

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

Senior Focus: Mary Ann Erickson Gerontologist and the New Board President of Lifelong

Mary Ann Erickson became the new President of the Board of Lifelong at the end of May. Recently we had the opportunity to ask her a few questions about her connection to Lifelong and her interest in gerontology.

This is Mary Ann's sixth year on the board having been recommended by colleagues from Ithaca College's Gerontology Institute. Mary Ann is an Associate Professor and Chair, Gerontology Faculty, Planned Studies Program.

When asked about how she became interested in gerontology, Mary Ann referred us to the intellectual biography posted on I.C. faculty page. This was an assignment to her students in a Gerontology Senior Seminar that she decided to do herself. The article is entitled the "The Accidental Gerontologist" and in it she first describes her roundabout way from beginning as a psychology major at University of Rochester to ending up majoring in math and in music history and theory.

A move to Chicago to pursue her music ambitions led to a job in a marketing research firm to support herself. She wrote "I had discovered a few things about myself – first, I didn't care for music as a career; second, I really enjoyed working with data; and third, I really didn't care for marketing."

Back to pursuing psychology, Mary Ann writes, that along with following her future husband to Ithaca she began her graduate work in Cornell's Department of Human Development and Family Studies. "Fairly quickly I started working with Phyllis Moen on her Women's Roles and Well-Being Study. This provided the data for my master's thesis and a publication on mothers and daughters."

"So far, no gerontology! This changed when Phyllis became interested in retirement and began the Cornell Retirement and Well-Being Study. This

was a pivotal time for me, as I was involved with this research at every stage, from developing the interview instrument to entering and using the data. I did some of the interviews for this study, some of which I remember quite clearly more than 10 years later. I used the Retirement and Well-Being Study data for my dissertation."

Mary Ann worked at Cornell as the Project Manager for the Pathways to Life Quality Study, a joint project of Cornell and Ithaca College. This was a small study of individuals moving into Kendal, a new Continuing Care Retirement Community (CCRC) at that time and eventually became a more comprehensive, longitudinal study of Tompkins County residents in a variety of housing situations. "As project manager I was primarily responsible for the data once the interviews were done, and really enjoyed this work for the most part." This led to her appointment at Ithaca College in the Gerontology Institute, and her description of herself as "The Accidental Gerontologist".

Mary Ann has written that "Aging Studies is a fascinating field of study that connects to so many other fields of study, most occupations, and everyone's personal life. My research and teaching come out of a life course perspective, which focuses attention on the connections across time and across lives. Current projects include a follow-up to a longitudinal study of CCRC residents, and new research on the role of creativity in the lives of older adults."

When asked about what challenges do you see for the baby boomers as we age. Mary Ann responded: "Baby Boomers are aging in a time when we see more possibilities in aging than ever before – encore careers, new ways to stay healthy, technology that helps us stay in our homes and connected to our families. At the



Mary Ann Erickson,
Lifelong Board President

same time, we are still challenged by many of the same issues that aging humans have always faced like declines in health and losses in our social network. I think it's sometimes hard for us Baby Boomers to walk the line between overconfident optimism about aging and unwarranted pessimism. We need to prepare for both the possibilities and the challenges."

Any advice for the *sandwich generation*? "Most of my peers are in this group, caring both for children and for aging parents. There is no one-size-fits-all

road map, but communication and support are key. If you are worried about your parents, talk to them and to your siblings. If you are overwhelmed, ask for help. I think grandchildren can be an untapped resource for the support of both adult children and their elders. Certainly teens and college-age students can understand the challenges their parents and grandparents are facing."

Are you still using your musical talent? "I do still play the piano for voice students at Ithaca College. Most semesters I am playing for 2-4 singers on a weekly basis. I have also accompanied the Boynton Middle School chorus quite a bit in recent years. I have even been recognized by a young cashier at Wegman's as "the lady who plays the piano at Boynton".

Finally we asked our new Board President, What does Lifelong look like 5 years from now? "Many of Lifelong's core programs will remain 5 years from now – activities like exercise and arts groups, tax counseling, Lifelong Learning. I hope we will see more programs in other locations throughout the county. I hope we also see more joint programs with other vibrant community organizations like our colleges and arts groups."

Thank you Mary Ann and we look forward to your term as President—the Lifelong Staff

**Harvest Moon Dance
at Ithaca College
Saturday, October 22, 2016
6:30pm – 8:30pm**

Music by Mike Vitucci & the Immortal Jellyfish

Annual Intergenerational Dance where local seniors interact with Ithaca College Community
Sponsored by I.C. A.G.E.S. Student Organization

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BEING GOOD TO YOURSELF

Due to chronic health problems, trouble paying bills, or other reasons, many older adults may feel lonely, sad, low, or stressed. You may not feel like doing anything, not eat enough, or overeat. Being good to yourself may help you improve your "get up and go".

- Get enough sleep.
- Stay in touch with family and friends to keep your spirits up.
- Join a walking group or other social group.
- Surround yourself with people you enjoy.
- Volunteer to help others, it makes you feel good too!

Remember, it's never too late to improve your eating plan, be more physically active, and be good to yourself for a healthier life.

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Senior Circle
Lifelong, Enhancing the Second Half
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CHANGE SERVICE REQUESTED

Senior Services

Information and Referral

The **Office for the Aging / NY Connects** 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/ NY Connects** at 274-5482, or visit us on the web at www.tompkinsco+6untyny.gov/cofa. Free language assistance, including interpreter services and translated documents are 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 housekeeping, 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 to Stop Falls collaborative. Call 274-5482 for more information.



Kay Ross,
Certified NYS Ombudsman

NYS Ombudsman Program

*Carol Bullis, Ombudsman Specialist
Tompkins County Office for the Aging*

Meet Kay Ross: weaver, spinner, avid gardener, lover of crafts and working with her hands. A woman of many talents, Kay took care of her family, owned her own craft store, and worked for 10 years as a florist at a local flower shop. Kay is as warm and gracious as anyone I've ever had the pleasure to meet. Kay is also a Certified Long Term Care Ombudsman volunteer.

