

SILVER LININGS



ALLEGANY COUNTY OFFICE FOR THE AGING • 17 COURT STREET • BELMONT, NEW YORK 14813-1099

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CONSTRUCTION BEGINS!



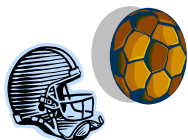
Senator Cathy Young and Allegheny County Legislative Board Chairman Curtis Crandall brave the rain during the groundbreaking in October



Construction continues through the winter in anticipation of a May grand opening.



See story on page two.



**EMPIRE STATE SENIOR GAMES
JUNE 8—13, 2010
CORTLAND, NY**



The Empire State Senior Games is an organized sports and leisure program conducted by the New York State Office of Parks, Recreation, & Historic Preservation for New York State Residents aged 50 and older as of December 31st of the year in which the games take place.

Its goals are to :

- Encourage fitness as a life-long activity
- Combine sports and games with fitness, fun, and fellowship
- Provide recreational opportunities
- Promote the positive public images of seniors



The Senior Games attracts nearly 2000 athletes, along with guests and friends, from across New York State. Athletes participate in more than 20 competitive sports and recreational events. There are also instructional clinics, informational exhibits, and educational seminars. Each evening features an informal social event planned specifically for Senior Games' participants.

SUNY Cortland in Cortland, NY is the site for the Empire State Senior Games. The central location, size, enthusiastic attitude, and supportive community has made this a terrific event for more than two decades!

You can visit the Games Website at www.empirestategames.org/senior/ for more information and the entry form. Team entry forms must be postmarked by April 24, 2010, and Individual entry forms must be postmarked by May 1, 2010. If you have any questions, please call the games at (212) 866-2794 or (315) 492-9654.

CONSTRUCTION BEGINS

Groundbreaking for the new building that will house the OFA, NYConnects (a partnership between OFA and Social Services), and Veterans Services was held on a rainy day in October, 2009. The snow and the cold have not deterred the construction crews. As of this writing, the footers for the foundation have been poured and the exterior walls are up.

When it is completed in May, the building will be a place where people can access a multitude of services in a completely accessible environment. There will be plenty of parking. The building will have automatic doors. All offices will be on one floor and bathrooms will also be handicap accessible. For those of you who have been to the Office for the Aging lately, you know this is a big and very necessary change.

The building is being constructed next to the Crossroads Business Center at the intersection of route 19 and I-86.

Help with Your Heating Bills – Neighbor For Neighbor Heat Fund is Available to Help



You may qualify for a one-time grant to help you pay your heating bills if you are 60 years old or older OR you or a member of your household has a handicap or disability that reduces your household income OR have a certified medical emergency. Eligible families or individuals in need of payment assistance are encouraged to contact The Salvation Army at (716) 883-9800 ext. 230, the Allegany County Office For Aging (585) 268-9390, or Catholic Charities at (716) 896-6388 to find the nearest agency and determine the necessary documentation to bring to the application interview.



COMING TO A DOCTOR'S OFFICE NEAR YOU: Photo ID Check Reported from Kaiser Health News

Although few statistics are available, the Federal Trade Commission reports that medical identity theft accounts for 1.3 percent to 3 percent of all identity theft crime—about 250,000 cases each year. The FTC hopes to address a part of the problem with a new regulation called the “Red Flags Rule.” The rule would require physicians’ offices and hospitals, among other businesses, to create new protocols to spot the “red flags” of identity theft. These could include detecting fake or altered IDs, inconsistencies in a patient’s medical records or fraud alerts from consumer reporting agencies.

Doctors will not only be required to implement procedures—such as checking a photo ID—that allow them to detect these warning signs effectively but also to spell out what they’ll do when they find something fishy. Physicians would likely plan to alert the victim and avoid sending out a bill for services.

