

Genesee County Office for the Aging

2 Bank Street
Batavia, N.Y. 14020
Phone: 343-1611

Website:
www.co.genesee.ny.us
Email: ofa@co.genesee.ny.us



PAMELA WHITMORE
Director

"INFORMATION FOR
ADULTS 60 AND
OVER"

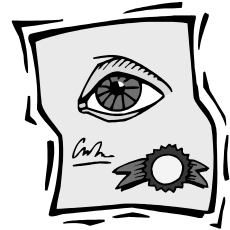
Gene-Senior

June 2007

EPIC PROGRAM CHANGES

By New York State Health Insurance Information Counseling
& Assistance Program

A recent change to New York State law requires EPIC enrollees to join a Medicare Part D drug plan as a condition of eligibility. EPIC will provide Part D premium assistance to all enrollees so that no one will be disadvantaged by this new requirement. Seniors can be assured that EPIC will continue to provide supplemental coverage for their drug costs not covered by Medicare including deductibles, co-payments, non-covered drugs and coverage gap. By using EPIC and Medicare together, seniors can save more on their prescription drugs.



The law is effective July 1, 2007. All enrollees either have received or will soon receive letters explaining how EPIC will provide them with Part D premium assistance. Fee Plan enrollees will receive free Medicare drug coverage because EPIC will pay the monthly premiums up to \$24.45, which is the average cost of a basic Medicare plan. These seniors will be required to continue to pay their quarterly EPIC fees, except those receiving Medicare's Full Extra Help will continue to have their EPIC fees waived.

Deductible Plan enrollees will be required to pay their Medicare drug plan premiums. However, EPIC will provide premium assistance by reducing their annual EPIC deductible amount by approximately \$300. The deductible reduction equals the average annual premium cost these enrollees will pay for a basic Medicare drug plan. Starting in July 2007, the initial reduction will be pro-rated based on the remaining months in the deductible enrollees' current EPIC coverage year. At the start of their next coverage year, the EPIC deductible will be reduced by the full assistance amount.

To make it easy for seniors, EPIC will assist those that are not currently enrolled in Medicare drug plans with selecting and enrolling in plans that best fit their drug needs and allow them to continue to use their local pharmacy. If they prefer, seniors can select a different plan. EPIC also will assist Medicare Advantage (MA) seniors with enrolling in Part D, to the extent an appropriate option is available from their MA plans.

By using both EPIC and Medicare drug coverage together, seniors will save more on their prescription drugs and have better coverage. However, if seniors or their dependents will lose other health care coverage or retiree benefits by enrolling in a Medicare Part D plan, they should contact EPIC's toll-free Helpline at **1-800-332-3742 (TTY 1-800-290-9138)**. The EPIC Helpline is also available to answer any questions about how EPIC and Medicare drug coverage work together.

PRE-SORT STANDARD
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GENESEE COUNTY OFFICE FOR THE AGING
Batavia - Genesee Senior Center
2 Bank St.
Batavia, New York 14020

This Newsletter is funded through grants from the New York State Office for the Aging, the Older American's Act, and the generous support of the Genesee County Legislature. SUGGESTED CONTRIBUTION - \$4.00

ITEMS OF SPECIAL INTEREST

By: Barbara A. Matarazzo, Clerk/Typist
MEETINGS

Disabled American Veterans

Monday, June 4th 7:00 p.m.
VAMC Recreation Hall

Doehler-Jarvis

.....**No Meeting in the Month of June, 2007**.....
St. Nicholas Club, 245 South Swan Street

Graham Retirees

Wednesday, June 13th 12:00 p.m.
To Be Announced

I.A.R.P. Board Meeting

Wednesday, June 6th 1:00 p.m.
Senior Center

I.A.R.P. Regular Meeting

Wednesday, June 13th 1:00 p.m.
Senior Center

June IARP Meeting - Helen Batchellor will be providing a program entitled "Five & Dime - 1940 Memorabilia"....

July IARP Meeting - Annual IARP Picnic....Please find more details on this page of the Gene-Senior Newsletter.....

September IARP Meeting - A representative from Oliver's Candy will be providing a delicious program on chocolate.

N.A.R.F.E. Meeting

Tuesday, June 26th 11:45 a.m. (Lunch)
Bohn's 1:00 p.m. (Meeting)
For more information, call 343-2479 or 591-1044

Us Too Prostate Cancer Support Group (Batavia Chapter)

Monday, June 18th 7:00 p.m.
United Memorial Medical Center Board Room - North Street

TRIAD/SALT (Seniors & Law Officials Together)

Wednesday, June 6th 1:00 p.m.
Senior Center

BATAVIA - GENESEE SENIOR CENTER ACTIVITIES

By: Sue Thaine, Recreation Program Assistant

BLOOD PRESSURE MORNINGSSenior Center - 2 Bank Street

Wednesday, June 13th 10:00 a.m. - 11:30 a.m.