The long term care ombudsman serves as a resource for residents living in long term care facilities such as nursing homes, assisted living facilities and adult care homes.

Kay has served as a Certified Long Term Care Ombudsman for 3 years. It was when Kay's mother entered a nursing home that Kay first heard about the long term care ombudsman program. Since she was spending so much time in the facility visiting her mother, she decided to volunteer with other residents. She came across a sign hanging in the nursing home with the word "ombudsman" on it. She did not know what "ombudsman" meant, so she asked. Kay recalls immediately feeling that this was something she could do and do well.

When I asked Kay what attracted her to the Ombudsman program she said that she has always enjoyed older people and seniors. She recalls how much she enjoyed being around her mother's friends and once she started volunteering in a long term care facility, how much she treasured the interaction with the residents.

Kay talks about her role as a LTC Ombudsman in promoting and mentoring self-advocacy in residents of long term care facilities. She tells a story of a resident with whom she met and talked with who expressed some concerns but was reluctant to voice them to staff. "Oh I couldn't do that" Kay recalls the resident saying. Kay continued to talk with this resident in order to see if the ombudsman could help if the resident wanted her to. As they talked, the resident's fears of speaking up disappeared. Eventually the resident was ready and able to voice their concerns directly to staff.

A short while later while visiting this resident again, Kay learned that they recently experienced another issue that needed to be addressed. The resident informed Kay that they had already expressed the concern directly to staff. The resident was happy to report that the staff had responded and the issue had been corrected to their satisfaction. "I consider that a success" Kay says.

For those who may be considering becoming a certified long term care ombudsman volunteer, Kay says that if you have compassion and want to make a difference then this volunteer experience is something to consider. "If you enjoy interacting with people, you're going to enjoy this" Kay says. "This is someplace that you can make a difference."

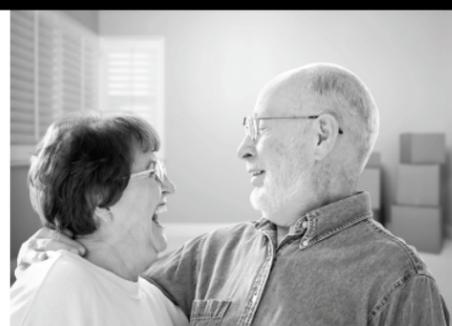
LTCO volunteers are needed in Chemung, Schuyler and Tompkins Counties. For more information on the Long Term Care Ombudsman Program visit www.ltcombudsman.ny.gov. Interested in volunteering? Contact the Long Term Care Ombudsman Program at 607-274-5498.

You Can Still File and Suspend Social Security Even with These Changes

The Social Security Standard, August 2016

You probably heard that changes in the law now affect the way you file for certain Social Security benefits. These changes place limits on when voluntary suspension and reinstatement can begin for you and your family members who might also be entitled to benefits on that record. This is not the demise of "file and suspend." It's still one of your best tools for boosting your Social Security benefit after you reach your full retirement age. The Bipartisan Budget Act of 2015 made changes to the Social Security claims filed by married couples. The law affected an unintended loophole primarily used by married couples to gain more money.

If you're full retirement age or older and apply for Social Security retirement benefits, you can suspend your benefits for any amount of time up to age 70. You may do this to earn "delayed retirement credits," which result in a higher benefit payment when you turn 70 or when you request reinstatement of benefits, whichever comes first. Under the new law, when you submit a request to suspend your benefits to earn delayed retirement credits on or after April 30, 2016, you will no longer be able to receive spouse's or widow(er)'s benefits during this voluntary delay period. In addition, if you suspend your benefit, any benefits payable to your spouse and children on your record (except for a divorced spouse) will also be suspended for the same time period. There is an exception. A request for voluntary suspension will not suspend a divorced spouse's benefit. Also, your divorced spouse can receive benefits on your record during this voluntary delay period. Remember, you can still plan and make the most of your retirement benefit by filing and suspending. These new rules don't prevent you from doing what's best for you and your family. There is a wealth of retirement information at www.socialsecurity.gov/planners/retire. For more information and answer to your questions about these changes in the law, go to www.socialsecurity.gov/planners/retire/claiming.html.



Need to move?

Downsize?

Reduce the clutter?

Experienced, friendly, and professional assistance is available.

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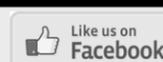


Ithaca, NY
607-279-5126
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lizsimple@gmail.com

Assisted Moving Services

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.

Don't forget to "like" us on Facebook. We will be posting up-to-date information about programs, services and events here at the Office for the Aging – so stay informed and "like" us!



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

Caregiver's Corner



David Stoyell
Tompkins County Office for the Aging

Powerful Tools for Caregivers

Earlier this summer, our local "Powerful Tools for Caregivers" program was strengthened by the addition of seven new co-leaders who bring extensive experience in working with older adults and who each recently completed a two day training to certify them as class leaders. As a result, we will be able to offer the classes three times this fall, giving family caregivers more choice about when and where to take the class that would be most convenient for them.

Joining the ranks of class leaders are: Evelyn Kalish, a social worker at Kendal at Ithaca, Jane Segelken, a social worker at McGraw House in Ithaca, Rhoda Meador, Director of the Finger Lakes Geriatric Education Center at Ithaca College, Zack Nelson, Senior Program Coordinator at GIAC, Fran Manzella, Associate Director of the Cancer Resource Center of the Finger Lakes, Chris Pogorzala, Ithaca College Gerontology Institute faculty member, and Beth Harrington, RN, Tompkins County Department of Emergency Response.

