



the PIONEER

brought to you by NORTH HEMPSTEAD PROJECT INDEPENDENCE

Project Independence 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.

NEWSLETTER VOL. 10 NO. 2

SUMMER/FALL 2016

ADVANCE CARE PLANNING: A GIFT YOU GIVE YOURSELF AND YOUR FAMILY

by Carolyn Kazdan MHA, NHA, IPRO Quality Improvement Specialist

On June 22, 2016, at Clinton G. Martin Park, the Town of North Hempstead held a celebration for all Project Independence (PI) Advisory Committee members, recognizing their dedication and commitment to PI and all senior Town residents. In addition to the celebration, Steven Walerstein, M.D. and Adam Kahn, Esq. presented a program on the importance of Advance Care Planning. All too often wishes for care are not followed when people can no longer make their own decisions, because they have not told their loved ones and their doctors what matters most to them. Every adult should have a health care proxy because a serious, life-threatening, or end-of-life situation can happen to anyone at any time. Every adult should review their wishes for care with their physician as part of their annual Wellness Plan.

While it may not be easy to talk about your wishes for care, it is one of the most important conversations you can have with your trusted loved ones and with your physician. It is a gift to the people you choose to make health care decisions for you if you are unable to make those decisions yourself. If you are having difficulty having a conversation with your trusted loved ones, consider having a practice conversation with a friend or starting out by writing a letter, and remember that having the conversation isn't just a one-time thing, it's a series of conversations over time and will get easier as you continue to have conversations.

Dr. Walerstein and Mr. Kahn noted that it is important to choose a health care proxy who will be able to make decisions
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A MESSAGE FROM SUPERVISOR BOSWORTH



It's a well-known fact that seniors not only prefer to age in their own homes, but that they live healthier and more satisfying lives by staying put in their familiar surroundings! Project Independence (PI) allows our seniors to age in place and connects them to a wide variety of services they need in order to live independent and healthy lives. PI also offers senior residents important information about what to do in the event that they or someone in their family can no longer adequately make significant medical decisions. In this issue you will see how the Town's partnership with Northwell Health can provide you with a wealth of information on long-term planning options. These decisions are not easy, and that's why we are here to help. Remember to call 311 if you have any questions.



Advance Care Planning From Page 1

about your care that are reflective of the decisions you yourself would make. Choose a health care proxy who is able to make the decisions that align with your wishes and who can be available to your health care team when decisions have to be made. It is important to give your physician a copy of your health care proxy and other Advance Care Planning documents. Additionally, it is extremely important to update all these documents and make sure you provide copies of the updates to all those in your trusted team.

Dr. Walerstein and Mr. Kahn are part of the CHAT (Conversations: Health And Treatments) program, a partnership of The Gitenstein Institute for Health Law and Policy at the Maurice A. Deane School of Law at Hofstra University and Northwell Health. The CHAT program and IPRO are working to educate seniors about the importance of not only choosing a health care proxy but of having a conversation about what is important to you with your health care proxy, your family and your physician. IPRO was awarded a Special Innovation Grant from the Centers for Medicare and Medicaid (CMS) to educate Medicare beneficiaries in Nassau and Suffolk County on the importance of completing

a health care proxy and Advance Care Planning. The CHAT program offers community education services on how to “start the conversation,” the consequences of not completing a health care proxy form, and the proper use and purpose of various Advance Care Planning Documents. The CHAT program also provides legal document drafting support and no cost one-on-one consultations to community members. This includes health care proxy form completion and ongoing refinement of legal documents based on key life milestones, changing life circumstances, and physician and family requests. Information on how to schedule a one-on-one consultation can be found on the CHAT website at www.thechatproject.org.

For a free downloadable step-by-step guide that helps individuals and families have “the conversation” about their preferences, visit www.theconversationproject.org. For information on having a presentation for your community group, contact the CHAT project at 516-463-6128 or chat@hofstra.edu or Carolyn Kazdan with IPRO at 518-320-3590 or Carolyn.Kazdan@area-1.hcqis.org.

the **CARING CORNER**

Mr. and Mrs. T: Families can face very difficult decisions when choosing end-of-life care. Such choices may be about cardiac resuscitation, intubation, surgery, or chemotherapy. However, some of the most important choices we can make often involve the simple identification of goals and priorities for everyday life. The following true story highlights how conversations about goals and priorities for everyday life impacted the lives of a Long Island couple.