The ‘red flag’ regulations, which were developed under the Fair and Accurate Credit Transaction Act of 2003, actually went into effect on November 1, 2008. Then it was set to take effect on August 1st. But on July 29th, the FTC announced that it will “delay enforcement of the Rule until November 1st.” The agency said this was “to give creditors and financial institutions more time to review this guidance and develop and implement written Identity Theft Prevention Programs.” At you next doctor visit if they ask for your photo identification this is why.

—*Friendly Carrier, Orleans County*



HEALTH INSURANCE INFORMATION

January 1st—March 31st is the Medicare Advantage Enrollment Period. These plans are also called Medicare HMOs. This time period can be used to enroll in a plan or to make one change to your existing coverage. You cannot add or drop a part D drug plan unless you qualify for a Special Enrollment Period. Remember, Medicare does not send people to your home! If you have any questions, please call the Office for the Aging at 585-268-9390 before enrolling.

Medicare will expand its coverage of mental health services in the New Year. What will your coinsurance for mental health services be in 2010? Medicare will pay more than the current 50 percent coinsurance for mental health services. Your coinsurances for certain outpatient mental health services in 2010 will be 45 percent, and Medicare will pay the remaining 55 percent.

Medicare will continue to increase the amount it pays for mental health services in coming years until it reaches 80 percent, like most other services Medicare covers. This change is being phased in over the next 5 years and will be complete by 2014.

Medigap plans (insurance to fill in the gaps in Medicare coverage) can help you cover the remaining 45 percent of your mental health coinsurance this year and next. If you qualify for Medicaid or the Qualified Medicare Beneficiary Program, which helps you pay for Medicare costs, you should generally be able to receive mental health and other health care from any doctor or provider who takes Medicare and Medicaid or is in your Medicare private health plan's network without having to pay the Medicare coinsurances or deductibles.

—*The Friendly Carrier, Orleans County*

CAREGIVER'S SUPPORT GROUPS



If you are caring for a loved one near or far, know that you are not alone. The Office for the Aging has two support groups that meet monthly. We would be happy to have you join us for either group.

The Alzheimer's Support Group meets the third Tuesday of the month from 1:00 – 2:30 p.m. at the Episcopal Church Hall, 12 Willets Ave, Belmont, NY 14813.

The Caregiver Support Group meets the last Thursday of the month from 1:30 – 3:00 p.m. at the Cuba Circulating Library, 39 East Main St, Cuba, NY 14727.

For more information, call the Office for the Aging at 268-9390 or toll-free at 1-866-268-9390.



MEDICARE BASICS

**Do you or someone you love
need help understanding Medicare?**

**These free programs will explain the basics
on Medicare (Parts A, B, C and D)**

<u>LOCATION</u>	<u>DATES</u>	<u>TIMES</u>
ACCORD Corporation 84 Schuyler Street, Belmont	Thursday, February 18	2-4 pm
David A. Howe Library 155 N. Main Street, Wellsville	Friday, March 12 Friday, August 20	2-4 pm
A.A. Arnold Community Center Green Street (Behind Fire Hall) Cuba	Thursday, April 8 Thursday, September 9	2-4 pm
Essential Club Free Library 11 Pratt Street, Canaseraga	Wednesday, May 12	2-4 pm
Brooks Hose Fire Company 20 S. Genesee Street, Fillmore	Thursday, June 24	2-4 pm

**Presented by:
Allegany County Office for the Aging**

**Please make reservations by calling
585-268-9390 or toll free 866-268-9390**



FILE "STAR" APPLICATIONS BEFORE MARCH 1, 2010



Don't forget to file for the New York State School Tax Relief (STAR) exemption. Individuals can qualify for either the Basic or Enhanced STAR Exemption depending upon age and income. Individuals who own property which is their primary residence can qualify for Basic STAR Exemption regardless of income. Individuals 65 years of age or older, who own property which is their primary residence, and with an adjusted gross income of \$74,700 or less, can qualify for the larger Enhanced STAR exemption. For either STAR exemption, applications must be filed by March 1.