Powerful Tools for Caregivers is a six-week educational program designed to provide you with the tools to take care of yourself when caring for a loved one who has chronic illness or disabilities.

Such caregiving responsibilities can be stressful physically, emotionally and financially. The curriculum teaches tools for reducing stress, improving self-confidence, communicating better, balancing your life, locating helpful resources, and making tough decisions.

Register Now for Fall Classes

Each course will consist of six, 1-1/2 hour class sessions held weekly and offered free of charge to those caring for a family member who has an illness such as dementia, heart disease, Parkinson's, stroke, cancer or another chronic disease/condition requiring the ongoing concern of support family/friends.

To register, or for more information, call the Office for the Aging, 274-5482, or see the flyer on page 6.

Free Enrollment in Medic Alert + Safe Return

Scholarships are now available for enrolling persons with dementia and their caregivers in the "Medic Alert + Safe Return" program. The CNY Alzheimer's Association recently received state funding that allows them to enroll folks in the program at no cost. It is a 24-hour nationwide emergency response service for individuals with dementia who wander or have a medical emergency. Enrollees can choose from a small or large stainless steel bracelet or stainless steel pendant which will be inscribed with a member ID # and an 800 phone number for people to call if someone is found who is wearing the ID. Caregivers can also order a bracelet or pendant to wear which identifies them as caring for someone with dementia who

may need assistance if they have a medical emergency themselves. Both the cost of the bracelets/pendants and the annual enrollment fee are covered by the grant. Tompkins County residents can call the Office for the Aging to be sent an enrollment brochure (274-5492).

Project Lifesaver

The Tompkins County Sheriff's Department offers another important option to those looking to be able to track a loved one who has dementia if they wander off, in case no one finds them before harm comes to them. By enrolling in the program and wearing the tracking device, sheriff's deputies can quickly locate someone if they are reported lost in a timely fashion. For more information, call 607-257-1345 and ask for Project Lifesaver.



Help Indeed

"Help in need is help indeed"

Responsible and trustworthy retiree available for help with miscellaneous tasks.
\$15.00 - \$20.00 per hour depending on the task

- Transportation
- Grocery
- Shopping
- Errands
- Decluttering
- Pet Care
- Plant Care
- Bill Paying
- Rides out of town

Liz A.
607-279-6186

You Are Invited!



Tompkins County Office for the Aging Annual Public Hearing

TUESDAY, OCTOBER 4, 2016
9:00 AM
TITUS TOWERS 1 COMMUNITY ROOM
800 SOUTH PLAIN STREET
ITHACA, NY 14850
Refreshments available and stay after for Foodnet lunch, RSVP required and voluntary contributions welcome!

WEDNESDAY, OCTOBER 12, 2016
12:00 PM
TRUMANSBURG AMERICAN LEGION
4431 SENECA ROAD
TRUMANSBURG, NY 14886
Bring your own sandwich, dessert will be available.

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: lmonroe@tompkins-co.org

Tompkins County Office for the Aging
214 W. Martin Luther King Jr./State St.
Ithaca, NY 14850
www.tompkinscountyny.gov/cofa

- ▶ 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



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

Are you currently on Medicare?

If your answer is yes, the Annual Medicare Open Enrollment/ Annual Election Period 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 in this issue).

Medicare Open Enrollment Period: From October 15 to December 7 you can make changes related to your Medicare insurance coverages. You can:

- Change from Original Medicare to a Medicare Advantage Plan.
- Change from a Medicare Advantage Plan back to Original Medicare.
- Switch from one Medicare Advantage Plan to another Medicare Advantage Plan.
- Join a Medicare Prescription Drug Plan.
- Switch from one Medicare Part D Drug Plan to another Part D Drug Plan.
- Drop your Medicare Part D drug coverage completely.

Any enrollment changes made during this time will take effect on January 1, 2017.

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 2017. 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 or move. There are a number of other “Special Enrollment Periods”.

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), which will provide you with information on any changes to your plan. If you get a mailing from your current insurer, read it over. 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.

You may owe a late enrollment penalty if you go without a Medicare Prescription Drug Plan (Part D), or without a Medicare Advantage Plan (Part C) (like an HMO or PPO) or other Medicare health plan that offers Medicare prescription drug coverage, or without creditable prescription drug coverage for any continuous period of 63 days or more after your Initial Enrollment Period is over.

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’ program. 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. If you receive a letter stating that your coverage is “creditable”, save that letter.

If you do not enroll in a Part D Plan, or in a Medicare Advantage Plan with drug coverage, or in another “creditable” plan, you may owe a late enrollment penalty. This would occur if you did not have coverage for any continuous period of 63 days or more after your Initial Enrollment Period.

Open Enrollment is also your opportunity to change your Medicare Parts A and B. 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: Most persons become eligible for enrollment in Medicare at age 65, but it is sometimes younger -- for persons on Social Security Disability for 24 months, or persons with specific illnesses (ALS/Lou Gehrig’s Disease, and end stage renal disease). With 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 an employer/retiree plan. If you do not have such a plan, you can purchase supplemental insurance, also known as a medigap 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), Preferred Provider Organizations (PPOs), and Private Fee for Service (PFFS). 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 of these plans may also provide a Medicare Part D prescription drug benefit; and some of these plans 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 or possibly having a higher co-pay for out of network providers, 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/LiveOn New York. 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 Tompkins County Office for the Aging.



2016 Medicare Open Enrollment Clinics Annual Election Period at Lifelong 119 West Court Street, Ithaca

This is your opportunity to meet one-to one with a certified HIICAP counselor to ask questions about Medicare Part D, Extra Help, Medigap, Medicare Advantage Plans, the Medicare Savings, Program, EPIC, and other health insurance topics.