Mr. and Mrs. T first came to see Dr. Walerstein in the spring of 2014. They were an elderly couple in their mid-80’s living independently in a single family home on the south shore of Long Island. Neither Mr. or Mrs. T had active medical problems, although Mrs. T had osteoarthritis of her knees and hips which made it difficult to clean, cook and manage the house. Her main concern was in maintaining the life she and her husband had enjoyed for 50+ years. When asked “what keeps you going” she replied “taking care of my house and husband.”

When asked the same question, Mr. T replied “Of course the most important thing for me is making sure my wife is OK. However, there are two things which get me out of bed in the morning and excited about the day ahead: 1) my twice a week men’s club meeting where I play poker or pinochle with the guys and (2) knowing that every night before I go to sleep there is a bowl of Häagen-Dazs ice cream in the freezer waiting for me.”

Over the next few months, Mrs. T began noticing that her husband was forgetful, had a tendency to get lost in their neighborhood and had difficulty balancing the checkbook. Eventually, Mr. T was diagnosed with dementia. We had an Advance Care Planning discussion where Mr. T indicated he wanted Mrs. T to serve as his health care agent. When asked about his goals and priorities he said to Dr. Walerstein, “I want to continue to live at home” and “don’t you remember what I told you about the men’s club and Häagen-Dazs?”

Soon, Mr. T was no longer able to play poker or pinochle, but still perked up on the day of the men’s club, enjoying the socialization and the friendly “kibitzing”. Home care was adjusted to make sure he was well fed, bathed and dressed on those days. However, at one office visit Mrs. T expressed concern about a “lump” on her husband’s neck. Mr. T was now unable to play an active role in medical decision making so Mrs. T was asked to serve as health care agent. She felt that as long as a biopsy could be done in the office and was low risk, Mr. T’s decision would have been to learn what the lump was and what options were available. When the biopsy indicated cancer, Mrs. T was asked if an appointment with a cancer specialist should be made to see what treatment options were available. She said as long as this was not yet a commitment to aggressive treatment, a consultation would be of interest.

The cancer specialist counseled that the cancer was of an



Department of Labor Proposes Rule to Address Conflicts of Interest in Retirement Advice, Which Could Save Seniors Billions of Dollars Every Year

by John Ryan

The Department of Labor (DOL) has issued a fiduciary rule proposing that a “best interest standard” be applied across a broader range of investing advice such that any advisor getting paid to provide personalized investment advice — on things like what assets to buy or whether or not to roll a 401k into an IRA — be considered a fiduciary and have to put their clients’ interests first. Currently, brokers and advisors must only comply with a “suitability standard,” which means that they must make recommendations that are suitable to an individual’s investment needs, but they can also consider their own and their firms’ interests. The rule known as “Conflict of Interest Rule,” became a law earlier this year. Regardless of how the final DOL’s rule looks, the entire discussion around conflicts of interest, especially with seniors, is healthy for everyone. It provides transparency and insight into the retirement advice marketplace and helps seniors feel secure in the knowledge they are being treated fairly.

It has been estimated that across the financial industry, conflicts cost Americans a considerable amount in retirement savings every year. A White House Council of Economic Advisers analysis found that these conflicts of interest result in annual losses of about one percentage point for affected investors— or about \$17 billion per year in total. To demonstrate how small differences can add up: a one percentage point lower return could reduce your savings by more than a quarter over 35 years. In other words, instead of a \$10,000 retirement investment growing to more than \$38,000 over that period after adjusting for inflation, it would be just over \$27,500. With conflicted investment advice costing Americans so much each

year, it is time to require investment professionals to put consumers’ interests first says Nancy LeaMond, Chief Advocacy & Engagement Officer with AARP.

“The long and short of the rule,” said Marcy Supovitz, incoming president of the American Retirement Association for 2016, “is that the rule ‘does away with commissions’ unless you’re willing to comply with the rule’s Best Interest Contract Exemption (BICE).” This is a prospect that she termed “unworkable” for several reasons, including the fact that FINRA rules prohibit several things that are required to qualify under the BICE.