The basic STAR application only needs to be filed once. Anyone who filed for the enhanced STAR last year **MUST REAPPLY AGAIN THIS YEAR AND EVERY YEAR**. Individuals who would like to continue receiving Enhanced STAR in future years without having to reapply are invited to sign up for the STAR Income Verification Program. Please contact your town assessor for more details.

Contact your town assessor for the STAR new/renewal applications. Those who receive the Real Property Tax Exemption also qualify for the Enhanced STAR exemption and only one renewal form is required. Further information is available at the local assessor's office or the Allegany County Office For Aging, 17 Court Street, Belmont, NY 14813, 1-866-268-9390.

CLAIM REAL PROPERTY TAX CREDIT FOR HOMEOWNERS AND RENTERS

If you meet all the conditions listed below as a homeowner or renter, you are a qualified taxpayer and may be entitled to the real property tax credit. This rebate amount can be as high as \$375.00. It is well worth the time to apply and the Office for the Aging will assist you with determining your eligibility and completing the form. If it is found you are eligible for 2009, we are able to file for the previous years of 2008, 2007, and 2006 as well.

HOMEOWNERS

- Your household gross income for 2009 tax year was \$18,000 or less
- You occupied the same residence for six months or more
- You were a NYS resident for all of 2009
- You cannot be claimed as a dependent on another taxpayer's federal income tax
- Your residence was not completely exempted from Real Property Taxes
- The current market value of your home is less than \$85,000



RENTERS

- Your household gross income for 2009 tax year was \$18,000 or less
- You occupied the same residence for six months or more
- You were a NYS resident for all of 2009
- You or your spouse paid rent for your residence
- You cannot be claimed as a dependent on another taxpayer's federal income tax return
- The average monthly rent you paid was \$450.00 or less, not counting charges for heat, gas, electricity, furnishings or board.

FREE HELP WITH TAX FORMS!

Are you age 60 or older? If so, the Office for the Aging Tax Counseling for the Elderly (TCE) Volunteer Counselors may be able to help you file your income tax return. For preparation of Federal, State and Local returns bring the following:

- . Forms W-2 and W-2p from each place you worked during 2009;
- . Unemployment Compensation statements;
- . Interest/Dividend Statements from Savings Accounts, etc;
- . Social Security numbers for all dependents;
- . Your tax package with the address label;
- . Your last year's (2008) Tax Return (for comparison);
- . All documents supporting claims (i.e. estimated tax payments).



TCE Volunteer Counselors receive training on how to fill out **basic** tax forms. If a taxpayer receives income from rental property, royalties, estates, trusts or farm income or if a counselor feels a return needs more tax knowledge than the training covered, the TCE counselor will suggest the taxpayer seek help from a paid professional tax preparer.

TAX CLINIC SITES – 2010 NO APPOINTMENT NECESSARY

Alfred Union University Church Center	February 25	10 am - 1 pm
Belmont Legion Hall	Feb 4, Mar 4, April 8	9 am - 12 pm
Bolivar Fire Hall	February 10, March 11	10 am - 1 pm
Canaseraga Fire Hall	February 16, March 16	10 am - 1 pm
Cuba Fire Hall	February 9, March 9	9 am - 12 pm
Fillmore Fire Hall	February 11, March 18	9 am - 12 pm
Friendship Community Center	February 18	10 am - 1 pm
Wellsville Community Center	Feb 3, 17, 24, Mar 10, 17, Apr 7	9 am - 12 pm 9 am - 12 pm
Whitesville Fire Hall	February 23	10 am - 1 pm

ELECTRONIC FILING SITES –2010

Appointment only

Belmont Town Hall	Fridays	9 am- 12 pm, 1- 4 pm
Wellsville Library	Mondays	10 am- 12 pm, 1- 4 pm

Volunteers are also available to assist the homebound elderly.

For more information or e-filing appointment, please call Lynn Oyer at the Office for the Aging at 585-268-9390, toll-free 1-866-268-9390, or visit the AARP Tax-Aide Web Site at: <http://www.aarp.org/taxaide>.