Bethany - East Bethany Church

Wednesday, June 6th 11:15 a.m. - 12:00 p.m.

Corfu - Corfu Presbyterian Church

Thursday, June 7th 11:00 a.m. - 12:00 p.m.

Gillam Grant Community Center

Blood Pressure Screenings are held two (2) times during the month. Call 494-1621 for dates.

..... 10:00 a.m. - 12:00 p.m.

Attention Waltz Class Participants

Please be advised that there will be **NO Waltz Classes** until September or October of 2007. You will be notified of an exact date through the Gene-Senior Newsletter.

ADVISORY COUNCILS

(Meet at the Senior Center)

Office for the Aging

Thursday, June 7th 1:00 p.m.

Genesee Senior Foundation, Inc.

Thursday, June 21st 2:00 p.m.

R.S.V.P. Advisory

Monday, June 4th 12:30 p.m.

WEEKLY PROGRAMSMondays

Bridge 12:30 p.m.
Learn to Waltz 1:00 p.m.
Square Dancing 3:30 p.m.

Tuesdays

Bridge 11:30 a.m.
Cribbage 1:00 p.m.

Wednesdays

Quilters 9:00 a.m.
Knit & Crochet 12:30 p.m.
Euchre 1:00 p.m.

Thursdays

Bone Power 10:00 a.m.
Bridge 1:00 p.m.
Cribbage 1:00 p.m.

Fridays

Line Dancing 9:30 a.m.
Art Class 10:00 a.m.
Keyboard Music Lessons 1:00 p.m.
Card Group 1:00 p.m.
Open Pool Table 2:00 p.m.

OTHER PROGRAM OFFERINGS:2nd Tuesdays

Adult Diabetes Support Group
VA Medical Center - Ambulatory Care Area
For Information call Michele Gaylord, CDE at 297-1000, ext. 72555. This is Open to the Public..... 6:30 p.m.

3rd Tuesdays

Caregivers Support Group
Sponsored by LeRoy Christian Community Project
For Information Call 768-7540
Garden View - 124 East Main Street,
LeRoy, NY 7:00 p.m.

1st Wednesdays

Crafters 1:30 p.m.

3rd Wednesdays

Alzheimer's/Dementia Related Disease Support Group
Genesee County Nursing Home
1st Floor Community Room
278 Bank Street, Batavia
For Information Call Peggy Young at 343-1611..... 7:00 p.m.

Insurance Counseling

Insurance Counseling Offered on an Appointment Basis ONLY. Call 343-1611

**I.A.R.P Annual Picnic
Wednesday, July 11, 2007**

This year's picnic is scheduled to take place at Genesee County Park, Section E, beginning at 11:00 am. Everyone is asked to bring a generous dish to pass along with their own table service. A Chinese Auction will follow.

**"Care Options for Seniors"
in Genesee County**



**When you need to know where to turn
for assistance, there is now a
centralized way to learn about
healthcare-related options for
Genesee County seniors
and their caregivers**

Information is available in printed form
585-343-1611

or

Reach us on the web at:

www.co.genesee.ny.us

From the main menu select:
"Care Options for Seniors"

The project is made possible by a grant from the Community Health Foundation of Western and Central New York. The Community Health Foundation is a not-for-profit private foundation whose mission is to improve the health and health care of the people of Western and Central New York.

Genesee Senior Foundation, Inc. Memorials

Lewis Gerace by Angelo Steffenella

Office for the Aging Memorials

In Memory of Tom Szumigala by:

Elaine Hensel
Patricia Linsey
Julie Herman
Charles Herman
Judi Feltz
Nancy Miller
Patricia Ambrose

Genesee County Fire Police Association

In Memory of Lewis Gerace by:

James Smith

**Cribbage Results
April, 2007**

1st Place - Elinor Johnson
2nd Place - Jane Laesser
3rd Place - John Genesky
4th Place - Dot Amidon

GCASA's Senior Spice Program

Submitted by: Michael Laycock, GCASA

GCASA's (Genesee/Orleans Council on Alcoholism and Substance Abuse) Senior Spice Program is looking for ideas from Genesee County seniors on how to re-vamp our Program to better meet your needs. In past years we have sponsored the Medication Education program at various county sites, and many social events for those age 60 and older. We'd like your input in coming up with a new name for our program, as well as other ideas for educational and social events. We want to partner with you in maintaining a healthy lifestyle, and assisting us in helping the youth of our community to do the same.

Please send your suggestions to the following address:

Mike Laycock
c/o GCASA
430 East Main Street
Batavia, New York 14020

Or

Call Mike at 815-1874 or Carol Nicometo at 815-1875

Mission Statement:

Genesee County Office for the Aging

It is the goal of the Genesee County Office for the Aging to enhance, support, and maximize the capabilities of Genesee County residents 60 years of age and older and their caregivers. We aim to improve their quality of life by promoting their independence and self-sufficiency.

