

I write this note to AOP's members and friends the week of my tenth year anniversary as the agency's executive director. Some quick online research tells me that the tenth anniversary flower is the daffodil. Too much of a coincidence not to write about I've decided, since daffodils are truly my favorite of flowers; and by the time the next issue of the Mature Messenger is released, bright yellow daffodils shall be gracing our hillsides. How fitting it is that the daffodil was chosen to celebrate what is commonly considered the first of the major milestone anniversaries. Its trumpet-like demeanor is the perfect expression of joy, cheerfulness and new beginnings.

I could easily go on to reminisce about how far AOP and I have come over the past ten years, but we review those accomplishments and challenges every June at our Annual Meeting. So instead, I simply share with you my fondness for daffodils through William Wordsworth's well known poem, *The Daffodils*. And as for tens years together, please know that I am proud of the durability of my commitment to AOP and the return commitment of AOP to me. My wish as we enter a new decade together is to continue growing and learning and moving toward AOP's vision that all midlife and older adults will be empowered to make informed decisions and prepare wisely for their future. I welcome you to join us.

Shelli

The Daffodils (1804)

by William Wordsworth

I wandered lonely as a cloud

*That floats on high o'er vales and hills,
When all at once I saw a crowd,
A host, of golden daffodils;
Beside the lake, beneath the trees,
Fluttering and dancing in the breeze.*

Continuous as the stars that shine

*And twinkle on the Milky Way,
They stretched in never-ending line
Along the margin of a bay:
Ten thousand saw I at a glance,
Tossing their heads in sprightly dance.*

The waves beside them danced, but they

*Out-did the sparkling waves in glee:
A Poet could not but be gay,
In such a jocund company:
I gazed--and gazed--but little thought
What wealth the show to me had brought:*

For oft, when on my couch I lie

*In vacant or in pensive mood,
They flash upon that inward eye
Which is the bliss of solitude;
And then my heart with pleasure fills,
And dances with the daffodils.*

Medicare Changes for 2010

Wednesday, November 18 at 2:00 p.m.

Tuesday, December 1 at 5:15 p.m.

Thursday, December 10 at 2:00 p.m.

Wednesday, December 16 at 10:00 a.m.

Location: Action for Older Persons. Call 722-1251 to register

Action for Older Persons will present a brief overview of Medicare changes and what's new for 2010. AOP continues to be our community's most reliable source of timely and accurate information on Medicare. Presented by Cathy Tulloch, HIICAP Program Coordinator.

Advance Planning Workshops

Monday, December 21, 2009 at 10:00 a.m.

Tuesday, January 5, 2010 at 2:00 p.m.

Thursday, February 25 at 1:00 p.m.

Friday, March 26 at 10:00 a.m.

Location: Action for Older Persons. Call 722-1251 to register.

This free workshop will provide information on Health Care Proxies and Living Wills, and we will provide all the necessary forms. After a brief presentation, advance planning volunteers can meet with you to complete your advance directives. Presented by Tanya Walker, Program Coordinator

Paying for Long-Term Care Seminar

Wednesday, February 17, 2010 at 10:00 a.m. – 11:30 a.m.

Location: Action for Older Persons. Call 722-1251 to register.

If you're between 45 and 65, this seminar is for you! Join us for a balanced look at paying for long-term care, including LTC insurance, NY State Partnership Plans, guidelines for determining affordability and risk, the role of Medicare and Medicaid, home equity and other and other ways to generate income to offset the costs. Receive sound information with practical consumer tips from an unbiased "no sales" source. Presented by Cathy Tulloch, HIICAP Program Coordinator and Doris DiRado, HIICAP Program Specialist.

**Action for Older Persons' offices will be closed
December 24th through January 1st.**

We will reopen at 8:30 a.m. on Monday, January 4th.