**Persons are seen on a first-come, first-served basis.
If you have any questions about the Clinic,
give Lifelong a call at 607-273-1511.**

- Wednesday, October 19, 9:30 to 11:30 a.m.**
- Wednesday, October 26, 9:30 to 11:30 a.m.**
- Thursday, November 3, 9:30 to 11:30 a.m.**
- Wednesday, November 9, 9:30 to 11:30 a.m.**
- Wednesday, November 16, 9:30 to 11:30 a.m.**
- Tuesday, November 29, 1:00 to 3:00 p.m.**
- Friday, December 2, 9:30 to 11:30 a.m.**
- Tuesday, December 6, 9:30 to 11:30 a.m.**

Please bring the following with you:

- * List of your prescriptions, including 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

Lifelong’s HIICAP Program is funded by the Tompkins County Office for the Aging.



*Lifelong
is a
United Way
Agency*

“Medicare Basics”

On Tuesday evening, October 4 from 5:30 to 7:30pm Sarah Jane Blake will be speaking at Lifelong on “Medicare Basics.” This talk is designed for those approaching age 65 and/or new to Medicare. But if you have been on Medicare for a while and still find it confusing, this presentation may help you understand your health insurance coverage.

Topics included will be: Medicare Parts A, B, & D and the New York State EPIC (Elderly Pharmaceutical Insurance Coverage). Other topics will include Medigap plans, Medicare Savings Plans, Extra Help, and discount drug cards. Also addressed will be how Medicare works with other health insurance.

Sarah Jane Blake is the Tompkins County Outreach Coordinator for New York Statewide Senior Action Council. She has been a counselor and advocate for seniors, senior programs, and policies affecting seniors for over 10 years. Previously she was Lifelong’s HIICAP Coordinator for Tompkins County and the Retirement Services Coordinator. She is well-versed in all things Medicare! Sarah Jane welcomes questions, so if you have questions, by all means bring them.

Walk-ins are welcome, but it is helpful if you can call and register so we will have sufficient handouts.

Do You Need Help Paying for Medicare?

Are you, or someone you know, struggling to make ends meet?

There is a program which many people do not know about which exists to help individuals and couples pay for their Medicare premiums. Recipients are automatically enrolled in full Extra Help, the subsidy that makes Part D Prescription Drug coverage more affordable. With Extra Help, individuals should have no Part D deductible or doughnut hole. Their Part D premiums are subsidized, and they pay fixed low copayments for the prescription drugs on their plan’s formulary. These 2016 income limits listed below are based on federal poverty limits. *And please note that you may qualify EVEN IF YOUR INCOME IS SLIGHTLY HIGHER than the amount shown!* Below are the income and resource categories for 2016:

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 \$1010/month. *Couple:* Income below \$1,355/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 \$1,208/month. *Couple:* Income below \$1,622/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 \$1,357/month. *Couple:* Income below \$1,823/ 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 \$2,000 /month and resources below \$4,000. *Couple:* Income below \$2,690 / 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.

You don’t wear clothes that are too big for you.

Why live in a big house or pay for more apartment than you need?

Are you interested in scaling down & simplifying your life? Have you considered retirement community living? Longview may be the answer!

Call Resident Services at (607) 375-6320 to schedule your tour today. Visit our website at www.ithacarelongview.com to check out floor plans, pricing, and other amenities offered in our community.



1 Bella Vista Drive, Ithaca, NY 14850
www.ithacarelongview.com

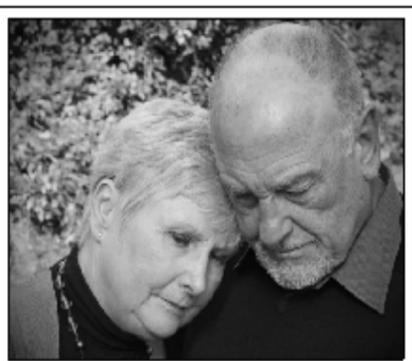
McGraw House Apartments
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Living with Arthritis

by Amy Johnstone, MS OTS

Arthritis is very common but is not well understood. Actually, "arthritis" is not a single disease; it is an informal way of referring to joint pain or joint disease. There are more than 100 different types of arthritis and related conditions. People of all ages, sexes and races can and do have arthritis, and it is the leading cause of disability in America. More than 50 million adults and 300,000 children have some type of arthritis. It is most common among women and *occurs more frequently as people get older*.

Common arthritis joint symptoms include swelling, pain, stiffness and decreased range of motion. Symptoms may come and go. They can be mild, moderate or severe. They may stay about the same for years, but may progress or get worse over time. Severe arthritis can result in chronic pain, inability to do daily activities and make it difficult to walk or climb stairs. Arthritis can cause permanent joint changes. These changes may be visible, such as knobby finger joints, but often the damage can only be seen on X-ray. Some types of arthritis also affect the heart, eyes, lungs, kidneys and skin as well as the joints.

What can you do about your arthritis?

There are many things that can be done to preserve joint function, mobility and quality of life. Learning about the disease and treatment options, making time for physical activity and maintaining a healthy weight are essential. Arthritis is a commonly misunderstood disease. The Arthritis Foundation is the only nonprofit organization dedicated to serving all people with arthritis. Its website, [arthritis.org](http://www.arthritis.org), has many resources for learning about arthritis, practical tips for daily living and more.

Tips to help you manage your arthritis:

•Be organized

Take charge of your treatment plan by keeping track of symptoms, pain levels, medications, and possible side effects so together with your doctor, you can determine what works best for you.

•Manage pain and fatigue

It's important not to allow pain and fatigue to become overwhelming. You can combine your medication regimen with non-medical pain management techniques. Similarly, fatigue is a common problem that can be caused by the underlying disease process or the stress of living day to day with the pain and limitations of a chronic disease. Learning and using natural therapies to manage fatigue is key to living well with arthritis.