NEWSLETTER SUGGESTED CONTRIBUTION

By: Pamela Whitmore, Director

Our suggested annual contribution for this "Gene-Senior" newsletter is \$4.00. It is costly to mail the newsletter and your contribution will help to ensure that we will be able to provide the information included in a timely and cost effective manner. This is only a suggested contribution amount. We appreciate any donation that you can make.

Please return the form provided below with your contribution to: Office for the Aging, 2 Bank Street, Batavia, New York 14020.

Newsletter Contribution

Name _____

Address _____

Telephone # _____

Amount of Contribution \$ _____

Thank You For Your Support!!

**Website Address for the Genesee County
Office for the Aging**
www.co.genesee.ny.us

Genesee/Orleans Council on Alcoholism and Substance
Abuse and the Office for the Aging

Presents

"Senior Night at the Ballpark"



**Tuesday, July 24
Dwyer Stadium**

**Batavia Muckdogs
vs.
Brooklyn Cyclones**

All those 60 years of age and older are invited to gather
at the Party Tent for dinner at 6 p.m. and the ballgame at
7:05 p.m.

Cost is just \$5 per person!

Tickets are available at the
Office for the Aging,
2 Bank St., Batavia

For more information, call 815-1874

"Gene-Senior" Newsletter is collated by RSVP Volunteers

WE NEED YOUR SUPPORT

Because needs are always greater than the funds
available to meet them, the Genesee County Office
for the Aging encourages monetary donations to our
not-for-profit foundation called the **Genesee Senior
Foundation, Inc.**

Name _____
(May we publish your name? Yes No)

Address _____

All donations are greatly appreciated.

All contributions are tax deductible to the extent of the law

I designated my contribution of \$ _____ to be used where
most needed.

Funds received will be used to support Office for the Aging
Programs such as:

Recreation	Transportation	Home Delivered Meals
Caregiver Support		In-Home Care
	Health Insurance Counseling	

**Please make checks payable and send to:
Genesee Senior Foundation, Inc.
2 Bank Street, Batavia, NY 14020**

THANK YOU!

RSVP NEWS

Submitted by: Dorian Ely, RSVP Coordinator

"The bottom line is volunteering isn't just nice, it's
necessary to solving some of our toughest social
challenges. The only way to tackle the hard challenge of
illiteracy, youth violence, poverty and other problems is if
Americans rally together," according to Corporation for
National and Community Service CEO David Eisner.

Volunteers are working on those problems here in
Genesee County at local elementary schools, Literacy
Genesee, After School @ Your Library Program,
Genesee-Orleans Ministry of Concern, Salvation Army
and other sites. However, there is still a need for
volunteers at many locations throughout Genesee County.
Please call RSVP at 343-1611 and we will get you
connected.

New Telephone System

The Genesee County Office for
the Aging has installed a new
telephone system. The new
system was put in place on May 21, 2007.



Our telephone number of 585-343-1611 has remained
the same.

**You Can Control Your Future and Protect
Your Assets.**

**Join us in an informal "Nothing-to-Sell" Meeting
every 3rd Thursday of every month at the Office for
the Aging from 2:00 pm – 3:00 pm to get your
questions answered about Long-Term Care
Insurance.**

**Become an informed consumer and get the unbiased
information you need from the people you know.**

**Genesee County Office for the Aging
585-343-1611**

How To Give To Charity

Submitted by: Carol Taddei, Services Coordinator

Millions of New York State residents give a total of over \$10 Billion per year to various charities. Most of the money is well used. However, some is also skimmed off the top by dishonest scam artists who use the good will of others to line up their own pockets. If you want to be sure that your donations are actually going to a good cause, try the following:

- ◆ Ask for copies of the charity's financial statement, and written information on the charity's programs. By law, written information must be sent to you within 15 days.
- ◆ Ask how much of your money is actually going to charity and how much is being used for administrative costs. (Some charities use most of their donations to pay huge salaries to their officers).
- ◆ Avoid charities with names meant to sound like other, larger, more famous charities.
- ◆ Don't be pressured, either over the phone or by a door-to-door solicitor. Any legitimate charity will give you time to think things over, and will provide you with written information if you request it.
- ◆ If you are contacted by a charity that claims ties with the police department, call your local police to be sure they are actually benefiting from the charity.
- ◆ Be aware that you do not have to pay for unordered merchandise, (such as name/address labels) that is mailed to you.

Most charities in New York State must register with the Attorney General's Office. In addition, the Attorney General published "Pennies for Charity", a listing of various telemarketing campaigns in the state, along with the amounts that were collected, and the amounts going to charity. For information on this report, or to see if a charity is registered, contact the Attorney General's Office at 1-800-771-7755. Information on National Charities may also be obtained from the Philanthropic Advisory Service Council for Better Business Bureaus at 703-276-0100.

