Many times it's difficult to determine if the call is a scam, but remember the IRS generally sends out prior notification of any action in the mail and never requires immediate payment over the phone. When in doubt, hang up and call back using a number that the IRS advertises on a government website or in the phonebook: 1-800-829-1040.

Free Grant Scam

Beware of fraudulent grants promised in print or over the phone. In one instance, free grants are advertised in the classified sections of newspapers and magazines. The advertisement claims that readers qualify to receive free grants to pay for anything from home repairs, college expenses, unpaid bills, or home business expenses. In other instances, people report receiving phone calls from someone impersonating a representative of a government agency or organization. These callers use official sounding names and promise free grants because taxes have been paid on time or because they can be used for debt relief. They all follow the same script – congratulating you for your eligibility and then asking for personal and financial information. They confirm name, mailing address, and then ask for the name of your bank, account numbers, and routing numbers, to be used only to withdraw money for a processing fee. Regardless of the method used, the claim is the same – guaranteed acceptance of your application and the promise that you do not have to repay the money. Remember, the grant offer is a fraud. The scammers only want access to the funds in your accounts.

Scam Prevention Tips

- Hang up without pressing a key if you receive an unsolicited phone call. If you do take the call, be sure to identify the caller and the company represented. Also always get a phone number for the business.
 - Never provide personal or financial information over the phone. This includes your name, date of birth, Social Security number, address, and Medicare number.
 - Contact your telephone provider to block "robocall" numbers. Avoid paying for blocking services since robocall numbers displayed on caller IDs change frequently.
 - Install a firewall and anti-virus/anti-spyware software to protect your email account from being used by scammers. Also keep all of your software updated.
 - Do not open attachments from strangers or any emails that seem suspicious. Attachments sometimes contain programs that allow scammers to gain access to your computer.
 - Avoid listing birth date, maiden name, or other personal identifiers of loved ones in obituaries as such information is useful to identity thieves.
 - Do not click or open files in unfamiliar emails to avoid downloading unwanted malware.
 - Do not respond to guaranteed sweepstakes winnings in exchange for a contribution.
 - The IRS usually initiates first contact about unpaid taxes through U.S. mail, never by phone or email.
 - The IRS never asks for payment using a wire transfer or a pre-paid debit card.
- Call the IRS directly at 800-829-1040 if you think that you may owe taxes.
- Protect your personal information by storing it in a safe and secure place. Do not keep important account numbers or data in purses, wallets, or smartphones.
 - Remember that phone calls can be deceiving. Scammers now use sophisticated technology to manipulate their area code in caller ID systems

Do not pay money for a "free" government grant. Anytime you are asked to make a payment to receive a government grant, it is a scam. For assistance with any matters related to possible scams or fraud, please call the **Consumer Assistance Hotline at 1-800-697-1220**.

Required Minimum Distributions for IRA's at Age 70 ½

Marshall McCormick, Fingerlakes Wealth Management

Most birthdays come with some excitement and maybe a little denial. But there's one milestone that, at face value, has little to celebrate.

Turning 70 ½ is, to many, a day that just comes and goes. But after turning 70 ½ anyone with a Traditional Individual Retirement Account (IRA), 401(k) or similar employer-sponsored retirement plan will be required to start taking Required Minimum Distributions (RMDs). And beware, failing to do so comes with steep penalties.

The IRS requires that your first RMD be withdrawn by April 1st following the year you turn 70

½. Every subsequent distribution must be taken by Dec. 31. Depending on when you take your RMD, you may even have to take two in the first year of your distributions. But never guess when to take an RMD, always check with your Financial Advisor.

RMDs are calculated using the previous end of year account balance and the account holder's life expectancy. Your Financial Advisor should be able to help determine how much you'll need to withdraw. You always have the option of taking more than your RMD, but taking less could result in severe consequences.

Distributions from your retirement account will be taxed at your federal income tax rate, (except distributions from your Roth accounts). State taxes may also apply depending on your residency.

If one fails to take their RMD there could be a 50% tax penalty on the amount that should have been withdrawn, in addition to the regular income tax owed. Consult with your Financial Advisor to make sure you complete your RMDs correctly.

Now that you know when you have to take your RMD and how the minimum you'll need to withdraw, how much should you

withdraw? This depends on whether you need the money. If you take out too much money you may run the risk of out-living your retirement resources. You'll want to use a rate of withdrawal that is sustainable. This will depend on your other sources of income including Social Security, employment earnings, savings, etc. It will also depend on your expenses, lifestyle, and your longevity among other things.

