



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.

HOLIDAY SHOPPING – TIPS FROM THE FBI

The holiday season should be a time of celebration, fun with loved ones and good cheer. Unfortunately, it is also the season when con artists are working overtime to separate us from our money. According to the FBI, seniors are most likely to have a “nest egg,” own their own home, and have excellent credit – all of which make seniors attractive to con artists. People who grew up in the 1930’s through the 1950’s were generally raised to be polite and trusting, and also tend to be susceptible to sales pitches for products that promise increased cognitive function, virility, anti-aging properties, miracle cures, etc.

The FBI warns that if you are 60 or older, especially an older woman living alone, you may be a target of people who sell bogus products and services by telephone. This is the season to be wary of lines like, “act now or the offer will expire!” “You’ve won a free gift or prize, but you have to pay for ‘postage and handling’ or other charges.” “You must send money, give a credit card or bank account number, or have a check picked up by courier.” And so on.

Before you buy anything over the telephone, remember:

- Don’t buy from an unfamiliar company. Legitimate businesses are happy to comply with requests for more information or extra time to consult with a family member.

- Always ask for and wait until you receive written material about any offer or charity. If you get brochures about costly investments, ask someone whose financial advice you trust to review them.
- Check out unfamiliar companies with your local consumer protection agency, Better Business Bureau (www.bbb.org or 516-420-0500), state attorney general (www.oag.state.ny.us or 1-800-771-7755) or other watchdog groups.
- Obtain a salesperson’s name, business address, license number and telephone number before transacting business. Verify the accuracy of this information.
- Don’t pay in advance for services, but pay only after they are delivered.
- Don’t pay for a “free prize.” If a caller tells you the payment is “for taxes,” he or she is violating federal law.
- Never send money or give out personal information like credit card numbers, social security numbers, bank accounts, or dates of birth to telephone solicitors.
- If you have been victimized once, be wary of people who call offering to help you recover your losses for a fee paid in advance.

Shopping the traditional way? Stay alert and aware. Don’t shop alone at night. Park in a well-lit, busy area of the parking lot, near the shop or mall

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Judi Bosworth
Supervisor



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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



One of the best things about being Supervisor of our Town is getting to know our wonderful, engaged Town residents, especially you, our seniors, who make up almost 25 percent of the Town's population. During my first year in office, I have had the opportunity to meet with so many senior groups from all corners of our Town. I have been struck by how engaged you are in local government and how you truly care about your community.

The senior population of the Town of North Hempstead has done so much to build our Town into one of the most desirable places to live and retire in America, and we are proud to continue to provide you with all of the outstanding services and programs that the Department of Services for the Aging (DOSA) and Project Independence have to offer.

I am pleased to state that our 2015 budget plan, unanimously passed on October 29, is a balanced and fiscally conservative plan that stays under the New York State tax cap, qualifying most taxpayers for a tax rebate on their New York State taxes. The budget addresses the need to offset the projected decline in sales tax and mortgage tax revenues and does not impact services and programming for senior citizens. Our Project Independence Program will continue to be a national role model by providing numerous services and programs for the Town's seniors.

In fact, we have recently added services such as our Project SAFE program for seniors. This program is designed to educate seniors about the prevalence of scammers who try to part seniors and their money. We have even partnered with the District Attorney for informational seminars on this topic. The Project SAFE program also features financial experts as well as attorneys, Medicare specialists and law enforcement professionals who can provide helpful information. These workshops have occurred before the Williston Park, New Hyde Park, and Carle Place senior groups and will be ongoing in 2015 at many more locations. I believe one of the most important things I can do as Town Supervisor is to protect the people who made the Town what it is today, and that's what this effort does.

Another program that recently launched is our Veterans Advisory Committee, which I believe is of great benefit to veterans of all ages. The committee was formed this summer and it has met twice thus far. The committee consists of veterans who represent their respective communities across the Town of North Hempstead, civic leaders who have been advocates for the veteran community and citizens who have expertise in veterans' affairs. We will be providing a Veterans column in each edition of the Project Independence newsletter in order to distribute all the information gathered by our committee. We just completed our first Veterans Donation drive for the holidays benefiting the Northport VA Hospital, and will have many more beneficial programs to come.

I look forward to updating you with more important information in 2015. Have a wonderful holiday season and a very happy and healthy new year!

Warmly,
Judi Bosworth



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Email us at: projectindependence@northhempsteadny.gov.



NOW HEAR THIS...

By Lawrence Cardano, Au.D., Doctor of Audiology

The family is gathered for holiday dinner. Young and old are laughing, sharing fond memories and catching up on the latest. It's a warm, joyful scene – unless you notice Uncle Bob. He's smiling weakly, nodding occasionally, but not participating in the conversation because of his hearing difficulty.

