

Genesee County Office for the Aging

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

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



PAMELA WHITMORE
Director

"INFORMATION FOR
ADULTS 60 AND
OVER"

Gene-Senior

January/February, 2012

From the Desk of Pam Whitmore, Director

As many of you are already aware, the 2012 Office for the Aging budget has a significant cut in State, Federal, County and other grant funds which will result in cuts to both staff and services. Here is a summary of the cuts being made effective January 1, 2012:

Home Delivered Meals: Meals will be delivered to the person's home by the MOW Driver just 3 times per week, but meal program recipients will still receive 5 meals per week in total.

Congregate Mealsites: All 7 Congregate Mealsites will remain open and operating with the Meal Site staff and volunteers. There is no reduction in the number of meals or the days of operation for any of the mealsites.

Nutrition Program Oversight: There has been a full-time OFA Service Coordinator/RD overseeing the Nutrition Program, and that position has been eliminated; and we will be contracting with a Registered Dietitian (8 hours per week) to provide monitoring of meal service for both congregated and home delivered meal programs; and there will be an OFA staff person who will supervise and oversee the Nutrition Program as well. The contract Registered Dietitian would also provide Nutrition Education and Nutrition Counseling.

Article Continues on Page #4

Or Current Resident

PRE-SORT STANDARD
U.S. POSTAGE
PAID
Batavia, N.Y. 14020
PERMIT NO. 194

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

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

ITEMS OF SPECIAL INTEREST

By: Barbara A. Matarazzo, Clerk/Typist
MEETINGS

Disabled American Veterans

Monday, January 2nd & February 6th 7:00 p.m.
VAMC Recreation Hall

Doehler-Jarvis

Monday, January 9th & February 13th 12:00 p.m.
To Be Announced

Graham Retirees

Wednesday, January 11th & February 8th ... 12:00 p.m.
To Be Announced

N.A.R.F.E. Meeting

NO MEETING IN JANUARY & FEBRUARY, 2012

Us Too Prostate Cancer Support Group (Batavia Chapter)

NO MEETING IN JANUARY & FEBRUARY, 2012

BATAVIA - GENESEE SENIOR CENTER ACTIVITIES

By: Kim Wurthman, Recreation Program Assistant

BLOOD PRESSURE MORNINGSBethany - East Bethany Church

Wednesday, January 4th & February 1st
..... 11:15 a.m. - 12:00 p.m.

Gillam Grant Community Center

Blood Pressure Screenings are held two (2) times during
the month Call 494-1621 for dates.
..... 10:00 a.m. - 12:00 p.m.



Cribbage Results
October, 2011

1st Place - Joe Guppenberger
2nd Place - Jane Laesser
3rd Place - Joan Staats
4th Place - Eleanor Johnston

Mission Statement:
Genesee County Office for the Aging

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

ADVISORY COUNCILS

(Meet at the Senior Center)

Office for the Aging

Wednesday, January 4th & February 1st 1:00 p.m.

Genesee Senior Foundation, Inc.

Thursday, January 12th & February 2nd 2:00 p.m.

R.S.V.P. Advisory**NO MEETING IN JANUARY, 2012**

Monday, February 6th 12:30 p.m.

WEEKLY PROGRAMSMondays

Arthritis Foundation Exercise Class (\$1.50).... 9:30 a.m.
Bridge 12:30 p.m.
Pinochle..... 1:00 p.m.

Tuesdays

Cribbage..... 1:00 p.m.

Wednesdays

Quilters 9:00 a.m.
Line Dancing (Contributions Accepted) 9:30 a.m.
Euchre 1:00 p.m.

Thursdays

Strong Bones..... 10:00 a.m.
Bridge 1:00 p.m.
Cribbage..... 1:00 p.m.
Keyboard Music Lessons 2:15 p.m.

Fridays

Line Dancing 9:45 a.m.
Art Class..... 10:00 a.m.
Board Games 11:00 a.m.
Card Group..... 1:00 p.m.