Medicare Advantage Plans Information Meetings

While the Medicare Open Enrollment Period ends December 31, 2009, Medicare beneficiaries can still enroll in a Medicare Advantage Plan during the first quarter of the New Year. Learn the difference between an HMO, PPO, PFFS, and which plans are available in Broome County. Enrollment for Medicare Advantage Plans ends on March 31, 2010. Presented by Cathy Tulloch, HIICAP Program Coordinator. No registration required.

**Tuesday, February 23, 2010 at 11:00 a.m.
Vestal Community Center, Vestal**

**Thursday, February 25, 2010 at 12:30 p.m.
Johnson City Senior Center, Johnson City**

**Friday, February 26, 2010 at 11:00 a.m.
Greenman Senior Community Center, Binghamton**

**Monday, March 1, 2010 at 11:00 a.m.
Eastern Broome Senior Center, Harpursville**

**Wednesday, March 3, 2010 at 11:00 a.m.
Broome West Senior Center, Endwell**

**Thursday, March 4, 2010 at 11:00 a.m.
First Ward Senior Community Center, Binghamton**

**Wednesday, March 10, 2010 at 11:15 a.m.
Northern Broome Senior Community Center, Whitney Point**

**Friday, March 12, 2010 at 12:15 p.m.
Oak Street Senior Community Center, Binghamton**

**Wednesday, March 17, 2010 at 11:30 a.m.
Eastside Binghamton Senior Community Center, Binghamton**

Or join us at AOP:

**Thursday, March 18, 2010 at 10:00 a.m.
Action for Older Persons, 30 W. State Street, Binghamton
Call 722-1251 to register.**

Medicare 101

Wednesday, February 24, 2010 at 10:00 a.m. – 11:30 a.m.

Location: Action for Older Persons. Call 722-1251 to register.

New to Medicare? Then this informative and comprehensive seminar is for you. Topics include: eligibility, Part A and Part B coverage, preventive benefits, Part D prescription drug plans, EPIC, Medicare Savings Program and Extra Help for those with a limited income. Presented by Cathy Tulloch, HIICAP Program Coordinator.

Closing the Gaps in Medicare

Wednesday, March 31, 2010 at 10:00 a.m. – 11:30 a.m.

Location: Action for Older Persons. Call 722-1251 to register.

Original Medicare does not cover 100% of medical expenses and those out-of-pocket expenses can be challenging. This seminar will provide an overview of where the gaps are and how to fill them with supplemental insurance, prescription drug coverage, and other options. Presented by Cathy Tulloch, HIICAP Program Coordinator

PREPARING NOW Seminar Series

**Hosted By: Northminster Presbyterian Church
711 Farm to Market Rd, Endwell**

Preparing Now is a five week seminar series designed by AOP to help you prepare successfully for the end of life – whether you're 18 or 80, in good health or poor health. Meeting once a week to hear experts discuss important end of life issues will guide you on a path to responsible decision-making.

Preparing Now topics include: Advance Directives; Estate Planning; Hospice & Palliative Care; Funeral Pre-Arrangements; and Organ & Tissue Donations. The series concludes with Pastor Heckman sharing a spiritual and religious perspective on grounding your wishes in faith. Together, we'll explore ways that our personal beliefs and values help shape our health care and end of life decisions.

Call AOP at 722-1251 to register.

Wednesdays, January 6, 13, 20, 27 & February 3 at 6:00 - 8:00 p.m.

Supported with funding by NYS Office for Aging's End of Life Care – Community Support Demonstration Program through Broome County Office for Aging.

AOP's Community-Wide Medication Collection & Disposal Day a Huge Success!