Hearing loss can lead to isolation and depression – the opposite of what the holiday season should represent. If you or a family member has hearing difficulty, here are ways to help make this holiday season more joyful:

The Environment:

- Reduce background noise. If you can't avoid having music playing or the TV on, try to keep the volume down.
- Ensure that there is good lighting which makes it easier to see facial expressions.

For the Speaker:

- Speak slightly slower than you normally would. This helps improve clarity, which is a more common problem than sound level. Research indicates that comprehension can increase by as much as 40 percent when speech is slightly slower than normal.
- If the listener asks you to repeat yourself, rephrase what you said rather than repeating it exactly. This gives the listener additional clues to help in understanding your message.
- Get the listener's attention before you speak.

- Use gestures and facial expressions to reinforce your message.
- Follow your mother's advice and don't speak with your mouth full!
- Don't change the topic without making sure the listener knows you are doing so.

For the Listener:

- Pay attention. This may sound obvious but it is important to remember that the more you concentrate on trying to understand the speaker, the more successful you'll be.
- Provide feedback to the speaker to indicate that you understand or don't understand what is being said.
- Take breaks. The effort of concentrating on the conversation can be exhausting. If you take occasional breaks you will be better able to give maximum attention for maximum comprehension when you return to the conversation.

If you have a family member who has trouble hearing, he or she may be reluctant to acknowledge it. (For my suggestions on handling this situation, see <http://hearingcenterofli.com/family-matters/>) If you have hearing difficulty yourself, you may be pleasantly surprised that others appreciate learning how to more easily enjoy conversation with you. Enjoy the holidays!

Correspondence and questions can be addressed to DrCardano@HearingCenterofLI.com



Project Independence members brought small items to be appraised at the 1st Annual Antiques Road Show, co-sponsored by the Museum of Interesting Things, with the Town. To their delight, some PI members learned that items languishing on the backs of the cabinet shelves were worth hundreds! The event, held in late October at Clinton Martin Park, drew standing room only crowds.



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SPECIAL MOBILE OFFICE HOURS FOR SENIORS

Selling your house? Wondering if you have any open permits? Making changes to your house? We are coming to a neighborhood near you! Make an appointment today by calling 311 or 869-6311.

Schedule a meeting at one of these locations:

- Great Neck Social Center, 80 Grace Ave., Great Neck
- Port Washington Senior Center, 80 Manorhaven Blvd., Port Washington
- Clinton G. Martin Park, 1601 Marcus Ave., New Hyde Park
- Town Department of Services for the Aging (DOSA), 470 Old Westbury Rd., Roslyn Heights
- North Hempstead "Yes We Can" Community Center, 141 Garden St., Westbury
- Town Building Department, 176 Plandome Road, Manhasset

Ask the Supervisor's Applicant Advocate any questions you may have.

FREE HEALTH SCREENING

The winter schedule is set for the free health screenings offered at town locations via the Saint Francis Hospital Outreach Bus in partnership with Project Independence. The screenings include a brief cardiac history, blood pressure check, simple blood test for cholesterol and diabetes screening – with appropriate patient education and referrals as needed.

**All screenings take place between 10 am and 2 pm.
Be sure to register at 311 or 869-6311.**

- Monday, Dec. 8, 2014, Apex Housing, 498 Union Ave., Westbury
- Tuesday, Dec. 9, 2014, Sid Jacobson JCC, 300 Forest Drive, East Hills
- Thursday, Dec. 18, 2014, Manhasset Valley Residence, 155 E. Shore Rd., Manhasset
- Tuesday, Feb. 3, 2015, Port Washington Senior Center, 80 Manorhaven Blvd., Port Wash.
- Tuesday, March 3, 2015, Fuschillo Park, Carle Road at Broadmoor Lane, Carle Place

PI AND NORTH SHORE/LIJ PARTNER TO OFFER FLU PROTECTION



Town Councilwoman Lee Seeman (standing left and Supervisor Judi Bosworth (standing right) look on as a PI nurse administers a flu shot to a PI member. Seeman and Bosworth had already been inoculated. Have you?

**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.



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HOMEBOUNDED BUT CONNECTED

When 89-year old Miriam wants to talk about current events she picks up the phone. Each week she joins other seniors to discuss topics of interest and share their opinions on DOROT's innovative teleconference program, University Without Walls (UWW). Since 1989 UWW has alleviated seniors' isolation by bringing them together over the telephone to learn, exchange ideas and make new friends. After years as a teacher, Kathy was at a loss for what to do when illness rendered her homebound. "UWW brings in the outside world," she says. "It's been wonderful."