For more information and to keep up on this very important topic for seniors go to www.dol.gov/ProtectYourSavings

Top 7 Questions to Ask About Your Retirement Account

1. Are your investments considered proprietary?
2. Are you paying too much in total fees and commissions?
3. Does your advisor put your best interest first?
4. Do you feel you have the necessary education to be making investment decisions on your own?
5. Do you feel that your accounts are being managed with transparency and honesty?
6. Do you have direct access to your advisor?
7. Does your advisor inform you of any hidden fees in your current investment portfolio?

John Ryan is the host of “Project Independence and You” Radio Show and Moderator of the Project Safe Series

The Caring Corner continued

aggressive nature, and no cure existed. There were however, treatment options of chemotherapy and radiation therapy, with the goals of slowing tumor growth and, perhaps, giving Mr. T more time. Mrs. T was particularly interested in the likely side effects, and the oncologist indicated that Mr. T would become weak and likely homebound, and develop an inflamed mouth and throat.

When Mrs. T was asked what course should be taken, she instantly replied “Mr. T told us that the men’s club and daily ice cream were what mattered to him most. Let’s respect his wishes and keep him comfortable.”

Over the next three months all efforts were made to support this plan, until Mr. T grew weaker, more confused and was prepared to pass away in his bedroom in the presence of his wife and having the availability of his ice cream.

After Mr. T died, his wife and Dr. Walerstein reflected on how even though their Advance Care Planning discussions did not include a conversation about his views of radiation and chemotherapy, they had had conversations regarding life’s values and priorities which had made it easier to make decisions about treatment options and had made clear to all how Mr. T would have wanted to proceed.



PI Members in the News



Bernadette Lohse

from New Hyde Park

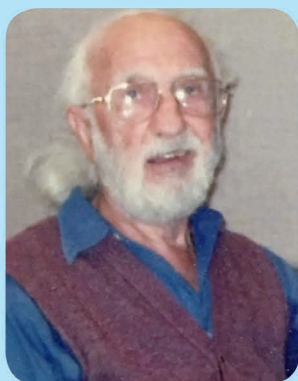
Bernadette had a career as an Administrative Assistant to legal counsel at St John's University. Bernadette and her husband, Otto, are original members of Project Independence, joining in 2006. She is involved in many Project Independence programs including the New Hyde Park Advisory Committee, served as a "PI-friendly visitor" for many years to homebound seniors, and is an active volunteer for many causes. Both she and her husband are members of the AARP New Hyde Park chapter. They became interested in PI because it offered a lot of information for seniors who wanted to stay in their own homes. Also, they were interested in the educational and informative programs because of the socializing component.



Ann Hersh

from Great Neck

Ann worked in the field of Speech Pathology for over 38 years, helping children with varied speech and language challenges by creating supplemental communication systems. Ann joined Project Independence in 2013, and since then has participated in many PI activities and groups. She is a frequent "Project Independence and You" Radio Show co-host, and is a member of the Great Neck Advisory Committee and the World in Motion group. Ann is an avid user of the "Yes We Can" Community Center fitness classes and enjoys indoor swimming. She is passionate about continuing her education, and attends many lectures and discussions at local universities. Project Independence is a perfect program for her, "supporting an active lifestyle."



Dr. Lou Pasternak

from Port Washington

Dr. Pasternak is a retired psychiatrist. He had his own private practice on the North Shore since 1962, and also served as a consultant for Winthrop University Hospital and LIJ. Since 2010, he has been an active member of Project Independence, being a member of the Port Washington Advisory Committee, and a member of the ROMEO (Retired Older Men Eating Out) social group. He is also very involved in the Port Washington community, including being part of the Executive Board of the Port Washington Community Chest. Dr. Pasternak joined Project Independence to help him age in place at home.



David Linden

from East Williston

David has been a member of PI since 2011. He had an eclectic career, including a reporter/editor of a military daily newspaper in Okinawa, promotions/presentations writer at NBC-TV Network, WINS Radio, and a freelance writer. David was the founder of the North Hempstead chapter of the ROMEO (Retired Older Men Eating Out) social group, and is a member of various committees, including the Radio Show Committee, Pioneer Newsletter Committee and the PI Roslyn area Advisory Committee. David is a frequent co-host of the Radio program, and assists in copy editing the newsletter before it goes to press. He enjoys the multitude of educational and socializing programs Project Independence offers to help seniors age in place.