Once you have a sustainable rate of withdrawal that accounts for your RMDs, you'll want to stick to it. You may plan on taking your RMDs throughout the calendar year rather than taking all of your distributions at the year-end. And even though you may have more than one IRA and several different securities you may be able to take the RMD from the investment that's most advantageous to you.

By understanding the RMD rules and studying all of your options before you turn 70 ½ you should be able to have a retirement plan and withdrawal rate well in advance of having to take your RMDs. Consult your Financial and Tax Advisors to make sure you are planning for your RMDs and are prepared for retirement.

Connecting Hearing and Life.

All Ears Audiology
Community Corners at Cayuga Heights
607.257.3903

Carol Bass, Audiologist

- ~ Audiological Evaluations
- ~ Hearing Aid Fittings
- ~ Hearing Aid Repairs
- ~ Tinnitus Therapy
- ~ Digital Technology

Fingerlakes Wealth Management

Susan McCormick President
Wealth Management Advisor
susan.mccormick@fingerlakeswm.com

Marshall McCormick Vice President
Wealth Management Advisor
marshall@fingerlakeswm.com

450 N. Aurora St., Ithaca
Offering investment management advice in the heart of Fall Creek.
Locally owned, family operated.
www.FingerlakesWM.com | 607-257-1008
Free Consultation

- Income for Life
- Investment Analysis
- Investment Management
- Retirement Planning
- Stocks, Bonds & Mutual Funds
- Trust Accounts
- Annuities & Life Insurance
- Estate Planning...and more!

Susan McCormick is a Registered Representative of Fortune Financial Services, Inc. Securities products are offered through Fortune Financial Services, Inc. 1010 Third Avenue, New Brighton, PA 15066. Member FINRA/SIPC. Fingerlakes Wealth Management, Inc. and Fortune Financial Services, Inc. are separate entities.

Ithaca College Gerontology Institute Fall Educational Programs

Music & Memory Overview

Monday, September 14, 6:30-8:30 PM
Textor Hall, Room 102, Ithaca College
No registration required.
OR

Tuesday, September 15, 2:00-4:00 PM
Country Inn & Suites, 1100 Danby Road, Ithaca
Register online at www.ithaca.edu/agingworkshops

The Music & Memory presentations are supported by An Evening to Remember: A gala to raise awareness and funds for the Alzheimer's Association of CNY and Tompkins County.

Maggie Growls Film Screening

Thursday, October 29, 7:00-9:00 PM
Textor Hall, Room 102, Ithaca College
Free and open to the public.

ICGI Fall 2015 Workshop Series

All workshops are held from 2:00-4:30 PM at the Country Inn & Suites, 1100 Danby Road (Route 96B), Ithaca, NY.
Cost: The fee is \$25 per workshop, \$80 for all four, or \$15 per workshop for retired individuals.
Register for the workshops online at:
www.ithaca.edu/agingworkshops

- **Recognizing the Value of Advance Care Planning and MOLST/eMOLST**—Tuesday, September 29
- **Pain Management: Ouch! Why Does That Hurt and What To Do About It**—Tuesday, October 20
- **Aging and Religion Panel**—Wednesday, November 4
- **Meaningful Activity for Aging Gracefully**—Monday, Nov. 30

Questions? Contact Teri Reinemann at 607-274-1607
or email treinemann@ithaca.edu

- ▶ Interested in aging issues?
- ▶ Want to find out about upcoming trainings?
- ▶ Sign up for the Ithaca College Gerontology Institute e-newsletter!

Send your name and e-mail address to aging@ithaca.edu

or visit our website at www.ithaca.edu/gerontology/newsletter



Lifelong News

For more information and full listings of programs please check our website at www.tclifelong.org Please call Lifelong at 273-1511 or email tdunn@tclifelong.org to register for any of these events!

WHAT'S HAPPENING AT LIFELONG?

* The Board and Staff of Lifelong are extremely pleased to welcome **Tammy Dunn** as Program Director as of August 17th.

Tammy brings a commitment to serving older adults. She has both non-profit and private sector experience, including involvement in activities programming with seniors in a health care setting as well as training, marketing and sales in a private corporation.

Please join us in welcoming Tammy. She can be reached at 273-1511 Ext. 231

* Lifelong's Fall semester of Lifelong Learning begins September 1st and we think it's one of our best semesters yet! Of course, we are delighted to have some of our favorite instructors returning. Barry Adams will continue his "Inspired by Shakespeare" class and you can take it here at Lifelong or at Kendal at Ithaca, if that's more convenient for you. Ann Day and Eric Acree will be back and Ron Krieg will do a series on "Films by Italian Directors". Carol Miller and Eric Clay are scheduled, as well as Luke Colavito and his "Masterpieces: America's Best-Loved Art". Ross Brann has a mini-course on "The US and the Israeli-Palestinian Conflict".

