



Project Independence (P.I.) is a program designed to support residents 60 and over to continue to enjoy good health and a rewarding quality of life in their own homes and communities. Call 311 or (516) 869-6311 for more information.

DEMENTIA: CARING FOR THE CAREGIVER

By Otto Lohse

Many people fear dementia and Alzheimer’s disease, especially those with family history. Unfortunately, Alzheimer’s and other dementias will escalate rapidly in coming years as the baby boom generation ages. Our goal here is to focus on the difficult role of the caregiver and provide suggestions to help you cope with the complexities of caring for a loved one with dementia or Alzheimer’s disease.

Detection in the early stages is beneficial for reasons detailed below, but convincing a loved one to go the doctor for diagnosis may not be easy. You should make use of any available support to guide you (many resources are listed at the end of this article). Some advantages of early diagnosis may include:

- Other medical conditions could mimic dementia, yet be curable.
- Treatments can be explored that provide some relief and help maintain a level of independence longer.
- Early diagnosis allows for open discussion about decisions related to care, transportation, living options, financial and legal matters, giving the afflicted person the opportunity to be part of the planning while still capable.
- Early detection gives one more time to adapt to inevitable changes in roles and relationships as the disease advances.

The best thing you can probably do as a caregiver for a person with dementia is to take good care of yourself. Stay as physically and emotionally strong as realistically possible. Each stage of the illness will become more demanding and stressful. Reach out for help, access respite when possible, and become informed about the disease.

Anger and frustration often come hand in hand with caregiving. That’s allowed – it’s normal. Because you are in fact experiencing the grieving process, you could suffer from depression. It is important to stay in touch with family and friends; don’t try to do it all alone.

There are many sources of support and information, below are a few to get you started. If you do not have a computer, please go to your local library; they can help you find this information and more.

- **Project Independence** – PI social workers and nurses are skilled in providing guidance and support during the various stages of the caregiving process. This might be a good starting point to keep that feeling of being overwhelmed to a minimum <http://www.tonhprojectindependence.net> or call 311 or 869-6311.

Continued on page3



Judi Bosworth
Supervisor



Viviana Russell
Councilwoman
Dist. 1



Peter Zuckerman
Councilman
Dist. 2



Angelo P. Ferrara
Councilman
Dist. 3



Anna M. Kaplan
Councilwoman
Dist. 4



Lee R. Seeman
Councilwoman
Dist. 5



Dina De Giorgio
Councilwoman
Dist. 6



Wayne Wink
Town Clerk



Charles Berman
Receiver of Taxes

A MESSAGE FROM SUPERVISOR JUDI BOSWORTH



Project Independence recently fielded its 100,000th call to the Town's 311 consumer response line – an amazing statistic and a clear indication of the tremendous number of needs being met for our senior population. The only other town department (there are 25 in all) to receive more service requests from residents is the 311 Call Center itself! As Town Supervisor, I'm able to view reports on the types of calls received and the outcome of those requests. Our Project Independence staff does a wonderful job of responding in a timely, helpful and compassionate manner.

Town seniors call PI at 311 for the taxi transportation program for food shopping and medical visits; for help with minor home repairs and chores they can no longer handle; for advice or counseling from our nurses and social workers; for information about and referrals to other community resources; to register for fitness classes like Yoga, Zumba and Tai Chi; to sign up for our educational programs on health, financial or legal issues; to join a support or socialization group; or just to chat with a staff member.

Now, PI staff and members are working together to create Circles of Support, an initiative in which we help our seniors to develop other resources they can call upon in addition to Project Independence. Need a lift to the library? Someone to pick up a prescription? Your leaves need raking? Perhaps there's a friend or neighbor you can count on. You may not drive anymore, but maybe you're able to cat-sit, prepare a meal or check in with a sick neighbor by phone. Are you willing to be in someone's Circle of Support? Do you need help creating your own circle? Call PI at 311 or 869-6311 and become part of this exciting new initiative.

Thank you for making Project Independence a model for the nation!

