

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.

Awareness Foils Senior Scams and Schemes

Bernard Hardy* is a retired New York City police detective turned security consultant. He informs our senior groups about financial scams and schemes, conducting seminars at our centers and speaking on our radio show. Being aware and alert will protect you from:

- *the Social Security Rip-off:* Identity thieves steal personal information and contact the Social Security Administration to change the payment routing to the thieves' bank accounts or pre-paid debit cards. Be wary of any calls or e-mails requesting personal information. Consider taking preemptive action by notifying the SSA at www.socialsecurity.gov/blockaccess to block all account changes not made in person.
- *the Cash Register Rush:* Common during holidays and busy shopping times, a dishonest store employee may charge you more than the cost of your item(s), shortchange you or fail to bag purchased items. No matter how long the line behind you, remain at the cash register until you're sure your credit card has been returned, all your purchases are in your bag(s), and your receipt and change are correct.
- *the Grandparent Scheme:* The young voice on the phone says: "Grandpa, this is your favorite grandson, and I'm in trouble." "John, is that you?" says Grandpa. Now the scammer knows John's name and will invent a story to get you to send money. Don't fall for it. Check with John's parents.
- *the Fake Lottery/Sweepstakes:* This mail scam comes in two types: the "pay to play" scam or the "You've won! Here's your check" scam. The first entices seniors to buy magazine subscriptions in order to have their names entered in the contest. In the second case, seniors receive an authentic looking check, with a notification they've already won the Transylvania or wherever sweepstakes. These scams require the "winner" to immediately wire back a share of their winnings (the check you received is phony) for taxes or administrative fees. Shred both offers. It's illegal for companies to require you to buy something to enter a sweepstakes. It's also illegal for Americans to enter a foreign country's lottery.
- *the Credit Card Fraud Call:* In this scam, the caller has already managed to get your credit card number -or the last four digits (possibly as you were making a purchase). But he needs the 3- or 4- digit security code on the back in order to use the card. The caller says he's from the credit card company and is

* www.interstateincorporated.com • (516) 338-2840

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Jon Kaiman
Supervisor



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Councilwoman
Dist. 1



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Councilman
Dist. 2



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Dist. 3



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Councilwoman
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Councilwoman
Dist. 5



Dina De Giorgio
Councilwoman
Dist. 6



Leslie Gross
Town Clerk



Charles Berman
Receiver of Taxes

Awareness Foils Senior Scams and Schemes

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checking on a possible fraudulent purchase. When the senior denies making the purchase, the caller offers to erase the charge immediately and requests the security code. Be suspicious of any request for personal data over the phone. Hang up and call the credit card company immediately. Report the scam, and cancel and replace the card as well.

- [the Charity Hustle](#): Hustlers call or come to your door asking for donations to any number of charities. You can politely tell the visitor (through the closed door!) that you make all your charitable contributions via mail. If you get annoying phone calls soliciting charitable contributions, you can put your phone number on the *Do Not Call* registry, toll free, at (888) 382-1222.

Paper Pruning

By Jackie Shenkman

The scene: boxes, bags, files and folders, all filled with endless tax returns, bank statements, credit card receipts, utility bills and on and on. Sometimes we are afraid to throw out what we perceive to be important documents and wind up drowning in papers. HELP!

Organizational expert Alexis Martin (who is also my niece) came to the rescue. Together we sorted, categorized, systematized and made the piles more manageable. Alexis called the discarding of unneeded papers “thinning out.” Certain documents were obviously garbage: expired coupons, extra take-out menus, old magazines; other papers, however, needed more careful sorting: tax returns, bank statements, loan agreements. **But it’s very important to consult your own accountant or attorney before heading to the shredder – because the rules vary according to the complexity of the returns, or the types of transactions documented.**

Speaking of the shredder, the Town’s STOP program (Stop Throwing Out Pollutants) offers free shredding at various locations. (The schedule appears at the end of this article.) You can call 311 or 869-6311 for more details. It’s essential that we protect our identity by shredding documents that contain personal or financial information.

Here are some general rules about how long to keep certain documents:

1. [Tax Returns](#): According to the IRS website, which details many exceptions to the rule, keep tax documents for three years after the filing date. You may want to keep the actual returns longer (for reference).
2. [Bank Statements](#): Keep for five years. You may need them when applying for Medicaid/other benefits.
3. [Mutual Fund and Brokerage Statements](#): Review your year-end statements to make sure they reflect the activity on the monthly statements. Then you can discard the monthly statements. Keep the year-end statements for three years.
4. [Credit Card Statements](#): Keep them for a year unless they were used to document a tax deduction. Then save with tax documents.
5. [Utility Bills](#): Unless you need them for tax purposes, discard once you have verified payment via credit card or cleared check statements.
6. [Documents related to home improvements and other major home expenditures](#): Keep for three years after the house is sold.
7. [Other Legal Documents](#): Will, Power of Attorney, Advance Directives, Marriage-related documents, family birth certificates, etc. Keep forever.