•Stay active

Even though it might seem like the last thing you want to do when you're in pain, exercise is beneficial for managing arthritis and your overall health. It can strengthen muscles that support your painful joints, preserve and increase joint range of motion, improve sleep quality, boost your mood and sense of well-being and help you lose excess pounds that add stress to painful joints.

•Balance activity with rest

Rest is important when your disease is active and your joints feel painful, swollen or stiff. Lighten your schedule, and ask for help when you need to do so. Pace yourself throughout your day and take breaks to conserve energy.

•Eat a healthy balanced diet

A healthy diet, when combined with exercise, can help you achieve and maintain a healthy weight. Also, adding foods with anti-inflammatory properties and that are rich in antioxidants can help control inflammation.

•Improve Sleep

Poor sleep habits can worsen arthritis pain and fatigue, but there are things you can do to help you fall asleep and stay asleep. Make your bedroom dark, cool and quiet, avoid caffeine or strenuous exercise in the evening, and wind down with a warm bath or practice relaxation techniques before bedtime. Still have trouble sleeping? Talk to your doctor about a change in or timing of your medication or other ways that may improve your sleep.

Tips to help you perform your activities of daily living from the American Occupational Therapy Association:

DESIRED OUTCOME	TIPS
Reduce pressure and discomfort in your hands when holding or working with objects	Wrap foam, cloth, or tape around the handles of objects such as knives and pots and pans to cushion the grip. Use household and gardening tools with larger, ergonomically designed handles, which are available in many retail outlets. Use tools to make everyday tasks easier. For example, jar openers will reduce the stress on finger joints.
Reduce pain before, during, and after activities and while sleeping	Apply either heat or cold to your joints before and after performing an activity. Elevate and support your arms or legs on pillows when sleeping.
Increase the ability to easily stand from a seated position and prevent falls	Install a raised toilet seat and grab bars in the bathroom. Sit in armchairs and use the arms to push off when moving from sitting to standing. Remove all throw rugs to prevent tripping.
Avoid or reduce pain and stress on your joints	Use carts or carriers with wheels to move garbage cans, grocery bags, laundry, and other heavy items so you don't have to lift them. Use suitcases with wheels. Replace round doorknobs and faucet handles with lever-style handles.
Have more energy	Participate in light exercise. Eat well and get enough sleep. Pace yourself when performing activities that require stress and strain on the body. Do not perform any one task for an extended period, and take frequent breaks during the day. Ask for help when you need it so you don't become exhausted.
Continue to do the things that are important to you	Separate daily tasks, including leisure activities, into manageable amounts, and take breaks when necessary. Prioritize the things that are meaningful to you, and make time for them first.

References:

American Occupational Therapy Association. (2012). *Living with arthritis*. Retrieved from <http://www.aota.org/About-Occupational-Therapy/Patients-Clients/Adults/Arthritis.aspx>

Arthritis Foundation. (n.d.) *Understanding Arthritis*. Retrieved from: <http://www.arth>

Feeling Stretched?

Let's Face It...

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



Balance Your Life

Powerful Tools for Caregivers

Fall 2016 Powerful Tools for Caregivers Classes

Powerful Tools for Caregivers is a six-week educational program designed to provide you with 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 90-minute class sessions offered weekly for six consecutive weeks.

These classes are offered free of charge to those caring for spouses, parents or other adult relatives/friends. (It is not intended for professional caregivers.)

Choose the class most convenient for you:

Wednesdays, Sept. 14- Oct. 19, 3:00-4:30 pm
at the Slaterville Fire Station
2681 Slaterville Rd. Slaterville Springs, NY 14881

Thursdays, Oct. 13- Nov 17, 1:00-2:30 pm
at Kendal at Ithaca
2230 N. Triphammer Rd. Ithaca, NY 14850

Mondays, Oct. 17- Nov. 21, 6:00-7:30 pm
at McGraw House
221 S. Geneva St. Ithaca, NY 14850

Register as early as possible as class size is limited. To register or inquire about the program, call the Tompkins County Office for the Aging: 607-274-5482

Popular Scams and Frauds

NY Department of States Division of Consumer Protection

Senior citizens are too often the targets of consumer fraud scams. Scammers prey on older adults, who are viewed as vulnerable and lonely 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.



**Tompkins County Office for the Aging
and Doyle Medical Monitoring Present:**

The Personal Emergency Response System

Are you concerned about the safety of a family member or friend? Is someone you know at risk of falling in their own home? The Tompkins County Office for the Aging can help. Outreach staff is available to answer your questions about personal emergency response devices. We will guide you in choosing the most suitable device to meet your needs.

- The standard system includes a console unit and a wireless transmitter.
- The console is powered through an electrical outlet and also has an internal back-up battery in case of power failure. The console requires use of a telephone.
- The transmitter is both lightweight and waterproof and is worn as a necklace, or as a wristband.
- Standard rental pricing is \$25/month (prices may vary based on equipment and qualifying factors).
- No installation fee
- No fee for Service calls
- A Fall Detection Unit is available for \$5 more than the standard rate, a total of \$30/month.
- GPS Units are also available for \$45/month and a one-time \$40 activation fee.

**Call the Office for the Aging today at (607) 274-5482.
We look forward to helping you!**

Lifelong News

All events listed are held at Lifelong unless noted.

For more information and full listings of programs please check our website at www.tclifelong.org

Please call Lifelong at 273-1511 or email Tammy Dunn, Program Director at tdunn@tclifelong.org to register for any of these events!



From the Executive Director's Desk of Lucia Sacco

Lifelong's Ultimate Downsizing Summer is coming to a close. The Staff, Board Members and Volunteers have been working all summer to consolidate our program into one building. All staff offices have been relocated to 119 West Court St. (the brick building), a giant yard sale took place, rooms were painted, and the yearly waxing of floors is complete. WHEW!

We are excited to begin September with not only a renovated space but a very exciting Fall Program. Come in and see, sign up for a class, join us for a coffeehouse event or square dancing on Friday afternoons.