OTHER PROGRAM OFFERINGS:2nd Tuesdays

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

3rd Tuesdays

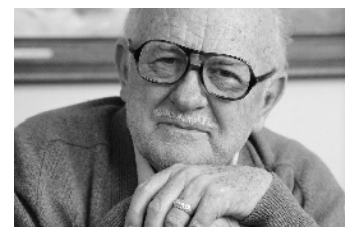
Caregivers Support Group
Sponsored by LeRoy Christian Community Project
For Information Call 768-7540
Garden View - 124 East Main Street,
LeRoy, NY 7:00 p.m.

3rd Wednesdays

Alzheimer's/Dementia Information & Discussion Group,
Richmond Memorial Library, Gallery Room
19 Ross Street, Batavia
For Information Call the OFA at 343-1611.....
7:00 pm - 8:30 pm

Insurance Counseling

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



NY CONNECTS GENESEE CARE OPTIONS
in Genesee County



NY Connects Genesee Care Options is here to help you. Whether you are a senior, disabled person, or caregiver, we have a fair and easy way for you to get connected to the long term care help you need. We make the hard choices simpler for you.

Information is available in printed form
585-343-1611

or

Reach us on the web at:

www.co.genesee.ny.us

From the main menu select:

NY Connects Genesee Care Options

The work of the NY Connects Genesee Care Options is funded through grants from the New York State Office for the Aging, the Older Americans Act, New York State Department of Health, the generous support of the Genesee County Legislature, and private foundations. This information is also supported, in part, by a grant from the Community Health Foundation of Western and Central New York. The Community Health Foundation is a non-profit private foundation. Their mission is to better the health and health care of the people of Western and Central New York. For more information on this foundation contact www.chfwcny.org.

"Gene-Senior" Newsletter is collated by RSVP Volunteers

ExperienceWorks

HELP WANTED

If you are 55 or over, have very low income and need to work, you may be eligible for training and job assistance with Experience Works. The Senior Service Employment Program is funded by the Older Americans Act and operated in this area by Experience Works.

**For more information
Call 1-800-854-1578 or 716-282-0264**

Visit our web site at:
www.experienceworks.org
OE/AA

**NY CONNECTS GENESEE CARE OPTIONS/
OFFICE FOR THE AGING**

IF YOU HAVE A COMPLAINT:

Direct your complaint, verbal or written, to the supervisor of NY Connects Genesee Care

1. Options/Office for the Aging. Any staff member will help you identify the appropriate supervisor.
2. If you are not satisfied with the supervisor's explanation or you do not feel there has been any resolution of your complaint, you may refer your concern to Director of the Genesee County Office for the Aging by phone (585-343-1611), or in writing to:

Director
Genesee County Office for the Aging
2 Bank Street
Batavia, New York 14020

Or

3. You may choose to refer your complaint to The New York State Office for the Aging by calling 1-800-342-9871



NEWSLETTER SUGGESTED CONTRIBUTION

By: Pamela Whitmore, Director

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

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

Newsletter Contribution

Name _____

Address _____

Telephone # _____

Amount of Contribution \$ _____

Thank You For Your Support!!

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



Genesee Region Citizen Corps Council

An important part of being ready for an emergency is to “be informed.” Listening to local radio and TV is one option; another is to sign up for NY-ALERT, the New York State all-hazards alert and notification system.

With NY-ALERT, if there is a storm or other emergency that could affect you and/or your family you will get the facts quickly. And, it’s free. For more information or to sign up, call 1-888-697-6972 or visit www.nyalert.gov.

Director’s Message Continued from Cover Page

Information & Assistance, NY Connects, Caregiver Support and All Other OFA Programs: Even though we still maintain the program, we will have fewer staff and less staff time available to provide all the services that we have offered in the past. Less staff means that we will provide less service, despite a growing number of calls and requests for assistance from our agency.

To help manage this, we are asking that anyone needing assistance call ahead and make an appointment. Sometimes the question can be handled with a phone call and for those who need to come in, an appointment will insure that the person who can answer your question is available to see you when you come to the office.

In-Home Care: A reduction of \$3,800 in the budget to pay for in-home care under the Expanded In-Home Services for the Elderly Program, combined with an increased cost for this service. This will mean approximately 170 fewer hours of service this year.