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



Paper Trails

By Gerry Peretsman

Once you've sorted and organized the documents, you should make a list of their locations within your home in case family members need quick access. Give copies of your list ONLY to those you trust and know will help in an emergency or hospitalization. Be very specific, such as: "Paid property tax bill receipts – up front in the top left hand drawer of the white desk in the den."

Among the items you will want to list are:

- Saving account passbooks or statements
- Checking account checkbooks and statements
- 401(k)s, investment account statements, other annuity information, CD and money market statements
 - Stocks and bonds
 - Insurance policies
- Keys for safe deposit box, house, mail box, etc.
 - Medications taken and their location
- Names and contact information for your physicians, accountant, attorney and other advisors.

These are only examples; each of us will have a different list. It's important to be comprehensive and specific about locations and keep current. This is the perfect time of year to start the project, as most of us are buried in documents as we prepare for April 15!

2013 STOP (Stop Throwing Out Pollutants) Schedule

*For Town of North Hempstead residents only:

- Saturday, April 6 and Saturday, September 7, Michael J. Tully Park, 1801 Evergreen Avenue, New Hyde Park
- Saturday, June 8 and Sunday, November 3 – North Hempstead Beach Park North Lot, 175 West Shore Road, Port Washington
- Drop off time: 9:30 a.m. to 3 p.m. Bring any paper documents, CD's, DVD's, disks, X-rays, coupons and pill bottles. Call 311 or (516) 869-6311 for more information about shredding and hazardous waste disposal.

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.



A Message From Supervisor Jon Kaiman and the Town Council



A few weeks ago, I was honored to present my 10th annual report on the State of the Town of North Hempstead. In keeping with tradition, the speech was co-sponsored with the local League of Women Voters, consistent with their mission to educate voters at every level of government. I'd like to share with you portions of that report. [The entire document is available on the Town website – www.northhempsteadny.gov – or in hardcopy by calling 311 or (516) 869-6311.]

The story of 2012 begins at the end – with Hurricane Sandy – a storm that in some ways changed our world and our reality, demanding that we, as a region, a state and a nation make preparations and investments consistent with the threat levels.

Although we didn't have the devastation of many communities, we suffered severe flooding, wind damage, extensive and long lasting power outages, and most tragic of all, lost three lives in the storm. Yet our level of preparedness made a difference. With our new emergency management command center bunkered in the basement of the Yes We Can Community Center (YWC) in Westbury, alongside our 311 call center, we were able to have dual, generator-powered operations headquartered at YWC and Town Hall.

Our preparations began on October 25, four days before the storm hit. I, along with our office of Emergency Management, stayed in constant contact with federal and state tracking and response agencies, and shared information with village and other local officials. We were in a position to coordinate communications across every level of government. Our 311 call center had gone live 24 hours a day and remained so until November 15. During this period, the call center answered 37,533 calls. Seventy-five town employees and officials from all departments staffed the phones around the clock. There were times when we were the only call center on Long Island open for business, and we fielded calls for help from around the region.

Our Public Works, Parks and Highway crews secured and cleared roads and property. Our solid waste facility

took in 80 million pounds of tree debris as a result of the storm. When Red Cross volunteer teams did not appear at staff points of distribution for water and food, our town employees volunteered to take their place. Town comfort stations were opened at facilities in every community and Project Independence staff went door-to-door to check on homebound seniors.

We continue to assess the damage and plan for the future.

Our response to superstorm Sandy is part of a larger story. With millions of dollars being spent on restoration and mitigation, it is not clear how this storm will impact us financially. Yet the Town's financial picture is one of stability. I believe that our ability to manage our municipal affairs while making improvements, paying down debt, bringing in grants to cover new projects, and keeping our tax burden fairly steady are reasons why we continue to be recognized by independent financial analysts for our "strong financial management and fiscally conservative management practices." And why, even during the most difficult economic times, we have attained and sustained the highest bond rating in town history.