Warmly,
Judi Bosworth



THE CARING CORNER

Ms. R., a 71-year-old PI member, lives with and cares for her 72-year-old brother who has Parkinson's disease. The siblings are very close. Neither ever married or had children. Ms. R. contacted Project Independence when she became anxious about the progressive nature of her brother's disease and the fact that he would eventually need a higher level of care than she could provide at home. Upon visiting with the two, our PI social worker noted that the brother was very frail and barely able to speak. She began talking with Ms. R. about the stress, guilt and isolation associated with her caregiver role. Ms. R. at times becomes very emotional, but welcomes the visits and telephone check-ins provided by the social worker. A PI nurse has also begun to stop in to check on both siblings. Ms. R. has been encouraged to include an older brother who does not live locally in discussions and plans about the future. She says that she no longer feels as alone and anxiety-ridden, thanks to PI support. If you need assistance or support in a caregiver role, please call 311 or 869-6311.

Names and case details may be changed in Caregiver Corner articles to protect confidentiality.



Visit our website: www.tonhprojectindependence.net.
Email us at: projectindependence@northhempsteadny.gov.



DEMENTIA, Continued

- **Project Independence Caregiver Support Group** – Port Washington Senior Center, 80 Manorhaven Blvd., Port Washington, first and third Thursdays of each month from 10:30 to 11:30 a.m. Facilitated by Gail Kaiden, Gerontologist. Call 311 to register.
- **Litwin Zucker Center for Alzheimer’s Research** – discover, develop and test effective treatments for Alzheimer’s disease – (North Shore/ LIJ) – Contact Erica Christen at (516) 562-3492 or EChriste@nshs.edu.
<http://www.northshorelij.com/cushing-neuroscience-institute/our-centers/memory-disorders-center-overview>
- **Zucker Hillside Hospital** at North Shore/LIJ, Dementia Caregiver Support, meets Mondays, 11:00 a.m. to 12:30 p.m. Call Barbara Vogel, LMSW, at (718) 470-8447.
- **Parker Jewish Institute** – Community Dementia Care – Stress management for caregivers – Contact Director Martha Wolf at (718) 289-2105 or mwolf@parkerinstitute.org.
- **Herricks Alzheimer’s Day Program “Our Space”** at Herrick’s Community Center – Contact Director Patricia Foley or Asst Director Annamaria Testa at (516) 742-0851 or patriciajfoley@yahoo.com.
www.herricks.org
- **Long Island Alzheimer’s Foundation** – Caregiver Support Groups and other supportive services – Port Washington. Call: (516) 767-6856
www.liaf.org/programs/caregiver-support-groups.html

Publications:

- *Complete Elder Care Planner: Where to Start, Which Questions to Ask, How to Find Help* by Joy Loverde, www.amazon.com/Complete-Eldercare-Planner-Revised-Updated/dp/0307409627
- *The 36-Hour Day* by Nancy L. Mace and Peter V. Rabins
- *Caregiver Notebook*, and other supportive services, Alzheimer’s Association at www.alz.org
- *The Best Friends Approach* by Virginia Bell and David Troxel, www.bestfriendsapproach.com

REST IN PEACE

Project Independence lost two great friends this year. **Morrey Barsky**, founder of the Port Washington Senior Citizens, and a fierce advocate for housing and services for aging Town residents, passed away in July at age 95. **Helene Berger**, founder of the PI JULIETS socialization group, and a regular at the Westbury Senior Center, died in June at age 96. We’ll miss them.



Morrey Barsky is shown with his wife, Shirley, who died in September, 2009.



Helen Berger is shown at a meeting of the Juliets with group facilitator Nancy Mezrahi.



Visit our website: www.tonhprojectindependence.net.
Email us at: projectindependence@northhempsteadny.gov.



VOLUNTEER TO “CONNECT” YOUR SENIOR NEIGHBORS

The Community Computer Connections Program (CCCP) needs volunteers. This innovative program delivers and sets up refurbished computers and laptops, free of charge, for seniors and others across Long Island who would not otherwise be able to afford the equipment. Many PI members have benefited from this volunteer-based operation. Volunteers are needed! No technical experience required. Volunteers are asked to use their own vehicles to transport the computer equipment to homes of recipients, but no heavy lifting is required. CCCP volunteers must be at least 21 years old, but most are over age 55. CCCP is sponsored by RSVP, the Retired Senior Volunteer Program. For more information, to volunteer, or if you need a computer, call 311 or 869-6311.