Defensive Driving

Tuesday, June 19th

9:00 am - 5:00 pm - One Day - Bring Bag Lunch
Richmond Memorial Library

Tuesday & Wednesday, July 24th & 25th

9:00 am - 1:00 pm - BOTH DAYS
Richmond Memorial Library

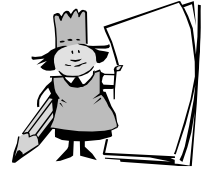
Cost: \$10 (NO Cash)
Make check or money order to "AARP".
Please bring your driver's license to class.

You must pre-register by calling the Office for the Aging at 343-1611.

"My Favorite Recipe"

Submitted by: Sandy Funke, Senior Client Services Outreach Assistant

How would you like to submit your favorite recipe to share with our readers. Send us your favorite recipe along with a little information about yourself and we will print it in a future issue of the Gene-Senior Newsletter.



Simply send your recipe and biography to:

Genesee County Office for the Aging
2 Bank Street
Batavia, New York 14020
Attention: Sandy Funke

We look forward to sharing your great recipes in our

EmPower New York - New York Energy Smart

Submitted by: Karen Woods, Client Services Outreach Assistant

What is EmPower New York & Who is Eligible

EmPower New York is a cost-effective electric reduction program. Individuals in receipt of HEAP are eligible to apply for this program.

What is the Cost & Who Provides the Services

There is no cost to eligible individuals. The New York State Energy Research and Development Authority (NYSERDA) contracted with Honeywell International to implement the EmPower New York program. The energy efficiency services are delivered by private contractors.

All New York Energy Smart Programs are funded by a System Benefits Charge (SBC) paid by electric distribution customers of Central Hudson, Con Edison, NYSEG, National Grid, Orange and Rockland, and Rochester Gas and Electric.

New York Energy Smart Programs are designed to lower electricity costs. The programs are available to residential electric distribution customers.

How to Apply

Referrals for application are accepted by contacting:

Genesee County Office for the Aging
2 Bank Street
Batavia, New York 14020
Attention: Karen

If you should have any questions about this program, please call Karen at 585-343-1611.

**FALL TRIP TO GETTYSBURG, WASHINGTON, DC, &
MT. VERNON
“GET TO KNOW OUR NATIONS CAPITAL”**

October 9-12, 2007

Join Stone's Traveling Seniors on a wonderful Fall Trip to the Washington, DC, area during the picturesque fall season.

Travel by Deluxe Motorcoach to the Washington, DC, area with a stop in Gettysburg for a two hour battlefield tour with a step on guide. Included are three nights' accommodations, baggage handling, and tax, three breakfasts, three dinners, and a lunch cruise on the Potomac.

Professional guide service for two full days will compliment our tour of the U.S. Capitol (outside), the Supreme Court Building, The Library of Congress, the National World War II Memorial, the Air Force Memorial, the U.S. Navy Memorial and the Naval Heritage Center, the Korean War Veterans Memorial, the Lincoln Memorial, the Vietnam Veterans Memorial, and the Bureau of Printing and Engraving.

Tour mobile tickets are included for a narrative tour of Arlington National Cemetery. We will visit the National Cathedral, the largest church in the United States, and the Church of the Immaculate Conception.

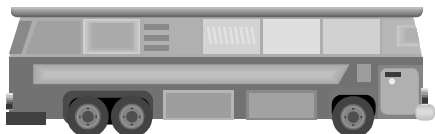
We have a photo opportunity of the White House and an Illuminated Monument Tour including the Kennedy Center, the Franklin D. Roosevelt Memorial, the Jefferson Memorial, and the Marine Corps War Memorial (Iwo Jima). There will be free time to visit the museums of the Smithsonian Institution.

We will also visit Boyd's Bear Country and admission to Mt. Vernon.

Enjoy this wonderful fall vacation for \$569.00 per person double occupancy. Call for triple occupancy or single occupancy rates. Driver and guide gratuities are included.

For more information or to reserve your seats call Catherine M. Stone at 768-2055. You may mail your \$50.00 deposit to Catherine M. Stone at PO Box 344, LeRoy, NY 14482. In the past these trips have filled up very fast. Final payment will be due no later than August 20, 2007.

Prices reflect current fuel prices. The bus company reserves the right to add a fuel surcharge to the final price if over the applicable service dates, fuel prices have increased significantly from the date of the charter agreement.



**Centers for Medicare & Medicaid Services
National Medicare Multi-Media & Education Campaign
Medicare Strives to Help You Stay Healthy
A Healthier US Starts Here**

If you have Medicare, three important steps can help put you on the road to better health:
STEP 1: Know your health history
STEP 2: Talk to your doctor about the Medicare preventive services that are right for you
STEP 3: Register for MyMedicare.gov on any computer

These three easy steps can take you towards a healthier life.