Social Adult Daycare: A reduction of \$876 in the budget to pay for Social Adult Daycare under the Expanded In-Home Services for the Elderly Program, combined with an increased cost for this service. This will mean approximately 75 fewer days of care.

Batavia Bus Service Medical Transportation: A reduction of \$320 for this contracted medical transportation service. This will result in shortening the hours of operation for this 3 day per week service (Tues, Wed, Thurs) to 9:00 a.m. – 1:30 p.m. (previously until 2:30 p.m.). This will mean approximately 100 fewer one way trips provided.

RSVP – A reduction in the time the RSVP Coordinator will have to focus on RSVP activities, along with a reduction in RSVP food and specialized supplies lines that will result in a scaled back Volunteer Recognition event in 2012. Also a reduction in volunteer mileage that will reduce mileage reimbursement for volunteers who receive such reimbursement based on hardship.

Recreation – Eliminating a subsidy to the YMCA for a Senior Fitness Program.

Adult Protective Service – A reduction of \$39,781 which eliminates OFA case management for Dept. of Social Service Adult Protective Service clients that were being serviced through OFA. DSS will continue case management service to those clients.

Please know that we at Office for the Aging will do the best we can to continue to provide high quality services, but it is going to be very difficult to keep up with the increased number of calls and requests for assistance with all of our programs due to budget cuts. We ask for your patience and to allow us to serve you better by calling ahead for an appointment.



WE NEED YOUR SUPPORT

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

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

All donations are greatly appreciated.
All contributions are tax deductible to the extend of the law
I designated my contribution of \$ _____ to be used where most needed.

Funds received will be used to support Office for the Aging Programs such as: Recreation, Transportation, Home Delivered Meals, Caregiver Support, In-Home Care, & Health Insurance Counseling

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

SENIOR SPICE CORNER

Submitted by: Dick Lawrence, RN
Prevention Educator, GCASA

Blurry Vision?

Hello, this is Dick Lawrence coming to you from the Prevention Floor of GCASA. Do you suffer from blurry vision? While most causes are not serious and go away on their own, one cause is very important and requires quick attention, retinal detachment.

What Is Retinal Detachment?

Retinal detachment is when the light sensitive part of the eye, the retina, separates from its supporting layers in the eye.

Purpose of the Retina

The retina receives images seen through the eye and transmits them through the optic nerve to the brain. An interesting phenomena takes place as the image the retina receives is in reverse, and the brain corrects it to right side up. Essentially the retina processes light and imagery the same way film in a camera would. Film in a camera...who uses that now a days?!

Symptoms of Retinal Detachment

Retinal detachment often occurs without any underlying causes, though it can be attributed to eye trauma or a disease like diabetes. (This is another reason why diabetes needs close attention, especially in our age group.) Long time alcohol consumption and cigarette smoking could also be underlying causes in non-trauma retinal detachment. Of course, drinking enough to lose your balance and fall could cause head trauma, which could cause retinal detachment. When retinal detachment occurs, there is a tear or hole in the retina into which eye fluids leak. This causes separation of the transparent tissues of the retina from the other tissues.

Minor retinal detachment may cause no symptoms. If the part of the retina responsible for fine vision, the macular, becomes compromised, the central vision can be severely affected.

Symptoms of retinal detachment may include, but are not limited to:

- Blurred vision
- Floaters in the eye
- Shadow or blindness in one part of the visual field
- Bright flashes of light in peripheral vision

An optometrist or ophthalmologist (MD) will do a series a vision tests which may include:

- Slit lamp exam
- Visual field
- Intraocular pressure, usually performed to check for glaucoma.

Treatment

Retinal detachment is an urgent problem which requires prompt medical attention. Many detachments can be repaired in the doctor's office. More serious detachments require a hospital operating room.

If you experiences floaters, bright flashing lights or blurred vision, make an appointment with your eye doctor quickly for an eye exam to rule out retinal detachment. This is an all too often serious eye condition in the senior population. Follow your eye doctor's advice which may include twice yearly visits.

I would like to thank the staff of University Eye Specialists for their help with this article.