Town Supervisor Judi Bosworth (center) visits with computer students William Clark and Barbara Clark at the computer lab in the Yes We Can Community Center.

HOME PICK-UPS FOR POLLUTANTS

The last issue of the *Pioneer* listed the remaining 2014 dates for the Town STOP (Stop Throwing Out Pollutants) Program: Saturday, September 6 at Tully Park in New Hyde Park and Sunday, November 2 at North Hempstead Beach Park – North Lot, in Port Washington. These are the dates when residential waste such as toxic pollutants, unwanted pharmaceuticals and other material can be brought to Town sites for disposal. PI has received several calls from members who have difficulty getting to the STOP locations. The *Pioneer* asked the Town’s Chief Sustainability Officer, Fran Reid, if the Town would pick up such materials and she said yes – “We have been asked that many times and on a case by case basis, we would be happy to pick up at someone’s home if they had a lot of things to dispose of.” Call 311 or 869-6311.

ROAD I.D.

Project Independence doesn’t recommend products, but many members who like to walk or cycle swear by the new ROAD ID products. A simple idea, ROAD ID provides, at a relatively reasonable cost – about \$20 – a wrist, ankle, dog tag-type neck chain or shoe ID which lists your name, address, emergency contacts with phone numbers, and anything else you can fit on 5-7 lines of 24 characters each. The inspiration for ROAD ID came when its young entrepreneur found himself in a ditch on the side of a lonely road where he fell while out running. He was not seriously hurt, but he had no ID with him and wondered what would have happened to him if he were badly injured and unable to communicate. Good question! For more information, call 1-800-345-6336 or visit www.roadid.com.



Visit our website: www.tonhprojectindependence.net.
Email us at: projectindependence@northhempsteadny.gov.



DIGITAL DIRECTIVES – ANOTHER NEW CONCEPT FOR SENIORS

Project Independence has encouraged members over the years to make sure they have advance directives – health care proxy, living will, power of attorney, etc. We've also urged residents to make sure trusted family members or friends know where to find the documents, if necessary. Now, the American Bar Association Commission on Law and Aging has developed a smart phone application – My Health Care Wishes – that lets you store these documents on your iPhone or Android phone. The digitally transmitted forms are legally acceptable and can be sent via your phone, so no one has to rummage through your papers at home in an emergency. Go to www.americanbar.org.

PROJECT INDEPENDENCE AUTUMN ACTIVITIES

PI offers free educational programs and fitness activities almost every weekday across the Town of North Hempstead and you can get details by calling 311 or 869-6311 or visiting www.tonhprojectindependence.net. Here are a few examples:

From Illness to Wholeness

Monday, September 8, 2014, 1–2 p.m., Great Neck Social Center, 80 Grace Ave. Learn to tap into the healing power within you and the impact of foods and the environment on your health. This session will be translated into Farsi. Presented by Ferry Sedaghatpour, Registered Pharmacist.

The St. Francis Hospital Outreach Bus

The bus will be available at the three locations listed below. It will provide free screening including a brief cardiac history, blood pressure check, simple blood test for cholesterol, and diabetes screening with appropriate patient education and referrals as needed. Call 311 or 869-6311 for more info.

- Tuesday, September 23 – 10 a.m. to 2 p.m. – Fuschillo Park, Carle Road & Broadmoor Lane, Carle Place
- Tuesday, October 21 – 10 a.m. to 2 p.m. – Clinton G. Martin Park, New Hyde Park
- Tuesday, October 28 – 10 a.m. to 2 p.m. – Magnolia Gardens residence, Westbury

Friends Remembering Friends

Monday, September 15 – Monday, October 27 (except October 13), 2 to 3 p.m., Clinton G. Martin Park, New Hyde Park. Friends Remembering Friends is an informal support group for those who have lost a beloved friend. The program will help participants develop skills to cope with loss and share memories with those who have had a similar experience. Facilitated by PI Social Worker Mark Meltzer. Call 311 or 869-6311 to register.