Tax Breaks for Family Caregivers

If you are supporting an elderly parent, to get a tax deduction, you'll need to claim her or him as a dependent on your tax return. Your parent's income must be less than \$3,650. Income from Social Security does not count towards that total. Disability payments don't count either.



In addition to the income test, you must provide more than half of your parent's costs for housing, food, medical care, transportation and other necessities. Your parent does not have to live with you to qualify as a dependent, as long as she or he meets the income test and you provide more than half of the financial support.

Keep accurate records. The amount spent on living expenses as well as any additional costs incurred in caring for an elderly parent may need to be proven. It is best to speak with a tax professional to see if you meet the IRS criteria.

E-FILING 2010

The Tax Counseling for the Elderly Program (TCE) is encouraging electronic filing (e-filing) of your tax return again this year. Electronic filing is when your tax return is prepared on a computer and the information is transmitted to the IRS. This process means that the return is processed **quicker** so the refund is in your account within two weeks. E-filing is now available at two sites: Belmont Town Hall on Fridays from 9am-12pm and 1-4pm and Wellsville David A. Howe Library on Mondays from 10am-12pm and 1-4pm **by appointment only**. If married filing jointly, both have to be present for the electronic signing.

People using this service should bring copies of their previous year's federal and state tax returns and forms for the current tax year, including W-2's, 1099s from Social Security, 1099R's from retirement incomes, Interest and Dividend Statements from Savings Accounts and other relevant materials showing income for the year. They also need to bring Social Security Cards for each member in the household.

To arrange an electronic filing appointment contact Lynn Oyer at The Office for the Aging, 585-268-9390, or toll-free 1-866-268-9390. Office hours are Monday through Friday; 8:00 AM to 4:30 PM.





Have you dreamed of making a lasting impact on your community? Habitat for Humanity is looking for property on which they will build their next home. Do you have land that you own and you're tired of paying taxes on it? Consider donating that land to the local Habitat chapter. Contact Bryan Caldwell at 268-7192 for details.

Through volunteer labor and donations of money and materials, Habitat builds and rehabilitates simple decent houses. Habitat is not a giveaway program. In addition to a down payment and monthly mortgage payments, homeowners invest hundreds of hours of their own labor into building their Habitat house and the houses of others. Habitat houses are sold to partner families at no profit and financed with affordable loans.



Volunteer Opportunity

A Matter of Balance Coach

Are you interested in assisting older adults with fall prevention? Are you looking for a volunteer opportunity in Allegany County? If so, you are invited to volunteer for the Matter of Balance: Managing Concerns About Falls Program.

The Matter of Balance program is based on research conducted by the Roybal Center for Enhancement of Late-Life Function at Boston University. The program is designed to reduce the fear of falling and increase the activity levels of older adults who have concerns about falls. Classes are instructed by volunteer lay leaders throughout Allegany County. During eight (8) two-hour classes, participants learn to view falls and fears of falling as controllable, to set realistic goals for increasing activity, to change their environment to reduce fall risk factors and to promote exercise to increase strength and balance.

Matter of Balance (MOB) coaches will attend two (2) four-hour coach trainings and on completion, will earn A Matter of Balance Certification. Trained coaches will lead two MOB classes within one year of certification. Coaches should be enthusiastic, dependable and have the ability to perform a range of motion and low-level endurance exercises. In addition, the coach will encourage interactive discussion within the class about the concepts of MOB and skills presented within the MOB curriculum.

If you are interested in learning more about this volunteer opportunity please contact Melissa Williams, Project Coordinator with the Allegany/Western Steuben Rural Health Network, Inc. at 585-593-5223 ext. 15 or via email at williamsm@awsrhn.org



GROWING STRONGER

Worried about falling? Looking for ways to increase your strength and independence?

Growing Stronger is an exercise program for seniors developed by Tufts University involving strength training exercises. These exercises increase muscle strength, maintain bone density, and improve balance, coordination, and mobility. In addition, strength training can help reduce the signs and symptoms of many chronic diseases and can reduce the risk of falling.