Here at GCASA are community based senior programs which include:

- *Time Out for Grandparents*, a support group for anyone taking care of their grandchildren because the parents are unable.
- *Senior Spice Committee*, a group of dedicated senior volunteers who meet monthly to plan substance free recreational activities.
- *Medication Education*, health care professionals present information regarding potential problems associated with prescription and alcohol and other drug use.

Please call me with any questions or comments, if you would like me to speak at your function or if you would like to join one of our senior groups. I can be reached at 585-815-1865 or rlawrence@gcasa.org.

Thanks, and see you next month.

RSVP Volunteer Program

Submitted by: Dorian Ely, RSVP Coordinator

Please remember to update the RSVP Program with current emergency contacts, addresses (both home and email), and phone numbers. Thank you for helping us to keep our records accurate.

If you are not yet volunteering in our community and would like to, please call the RSVP office at 343-1611.



Nursing Home Advocates Needed

Submitted by: **Leanne Rorick, Ombudsman Coordinator**

LifeSpan's Long Term Care Ombudsman Program is in need of volunteers to join a team of advocates for residents living in nursing and adult homes in Monroe, Ontario, Livingston, Genesee, and Yates Counties.

Ombudsmen resolve problems and protect the rights, dignity, and respect of residents. Trained volunteers make weekly visits to a long term care facility to ensure the quality of life and care the residents receive.

We are in the process of interviewing potential volunteers for our next training session. Classes start in October, 2011. If you are over the age of 21 and sensitive to the needs of institutionalized elders, call Leanne Rorick, Ombudsman Coordinator, at 585-402-8480 for more information.



Learn About Aging In Place and What a Professional Can Do for You

Submitted by: **Ruth Spink, Services Administrator**

A Safe, Accessible Home for All Abilities and Ages

If you're like the majority of Americans over the age of 45, you want to **continue living in a familiar environment** throughout your maturing years. According to the AARP, older homeowners overwhelmingly prefer to age in place, which means **living in your home safely, independently and comfortably**, regardless of age or ability level.

The NAHB Remodelers of the National Association of Home Builders (NAHB) in collaboration with the NAHB Research Center, NAHB 50+ Housing Council, and AARP developed the **Certified Aging-In-Place Specialist (CAPS) program** to address the growing number of consumers that will soon require these modifications. While most CAPS professionals are remodelers, an increasing number are general contractors, designers, architects, and health care consultants.

Questions to ask as you consider remodeling or modifying your home: How should you modify your home to make it more comfortable?

To age-in-place you will probably need to modify your house as you mature to increase access and maneuverability. These modifications range from the installation of bath and shower grab bars and adjustment of countertop heights to the creation of multifunctional first floor master suites and the installation of private elevators.

Who can you rely on to modify your home?

CAPS professionals have the answers to your questions. They have been taught the strategies and techniques for designing and building aesthetically enriching, barrier-free living environments.

The CAPS program goes beyond design to address the codes and standards, common remodeling expenditures and projects, product ideas, and resources needed to provide comprehensive and practical aging-in-place solutions. CAPS graduates pledge to uphold a code of ethics and are required to maintain their designation by attending continuing education programs and participating in community service.

What is the CAPS designation?

A Certified Aging-in-Place Specialist (CAPS) has been trained in:

- * The unique needs of the older adult population
- * Aging-in-place home modifications
- * Common remodeling projects
- * Solutions to common barriers

Keep in mind that when you hire a Certified Aging-in-Place Specialist, you are buying a service rather than a product. Each CAPS professional draws from a different knowledge base and will approach your project in a different way. No matter where you start in the process, you will eventually need to hire a professional remodeler to actually make the modifications to your home.

Article Continued on Page #7



UPCOMING EVENTS

Upcoming Trips

Due to unpredictable weather, no trips are planned for the months of January through March. We will resume to provide trips in the Spring. Information on upcoming trips will be made available in future issues of the Gene-Senior Newsletter

January, 2012

Wednesday, January 11th - Bingo

What a way to spend a snowy day in January, but with a game or two of BINGO. It is a great way to spend time with friends and have an opportunity to win a prize following our noontime luncheon.