Being physically active, eating a healthy diet, staying at a healthy weight, and not smoking all work to keep you healthy and help you live longer. But there is more you can do to protect your health and prevent disease.

Don't overlook routine preventive services such as cancer screenings (mammogram, colorectal, prostate) and cardiovascular screenings, and simple things such as getting a flu shot. These tests and services are critical to your overall health and can help you prevent diseases or detect them early, when treatment works best.

If you need help remembering the services you received and the tests you need each year, you can use the MyMedicare.gov web tool to help you (1) track the preventive services you used and (2) remind you about other covered services that are right for you. You can visit the MyMedicare.gov website from any computer with Internet access to take advantage of these benefits. If you don't have a computer with Internet access, ask a family member or loved one if they do. Or, visit your local library, where there are usually public computers with Internet access.

Start taking your three steps to prevention today. Know your health history, talk to your doctor about the screenings and services that are best for you, and register for MyMedicare.gov. Set an example for your family and friends. Taking these steps can lead to better health and quality of life for you and those you love.

Look for a "Healthier US Starts Here" event in your area to learn more about Medicare preventive services. Or, visit www.medicare.gov on the web or call 1-800-MEDICARE (1-800-633-4227) to get a free copy of Staying Healthy Medicare's Preventive Services. On the web select "Find a Medicare Publication" under "Search Tools."

This information prepared by the U.S. Department of Health and Human Services.



UPCOMING EVENTS

To make a reservation for any of our activities, please call the Genesee County Office for the Aging at 343-1611

June, 2007

Sunday, June 3rd - The Sound of Music

A **Modified Coach** is scheduled to leave the Senior Center at 11:00 am for the 2:30 pm performance of The Sound of Music at the Lancaster Opera House. Prior to the performance, the bus will stop at the Red Mill Inn for a delicious Champagne Brunch Buffet. The cost of this trip is \$39 to be paid at the time you sign up.

Tuesday, June 12th - Amish Wedding Feast

We are in the midst of planning this event. A traditional Amish Family will prepare and serve dinner. A four (4) hour tour will immerse you in the 4th largest Amish Settlement in the world. You will see and/or explore so much on this trip. A **Motorcoach Bus** has been reserved and is scheduled to leave the Senior Center at 7:30 am. The cost of this trip is \$70 that will need to be paid at the time of signing up. Walking Alert: H

Monday, June 18th - Father's Day Luncheon

Our annual Father's Day Celebration will be a Western Theme. We will be entertained by "Queen City Drifter", Dennis M. Dennehy with his classic country music style.

Tuesday, June 19th - "The Honey Moaners"

Plans have been made for a **Motorcoach Bus** to leave the Senior Center at 9:00 am and take you to the Turning Stone Casino to be part of the "The Honey Moaners" Interactive Murder Mystery. Along with the Murder Mystery you will enjoy a sit down luncheon. Additionally you will receive \$25 Free Play to be used at the Turning Stone Casino. Cost of this trip is \$71.00 to be paid at time of sign up.

Wednesday, June 20th - Bingo

Following our noontime luncheon, you will have the chance to win a prize at our monthly Bingo Game. Don't miss out on the chance to yell out those famous words, "Bingo".

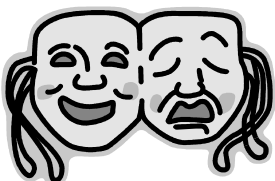
Monday, June 25th - June Birthdays

The date is set as we celebrate the birthdays of our friends and colleagues born in the month of June. Join us as we sing "Happy Birthday".

Upcoming Events

Thursday, July 19th - "Man of LaMancha"

A **Motorcoach Bus** is scheduled to leave the Senior Center at 9:00 am for Bristol Valley Theater and the production of "Man of LaMancha", where Don Quixote goes out on his quest for the "The Impossible Dream". Additionally, you will enjoy a delicious Deli Lunch Buffet at the Bristol Harbor Resort. The cost of this trip is \$70 to be paid at the time you sign up. Walking Alert: M



Thursday, August 16th - Grand Lady Cruise

A **Modified Bus** is scheduled to leave the Senior Center at 10:45 am for the Grand Lady Cruise. A two hour show will be enjoyed as you cruise along the Niagara River along with a lunch choice of Beef Roulades or Chicken French. Before heading home, you will stop at the Coppertop Gardens in Alabama, NY, to enjoy a peaceful and calming walking tour of the beautiful gardens at the home of Mark and Cheryl Cordes. Cost of this trip is \$50.00 to be paid at time of sign up. Walking Alert: M