The Project Independence *Pioneer* newsletter is issued four times a year, in March, June, September and December. Send your releases and announcements to:

Pioneer Editor

Project Independence • 470 Old Westbury Road • Roslyn Heights, NY 11577



Visit our website: www.tonhprojectindependence.net.
Email us at: projectindependence@northhempsteadny.gov.



TUNEFUL TRIPS DOWN MEMORY LANE – ALL FOR A GOOD CAUSE!

If you love classic films, old time radio and nostalgia, don't miss the Lux Radio Theater series at LIU-Post this fall. WCWP radio, in partnership with the Play Troupe of Port Washington, is presenting three Lux Radio classics – *The Philadelphia Story* on Saturday, September 27th at 1 p.m.; *War of the Worlds* on Thursday, October 30th at 8 p.m.; and *It's a Wonderful Life* on Saturday, November 22nd at 1 p.m. The location is the beautiful Hillwood Commons Theater on the Brookville campus of LIU-Post. The plays are presented just as they were on old time radio: announcer, commercials from the 30's and 40's, nostalgic tunes between acts and a sound effects "booth" right there on stage. Tickets are \$10 per show, but PI members get a 20 percent discount and pay only \$8! If you want to attend the series, it's \$25 or only \$20 for PI members. Proceeds support WCWP radio, home of the *Project Independence and You* weekly radio program, heard every Friday morning from 10 a.m. to noon. Spend a delightful few hours and support PI and WCWP at the same time. Those who attended the spring series raved. **And thanks again to our radio program underwriters, North Shore Honda in Glen Head and Zabar's at www.zabars.com.**



Members of the Play Troupe of Port Washington, New York State's oldest chartered amateur theater company, visit PI's radio show and sing a few nostalgic tunes for listening audience. The photo, from right to left, shows Play Troupe Board President Pam Meadows, radio show host Evelyn Roth, Play Troupe members Rhonda Kahane and Rich Jacques, radio co-host (also a Play Troupe member and Town BTDC Director) Kim Kaiman and engineer Zach Parker.

24/7 ONLINE ACCESS FOR PI

A collaboration with Virtual Health, an information technology company, now allows Project Independence members to register for a myriad of senior programs and services online by going to www.tonhprojectindependence.net. Access to transportation for food shopping and medical visits, minor household repairs, community education and socialization programs, fitness classes and other PI services is now available 24/7. Later this year, seniors and their families will be able to start managing their health from their homes with tools that permit monitoring vital signs, secure sharing of medical information with health care teams, and the ability to communicate with physicians in real time. For those who prefer contacting PI via the telephone, access will always be available by simply calling 311 or 869-6311.

HAVE A SNOW BLOWER? HAVE A HEART!

See if an elderly neighbor needs to be "dug out" this winter. They may not ask for help, but they may need it. It's no fun being snowed in for weeks at a time. Thanks from Project Independence!



Visit our website: www.tonhprojectindependence.net.
Email us at: projectindependence@northhempsteadny.gov.



RETHINKING THE LIFE ESTATE

By Ann Margaret Carrozza

Ann Margaret Carrozza is an attorney and former NY State Assemblywoman who volunteers her time to Project Independence as a lecturer and radio show guest. www.myelderlawattorney.com

Since the late 1990s, when New York State enacted ‘Transfer on Death’ legislation for brokerage accounts, most of a decedent’s assets can now avoid going through probate at death. That is- except for the primary residence. The life estate was long utilized to avoid probate by naming beneficiaries of a house directly on the deed. The life estate is created by transferring ownership of the house from “Mary Smith” to “Mary Smith, for life, Remainder Interest to Mary, Susie, and Johnny”. In this arrangement, Mary owns the present and the kids own the future. Upon the death of Mary Smith, the remainder beneficiaries own the property immediately. The life estate also serves to protect the house against long-term care claims, provided that it was created prior to the applicable Medicaid “look-back” period. This all sounds great, so why have I stopped using the life estate? Because in ten out of ten situations, I find that a properly drafted trust will accomplish one’s planning goals more effectively.

Medicaid Look-Back. Prior to 2006, the so-called Medicaid look-back period for life estates was 3 years. This gave it an advantage over a trust, the look-back for which was always 5 years. Since 2006, however, the look-back period on everything is 5 years. Therefore, the life estate no longer enjoys this advantage.