A few popular courses this fall include the Guggenheim Museum's *The Science of Light and Color in Art*, *Vital Nutrients for Older Adults*, *Challenge Your Mind with Crossword Puzzles*, and *Sing-Along Broadway*. This year UWW also launched its online program, which brings the same great courses to seniors via their computers or tablets. UWW participants live in the greater New York area including Long Island, although some are even farther away. One senior continued to take her classes after she moved to Israel. Because of the time difference, she told her classmates she was participating in her pajamas. The success of UWW has given rise to several teleconference programs: Caregivers' Connections, offering support groups, workshops, and health-related classes, and Russian UWW for Russian-speaking seniors.

Registration is now open. Semester-long courses are \$15. Scholarships are available to North Hempstead residents. To receive a catalog or more information, call 877-819-9147.

WHEREFORE ART THOU JULIET?

Socialization—the effort to stay connected – is especially important as we age and particularly at this time of year. The Project Independence JULIETs (Just Us Lively Individuals Eating Together) program is designed to bring together older women in a social setting to just talk about *stuff*. There is no agenda, no preparation (other than a brown bag lunch), no fee, and no long term commitment. Come and talk about your career as a teacher or social worker, your grandchildren, your favorite films or TV shows, an interesting book or article you've read, your pet peeve. Share a few social hours. Members range in age from 60's to 90's.

PI provides the meeting space at the Roslyn Heights office located at 470 Old Westbury Road — as well as the coffee and tea. There is also a Project Independence ROMEOs (Retired Older Men Eating Out) social program that meets the first and third Mondays of each month. Call 311 or 869-6311 for more information about ROMEOs and JULIETs.

LISTEN TO PI RADIO EVERY FRIDAY MORNING!



Assembly Member Michelle Schimel (left) does a guest turn on the *Project Independence and You* radio show heard every Friday morning from 10am to noon at 88.1 FM and WCWP.org. Co-host Sabina Miller asked the tough questions!



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PLANNING FOR FLUFFY AND FIDO

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

Studies show that pets can bestow a wide variety of physical and psychological benefits on their human owners. Pet owners have lower blood pressure, are less depressed, have reduced feelings of isolation, and live longer. Why, then, are so many seniors reluctant to welcome a new pet into their homes? One major reason is that they feel it is unfair to adopt a pet which then outlives them. Fortunately, with proper legal planning, it is possible to orchestrate a smooth transition plan for a pet upon the death of its owner.

First, a look at what not to do: the most common strategies for dealing with pets in the estate plan are not the most effective. One can't, for example, leave assets to a pet. A pet is legally one's property and it is logically impossible to leave property to property. A bequest made directly to a pet is considered to be void under the law in every state.

Some pet owners choose, instead, to place their trust in friends and relatives. This arrangement involves naming a human beneficiary under the will. This person is then given verbal instructions as to how the bequest should be directed toward their maintenance of the animals. This type of plan falls under the category of "hope for the best but prepare for the worst." The human beneficiary may have the best intentions of honoring their promise, but cannot control life's curve balls. Because the monies are legally in that person's name, they will be treated as other assets should legal liabilities arise out of events such as divorce or death.

Most states now allow for a more nuanced approach to pet planning in the form of "Pet Trusts." These can be created and funded during one's life, but are most commonly formed by a will and only funded upon death. The arrangement requires that a "Pet Care Appointee" be named. This is the individual who will be charged with ensuring that the animals are properly

cared for. This person may or may not have physical custody of the pets. In addition to designating the "Appointee," one must also fund the trust with a specific amount of money. This involves estimating the life expectancy of the pet and establishing a formula which takes annual expenses and inflation into consideration.

The Pet Trust must then designate a remainder beneficiary, who will receive whatever is left over in the trust upon the death of the pet(s). Most of my clients want the individual who served as the Pet Care Appointee to receive the remaining assets. This works well in many cases. However, it is important to at least consider the potential for a conflict of interest here. I am reminded of a case where a Pet Trust was established for seven cats. Upon the death of the last cat, the Appointee was to receive the Manhattan apartment and other assets remaining in the trust. Within two years of the pet owner's death, all seven cats died. The likelihood of the seven deaths all being of natural causes seems pretty remote.

Another approach is to set the Pet Trust up so that the Pet Care Appointee is paid annually. If you opt for this route, it is preferable to structure the annual payment as a gift, which is not taxable to the recipient, as opposed to a salary, which is subject to income tax. Upon the death of the pet(s), all remaining trust monies would go to a third party such as an animal rights organization. Some animal rights organizations are willing to be named as Pet Care Appointee.

Planning for our furry loved ones, as with any estate planning, merits a thoughtful and customized approach. It is also a good idea to review your planning with your attorney every few years as your life and the law will undoubtedly evolve.



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LETTER TO THE EDITOR

Welcome to my world. As things have changed for many of you, my world as a senior is changing also. The so called “Golden Years” is truly a myth and not a reality for those living longer and dealing with many changes.