Sunday, August 26th - Chautauqua Institute

A **Modified Bus** is scheduled to leave the Senior Center for a concert of the US Air Force Liberty Pops. A luncheon the grounds of the Chautauqua Institute at the Athenaeum Hotel will be served. An **ALL WALKING** tour will be conducted by a Guide. More details on this trip will be available in future issues of the Gene-Senior Newsletter. Walking Alert: H

Wednesday, October 17th - Tribute to Dean Martin

A Modified Bus is all arranged to leave the Senior Center at 10:45 am to travel to the Hearthstone Manor for the production of "Dino - His Son Remembers". This is a tribute to Dean Martin featuring Ricci Martin. Included with the show is a hot, full course chicken dinner. Cost of this trip is \$54.00 to be paid at time of sign up. Walking Alert: L

Tuesday, October 23rd - Enchante Cabaret

Plans are complete for a trip to Bryncliff and the show, "Enchante Cabaret". A **School Bus** will be leaving the Senior Center at 11:00 am for this ultimate dinner theater experience. A delicious dinner buffet with dessert will be provided. Cost of this trip is \$34 to be paid at time of sign up. Walking Alert: L

Thursday, November 1st - Christmas in the Country

A **Modified Coach** is leaving the Senior Center at 10:00 am for the Hamburg Fairgrounds who is hosting "Christmas in the Country". Your ticket includes a unique craft show, sit down dinner with a choice of Sirloin Filet or Center French Cut Porkloin. In addition, you will receive \$10 in Free Play at the Casino. Cost of the trip is \$32.00 to be paid at time of sign up. Walking Alert: M/H

Monday, December 3rd - Big Band Christmas

A Modified Coach is scheduled to leave the Senior Center at 10:45 am for Samuel's Grande Manor for the sights and sounds of the "Big Band Christmas Spectacular". A talented cast of performers and a full orchestra will be providing this Christmas show. In addition you will enjoy a full course boneless chicken breast dinner. Cost of this trip is \$54.00 to be paid at time of sign up. Walking Alert: L

New Trip Reservation Policy

When you make your reservation for a trip through the Genesee County Office for the Aging, it is necessary to make payment at the same time in order to be placed on our trip list. No names will be placed on our trip list until full payment is received.

GENESEE CAREGIVER

Get a Good Night's Sleep

Submitted by: Carol Taddei, Services Coordinator

Older people who tend to nap during the day will sleep fewer consecutive hours at night. This may contribute to the myth that older people need less sleep.

The change in sleep patterns may be due in part to changes in the daily rhythm of several hormones and changes in body functions, such as temperature. As we get older, it may take longer to fall asleep when we lie down and more difficult to stay asleep. We may wake up more frequently during the night and find it more difficult to fall asleep again or to get additional good-quality sleep.

Adding to this restless cycle, there may occasionally be brief (five to 10-second) interruptions in breathing during sleep. This condition, called sleep apnea, often benefits from further evaluation and treatment. Treatment usually improves the bodies' overall function.

Fatigue due to insufficient sleep may also lead to an increase in snoring and may contribute to restless leg syndrome or discomfort in the lower extremities. These problems may further interfere with sleep.

However, none of these age-related changes mean we need less sleep as we get older. Older people need as much restful sleep as younger people - seven to nine hours. If we don't get it, we tend to not be quite ourselves.

If you are not getting enough sleep, here are some strategies you may want to try:

Get more exercise - Exercise has been found to be more effective than sleeping pills for many seniors. Try to exercise by walking even when you feel tired. You should exercise late in the day before dinner (but not less than three hours before you go to bed), because physical activity raises your body temperature, and then, a few hours later, your body temperature drops to a level that helps you sleep.

Cut back on caffeine - If you're having trouble sleeping, drink fewer caffeinated beverages after noon. Don't drink any caffeinated beverages after 3:00 pm because this stimulate can stay in your system for many hours, interfering with sleep.

Make your bedroom a good place to sleep - Be sure you are sleeping in a dark, quiet place. Eyeshades and earplugs may be helpful if your room is too bright or if you surroundings are too noisy. A cool, well-ventilated bedroom will also help keep your temperature down to a level that may help you stay asleep.

Avoid afternoon naps - Some people feel more refreshed after a short nap in the afternoon. Others find that avoiding naps helps them to sleep better at night. If you're a napper but are having trouble sleeping after the sun goes down, try skipping your afternoon nap for a few days.

Drink warm milk or non-caffeinated tea before bed - In addition to calcium and protein, milk contains an essential amino acid called tryptophan that is a natural sleep inducer. Others swear by chamomile or peppermint tea. You may want to try different, non-alcoholic drinks in the evening to see which has the most soothing effect for you. Don't drink too much fluid before bedtime because it may interrupt your sleep by increasing your need to urinate.