Mark your calendars have fun at these special upcoming events:

In honor of national Hug a Drummer Day come hear the Finger Lakes Fife and Drum Corp on Monday, October 3 between 5:30 pm - 6pm.

Lifelong's Costume Party on Friday, October 28th 6pm - 8pm
Music, dance, costume contest and light refreshments.

And more to come!

Lifelong Learning's Fall Semester Beginning September 6th We think it's the best yet!

We have many of our beloved instructors returning this semester with new offerings ranging from **Gilbert & Sullivan** presented by Barry Adams, Ron Krieg presenting **Offbeat Films** to Edward Hower sharing a series on **Opera**. Carol Miller has planned an 8-week class, **Expressing Yourself Through Art**, Neil Golder is presenting a series called **Silence: The Mystery of Wholeness**, Alex Delfini is facilitating a **Historical Introduction to Western Philosophy** and Julia Bentley-MacDonald is offering a **Writing with Julia** workshop.

We are welcoming many new course facilitators to Lifelong this semester presenting on topics such as **A New York Constitutional Convention, Hypnosis & It's Therapeutic Application, Fireworks – the Backstory, Global Warming and the Energy Crisis**, ...to even a course on **Preparing Homemade Pasta!**

We truly feel there is a lot of variety and something for everyone! If you haven't received the Fall Catalog you can view it online at www.tclifelong.org



Lifelong's Walk Program

Lifelong's Walk Program is a great way to explore the surrounding areas while increasing your strength, improving your balance, and enjoying the company of your fellow walkers. Elke Schofield and Jane Zimmer enjoy sharing these walks around the area.

The group meets at 1:15pm in the lounge at Lifelong and the walks start promptly at 1:30pm.

You must be able to walk 1-2 miles, have your own aide (if needed) and be capable of keeping up with the group. When carpooling is necessary a \$1-\$2 fee will be required for gasoline and parking fees and is to be given to the driver.

Lifelong membership is not required nor is registration, but a participant waiver will need to be on file before the first walk. These can be obtained by stopping in at the front desk at Lifelong.

If interested in participating contact Elke Schofield at 272-9476 or email elke@schophoto.com.

- September 14th - Hospicare
- September 28th - Gourlandia
- October 12th - Beebe Lake
- October 26th - Danby Trail

THANK YOU BORG WARNER for the SWIMMING PASSES !!!

245 passes were handed out at Lifelong this year to seniors in Tompkins County.

Spotlight on:

November is Alzheimer's Awareness Month



Lifelong connects with the Alzheimer's Association and brings to the community the following FREE sessions at Lifelong:

Healthy Habits For a Healthier You Thursday, November 3, 1:00pm-2:00pm

At any age, there are lifestyle habits we can adopt to help maintain or even potentially improve our health and possibly delay the onset of cognitive decline. Healthy Habits for a Healthier You will provide information on ways to age as well as possible by covering four areas of lifestyle habits that are associated with healthy aging: cognitive activity, physical health and exercise, diet and nutrition, and social engagement.

Basics of Alzheimer's Disease and Dementia Monday, November 7, 5:30pm-6:30pm

If you or someone you know is affected by Alzheimer's disease or dementia, it's time to learn the facts. This program provides information on detection, causes, and risk factors, stages of the disease, treatment and much more. This interactive workshop features video clips of people with Alzheimer's disease and their families sharing their stories.

Effective Communication Strategies Monday, November 14, 5:30pm-7:00pm

Individuals living with dementia often experience changes in behavior that can be confusing to friends and family. For caregivers, learning to decode messages through attitude, tone of voice, facial expressions and body language can help both parties to connect and communicate in meaningful ways. Effective Communication Strategies explores how communication takes place when someone has Alzheimer's disease, offering tips on decoding the verbal and behavioral messages delivered by someone with dementia and helpful ways to respond.

Understanding & Responding to Dementia-Related Behavior Monday, November 28, 5:30pm-7:00pm

During the middle stage of dementia, the person with the disease often starts to exhibit new behaviors that can be confusing for a caregiver. These behaviors are a form of communication, and are essential to understanding the needs of the person with dementia. Understanding and Responding to Dementia-Related Behavior assists caregivers to identify triggers to decipher behaviors and determine how best to respond.

Lifelong's Fall Wellness and Health Offerings

COPD Learn More Breathe Better



Lifelong connects with Tompkins County Health Department and Cayuga Medical Center to offer educational Wellness and Health workshops throughout the county on COPD and Asthma.

Fall sessions are from 1:30pm-3:00pm:

- Tuesday, September 27th at Lifelong, 119 W. Court Street, Ithaca
- Tuesday, October 11th at Juniper Manor I, 24 Elm Street, Trumansburg
- Thursday, November 3rd at Titus Towers, 798-800 S. Plain Street, Ithaca



AARP Driver Safety offers the nation's first and largest refresher course designed specifically for older drivers, but is open to all age groups.

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. Course participants qualify for a three-year insurance discount for completing the course and could be eligible for point reduction on their driver's license.

Fall 2016 courses at Lifelong:

October 8th and 15th
November 5th & 12th

Classes are from 9:00am – 12:30pm
and you must attend both sessions



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 cash, check or money order payable to AARP. For the first class session, please show up 15 minutes early to complete the registration process.



Northside-Southside News

Lifelong's Northside-Southside program 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. This program is funded in part by the New York State Office for the Aging and through Tompkins County Office for the Aging.