As for our Project Independence program, the numbers don't tell the whole story, but they are impressive: 23,603 service requests through 311; 8,431 units of nursing services and 15,698 units of social work services; 26,580 taxi rides for food shopping and medical visits, and hundreds of attendees at our community education programs and fitness classes. And within the numbers are the moving stories of seniors coming to terms with loss, reconnecting with family members, overcoming health issues, and adapting their homes so they can age in place with optimal wellness and independence.

2012 was a unique and challenging year for us in the Town of North Hempstead, but with your ongoing support and encouragement, we look ahead with cautious optimism.



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



2013 State of the Town Address



Jon Kaiman after delivering his 10th annual State of the Town Message with event co-sponsors Amy Bass (left), Second Vice President, and Jane Thomas (right), President, Port Washington-Manhasset League of Women Voters

PI Expanded Transportation Service Gets Raves

Project Independence was able to take its taxi transportation program to the next level – from pilot to full-fledged program, thanks to a grant from the New York Metropolitan Transportation Council New Freedom funds, administered through the New York State Department of Transportation and the Federal Transit Administration. Seniors have been enjoying the expanded shopping hours and days. Free taxi service for food shopping is now available from 10 a.m. to 2 p.m., two days a week, throughout the Town. PI is now providing almost 800 rides per month! Taxi service for medical, dental and treatment appointments has been heavily used as well. There is a charge for the medical travel, as the Town and the federal grant pay a share, but it is steeply discounted. Call 311 or 869-6311 at least one day in advance to make your reservation. Aides ride for free!

**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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Email us at: projectindependence@northhempsteadny.gov.



Bits and Pieces

Live and Learn

How to choose and use a new cell phone...ergonomics for the home...saving money on energy bills...brain training...improving balance and avoiding falls...these and other topics, including health and wellness tips for everyone, are covered in Project Independence informational “Chats” held regularly at locations around Town. These include Clinton Martin Park, Port Washington Community Center, Great Neck Senior Center, Roslyn Adult Ed Annex Building, Yes We Can Community Center and other convenient locations. Call 311 or 869-6311 to get the schedule for your area. Everyone is welcome!

Resources Galore!

There’s a cozy room on the second floor of the Department of Services for the Aging headquarters in Roslyn Heights that houses a treasury of resources for older folks. Information and take-away materials on everything from choosing a senior-friendly moving company to improving your sex life at any age are available. There are computers for those who want to do research on the Internet as well as a CCTV which enlarges written materials for those with low vision. The Resource Room, located at 470 Old Westbury Road, is open every weekday from 10 a.m. to 4 p.m. PI staff members are always on hand to help. Visit us soon!

Help PI Communicate

Help PI get the word out about its extraordinary services for older residents of the Town of North Hempstead by getting involved with the *PIONEER Newsletter* or the *Project Independence and You Radio Show*, which airs every Friday from 10 a.m. to noon on WCWP.org and 88.1 FM. You can also share information about issues of particular interest to seniors, and suggest or write an article for *PIONEER*, which is distributed four times per year and reaches senior households across North Hempstead. The radio program features interviews with experts on health, medicine, law, politics, lively discussions and great information for our listeners. Each week, a Project Independence member serves as co-host, and they enjoy every minute at the microphone. The only qualification is a lively interest in people and the issues; no prior radio experience is needed. Call us at 311 or (516) 869-6311 with a suggestion for a guest, a topic, or to talk about the possibility of becoming a radio show co-host. Don’t forget to tune in for Old Time Radio features like *Boston Blackie*, *The Jack Benny Show*, *The Inner-Sanctum*, *Fibber McGee and Molly*, *The Whistler* and many more of the radio classics we grew up with – every Friday morning on *Project Independence and You*.

Based upon the success of *Project Independence and You*, WCWP is adding more, wonderful senior talk radio programming. Tune in to *Senior Moments*, a show celebrating the arts and entertainment, airing Tuesdays at 11 a.m.; *Enjoy Life*, a show focused on fun, airing on Wednesdays at 11 a.m.; *Seldom Said*, politely provocative talk on current issues; and *Takin’ Care of Business*, a show featuring interviews with high profile newsmakers, airing Thursdays at 11 a.m. You can enjoy them all by tuning into 88.1 FM or visiting **www.WCWP.org**.

Shape-Up with Project Independence

PI offers **free** exercise and fitness programs at locations all around the Town of North Hempstead for residents age 60 and older. They include Tai Chi, yoga, exercise tailored to the attendees’ ability levels, and Wii fitness activities like virtual golf, bowling, tennis and baseball. Call 311 or (516) 869-6311 for registration and schedule information.