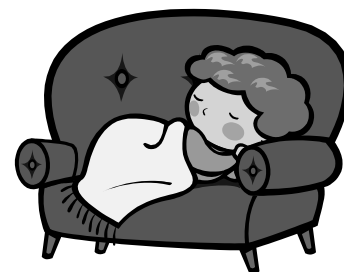
Decompress so you can rest - Rest and sleep go hand in hand, so try to find relaxation techniques that are effective for you. Some people find that meditation, reading a book or listening to music may be soothing. Others find that taking a leisurely stroll, imagining a beautiful scene or taking a warm bath about an hour and a half before bedtime can be calming and may promote sleep. Prayer, breathing exercises or massage may also be helpful. Whatever works for you, get into a routine you like and follow it every evening.

Don't drink a nightcap - Minimize your use of alcohol and don't drink alcohol after 6:00 pm. Several hours after drinking, when the level of alcohol in your blood goes down, you will find yourself more awake and will have trouble falling back to sleep.

Don't read or watch TV in bed - If you use your bedroom just for rest and go to bed only when you are tired, you will sleep better. If you are still awake after 15 to 20 minutes, get out of bed and read or listen to music under dim lighting until you feel sleepy again.

Don't try to catch up on sleep - On weekends, vacations or other times when you have the opportunity to sleep later than usual, go to bed at your usual time and don't sleep more than an hour or two later than you usually do. You can't replace the sleep you have lost on previous nights and you may find that oversleeping actually makes you more tired.

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Get a Good Night's Sleep Article Continued from Page #8

Don't take sleeping pills every night - Despite their name, sleeping pills may actually cause insomnia if you use them continuously for long periods of time. If you do take medicine to help you sleep, try not to do it every night. Try to skip one or two nights per week on a regular basis. Many sleeping pills are sold over-the-counter and if you use these medicines, you should still talk with your doctor about which type is best for you. We generally recommend sleeping pills that are short acting, so that they don't linger in your system and give you a hangover in the morning after you've taken them. Also, agents such as diphenhydramine (Benadryl) or triazolam (Halcion) might not be good for some people because these drugs have been found to increase confusion in some situations, especially for older people.

If you take melatonin, buy a reputable brand - Although its benefits are still unclear, many people swear by melatonin, a natural hormone secreted by the brain in direct response to changes in the level of light in our environment. A shortage of these hormones in the brain may be responsible for the depressed feelings that occur during the winter when there is little sunlight. This hormone is also related to a neurotransmitter called serotonin, which is essential for maintaining a balanced mood. Melatonin supplements are available as over-the-counter drugs and are taken to induce sleep or to ward off disruptions in the sleep cycle that can occur during travel across several time zones.

Some studies have shown that melatonin at low doses (less than 1 mg) may be beneficial (and may have relatively few side effects) but research is ongoing. Like other herbal and alternative medications, it is important to consider the issues of preparation, purity, and bioavailability when purchasing this type of unregulated drug. High doses of melatonin (above 3 mg.) have been associated with negative side effects such as confusion, headache, or nightmares.

Make good sound sleep a priority - Scientific studies have shown that there is no substitute for sleep. Failing to get a good night's sleep makes us irritable, forgetful, depressed, and increases the chances of a fall or accident. Sleep is a balm and nourisher, good for our brains and helps us to function better all around.

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Don't Buy Credit Card Insurance

Submitted by: Carol Taddei, Services Coordinator

It is important to know that, while many types of insurance should be considered for financial protection, "loss-protection" insurance for credit cards is unnecessary and unwise investment. Unfortunately, misleading solicitations work to persuade consumers to buy credit card loss protection and insurance programs. They are virtually worthless. A 2004 survey conducted by the Federal Trade Commission estimates that more than three million Americans are carrying unnecessary insurance policies on their credit cards.

Unauthorized charges are already covered by your current credit-card agreement. If you buy "loss-protection" insurance for your credit card, there is only one loss you can be sure of one: the amount of money you spend for the useless policy.

Credit card issuers have procedures in place for disputing charges that haven't been authorized. According to the Federal Trade Commission, liability for unauthorized charges is generally limited to \$50.

Consumers are urged to avoid doing business with callers or other solicitors who claim any of the following:

- They say you're liable for more than \$50 in unauthorized charges on your credit card account.
- They claim to be from "the security department" and want to activate the protection feature on your credit card.
- They say you need credit-card-loss protection because computer hackers can access your credit card number and charge thousands of dollars to your account.

Con artists may contact you under the guise of offering credit-card insurance when, in reality, they're looking for more than your money. Consumers should never give out personal information, including their credit card or bank-account numbers, over the phone or on the Internet. To be safe, ask for a number where you can call back the business if you did not initiate the call.

While it's true that "Phishing" scams or computer viruses can compromise your personal information and lead to unauthorized charges, those charges are also covered by your standard credit card agreement. Any solicitor who tells you otherwise is likely trying to scare you into buying unnecessary coverage.

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Why Buy Life Insurance?