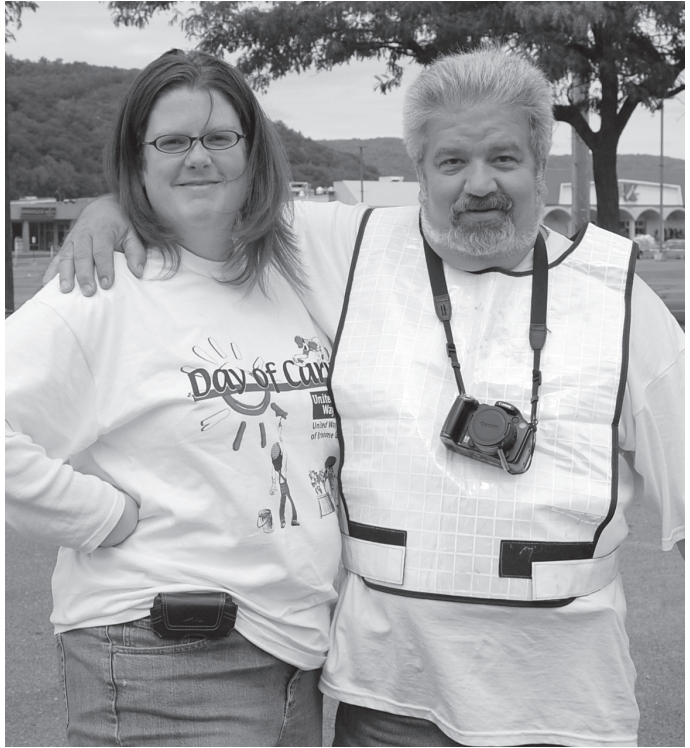
In conjunction with United Way of Broome County's Annual Day of Caring, AOP held its first-ever Community-Wide Medication Collection & Disposal Day on September 11, 2009. During this four-hour event, more than 130 people dropped off unused, expired, or no longer needed medications for themselves, their families and friends, with nearly 50% turning in 10 or more medications each!

Because the majority of people participating in this event were elderly, it was critically important that we had volunteers stationed in the parking lot to direct traffic and to take the medicines from people without them having to leave their cars. Just as important were the volunteers who helped count every pill and log every medicine into a computerized inventory database required by the NYS Departments of Health and Environmental Conservation. AOP's volunteer crew - from Endicott Interconnect Technologies, Inc., Emerson Network Power, and the Pharmacist Association of the Southern Tier - did it all!

Special thanks goes to the Broome County Sheriff's Office for providing the required official presence of law enforcement throughout the event and for transporting all of the collected medicine wastes to the Oswego County incinerator.

AOP staff extends heartfelt appreciation to everyone involved in making this event such a success.

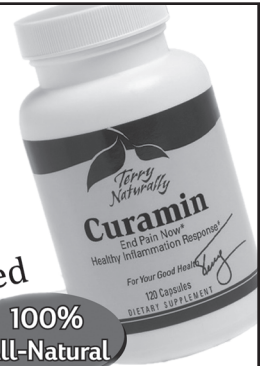
We thank you for your volunteer spirit!



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GOT PAIN?

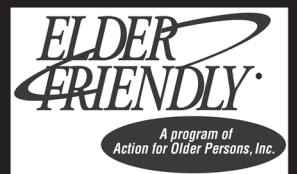
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THIS PRODUCT IS NOT INTENDED TO DIAGNOSE, TREAT, CURE OR PREVENT DISEASE.

AOP's Computer Corner

Edward Zola, Jr. Computer Lab

Introduction to Computers

Introduce yourself to computer basics. Learn how to use the computer, Internet, Email & Word Processing in this course designed especially for beginners.

Wed, January 6, 13, 20 & 27 @ 1pm
Thurs, February 4, 11, 18 & 25 @ 10am
Tuesdays, March 2, 9, 16 & 23 @ 1pm
AOP Members \$20/Non \$30

Digital Photo Basics

Bring out your creative side! Learn about buying the right digital camera, transferring pictures to your computer, resizing, cropping, printing and scanning old photos.

Thurs, January 7, 14, 21 & 28 @ 10am
Wed, February 3, 10, 17 & 24 @ 1pm
Tuesdays, March 2, 9, 16 & 23 @ 10am
Prerequisite: Introduction to Computers
AOP Members \$30/Non \$40

Getting the Most from the Internet

Take the Internet to a new level. Learn about search techniques, history, multi-media, and personal security.