Sale of House During Parent’s Life. Both the trust and the life estate allow for the sale of the property during the parent’s life. The problem with selling the house in a life estate is two-fold: The parent will receive a percentage of the sale proceeds outright. The actuarial value of the life estate (determined by reference to the ‘life insurance tables’) is payable directly to the parent. This leaves them with totally unprotected assets and the need to “start over” in terms of protecting this money. If the parent is on Medicaid and in a nursing home at that point, the parent’s ‘life estate’ portion of the sale proceeds must be turned over

to Medicaid. Also: selling a home in a life estate will also deprive the family of “mom’s” full \$250,000 capital gains exclusion. This is because she only owned a percentage of the house (“the now”) and therefore, isn’t entitled to the full exclusion. By contrast, selling the house from within the trust, results in all of the sale proceeds being paid directly to the trust. These monies can then remain protected within the trust and invested in any asset class including a replacement residence for mom’s use. The trust (if properly drawn) will also entitle the family to the full \$250,000 capital gains exclusion.

Second Marriage Planning. Clients often used the life estate to balance the protection of a surviving spouse against the desire to leave the primary residence to one’s adult children of the first marriage. This life estate can be created in the will and reads as follows: “I leave my house to Jane, for her life, and then to Mary, Susie, and Johnny as tenants in common.” This plan has intuitive appeal, but is flawed. Giving the surviving spouse lifetime ownership means just that. During all of the days of “Jane’s” life, the children are unable to sell the house. This is true, even if Jane has moved away or is in a nursing home. A better result can be achieved by using a trust which gives Jane occupancy rights “until the earlier of her death, voluntary vacating, stay in a nursing home, remarriage, or cohabitation with an unrelated person.”

Other Assets. A life estate can only operate on real estate, while a trust can own every type of asset. One typical elder law planning scenario is to transfer the home to a trust and leave the liquid assets in the parent’s name. In the event of long-term care need, we can then transfer the liquid assets into the trust which already owns the house. Is there a new 5 year look-back on these just-transferred assets? Yes, but the look-back period for home care Medicaid is only one month. Most people I know (including myself) would prefer to be at home in the event of a need for long-term care.



Visit our website: www.tonhprojectindependence.net.
Email us at: projectindependence@northhempsteadny.gov.





Town of North Hempstead
220 Plandome Road
Manhasset, NY 11030

PRST STD
U.S. Postage
PAID
Flushing
New York
Permit No. 460

OLD AGE IS BREAKING UP THAT OLD GANG OF MINE!

By Gerry Peretsman

As years go by, the number of members in the many fraternal, ethnic and religious groups that each of us may have grown up with – and which played an important part in our lives – has dwindled. And maybe we don't have the same level of interest in these pursuits as we once did.

What we don't realize, because change is often so gradual, is that the opportunities for socializing, an important part of belonging, are also shrinking, and this isn't good for seniors. Innumerable studies indicate that an active social life promotes good mental and physical health.

Take a look around. We are never too old to develop new, worthwhile relationships. Project Independence sponsors no-fee groups such as the ROMEOS (Retired Older Men Eating Out) for men and the JULIETS (Just Us Lively Individuals Eating Together) for women that meet on a regular basis for brown-bag lunches and open ended discussions. PI also offers community education programs and support groups on a daily basis across the Town. There's always something going on – a chance to make new friends and pick up some useful information as well. Call 311 or 869-6311 for details.

Public school adult education programs offer very low cost programs that promote socialization, such as REAP (Retired Energetic Active People) in Great Neck, open to all. And colleges such as Hofstra offer extensive, five-day-a-week programs for seniors. Local libraries are another good source of interesting programming. Take advantage of all these low- and no-cost options, and chart a new path for yourself. Enjoy!

***Tune in every Friday morning from 10 a.m. to noon for the
Project Independence Radio Show on WCWP 88.1 FM!***

**You can also visit the LIU-Post website, wcwp.org, to hear the program live,
or catch up with past shows at tonhprojectindependence.net.**



Visit our website: www.tonhprojectindependence.net.
Email us at: projectindependence@northhempsteadny.gov.