Submitted by: Carol Taddei, Services Coordinator

For working families, life insurance is income protection. It protects against a salary loss should a breadwinner prematurely die. This is particularly important when there are young children or other dependents in the family.

For older adults, however, protecting future salary income isn't as important. Their children are grown, the house is usually paid for and they're retired, living on savings, pensions, and Social Security. In a sense, they already have a form of life insurance with Social Security and some pension plans. Future income is guaranteed but possibly reduced after the death of a spouse.

Some of the other reasons why older adults buy life insurance are:

- To pay for final expenses or outstanding debts
- To leave as an inheritance
- To provide living benefits
- To provide a sense of security

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Why Buy Life Insurance? Article Continued from Page #9

Final Expenses - Most people over 60 who buy life insurance do so to set aside funds for a funeral. Many express a need to not "be a burden on my family". While some life insurance ads trumpet the high cost of dying, they don't discuss the high cost of the insurance. Depending upon the policy, you may be better off investing the funds yourself in a savings account.

Paying Bills - Even though most retirees have reduced their debts (by paying off a mortgage, for example), many don't want to saddle their survivors with unpaid bills. Before buying, be sure to scrutinize the premiums and coverages involved and compare this to your debts. It's probably cheaper to reduce your debts directly, or if you die, your survivors could pay bills from existing income or assets.

Inheritance - Life insurance is a way of passing on wealth to future generations. Most insurance benefits aren't subject to income taxes and they bypass probate. Passing wealth through an insurance policy may make sense even in small amounts. But make sure your money isn't eaten up by excessive premiums.

Living Benefits - Recently, a number of insurance companies have begun offering policies that benefit the living. That is, terminally ill or nursing home patients can withdraw up to a certain percentage (50% or more) of their life insurance benefits to aid in their care. While this may make sense for someone in their 50s, buying life insurance in small amounts at age 65 won't come near covering most long-term care costs. In addition, the tax implications of these plans are not yet completely clear.

Security - For many people, the need for insurance is an emotional issue. Knowing funds are available for the family after their death, they feel protected. There's nothing wrong with that but make sure you know how much you're paying and whether or not this is the best way to provide funds.

To summarize - Life insurance could be an important protection for your family. It also could amount to throwing money down a rat hole.

First, decide if you need insurance. Second, shop around and compare premiums, savings (projected and guaranteed) and benefits for several policies.

Third, make sure death benefits exceed premiums plus 5% interest for the first ten (10) years.

Finally, if you change your mind, make sure you cancel within the first few days of the contract (usually within the first ten (10) days).

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Types of Life Insurance

Submitted by: **Carol Taddei, Services Coordinator**

People don't usually think about life insurance until they get married or have children, but it's a good idea regardless of your status. Life insurance provides financial security to those people who

depend on your earnings. There are many available forms of insurance but they generally fall into two categories - term insurance and cash value insurance. Within these categories, even more options exist.

Term Insurance - With term insurance, the beneficiaries receive their benefits only if the insured person dies within the period of time specified in the policy. While this kind of life insurance is usually the least expensive, the monthly premium may increase as the policyholder ages. The various kinds of term life insurance are:

- Yearly renewable term gives protection for one year and must be renewed every year. Premium increases annually.
- Level term gives protection for a contracted number of years. Premiums stay constant throughout the term.
- Decreasing term gives protection at a decreasing amount of insurance each year for a fixed premium.
- Convertible term allows you to shift to a cash value policy.

Cash Value Insurance - Cash value offers protection as well as an investment option. Because you are paying for protection, savings and the insurance company's administrative fees, cash value insurance is more expensive than term insurance. The accumulated sum of the savings, identified as the cash value, is tax-deferred.

- Whole life insurance gives life-long protection and earns interest at a rate determined by the insurance company. The rate is usually low for the first few years. Most whole life policies have the flexibility for owners to borrow from the cash value. The premium remains constant after it is contracted according to age and health.
- Universal life insurance is usually more flexible. Premiums can be added after the first premium is paid, thereby increasing the savings that also accumulate tax-deferred. The amount of coverage may be adjusted without the insured proving insurability. Borrowing is allowed. Interest is paid according to the money market rates.
- Variable life insurance permits the insured to decide how the savings are invested. A minimum death benefit and the money earned beyond face value are usually guaranteed. Savings accumulate tax-deferred. The cash values can decrease as the value of the chosen investment decreases.

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Breakfast Meal Announcement

Are you a morning person? Do you frequent fast food restaurants for your early day meal? We would like to invite you to the Senior Center on the **3rd Tuesday of every month** to join us for a hot breakfast! The cost is only the suggested contribution for our congregate meal program...\$2.50!! Our next breakfast will be served on **Tuesday June 19th at 9:30 AM**. Please call the Senior Center no later than the day before 9:00AM. Linda Smith will take your reservation at 343-1611 ext 7019.