Let’s look at living arrangements. The Town of North Hempstead is encouraging me to stay in my apartment as I age and become less agile. This I admit sounds somewhat scary as I enter the dark abyss of old age. It is like entering a newly discovered maze with many unexpected twists and turns. There is some light at the end of this less traveled pathway. I would call Project Independence our guide. Now, by calling 311, we can ask for rides to doctors (at a discounted cost), get help with our home repairs, and receive advice in many areas. I have consulted with a nurse and gerontologist on staff at the senior centers. I believe, through Project Independence, I am more than an aging old lady but an important part of my community and society.

Many other things are changing and it takes time to weed through them, such as the tangled mess of health insurance. Also, taking care of our personal health can be frustrating to say the least!

Keep in mind most of my associates and friends are strong minded but maybe our bodies are not as they once were. It takes me a while longer to cross a street – just be patient. Yes, you can offer to help me manage my packages. If you ride a bike on the sidewalk, slow down and watch out for me. Just remember, we are paving the way for all of you who eventually will be the New Gray.

Dee Frateschi

DEAR READERS:

The first issue of the Pioneer newsletter was mailed in the summer of 2006. It was four pages long and was sent to seniors in New Hyde Park, the first area of the Town served by Project Independence. Then we gradually expanded the program, under then-Supervisor Jon Kaiman, to Great Neck, Port Washington/Manhasset, the Roslyns, Westbury/Carle Place, Mineola and the Willistons. Subsequent issues of the Pioneer detailed our services as they were added, the passing of friends like Madge Kaplan and Morrey Barsky, the election of a new Supervisor, Judi Bosworth, the 100,000th 311 call to PI and much more. It has been my pleasure and honor to have edited the newsletter since that very first issue and to have served as the first Commissioner of the Town Department of Services for the Aging (DOSA).

Project Independence has been my life’s work for a decade, and now it’s time to move on. I leave you in the capable and caring hands of the extraordinary DOSA staff, and the progressive cadre of Town elected officials who have nurtured this cutting edge initiative. A dedicated committee of PI members from across the township has guided us through the years and contributed thoughtful, instructive articles. You know them by their by-lines – Otto Lohse, Gerry Peretsman, Jackie Shenkman, David Linden, Hazel Pachtman and others. But what I’ll remember most – as triaged by Kristina Lew, DOSA’s Jane of All Trades – is the dozens of angry phone calls that come in to 311 each time an issue of the newsletter goes out: “My neighbor got hers, but I didn’t get mine! Where is my Pioneer? I want my newsletter!” What greater tribute to our efforts? Farewell and stay well.

Evelyn Roth



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THE CARING CORNER: A PI NURSE STEPS IN

Mrs. B., a long time Project Independence member in her mid 80's, appeared to be having memory issues. Neighbors and friends informed the local PI nurse of this development and asked that she observe and possibly intervene. The PI nurse scheduled several visits with Mrs. B. and attempted to determine if she might be experiencing early signs of dementia. It was discovered that she was on a medication that has the potential side effect of confusion. Mrs. B. consulted with her physician at the nurse's suggestion and was taken off the medication. Among the services provided by Project Independence nurses is individual counseling on management of medications. The PI nurse, who was familiar with all of Mrs. B.'s meds, told her that the discontinued drug was addicting and that, having taken the drug for many years, she needed to be weaned off it slowly. Mrs. B.'s physician was also alerted to this fact. A different but equally effective medication was prescribed. Mrs. B. is currently feeling better and her mental status has improved. She is very grateful for the support, assistance and information provided by the PI staff. Call 311 or 869-6311 if you want to talk with a Project Independence nurse.

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

HOLIDAY SHOPPING – TIPS FROM THE FBI

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entrance – even if you have to drive around for a while. Ask a store security guard to walk you to your car with your packages if you are uncomfortable about your surroundings.

Women should keep their purses closed and under their arms. At the register, shield your credit card so the number is completely hidden. Scammers and identity thieves can pick up the last four digits/security code by peeking over your shoulder; that's all they may need to access your account. Men should carry their wallet in a front pocket so it's harder to steal. Don't pack your wallet with unnecessary stuff. Never carry your social security card in your wallet and never note PIN on the back

of credit cards. If possible, carry only one credit card and consider carrying your cash in a separate pocket.

Retired NYC Detective Bernard Hardy, who volunteers at PI as a safety and security lecturer, warns that a dishonest store employee may charge you more than the cost of your item(s), short change you or fail to bag purchased items. No matter how long the line is, remain at the cash register until you're sure your credit card has been returned, all your purchases are in your bags and your receipt and change are correct. For more information, call 311 or 869-6311 or go to www.fbi.gov/scams.



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