New this fall to Lifelong is Baruch Whitehead who will present a lecture on "The History of the Negro Spiritual as it Related to Social Justice and Hospitality". We also welcome Ithaca's Poet Laureate, Jack Hopper, Sherman Cochran and Richard Polenberg who will discuss Woody Guthrie: His Life, Times and Music. Truly something for everyone!

Check out our expanded Early Evening Courses!

If you haven't received your catalog, you can view it online at www.tclifelong.org

* Registration and payment can now be done online. Renew your membership or become a member online. Check out this new feature on our new website at www.tclifelong.org



Lifelong will be closed:

Labor Day, Monday September 7th

Columbus Day, Monday October 12th

Thanksgiving, Thursday and Friday, November 26th & 27th

VOLUNTEERS NEEDED at LOAVES & FISHES

WHEN:

Monday, Wednesday & Friday
9 am – 2:30 pm

Tuesday and Thursdays
2:30 pm – 8:00 pm

Volunteer for two hours or five
One day or weekly!

WHERE:

St. John's Episcopal Church
210 North Cayuga St.
Ithaca, NY
Corner of Buffalo and N. Cayuga
Streets.

TO VOLUNTEER:

Show up at the back kitchen door of church

Or Call: 607-272-5457
Email: info@loaves.org
For more information:
www.info@loaves.org

Rev. Christina Culver
Executive Director
Loaves and Fishes of Tompkins
County
607-272-5457
www.loaves.org

*Come join our table.
All are welcome.*



Rajindra and Saral Aneja were recognized for their volunteer and community service.

Community Volunteers are Recognized

Every year the Real Estate Department of Cornell University sponsors an award to recognize the volunteer and community service efforts of companies, and employees of companies, located at the Cornell Business and Technology Park.

To be eligible for the Award, a company must be located in the CBT Park and demonstrate a strong commitment to community service in Tompkins County. The recipient of the 2015 Community Service Award was Nutrimed Biotech. Nutrimed's two principals, Rajindra Aneja and Sarla Aneja, were recognized for their contributions in supporting the local community on July 24 at the Party by the Pond hosted by Cornell Real Estate.

The Award included a citation and plaque to Nutrimed, and a \$1,000 benefit to nonprofit organizations in Nutrimed's name.

Rajindra and Sarla chose Tompkins County Public Library (TCPL) and Lifelong to receive \$500 each. Suzanne Smith Jablonski, Executive Director, accepted the check on behalf of TCPL.

Lifelong is so grateful to Rajindra and Sarla for their support.



On July 3, 2015, Tina O'Shea of Cornell Real Estate presented the check to Mary Pat Dolan, Interim Director, Lifelong.

TRAVEL WITH LIFELONG to Boston, Salem and the North Shore September 24 to September 28, 2015

Cost: \$495 per person, double occupancy/\$635 single



A five day bus tour to Boston, Cambridge, and Salem, MA including a tour of the John F. Kennedy Library and Museum, guided tours of Lexington, Concord and Salem, visit Faneuil Hall/ Quincy Marketplace and more.

Please note that this tour does include a considerable amount of walking!

Trip includes 4 nights lodging, 8 meals, 4 breakfast, 4 dinners along with Motercoach transportation.

LAST CALL
It is not too late to sign up!
Call or stop in at Lifelong TODAY.

ICS

Ithaca Cremation Service

\$940

the low cost alternative

607-274-7544

Ithaca, NY 14850

1 and two bedroom low income rental apartments for seniors 62 years or older, or handicapped/ disabled, 18 years or older



JUNIPER MANOR

Beautiful, Peaceful & Affordable Apartments Just Minutes to Ithaca

- * Income based rent
- * Utility allowance included
- * 24/7 emergency maintenance
- * Convenient location

Call Better Housing @ 607-387-5922

TTY# 800-421-1220
24 Elm Street
Trumansburg, NY



www.betterhousingtc.org

1 bedroom low income rental apartments for seniors 62 years or older, or handicapped/ disabled, 18 years or older



NEWFIELD GARDEN APARTMENTS

Beautiful, Peaceful & Affordable Apartments Just Minutes to Ithaca

- * Income based rent
- * Utility allowance included
- * 24/7 emergency maintenance
- * Convenient location

Call Better Housing @ 607-564-9935

TTY# 800-421-1220
261 Main Street
Newfield, NY



www.betterhousingtc.org

Northside-Southside News

Northside-Southside is a multicultural program of Lifelong open to all seniors providing them the opportunity to participate in daily activities with peers such as meals, games and special events that promote cultural education and awareness. All programs are free unless otherwise noted. **To register for any of these events please call Lifelong at 273-1511 or email tdunn@tclifelong.org**

NORTHSIDE-SOUTHSIDE FALL SCHEDULE

Gathering:

Tuesday, September 15, 10:00-11:30am at Lifelong. Gatherings are meetings to discuss future programming and plan for special events.