Can you be too old to start such a program? Never! The oldest Growing Stronger participant in Allegany County is 103 years old. With exercise, pain decreased and ability to perform daily activities improved.

Please review the schedule below to identify the class that best meets your needs:



<u>Site</u>	<u>Days</u>	<u>Time</u>
Angelica – United Methodist Church	Tuesday & Thursday	4:15pm
Belfast – Methodist Church	Tuesday & Thursday	9:00am
Belmont – American Legion	Tuesday & Thursday	10:00am
Bolivar – Fire Hall	Monday & Wednesday	10:30am
Canaseraga – Fire Hall	Tuesday & Thursday	10:30am
Cuba – Community Center	Monday & Thursday	10:30am
Fillmore – Fire Hall	Monday & Thursday	10:30am
Friendship – Community Center	Tuesday & Thursday	10:45am
Wellsville – Congregational Church	Monday & Wednesday	4:30am
Whitesville – Fire Hall	Monday & Wednesday	10:45am

Growing Stronger is endorsed by the Arthritis Association and the Osteoporosis Prevention Association. The physical benefits of strength training for older adults have been studied extensively and include:

- Increased muscle mass and strength
- Improved bone density and reduced risk for osteoporosis and related fractures
- Reduced risk for diabetes, heart disease, arthritis, depression, and obesity
- Improved self-confidence, sleep and vitality
- Reduced the risk of falling or losing balance

If you are interested in participating in the Growing Stronger Program, please contact Melissa Williams, Project Coordinator with the Allegany/Western Steuben Rural Health Network, Inc. at 585-593-5223 ext. 15. Melissa would be happy to give you further details and mail you a new participant registration packet.

**THE FOLLOWING CONTRIBUTIONS ARE ACCEPTED TO HONOR
THE MEMORY OF BELOVED FRIENDS AND RELATIVES**

IN MEMORY OF:	BY:	IN MEMORY OF:	BY:
Eddie Morse	Patricia Morse	Curley Davis	Ruth Davis
Eva Alderman	Keith & Grace Knibloe	George Manko	Mary Manko & family
Jack Whipple	Jim & Marcia Presher, Kerry & Jean Nice, Kim & Chris McNeil, Dale & Linda Conway, Margie Colley, Janet Herne	Lowell Mills, Sr. & Stewart Mills	Kenneth & Jeanne Irwin Donna Brundage
John Donahue, Sr.	Janice & Gary Moore	James Brundage	Estate of Robert F. Ellsworth Sr.
Phyllis DuBreuil	Clifford DuBreuil	Robert F. Ellsworth Sr.	James & Joseph Newark
Gerald Giddings Sr. & Randy Roulo	Thelma Foussat	Angeline Newark	Marian Ritter & Gary & Debbie Ofinowicz
James C. Buckley	Florence Buckley	"Bub" Ritter	Mary Livergood
Doris Johannes	Sr Donna Marie Paolini	Helena Haskell	Margaret Kemp
Harold Rork	Teresa Rork	Oliver Kemp	The Bowers Family
Aileen Shea	Alton J. Shea	Glen Anderson	Susan James & Steven Stroup
Ted Jedinak	Betty Jedinak Lang	Glen Anderson	Dave, Sharon, & Andrew Wallace
Deceased Family	Mr. Joseph Marra	Robert Scutt	Rose Hamilton
Mark Hamilton	Katie Hamilton	Maybelle Russell	Barb Cline
Hartley Wilcox	Margaret Wilcox	Theresa Trowbridge	Mary Ann & Joseph Reed
Arthur Williams	Wilda Williams	Theresa Trowbridge	Virginia Scott
Vaughn L. Duell Sr.	Betty Duell	Theresa Trowbridge	Martha Gordon
Geraldine Graham	Lynn W. Graham	John T. Fowler	Grace Fowler
Eddie Morse	Wilma & Norb Saylor	Roy Brown Jr., Roy Brown III	Anna Brown
Pat Lamphier	Cecil & Darlene Irish	Roy & Mae Brown, Sr.	Kushners
Margaret Ritter	William Ritter, Sr.	Jean Feely	Kevin Curran & Family
Donald "Link" Kear	Doris Montgomery	Jean Feely	Dick & Wendy Lanterman
Faye Clancy	Lillian Fox	Jean Feely	Kay Lu Joiner
Margaret Sweet	Annamae Wilson	Curtis Joiner	Judith Cole
Eva Alderman	Warren & Connie Emerson	Clinton Cole & Erma Cruse	John & Eloise Spicer
Sara Grover	Barb & Tony Sallazzo	Onalee Dwyer & Sherman Graves	& Calvin Graves
Edward Bartlett & James & Gladys Dawson	Mr. & Mrs. Wilbur Dawson	Harold Wright	Steve Potter
Thelma Abraham	Stan Abraham	Glen Anderson	Dick Kephart
Lois Darrin	James T. Darrin	Onalee Dwyer	Mae Thompson
Margaret Springer	Anonymous	My Family	Barb Wetherell
Glen Anderson	Allegany Co. DSS & SCU	Dale Smith	Donna Smith
Jean Feely	Enterprise Development At Paychex	Anna Hurlburt	Phyllis Rigby
George Pinney	Loretta Pinney	Hazel Radloff	Annette Harding
Loved Ones	CJ Helmes	Wes & Helen Heron	Kathleen Baird
William Dates	Eleanor Dates	Gus Chind	Dorothea Chind
Jean Feely	Mary Ann Dubots	Glen Anderson	Gary Anderson & Terri Smith
Harold Gleason	Cuba Senior Citizens	Donald Shelley	Shelley Family
		Jean Feely	Larry & Deborah Thompson