To register for events please call Lifelong at 273-1511 or email Tammy Dunn, Program Director at tdunn@tclifelong.org

Africana Film Series at Lifelong

The House I Live In, (Part One)
Tuesday, September 13, 5:30pm-7:30pm

The House I Live In, (Part Two)
Tuesday, October 18, 5:30pm-7:30pm

For over 40 years, the War on Drugs has accounted for more than 45 million arrests, made America the world's largest jailer, and damaged poor communities. Yet for all that, drugs are cheaper, purer, and more available today than ever before. Filmed in more than 20 states, it captures heart-rending stories from individuals at all levels, the dealer to grieving mother, the narcotics officer to the senator, the inmate to the federal judge, revealing profound human rights implications.

Bill Moyers Journal: Economic Justice For All?

Tuesday, November 29, 5:30pm-7:30pm

Bill Moyers sits down with attorneys Bryan Stevenson and Michelle Alexander experts in civil rights advocacy and litigation-to discuss just how far the U.S. has come as a country, why poor and working-class Americans have fallen further behind economically, and what the nation must do to fulfill Martin Luther King's vision.

Fruitvale Station

Tuesday, December 20, 5:30pm-7:30pm

The true story of Oscar, a 22-year-old Bay Area resident who wakes up on the morning of December 31, 2008 and feels something in the air. Not sure what it is, he takes it as a sign to get a head start on his resolutions: Being a better son to his mother, being a better partner to his girlfriend, and being a better father to T, their beautiful four-year-old daughter. He starts out well, but as the day goes on, he realizes that change is not going to come easy.



Coffee House Events



Poetry Reading – Jay Leeming

Monday, September 26, 3:00pm-4:00pm

Here's a reading of poems about everything from getting a haircut to buying groceries to rowing a boat. Jay Leeming will read poems from his first books of poetry as well as new poems. He will also be available for questions about the wild and mysterious art of poetry writing.

Folk Music – Alex Delfini

Tuesday, October 11, 2:00pm-3:00pm

Alex Delfini returns to Lifelong to provide an afternoon of traditional American, English, Scottish, and Irish Folk Songs. It will be a time to clap your hands, stamp your feet, sing along, and even join in with rhythm sticks, bongos or maracas...or then again you might just want to sit back and listen to these wonderful tales of love, work, travel or dealing with life's joys, adventures and woes. But, in any case, it should be once again a lot of fun!

Faces of China: Ancient and Modern – Carol Eichler

Thursday, October 27, 3:30pm-4:30pm

In this travel slide show our presenter will share her images and impressions of China today from her all-too-brief visits to Beijing, Shanghai, Suzhou, and Hangzhou. This fascinating country is experiencing unprecedented growth and change. Tourism has become an important business that is helping to preserve the country's past, as of necessity, it forges ahead in the name of progress and profit.

Food, Culture, and Politics in Thailand – Dolina Millar

Tuesday, December 13, 2:00pm-3:00pm

Dolina will share the experiences, insights, and photos she collected during her several months stay in Thailand last year. It is a country that has, after years of seeming stability, been undergoing political change (not always peaceful). Yet the essential Thai spirit and culture remains and is found in the amazing street food, temples, markets, and warm people.



Lifelong will be closed:

Monday, September 5th—Labor Day
Monday, October 10th - Columbus Day

Mark your calendar today!

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James Winkler, MD

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Schuyler Hospital
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Montour Falls, New York 14865
(607) 274-4203 • schuylerhospital.org



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Volunteers, Connected!

Lifelong's new volunteer program connects seniors with volunteer opportunities with non-profits throughout Tompkins County. Contact Joyce Billing at Lifelong to learn more, 273-1511.

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A Closer Look: Tompkins Learning Partners

Imagine stepping off an airplane into an airport you've never seen before. The neon signs shine strange markings and the chatter around you is gibberish. This is your new home. Imagine holding your newborn baby. You think about all you'll have to teach her in the coming years and wonder how you'll do it because you were never taught to read. Imagine supporting a family without a high school diploma. You work too hard for too little pay, and you never got a chance to explore your true passion through higher education.

These uncomfortable hypotheticals are painful realities for your neighbors, community members, and possibly even your friends. 32 million adults in the United States can't read. 19% of high school graduates in the United States can't read. 10% of Tompkins County residents lack basic literacy skills—and you'll probably never notice.

That's where we come in. We're Tompkins Learning Partners (TLP), a non-profit agency that offers tutoring services, free of charge, to those living or working in Tompkins County. Since 1976, TLP has been helping people obtain their educational goals with the help of a team of volunteer tutors. Volunteers work one-on-one with students to reach their individual educational objectives, which can range from learning how to set up an email account to obtaining United States citizenship. Many of our students are recently-arrived immigrants and refugees who are learning English for the first time. Some are American-born native English speakers who struggled to succeed in the school system and wish to become literate. Others need extra help preparing for the high school equivalency exam so they can move forward with their professional lives.

That's where you come in. **TLP is in need of volunteers ready to change lives through teaching—no experience necessary.** As a tutor, you'll be trained by our professional staff through various workshops that will prepare you to work with adult learners. You'll meet with your student a few times a week, and together, come up with a plan to meet their goals. You'll learn a new skill, develop new relationships, and help your community all the while.

If this sounds like a rewarding experience, visit our website (www.tlpartners.org), give us a call (607-277-6442), or contact Meredith Clarke at MeredithC@tlpartners.org to get started.

Our next orientations will be taking place in early September, but we can sign you up as early as today.



Volunteer Opportunity

Loaves and Fishes are in need of "ON CALL" Volunteers, if you would be willing to be called in when there is a shortage of volunteers. Training provided.

They are in short supply of clean up volunteers! Monday, Wednesday, and Friday 12:30 to 2:30. Carry food downstairs to coolers, sweep and mop, finish dishwashing.

Please call 607-272-5457 for more details and other volunteer needs or Come on in—located at St. John's Church 210 North Cayuga Street, Ithaca



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are the weekends of:
October 8-10, 15-17, & 22-25
10am—8pm
Except the first day October 8th when the hours are 8am-8pm

Senior Day
10am - 4pm on Wednesday, October 19th.