Friday, January 13th - It's Your Lucky Day

Come to our noontime luncheon and win one of five \$10 gift cards courtesy of Tops Friendly Markets.

Wednesday, January 25th - Winter Bingo

To keep the winter blues away, an extra day of BINGO will be played so that you can have a double chance to win a prize following our noontime luncheon.

Wednesday, January 29th - January Birthdays

Join us for our noontime luncheon and celebrate the birthdays of our friends born in the month of January.



February, 2012

Friday, February 10th - Bingo

Bingo is scheduled to take place. All you have to do is say that magic word, "BINGO", and you win a prize. Join us for our noontime luncheon and then sit down to a game or two of Bingo.

Wednesday, February 22nd - Winter Bingo II

If you thought Winter Bingo in January was fun, you have to come to the noontime luncheon and stay for another chance to win a prize at Winter Bingo II. It's a great way to spend a cold day in February.

Friday, February 17th - Mardi Gras Celebration

Our Annual Mardi Gras Celebration is being planned with Entertainment. Get your beads ready to toss at our noontime luncheon celebration.

Wednesday, February 29th - February Birthdays

"Happy Birthday" is the song that will be sung as we celebrate our friends born in the month of February as part of our noontime luncheon.

Attention: Changes to Medical Transportation Services

Beginning January 1, 2012, the OFA Medical Transportation Program, provided through Batavia Bus Service (B-line), will operate from 9:00 am to 1:30 pm every Tuesday, Wednesday and Thursday. This is a one hour per day reduction in service. The decision to reduce this program's service was a result of the overall budget cuts required by this office for 2012. We regret any inconvenience this may cause, but know that we will work with you to ensure your transportation needs are met. If you have ANY transportation questions, please call our office at 343-1611. We'd be happy to assist you with transportation coordination services, which are made possible through the generosity of the Muriel H. Marshall Fund for the Aging in Genesee County via the Rochester Area Community Foundation.

Learn About Aging In Place and What a Professional Can Do for You Article Continued from Page #6

How should you choose a remodeler?

- * Figure out how much money you have to spend on the home modification project.
- * Seek referrals from friends, family, neighbors, co-workers, and others who have had similar work done.
- * Contact trade associations such as your area's local Home Builders Association or Remodelers™ Council.
- * Check with your local or state office of consumer protection and the local Better Business Bureau.
- * Verify the remodeler has the appropriate license(s) in your state.
- * Look for professional designations such as CAPS, Certified Graduate Remodeler (CGR), or Graduate Master Builder (GMB).
- * Ask your professional remodeler for a written estimate of the work to be done based on a set of plans and specifications. Be prepared to pay for this package.
- * Select a professional remodeler with plenty of experience with your type of project. Remember, lowest price does not ensure a successful remodeling project.
- * Go to <http://www.nahb.org/directory.aspx?directoryID=1415> to find a CAPS in your area. "CAPS" under "Designation".

Article Continued on Page #10

GENESEE CAREGIVER

Learn About Aging In Place and What a Professional Can Do for You
Article Continued from Page #7

What information should you think about?

- * Do I want to add a bathroom and possibly a bedroom to the main level?
- * How can I make my kitchen more functional?
- * Am I worried about preventing falls?
- * How much money can I budget for this project?
- * Will I need to get a home equity loan?
- * Will other members of my family benefit from modifications?
- * Will remodeling increase the energy efficiency of my home?
- * Where do I find a professional I can consult with about my needs?

Retrieved August 19, 2009 from:
[www.nahb.org/generic.aspx?
sectionID=717&genericContentID=46799](http://www.nahb.org/generic.aspx?sectionID=717&genericContentID=46799)



Could I be Eligible?

Submitted by: Kimberly Perl, HIICAP Coordinator

Extra Help – administered through the Social Security Department – if under \$1838.35/month GROSS income, married, with less than \$25,260 in the bank, or \$1361.25/month GROSS income, single, and have less than \$12,640 in the bank – you may be eligible to receive your prescriptions at lower cost.