Doris Cotto

from Westbury

Doris has been a resident of Westbury for more than 30 years, and joined PI in 2013. Doris is enjoying her retirement learning photography, writing her memoir and doing Sudoku. She is a member of the Westbury/Carle Place Advisory Committee and participates in many programs at the "Yes We Can" Community Center. Her favorite PI program is the Exercise for Balance and Strength to Reduce Falls course. Doris and her husband joined Project Independence because of all the diverse programs offered. They want to remain in their home as they age, and realize that exercise, nutrition and support systems are essential to maintaining a good quality of life.



Nora Coniglio

from Mineola

Nora and her husband, Mike, have lived in the Mineola Community for 24 years. They are the President and Vice President of the Leisure Club of Mineola. Nora partakes in many activities offered in North Hempstead, including the Project Independence Mineola/Williston Park Advisory Committee, FunDay Monday, Book Club, and many fitness classes. They were drawn to Project Independence because of all the programs that are offered, especially social work and nursing services, the transportation program and socialization opportunities. They are both always in attendance for the various Community Education chats, which help educate residents on a variety of vital subjects pertaining to successfully aging in place.



The Family Powwow

by Otto Lohse, PI Member

Several weeks ago we finally bit the bullet and had a family powwow. Lots of topics can be covered at one of these family events but this was to cover things that many people are reluctant to face; advance directives about health and end of life while being able to do so with a fully functioning mind.

The goals of the meeting were to openly talk with our adult children about our wishes relative to health and how our “stuff” might be handled. Even though we have completed all the required advance directive documents – will, proxy, living will and power of attorney, we thought it would be a good idea to have a live conversation about our feelings and theirs, and not just about what is written on paper. This is a wonderful way to make sure your family is in sync and minimize possible family conflicts if you aren’t around to mediate. After the powwow our children were in agreement that the session was a great idea and we should do it again in the future.

There are many tools available to guide you through the process of creating these advance directives and having that feared conversation. Here are a few - www.agingwithdignity.org/five-wishes/about-five-wishes and www.thechatproject.org.

Don’t let procrastination prevent you from having this discussion!



Test Your Trust IQ

by, Ann-Margaret Carrozza, Esq.

“Put not your trust in money, but put your money in trust,” counseled Judge Learned Hand nearly 100 years ago. The advice remains sound, depending upon whether you select the right trust for your situation. Answers to the following questions should point you in the right direction.

1. Does a Living or Revocable Trust protect one’s assets in the event that Long Term Care is needed?
NO

Think about it. A Revocable Trust allows me to serve as my own trustee and have access to the trust assets whenever I wish. How, then, can I turn around and expect a nursing home to disregard the assets in the trust? Because I can get ‘my hot little hands’ on the assets whenever I wish, then so can a nursing home! Contrary to the claims of many revocable trust promoters, (my mother is a regular at these seminars for the free refreshments) this estate planning tool should not be used if one’s goal is to protect assets from future possible health care costs.

2. Is it possible to protect one’s assets without using a totally irrevocable trust that can never be changed?
YES

Attention All Veterans and Spouses of Veterans: Please watch for our special Veterans Guide coming in the mail!

Coming this Fall! Project SAFE (Seniors Against Financial Exploitation) Taping to air on North Hempstead TV available on Channel 18 or 63 on Cablevision or Channel 46 on Verizon FIOS or by logging on to www.mynhtv.com. Learn about all the latest scams and how to protect yourself!



Test Your Trust IQ continued from page 6

It is true that an irrevocable trust is the best way to protect one's assets from being decimated by long term care expenses. What comes as a surprise to many, though, is that the trust does not have to be totally irrevocable. I view trust drafting as an art form. A properly drafted trust will provide the person creating it (the grantor) with as much retained power as possible. If our goal is to protect the home from future possible long term care expenses, then the grantor does not have to give up all ownership rights. The terms of a good asset protection trust will allow me to change the person I've selected as my trustee at any time. This power comes in handy in the event that I have a falling out with my trustee or they move away. It is also a good idea to retain the ability to change one's named beneficiaries. I may initially name my three children to be equal beneficiaries upon my death. Life's curve balls, however, may cause me to want to change this in time to come. If a child were to predecease me, I want to be able to give his or her share of the trust to my grandchildren, rather than to an in-law. A good trust will provide that the real estate can still be sold, but ONLY with my written permission. Will the trust cause us to lose property tax exemptions? NO (Thanks to the legislation I sponsored in 1998).