Shopping 10:00am-1:45pm:

**Tuesday, September 15,
Tuesday, October 20,
Tuesday, November 17,
Tuesday, December 15,**



Lifelong will provide Gadabout service for you from Lifelong to shop at the Shops at Ithaca Mall.



Dining:

**Wednesday, Oct 7, (going out)
Wednesday, Nov. 4, - Dish to Pass.**

FALL COFFEEHOUSES:



Thursday, September 17, 2015; 3:00pm-4:00pm - Ithaca's Poet Laureate Jack Hopper. Come hear Jack read and analyze some of his poetry. Q:A afterwards. Event held at Lifelong. Open to the public.

Thursday, October 8, 2015; 3:30pm-4:30pm - Folk singer and Professor Emeritus Richard Polenberg will have a fun sing-along! Come relive some of your favorite songs from the 50s-70s. Light refreshments will be served.

Thursday, October 22, 2015; 3:00-4:00pm - Rosemary Caffarella will talk about her recent trip to Bhutan, a country referred to as the last "Shangri La," place of earthy paradise, and voted as one of the "the Happiest Places on Earth." Come see pictures of beautiful monasteries in the Himalayas and learn more about this mysterious country.

Stay Tuned for Other Coffeehouses in the Fall.

Lifelong Handicraft Gift Shop

The handcrafted gifts made by local seniors at unbeatable prices!



119 West Court Street, Ithaca,
Open Monday through Friday
11a.m.- 3 p.m.

*Sweaters, Scarves, Hats & Mittens
Quilts, Afghans and Pillows
American Girl & Barbie Outfits
Raggedy Ann & Andy Dolls*

BEST PRICE ON GREETING CARDS IN TOWN!

BLUMKIN & FINLAY, LLP
Attorneys at Law
JOY A. BLUMKIN MARCIE A. FINLAY

Concentrating in:
ELDER LAW

Long Term Care Planning Estate Planning
Wills and Trusts Probate

The Gateway Center
401 East State Street, Suite 300, Ithaca, NY
(607) 277-7286

*Funeral Consumers Alliance
of the Finger Lakes*
FUNERAL PLANNING INFORMATION
Price comparisons, your rights,
advice on affordable arrangements

www.fingerlakesfunerals.org
Email: info@fingerlakesfunerals.org
(607) 273-8316

Improve your health through Tai Chi
Taoist Tai Chi Society USA
Ithaca Branch
1201 N. Tioga Street
(607) 277-5491
Accredited Instructors
e-mail: ithaca.ny@taoist.org
www.ithaca.newyork.usa.taoist.org
www.taoist.org



CONIFER SENIOR COMMUNITIES IN ITHACA

CONIFER VILLAGE AT INTERLAKEN

3687 Conifer Drive
Interlaken, NY 14847
607-532-9929

conifervillageinterlaken@coniferllc.com

1 Bedroom Apts. in a brand new community set in the heart of Interlaken for seniors 62 years or older, or anyone who is disabled that is 18 years or older.

- Elevator • Intercom Access Entry
- Computer/Fitness Centers
- Wireless Emergency Call System

ELLIS HOLLOW

1028 Ellis Hollow Road
Ithaca, NY 14850
607-273-3020

ellishollow@coniferllc.com

1 Bedroom Apts. in a peaceful community on the east side of Ithaca for seniors 55 or older.

- Elevator • Intercom Access Entry
- Computer/Fitness Centers
- Resident Services Coordinator



**YOUR CHOICE IS EASY WITH SO MANY
GREAT LOCATIONS JUST FILLED WITH
COMFORTS AND AMENITIES!**

YOU'LL LOVE LIVING AT A CONIFER COMMUNITY!



conifer living

TDD NY: 800-662-1220

Visit www.coniferliving.com

SCHOOLHOUSE GARDENS

177 Main Street
Groton, NY 13073
607-898-4770

schoolhousegardens@coniferllc.com

1 & 2 Bedroom Apts. as unique as you are in a renovated historical school for seniors 62 years or older, or anyone with a disability that is 18 years or older.