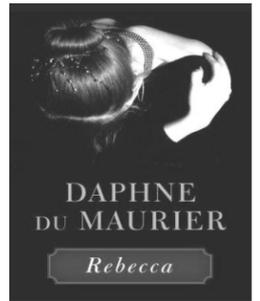
Dime Day October 24th
Bag Day October 25th
10am-8pm

The last day for donations is Saturday, September 17th from 9am—noon

BOOK NOOK
By Teresa Vadakin,
Information and Learning Services Librarian,
from the
TOMPKINS COUNTY PUBLIC LIBRARY

Rebecca
by Daphne Du Maurier

Rebecca published in 1938, is a romantic suspense story that tells the story of a young woman that marries a rich widower, Maxim de Winter. After a brief courtship in Monte Carlo, the new bride arrives at Manderly, the large mansion off the Cornwall Coast, to find out that Maxim's first wife, Rebecca still haunts the estate. Though her death was a year ago, all her belongings have been left untouched, her scent still lingers and her servant, Mrs. Danvers is as loyal as ever. The new bride, whose name is never revealed, searches for the answers that surround Rebecca's death in hopes of eradicating the evil that dwells within mansion.



A best-seller, *Rebecca* sold 2,829,313 copies between its publication in 1938 and 1965, and the book has never gone out of print. *Rebecca* has been called a modern Jane Eyre and Alfred Hitchcock made the book into a film in 1940.

The Tompkins County Public Library is hosting its 4 Seasons Book Club with this Fall Selection. Copies of the book are available at the library and may also be reserved by contacting: Teresa Vadakin, tvadakin@tcpl.org or calling 607-272-4557, ext. 202. An online discussion is ongoing through the Library's "4 Seasons Book Club" on Goodreads.

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SCAMS in the Ithaca Area

A number of scams are becoming increasingly prevalent in the Ithaca area. These scams can manifest themselves in the form of familiar and trustworthy names including NYSEG and the IRS. The Ithaca Police Department has published a release in the past explaining the format of these common scams. An unsuspecting Ithacan might receive a fake call from NYSEG stating that they are late to pay their utilities bill and unless they make an immediate payment over the phone their utilities will be shut off. A person claiming to be from the IRS may call explaining that they have had a federal charge placed against someone with threat of jail time, however if they make an immediate payment over the phone, the charges can be resolved. There have also been reports of false apartment listings on Craigslist that, after several email interactions, demand an immediate down payment on the property or it will be lost to another buyer. Scams have become an increasingly common concern, and it seems that older adults are those most at risk of these scams.

These scams can occur over any means of communication including, but not limited to, phone and email. On the Ithaca College and Cornell University campuses email scams are often a concern. The emails look very similar, almost identical, to the standard format of the emails sent out by the college. Many fraudulent emails appear urgent and redirect the user to sites that request personal information including email passwords and bank account information. If someone is unfortunate enough to be taken advantage of by one of these scams it can be serious cause for concern.

If you believe that you have been the victim of a scam, it is important to report it to the authorities. Reporting scams to the authorities should never be seen as humiliating or admission of a mistake. People of all ages get scammed everyday. Informing the authorities is not only a means of recovering an individual's losses but also helping to warn other members of the community that may be taken advantage of in a similar situation. If you think you are being scammed it is important to keep your personal information protected. Hang up the phone and contact the authorities. If the call or email turns out to be legitimate, nobody will fault you for being safe.

These scams are often well planned out and may seem trustworthy to the untrained eye. It is

important to identify some of the key warning signs of a scam. Due to the increasing frequency of the IRS scam, the IRS itself has released a list of warning signs that a call might actually be a scam. This list is directly from the IRS website and explains what the IRS will never do when calling you.

The IRS will never:

- Call to demand immediate payment, nor will they call about taxes owed without first having mailed you a bill.
- Demand that you pay taxes without giving the opportunity to question or appeal the amount they say you owe.
- Require you to use a specific payment method for your taxes, such as a prepaid debit card.
- Ask for credit or debit card numbers over the phone.
- Threaten to bring in local police or other law-enforcement groups to have you arrested for not paying.

It is also important to know that these scammers do not actually have personal information on you. Often they will ask general questions to begin with and use that information to further exploit an individual. Many scammers will start a call with a bold lie such as a grandchild is in jail. Dependent on the reaction of the individual, the scammer may continue the call or move on to a new victim.

Additionally, if any form of governing entity calls you, it would be expected that they already have your personal information on file. If the caller is asking for personal information over the phone then the call is probably a scam. It is recommended that unless you are making an outgoing call to a business or governing body, one should refrain from giving out personal information.

No two frauds are ever the same. There is no guidebook for citizens on catching frauds and often instinct and security are the only characteristics that stand in the way of financial scamming. On top of that, each time a scam is uncovered and taken down, a new one pops up to take its place. At the end of the day scams will continue to be a problem and are constantly evolving and adapting so they can better take advantage of you. Further education on warning signs is currently the best form of prevention a

person can have whilst being scammed.

A preventative measure that can be taken against scams is to remove yourself from sales call lists. This can be done by calling 1-888-382-1222 from the number you wish to remove. This will inhibit scammers simply because any caller trying to sell you something is likely a scammer. If you receive an illegal sales call after being removed from this call list, hang up the phone at once. It should be noted that this service will not remove a person from phone surveys or charitable call lists; therefore, this method of prevention is not a substitute for learning the warning signs for scams.

If you think you have been the victim of a scam you can seek help at one of the following places:

Ithaca Non-Emergency Police Assistance:
(607) 272-3245

Office of the Assistant Attorney General
Consumer Helpline: (607) 251-2764

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3. Williamson, Jamie. "IPD Issues Scam Alert." Ithaca.com, 27 Mar. 2015. Web. 3 Aug. 2016. <<http://www.ithaca.com/>>

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