The best part about the Asset Protection Trust, is that upon my death, my named beneficiaries receive all trust assets without probate, and all built in capital gains are totally eliminated.

3. Is it necessary to put all of one's assets into the asset protection trust?
PROBABLY NOT.

Most of my clients initially put their house, condo, co-op, and investment real estate into the trust. Liquid assets typically remain in the person's own name. In the event of a long term illness, one's retirement accounts (401k, IRA, 403B etc) are already protected by virtue of NYS law. The unprotected assets can then quickly be transferred into the trust (provided that there is a good power of attorney in place). Do we have a five year look back problem? Not if we apply for Community Medicaid (home care). There is no five year look-back and related transfer of assets penalty with Medicaid home care.

Ann-Margaret Carrozza is an attorney and TV legal contributor who also served for 14 years as a NYS Assemblywoman. She can be reached at 516-741-7870 and www.myelderlawattorney.com. Office locations: Bayside, Glen Cove, and Port Jefferson.

This September, celebrate the five year anniversary of the "Project Independence and You" Radio Show!



John Ryan-Host, Supervisor Judi Bosworth and Otto Lohse-Co-Host

Town of North Hempstead "Project Independence and You" Radio Show Tune in Fridays, 10 a.m. - Noon on 88.1FM or WCWP.org

"Project Independence and You" is going into its sixth year. The program's mission is to inform and entertain our age 60 and older audience in the listening area, which includes northern and central Nassau County. Past guests have included elected officials, medical experts, mental health experts, representatives of community based organizations, authors, experts from varying fields, interesting Project Independence members, and veterans. This year's new segment, Talk of the Town, discusses upcoming programs, events and what is going on within the Town!

**Tune in. Become a co-host. Record your story!
Call 311 or 869-6311 for more information.**



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AARP Defensive Driving Courses

October 15, 2016
November 12, 2016
December 10, 2016

9:30 a.m. - 4:30 p.m.
Call 311 to register or for more information.

2016 S.T.O.P. Program (Stop Throwing Out Pollutants)

Saturday, September 17, 2016

Michael J. Tully Park
 1801 Evergreen Ave
 New Hyde Park, NY 11040-4050

Sunday, October 30, 2016

North Hempstead Beach Park North Lot
 175 West Shore Road
 Port Washington, NY 11050

Drop off Time:
9:30 a.m. - 3 p.m.

Senior Talk Group

Enjoy lively discussions on many topics!

Meetings are on the first and third Thursday of every month from 11 a.m.-12 p.m. (Begins September 1) at the Roslyn Community Center 53 Orchard Street, Roslyn Heights.

Circle of Support

Our newest feature of Project Independence is the Circle of Support initiative. A Circle of Support is a life planning tool used to help with immediate and long-term life goals. The Project Independence Team has put together a proactive Circle of Support program to assist you and your loved ones in identifying existing programs, services and other resources that will help you achieve quality of life as you age in place. This helpful guide and our professional staff are available to help you determine the best resources for the categories in your circle. Call 311 for more information.

Bowling League

Come join the Hopefuls! It is a bowling league for Senior men and women. The goal is fun and socialization, your ability or lack thereof does not matter! The league starts on September 9th at AMF Sheridan Lanes in Mineola on Friday afternoons at 1:00 pm. If you are interested please call 516 741 3444 or send an email to cbrucetill@hotmail.com

Lions Lend An Ear Program

Audiologists provide hearing aids and related services at no cost to hearing impaired individuals who qualify based on financial need (Program of the Nassau County District of Lions Club International) For more information call 516-872-8485 or email drcardano@hearingcenterofli.com.



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Judi Bosworth



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Viviana Russell



Council Member,
 Dist. 2
Peter J. Zuckerman



Council Member,
 Dist. 3
Angelo P. Ferrara



Council Member,
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Council Member,
 Dist. 5
Lee R. Seeman



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Receiver of Taxes
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