- Elevator • Intercom Access Entry
- Emergency Call Buttons in Bath and Bedrooms

CONIFER VILLAGE AT ITHACA SENIOR APTS.

200 Conifer Drive
Ithaca, NY 14850
607-277-6320

conifervillageithaca@coniferllc.com

1 & 2 Bedroom Apts. in a peaceful location with incredible views, for seniors 55 or older.

- Balcony/Patio
- Laundry Hook-ups
- Computer/Fitness Centers





WHERE ELSE CAN YOU HEAR MUSIC FROM THE 1920'S TO TODAY?

ONLY on the RUDY PAOLANGELI Program!

GOOD LISTENING IS YOURS 8-10 SUNDAY MORNING



RABIES ALERT – CATCH THE BAT!

From Frank Kruppa
Public Health Director Tompkins County Health Department
Your Partner for a Healthy Community



The Tompkins County Health Department urges residents to avoid the risk of rabies and rabies treatment by capturing and submitting for laboratory testing any bat found in their home that may have come in contact with humans or pets. As of August 11, there have been 2 confirmed rabid bats in Tompkins County in 2015.

Rabies is largely transmitted through bites from rabid animals. Bats present an additional concern, because in certain situations a bite may not be readily apparent. This includes bats that are found in a room with a sleeping person or bats that are found in the presence of an unattended child or a person with a sensory impairment. Bats that have contact with pets that are lapsed or unvaccinated against rabies also present a concern.

If there is any chance that contact with a bat occurred to a person or pet, or you are not sure if contact occurred, capture the bat without touching it. If indoors, close windows, room and closet doors, turn on lights, and wait for the bat to land. Wearing heavy gloves, cover the bat with a pail, coffee can or similar container. If you spot a grounded bat outdoors, you can prevent further contact with people and pets by covering it with a pail or similar container. **Immediately call the Tompkins County Health Department at (607) 274-6688.**

If the bat is not captured or tests positive for rabies, every person and pet that had a reasonable probability of exposure should receive rabies shots as soon as possible.

An 80-second video on the proper technique for safely capturing a bat found in one's home is available on the New York State Department of Health website at <http://www.nyhealth.gov/diseases/communicable/zoonoses/rabies/>.

To find out more: <http://www.tompkinscountyny.gov/health/eh/neighborhood/rabiesfacts>

For more information contact: Adriel Shea or Skip Parr at 274-6688

COMMUNITY READ

Tompkins County Public Library is sponsoring our 14th annual Community Read. We urge all Tompkins County residents to read *Slaughterhouse-Five* by Kurt Vonnegut and meet with friends, neighbors, community organizations, and area libraries to discuss the book. TCPL has 400 copies of *Slaughterhouse-Five* for people to check out, and copies are available at all other local libraries. Throughout September, TCPL is sponsoring a series of events in connection with the Community Read.



Slaughterhouse-Five is a tribute to the bombing of Dresden during World War II, which killed 135,000 people. Written twenty three years after Vonnegut's own experience in the war, the novel blends science fiction and satire. Billy Pilgrim, a war veteran, becomes unstuck in time after he is abducted by aliens from the planet of Tralfamadore. Throughout the story, readers follow Billy as he flips back and forth through time before and after the war. Themes of the book include post-traumatic stress disorder, passage of time, the destruction of war, free will and mortality. For more information on the Community Read, visit: <http://tcpl.org/community-read.php>.

OUR REGION'S LARGEST PROVIDER OF COMPREHENSIVE ORTHOPEDIC CARE

"Thanks Dr. Dugan for the reassurance, encouragement, and such good care."

Tsu Lin Mei
Retired Cornell Professor and Tennis Enthusiast
Ithaca, New York

Cayuga Center for Orthopedics and Sports Medicine
Complete diagnostic, surgery, and rehabilitation services

- Orthopedic surgeons with subspecialty training
- Sports medicine physicians
- Rehabilitation medicine specialists
- Physical therapists
- Advanced imaging services
- Certified athletic trainers
- Exercise physiologists
- Nutritionists
- Massage therapists

Dirk Dugan, MD
Board-certified orthopedic surgeon,
Orthopedic Services of CMA

Cayuga MEDICAL CENTER
A Member of Cayuga Health System

For more information call or visit us online.
101 Dates Drive
Ithaca, New York 14850
(607) 252-3510 • cayugamed.org