Tues, January 5, 12, 19 & 26 @ 10am
Thurs, February 4, 11, 18 & 25 @ 1pm
Wed, March 3, 10, 17 & 24 @ 10am
Prerequisite: Introduction to Computers
AOP Members \$25/Non \$35

Intermediate Windows

Customize your computer. Learn to use Windows XP, manage files and folders, with plenty of tips and tricks.

Tues, January 5, 12, 19 & 26 @ 1pm
Tues, February 2, 9, 16 & 23 @ 10am
Thurs, March 4, 11, 18 & 25 @ 1pm
Prerequisite: Introduction to Computers
AOP Members \$25/Non \$35

Computer Security 101

Know the rules to keep your computer and personal information safe when you're on the Internet. Learn about steps you can take to protect yourself and programs you can use to prevent computer viruses.

Wed, January 6, 13, 20 & 27 @ 10am
Tues, February 2, 9, 16 & 23 @ 1pm
Prerequisite: Introduction to Computers
AOP Members \$25/Non \$35

WORKSHOPS

Basics of Facebook

Stay connected with friends and family! Learn why this social networking site is such a hit among all ages.

Mon and Fri, January 18 & 22 @ 10am
Tues and Thurs, March 16 & 18 @ 1pm
Prerequisite: Introduction to Computers,
and bring a valid email address
AOP Members \$25/Non-Members \$35

More workshop offerings on pg. 7

Call 722-1251 to register. For a FULL list of computer class offerings, visit: www.ActionforOlderPersons.org

Windows 7 is Here!

(HERE'S What YOU should know)

The newest version of Microsoft Windows, **Windows 7**, was officially launched on October 22, 2009. This software can be purchased to install on your existing computer, or can be included with a new computer. Here are a few things you should know:

1. You do **NOT** have to upgrade. If you're using Windows XP or Vista, you will not be forced to upgrade to continue using the programs you already have. Most new software being released is still "backwards compatible" with these older versions. And don't worry, Microsoft will still be supporting Windows XP (including security updates) through the year 2012, and Vista even longer.
2. If you bought a new computer recently and got Windows Vista instead of Windows 7, you might feel like you missed out. But, there's good news! Many major companies (Dell, Toshiba, Acer, Sony, Gateway, and more) are offering a free upgrade to Windows 7 if you bought a qualifying system after June 26, 2009.

For details visit: www.microsoft.com/windows/buy/offers/upgrade-option.aspx

Until next time, see you in cyberspace!

Ready... Set... SHOP!

With the holiday shopping season upon us, remember that we've got all your tech needs covered. We'll be offering a blitz of short workshops to close out the year and help make shopping a little more fun! Join us for one or more of our classes:

Gizmos and Gadgets

Learn about all things tech - from video games, to music players, TVs and cell phones. We'll run through the terminology and tips for finding the right choice for you.

Session 1: Friday, November 20 @ 10am (just in time for Black Friday!)

Session 2: Friday, December 11 @ 1pm

Shopping Online (Prerequisite: Introduction to Computers)

This workshop will show you how to find deals, research products, and how the purchase process works. Don't be afraid of shopping online - be informed!

Session 1: Thursday, December 3 & Friday, December 4 @ 10am

Session 2: Monday, December 7 & Tuesday, December 8 @ 1pm

Buying the Right Computer

If you're in the market for a new computer, this class is for you! Learn how to compare computers "apples-to-apples" and look past the marketing for a clear view to find the right PC for you.

Session 1: Thursday, December 10 @ 10am

Nursing Homes: Keeping Track of Your Loved One's Care

Helping to move someone you love into a long term care facility, such as an assisted living or nursing home, can be overwhelming - if not down right difficult. And once the move occurs, you may continue to feel overwhelmed about the when's, why's and how's of monitoring your loved one's care. Until personally faced with this situation, many people are unaware of - or unsure about - the rights to which a resident (and you - as the designated family caregiver) of a long term care facility is entitled. The best way to keep stress levels in check is to ask lots of questions and read on for some basic information that all newcomers to the long term care system should be aware.