Medicare Savings Program – If you are married and GROSS less than \$1,674.88/month or are single and GROSS less than \$1,245.13/month, you may be eligible to get your Part B money placed back into your Social Security check AND receive low cost prescriptions. There is NO limit to what you have in the bank with this program.

If you want to find out more about any of the above programs, or if you wish to see if you may be eligible, please call the Office for the Aging at (585) 343-1611. We will be happy to help you with information and are also able to assist you with the actual applications for the above programs.

Just a Reminder!

Submitted by: Kimberly Perl, HIICAP Coordinator

For those of you who have made it through Open Enrollment, and are feeling good about it, I bet you are breathing a sigh of relief, like me. Unfortunately, there may be some of you out there that are still having anxiety and, possibly, are not getting your medications covered.

For those of you who do have EPIC – please note – you do have a ONE TIME “special enrollment period” each year to get you out of, and into another, Part D plan. You are not “stuck”, per say. Also, if you are receiving Extra Help with your prescriptions through Social Security, or have the Medicare Savings Program, you are also entitled to a “special enrollment period” to switch your Part D plan if it is not working for you.

Additionally – if you are having a hard time paying for your prescriptions, and are eligible for one of the Low Income Subsidy Programs for medications found in this Newsletter ~ please call us so we can get you the help you need!

As always, we are always here to help you!

Joseph Whalen Exhibit

Submitted by: Shirley Tokash Verrico, Director
Rosalie "Roz" Steiner Art Gallery

The Rosalie "Roz" Steiner Art Gallery is pleased to welcome an exhibit by **Joseph Whalen** through January 6, 2012.

An **opening reception** for the exhibit will take place on Thursday, November 17 at 1:00 p.m. in the gallery.

An "**Artist in Attendance**" celebration will take place on Saturday, November 19 from 12:00 pm- 4:00 pm in the gallery. The exhibit and opening receptions are free and open to the public.

This exhibit includes 45 watercolor and acrylic paintings by Lockport native Joseph Whalen. From landscapes to pool halls, Whalen creates visual narratives in a style that recalls early 20th century realism.

For more information, visit: <http://www.genesee.edu/gallery/>

**“A Loving Thing to Do:
Preparing Today for What the Future Holds”
A series of articles to help you prepare your loved ones.**

10 Things to Considering Including in a Will

Wills are generally the centerpiece of an estate plan, allowing people to direct how their property should be divided and who should get it after they die.

Anyone can create a will with an inexpensive software package or, if there are significant assets or a complicated plan for dividing your property, you can pay an attorney several thousand dollars to draft one a will. In either case, it's money well spent.

Discourage *yourself* or your parents from trying to save money by having a joint will, in which each one leaves all money and property to the other. Each *person* should have a separate will -- and consider covering the key points discussed below.

1. Name a personal representative or executor.

In an individual will, *a person* can name another person or institution to act as personal representative, called an executor in some states, who will be responsible for making sure that the will is carried out as written and that the property is divvied up and distributed as directed. It's also wise to name an alternate in case the first choice is unable or unwilling to act.

2. Name beneficiaries to get specific property.

A will can specify separate gifts of property -- called specific bequests -- including cash, personal property, or real estate. Likely beneficiaries for such bequests are children and other relatives, but they may also include friends, business associates, charities, or other organizations.

3. Specify alternate beneficiaries.

In fashioning their wills, most people assume that the beneficiaries they name will survive to take the property they've specified for them. The most thoughtful wills provide for what should happen if those beneficiaries don't survive -- either by naming a backup recipient or indicating that the person's spouse or children should take the property instead.

4. Name someone to take all remaining property.

If *the person* parent has opted to make specific bequests of property, a will is also the place to name people or organizations to take whatever property is left over. This property is usually called a "residuary estate."

5. Give directions on dividing personal assets.

If *the person* wants assets divided among children, charities, or other beneficiaries, the will should note precisely what property is included in that pool. It should also specify whether assets are to go directly to beneficiaries or whether they're to be sold and the value divided among the beneficiaries, either equally or according to stated percentages.