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If you have a free afternoon and want to listen, learn, and laugh, check out your local library. You will be amazed by the richness and variety of programming offered free or at very reasonable cost. You can learn to crochet, make jewelry, play bridge or chess, use a computer or even read tea leaves! You can join a discussion group on books, movies or current events. You can gain insight into another country or culture. Or venture into the City on a bus to visit a museum, see a play or attend a concert. Stop in, or call your local library to see what's on the agenda, or visit the Project Independence website at www.tonhprojectindependence.net for a link to any library in the Town and their events calendars. Most Nassau County libraries will often welcome library members from other areas into their programs when space permits. Across the system, there's truly something for everyone – and books, too!

Alcohol/Drug Abuse Rate High Among Elderly

By Otto Lohse

Much is written about alcohol abuse among our youth, but it is also a problem for an estimated 17 percent of older adults. As people age, they become more sensitive to the effects of alcohol. Substance abuse may become a means of coping with loss, grief, declining health or social isolation. In many cases, the effects of alcohol are dangerously compounded by medications taken for sleeping, pain, anxiety, depression or other health issues.

Sometimes older adults may acknowledge the problem, but it is more apt to be noticed by a friend or loved one. Symptoms include:

- Memory problems or confusion
- Loss of coordination
- Changes in sleeping or eating habits
- Irritability, sadness or depression
- Lack of interest in usual activities and hobbies
- Slurred speech
- Excessive drowsiness
- Decline in personal hygiene

Confronting a problem is not easy. Talking about your concerns to your primary care physician or another health professional is a good start. You can also call Project Independence at 311 or 869-6311 for guidance and written material. Brochures may be requested via email to PIresourceroom@northhempsteadny.gov or directly from these websites:

- Long Island Council on Alcoholism and Drug Dependence (LICADD)
www.licadd.com or call (516) 747-2606
- Nassau Alliance for Addiction Services (NAFAS)
www.nassaualliance.org or call (516) 679-1111
- New York State HOPE Line
www.oasas.ny.gov/pio/needhlp.cfm or call (877) 846-7369
- Substance Abuse and Mental Health Services Administration
www.findtreatment.samhsa.gov or call (800) 662-4357

Substance abuse is neither a normal part of aging nor a solution to any problem. Seek help if you believe you or a loved one need it.





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2/20/13

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E-Mail After 50

A journey of a thousand miles starts with a single step. Are you someone who still does not use a computer? If so, this article asks you to take an important step: learn e-mail for personal use. With e-mail, you send a written message. It arrives instantaneously. Unlike a phone call, emailing is quiet. You don't interrupt someone. You don't wake someone up. The other person writes back when he or she can – for example, after work or when the kids are in bed. Usually, you can e-mail for free at a public library or if you are a guest at a hotel. You avoid the expense of phone calls, stamps and envelopes. You do not have to buy a computer to learn how to use one or to e-mail. However, computers can be addictive. Once you get a taste, you may find you cannot live without one!

Why try? It is fun. With the click of a computer mouse, you can change the **color of the text** or create a smiley face :). You will impress your children and grandchildren. You will have more contact with family and friends, neighbors and acquaintances. This becomes especially important if you are stuck at home. Does someone you know have poor vision? If so, you can make the **print larger**. All it takes is the click of a mouse. How cool is that?

Learning to e-mail is not a do-it-yourself project. Different people learn in different ways. Here are some resources to consider:

- 1. Project Independence**, in partnership with the community-based agency Education and Assistance Corporation, offers one-on-one computer training in the basics and beyond at the Department of Services for the Aging headquarters in Roslyn Heights. Minimal fees cover costs of supplies and curriculum. Call 311 for more info.
- 2. Your local library** – librarians help patrons turn a computer on and off, and get their own e-mail address. Many libraries offer group or one-on-one instruction.
- 3. Your senior center**. Computer classes, if available, may be free.
- 4. Adult education centers**. Expect a variety of courses that offer hands-on instruction in a small class setting. Sometimes individual or home-based instruction is available. Fees vary.
- 5. Local businesses**. Businesses that sell and repair computers may offer instruction – either in a group or individually. Look for a sign in the window. Fees vary.



- 6. Ask family and friends for assistance.** Is someone you know good with computers? Ask his/her help getting your own email address and writing/sending emails.
- 7. These books are available through the library:**
 - Is This Thing On? A Late Bloomer's Guide to Computers* by Abby Stokes.
 - Computing for Seniors* by Sue Price
 - The Internet for Dummies* by John R. Levine and Margaret Levine Young
 - Computers for Seniors for Dummies, Second Edition* by Nancy C. Muir



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