One of the requirements of a long term care facility is to *immediately inform the resident; consult with the resident's physician; and if known, notify the resident's legal representative or an interested family member when there is a need to alter treatment significantly.* What this means to you is that you have the right to be informed of medication changes for your loved one. Each facility notifies the interested family member differently so you'll need to check with your facility to see what their policy is. However, you can request (usually from the Director of Nursing) to be notified of all medication

changes regardless of how "significant" the facility feels the change to be. This means you'll be notified if a medication is started, stopped, or changed.

Also recommended is that *you maintain an awareness of what medications your loved one is on and whether they require blood level monitoring.* Several medications necessitate routine lab work, but facilities don't always have a mechanism in place to ensure this is done as often as it should be. Ask how often the blood level monitoring for each medication should be, track it on your own calendar, and then follow up with the facility to ensure the test was done. Don't be afraid to ask the facility for accountability. It helps your loved one get the best care he or she deserves, and that is the mission of everyone involved!

As always, if you have concerns about whether your loved one is receiving proper medications, ask to speak to his or her doctor. If you're concerned about your loved one's quality and/or appropriateness of care, seek out the free, confidential assistance available from the Long Term Care Ombudsman assigned to the facility. In Broome and Delaware Counties, call 722-1251.

NURSING HOME TIP:

Do you have a loved one living in a long term care facility? Wonder how you can ensure his/her needs are being met daily?

Keep a full bowl of candy in his/her room! It sounds simple, but staff members will stop by the room several times a day to treat themselves to the candy. Having employees visiting a loved one's room on a regular basis is the easiest way of getting his/her needs met!

Organ Donation... Only the **FACTS**

Until recently, a person's decision to be an organ donor was potentially hindered by the fact that the final determination was actually left to that person's next of kin upon his/her passing. A common assumption has been that we personally decide the fate of our own organs by indicating such a wish on our driver's license. What many of us haven't realized is that the only way to ensure our wishes were truly carried out was to communicate them with our family and ask that they honor those wishes upon our passing.

However, in 2006 a new law was passed that created a NYS Donor Registry for individuals interested in donating their organs and tissue. This new registry allows individuals to be in charge of their own wishes and to consent to organ donation prior to

their passing. Once you're placed on the registry your family will be notified of your decision to donate your organs; but, they will not be required to give consent in order for the procedure to be carried out. Individuals can start the registration process online at www.donatelifeny.org or stop in to AOP to pick up a registration form.

If you're thinking about registering as an organ and/or tissue donor yourself, rest assured that your organs will only be considered for donation after all possible medical options have been exhausted to preserve your life. Saving your life will always be top priority for the doctors treating you, and your medical treatment will never be compromised if you are an organ donor.

The Age Factor

Question:

I am 65 years old. Is it true that I am too old to donate my organs? Would they even be able to use any of my organs given my age?

Answer:

Please don't exclude yourself as a potential organ donor simply because of your age. The oldest documented organ donor in the United States was 96 years old! In fact, the usability of organs is based on the health of the organ in question - not your chronological age. If you're interested in becoming an organ donor, then register. Ultimately, you'll be letting the doctor decide whether you're an appropriate candidate.

For more information about Advance Planning, join us for one of our **Advance Planning Worskops** (listed on page 2), or the **Preparing Now Seminar Series** (listed on page 5).

Medicare Changes for 2010

Annual Coordinated Election Period

The Annual Coordinated Election Period (AEP) for Medicare begins on November 15 and ends on December 31. It is the one time during the year in which Medicare beneficiaries can enroll, disenroll, or switch their Medicare Part D prescription drug plan. The last choice made during the AEP will be effective on January 1, 2010.