6. Give directions for allocating business assets.

Business assets are often separate from personal assets -- and most business owners have very specific ideas about what should be done with them after their deaths. If *the person* doesn't have a written plan covering the windup of their business, encourage them to see an experienced estate planning attorney to ensure that their wishes are clearly indicated in each of their wills.

7. Specify how debts, expenses, and taxes should be paid.

The will should spell out *the person's* wishes regarding how to settle debts and final expenses, such as funeral and probate costs, as well as any estate and inheritance taxes. Usually a specific source, such as a bank account, will be tagged to cover these costs.

8. Cancel debts others owe.

A nice added touch is that people making wills can use the documents to relieve those who owed them money from the responsibility of paying that debt -- along with any interest that accumulated on it -- to them or their survivors.

10 Things to Considering Including in a Will Article Continued
from Page #9

9. Indicate special instructions for maintaining real estate.

If *the person* names someone to keep their house, they should list any specific instructions for its care and upkeep in each will.

10. Provide a caretaker for pets.

Since the law considers pets to be property, the best way for *the person* to assure a good home for theirs is to leave the animal to someone named in each will who has agreed to give it a good home. Many people also leave that person an amount of money to help cover the caretaking expenses.

Retrieved November 8, 2011 from:
<http://www.caring.com/articles/final-will>



“A Loving Thing to Do: Preparing Today for What the Future Holds” A series of articles to help you prepare your loved ones.

Submitted by: Jill Yasses, Specialist, Aging Services

What is a Last Will and Testament?

A will and testament often referred to as “a will” is a legal document. This document is completed by a *testator* (the person making out the *will*). In the *will* the testator makes the decision of what happens to their property and resources after their death.

Even though individuals are able to complete *wills* on their own, it is highly encouraged that one speaks to their legal advisor first. There are rules and regulations that need to be met in order for the *will* to be valid. An attorney who is well versed in *wills* can assure all of the regulations are met.

Once a *will* is complete, it should not just be put away until death. Just as one revisits their other legal documents such as their Health Care Proxy and Power Of Attorney, individuals need to also review their *will*. There may be changes over the years that would affect a *will* such as other deaths, divorces, marriages, etc.

Contact an attorney about completing your *will*. It is important to make sure this legal document reflects your wishes, not how others feel it should be.

Helping Our Loved Ones

Submitted by: Jill Yasses, Specialist, Aging Services

Are you someone who helps your spouse, parent or other loved one? Do you help your friends or neighbors? The majority of the readers are most likely saying **YES!**

Caregivers are very special individuals and it is very important that they take care themselves. Please call the Office for the Aging to make an appointment with a Caregiver Counselor. A Caregiver Counselor will sit down and discuss your individual situation. The Caregiver Counselor will then provide information, options, referrals, and counseling specific to the caregiver’s needs as well as the care receiver’s needs. To make an appointment with a Caregiver Counselor, please contact the Office for the Aging at 343-1611.

“Step Up to Stop Falls in Genesee County” Exercise, Exercise!!

Contributed by Jim Moody, Director Independent Living of Genesee Region

I’m sure you are aware of the value of regular exercise. The Centers for Disease Control (CDC) says that regular physical activity is not only fun and healthy, but scientific evidence strongly shows that it can be safe for almost everyone. The health benefits of exercise far outweigh the risk of injury. However, some people should check with their doctor before becoming more physically active. Experts advise that if you are under the care of a doctor, discuss how much activity is appropriate for you.

Physical Therapists’ in Genesee County are available to teach you how to strengthen your body and reduce the risk of falling through a program called “OTAGO”. “OTAGO” consists of a series of leg and balancing exercises that are individually tailored to your needs. The program is designed for you to work with a Therapist and on your own. Studies in New Zealand have shown that when the program is followed, your risk of falling could be reduced up to 35% than if you did not exercise at all.

To start “OTAGO” and / or to learn more about falls prevention, please call the Office for the Aging at (585) 343-1611 or myself at (585) 815-8501, ext. 406.

Respectfully yours,
Jim Moody

“Step Up to Stop Falls in Genesee County” is a prevention project funded by the Community Health Foundation of Western and Central New York to provide Genesee County elderly residents with information needed to help reduce the risk of falling and thus, reduce cost to the community.

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