**ALLEGANY COUNTY OFFICE FOR THE AGING GRATEFULLY ACKNOWLEDGES
CONTRIBUTIONS FROM THE FOLLOWING INDIVIDUALS AND GROUPS**

William & Maryann DiBerardino	Bernice Coombes	Edna Lehman	Sandra Rowley
Carolyn Perkins	Jim & Martha Roberts	Franklin Griffin	Eleanor Schwalb
Iris Bahamonde	Rita Insley	Mr. & Mrs. Phil MacMichael	Robert Buell
Leroy & Lila Crouch	John Gradoni	Sid & Dot James	Mary Lou Cartledge
Ruby Zobrist	Robert Sweet	Mr. & Mrs. John Sheffield	Ron Ellis
4's Senior Citizens	Alice Stevens	Mr. & Mrs. John Boll	Lee Frair
Church World Service	National Fuel Distribution	Allegany Masonic Fellowship	Thomas & Laura Moogan Foundation
Almond Union of Churches	Hattie Gavin		

Allegany County Office for the Aging
17 Court Street
Belmont, New York 14813-1099

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CURRENT RESIDENT OR:

Dear OFA,
Thank you so much for the Blizzard Box, and for the extra meal at Thanksgiving and Christmas. All were greatly appreciated!
HT

Dear OFA,
Thank you for visiting my class today and sharing your knowledge about caregiving. I'm sure the students will agree that we learned a lot!
KLP

Do you have a thank you or an opinion to share? Write us and we'll pass your thoughts along!

The **SILVER LININGS** is funded by grants from
the Federal Administration on Aging,
the New York State Office for the Aging,
Allegany County and donations.

The Post Office charges \$.63 for each returned copy of this newsletter. To avoid any unnecessary cost, please notify the Office for the Aging if you have any change in your name or address. Phone 585-268-9390, toll free 1-866-268-9390 or write to the

OFFICE FOR THE AGING, 17 COURT STREET, BELMONT, NY 14813-1099
FAX 585-268-9657 or e-mail ofa@alleganyco.com

The Area Agency on Aging is an equal opportunity employer/service provider and does not discriminate on the basis of race, color, creed, ancestry, national origin, age, handicap, sex, sexual orientation, or any other unlawful basis. This commitment is made in accordance with federal, state and local laws and regulations.