2010 Part A (Hospital) Cost Sharing

The Part A deductible for the first 60 days of a hospitalization is increasing to \$1,100 per benefit period; days 61-90 will be \$275 per day; days 90-150 will be \$550 per day.

2010 Part B (Medical) Cost Sharing

The Medicare Part B premium of \$96.40 per month will stay the same in 2010 for those people already in Medicare and on Part B. For people new to Medicare in 2010, the Medicare Part B premium will be \$110.50.

The Medicare Part B deductible is increasing to \$155 per year.

2010 Part D (Drugs) Cost Sharing

The 2010 Medicare Part D cost-sharing amounts are increasing for 2010. The maximum deductible allowed by Medicare will be \$310; the coverage gap will begin at \$2,830 and will end at \$6,440.

In 2010, there will be 48 stand-alone prescription drug plans in Broome County with the lowest premium at \$19.50 (First Help Part D - Secure) and the highest premium at \$117.50 (Aetna Medicare Rx Premier).

LIS (Low Income Subsidy) Co-pays

Co-payments for beneficiaries who receive Full Extra Help will be \$1.10 for generics and \$3.30 for brand names. For those on partial Extra Help, the co-pays will be \$2.50 for generics and \$6.30 for brand names.

Medicare Advantage Open Enrollment Period (OEP)

The Medicare Advantage Open Enrollment Period runs from January 1 to March 31, 2010. During this period, a beneficiary can make one change which will be effective the first of the following month. This period cannot be used to change whether or not a person has a Part D plan or cannot be used to switch from one stand-alone plan to another or pick up drug coverage.

Need Assistance?

Help for Medicare beneficiaries is available in Broome County, NY by calling Action for Older Persons, Inc. at 607-722-1251 to set up a free, confidential appointment with a health insurance counselor.

ELDER FRIENDLY[®]

*A program of
Action for Older Persons, Inc.*

Action for Older Persons is proud to announce the newest addition to our listing of Elder Friendly Certified businesses:

Miller Auto Team
4455 Vestal Parkway
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(607) 797-1221

During this holiday season, we encourage all of our members to try out an Elder Friendly Certified business. Whether shopping for gifts, gift certificates, or services for your loved ones, these Elder Friendly Certified businesses put customers first:

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**Home Instead Senior
Care**

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by John L Tokos &
Assoc.**

**Tony B's Tire & Auto
Service Center**

A "Wig" Affair by Jen



From the Desk of AOP's Site Supervisor

Observation:

Families with kids buy vehicles like mini-vans and SUV's to accommodate their needs - more seats, more storage, and more safety.

Fact:

62% of households have pets (americanpetproducts.org) as compared to 46% of households that have kids (usatoday.com).

Finally! The auto industry is looking at an untapped audience. Dare I say, the cars are now chasing the dogs? Surveys indicate that pet parents take their pets in the car with them on a regular basis and have unique needs of their own. A few manufacturers have responded (Honda, Toyota and Volvo top the list, but they are not alone) and this Fall more dog-friendly vehicles will be hitting the lots.

Options currently on the market include: a soft-sided, cushioned cargo area car kennel with an elevated

platform; a rear ventilation fan; second-row seat covers with a dog pattern design; an extendable ramp; all-season rubber floor mats with a toy bone pattern; a spill-resistant water bowl; protective restraints; anti-nose print windows; and folding seats for more space.

My only suggestion...a spill resistant food bowl!

Happy trails...



The *Mature Messenger*, Vol. 42, No. 4, Published by Action for Older Persons, Inc., 30 W. State St., Binghamton, NY 13901, 607-722-1251, fax 607-722-1293; Discussion of issues here is intended to educate and inform. Please address commentary to "Editor Robbie" at above address. Paid advertisement in the *Mature Messenger* does not constitute endorsement by AOP, nor is AOP in any way responsible for services or goods advertised herein. All submissions, including articles, letters and advertisements are subject to approval before publication. The *Mature Messenger* reserves the right to edit, refuse, reject or cancel written work or ads at any time.

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