

# Project Independence

# Pioneer

NEWSLETTER VOL. 7 NO. 3 • 2013

[www.tonhprojectindependence.net](http://www.tonhprojectindependence.net)

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.



(L-R) Town Supervisor Jon Kaiman, U.S. Senator Chuck Schumer and County Legislator Judi Bosworth; (Partially hidden, L-R) Viviana Russell, County Legislator Robert Troiano and Town Clerk Leslie Gross

## ‘ONE MILLIONTH’ CALL TO 311 IS FROM A PROJECT INDEPENDENCE MEMBER!

On a blistering day in late June, U.S. Senator Chuck Schumer, Town Supervisor Jon Kaiman and a host of local elected officials and staffers gathered at the 311 call center in Westbury for North Hempstead’s Millionth Call celebration. To kick off the festivities, Senator Schumer answered a call from Project Independence member Kathleen Turley, 81, of Port Washington, who was calling to schedule a taxi ride for food shopping.

Forty-eight hours later, Constance Kupin of Great Neck placed the actual millionth call. Ms. Kupin is also a Project Independence member who called to schedule transportation. Both residents will receive the gift package which includes lunch at the Harbor Links Golf Course, tickets to the Furman Film series in collaboration with the Great Neck Arts Center and free passes to various Town facilities.

*Register for the Aging in Place Conference and EXPO to be held on August 21. Free admission and free lunch. Call 311 to register. See back page for more information.*



Jon Kaiman  
Supervisor



Viviana Russell  
Councilwoman  
Dist. 1



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Councilman  
Dist. 2



Angelo P. Ferrara  
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Dist. 5



Dina De Giorgio  
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Dist. 6



Leslie Gross  
Town Clerk



Charles Berman  
Receiver of Taxes

# A Message From Supervisor Jon Kaiman

## Hofstra Evaluates PI

*“The results of the present study warrant the conclusion that  
Project Independence is meeting its goals.”*

*– Marc Silver, Ph.D., Hofstra University, National Center for Suburban Studies*



Dear Friends:

When we began to grow Project Independence, our aging in place initiative, in 2009, we decided it was important to test the impact of this unique and cutting-edge program as it developed. After all, there was really no precedent or template to follow; there were no results to compare with ours. We contracted with the Department of Sociology and the National Center for Suburban Studies at Hofstra University to conduct periodic surveys of Town residents in order to evaluate PI's effectiveness.

The first Hofstra evaluations were done in 2010. They looked at the then new shopping and medical transportation programs via mailed surveys of hundreds of service users. Responses were overwhelmingly positive; riders appreciated the ease of scheduling rides via the 311 system, the helpfulness of the cab drivers and the cost savings realized via the medical taxi program.

Last year, we embarked with Hofstra on a broader “impact analysis” to see if PI was accomplishing its mission of assisting and supporting those seniors who wished to age in place. The specific focus of the study was on senior residents' personal sense of well-being and their expectations for remaining in their respective homes and communities as they get older. Of the 370 seniors randomly selected to receive the mailed survey, 198 completed and returned usable questionnaires, a response rate of 54%.

Hofstra's lead researcher, Prof. Marc Silver, and Lawrence Levy, Executive Dean of the National Center for Suburban Studies, shared their findings with our Town Council at a special meeting in July. What appears below is cited directly from their summary of findings.

“The analyses offer the strong indication that Project Independence does have a positive impact on the lives of seniors in the Town of North Hempstead. The results indicate that having a connection to Project Independence is associated with having a psycho-socially healthier outlook on life and with holding a stronger sense of confidence in remaining in one's home for the foreseeable future.”

The complete Executive Summary is available via 311. Congratulations to the extraordinary staff of the Department of Services for the Aging, and many thanks to all our partnering agencies and professionals at Hofstra University, with whom we continue to work to assure the best possible outcomes for our Town residents.



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# RE-MARRY OR JUST LIVE TOGETHER?

## *What you need to know before deciding.*

By Ann Margaret Carrozza, Elder Law and Estate Planning Attorney

*(Ms. Carrozza is a frequent lecturer for Project Independence. She has appeared on NBC News 4, CBS 2, NY1 and FOX News, and is a member of the Huffington Post's Expert Panel.)*

As an Elder Law Attorney for the past 17 years, I have noticed more of my senior clients choosing cohabitation over marriage. For some, the decision is based on a desire to prevent estate conflicts between adult children and a surviving spouse. Absent a prenuptial agreement, spouses have the right to one-third of the decedent's estate. This is true even if they are specifically excluded by the will.

For many, there is also a fear of becoming legally responsible for each other's future possible long term care expenses. Married people are legally responsible for a spouse's long term care. However, financial devastation in this regard can be avoided by purchasing long term care insurance. It should be noted that even unmarried people can wind up responsible for these expenses if they inadvertently sign a third-party guarantee at the time of a nursing home (which begins as rehabilitation) admission.

If you are considering sharing a household with your partner, here are some legal strategies to think about:

- Avoid purchasing a home with your partner as "joint tenants with rights of survivorship." Many people do this so that the survivor will have a roof over his or her head after the death of a partner. However, one must consider the windfall to the survivor's children upon his or her later death. Chances are your partner's will doesn't name your children. Any jointly purchased real estate should instead be purchased as "tenants in common." This means that each party owns 50 percent of the property and can control its disposition within the estate plan.
- Whether you own half or all of the property in which you reside, careful thought must be given as to how to protect the surviving partner at death. Here we seek to prevent the surviving partner from being displaced at death, while ensuring that one's adult children ultimately inherit the property. I encourage my clients to avoid the common practice of giving the survivor a "life estate" in the property. A life estate not only gives the survivor a place to live, but rather, full ownership rights during his or her entire life. My adult children would be unable to sell or even enter the property during the entire life of my surviving partner. This is true even if the survivor moves away, is in a nursing home or, worse yet, is living in my house with a new partner! It is far better to give the survivor "Right of Occupancy." This is designed to expire upon the earlier of the surviving partner's death, voluntary vacating, extended stay in a long term care facility, or cohabitation with another person.
- Cohabiting partners are also well advised to establish a Cohabitation Agreement. This document will cover who gets what in the event of a break-up and also sets forth the parties' understanding that they do not intend to be married. Even though New York eliminated Common Law marriage in the 1930's, I have had several clients' estates sued for the one third marital elective share by the surviving non-spouse partner. On what grounds, you ask? In all of the cases, the unmarried couple traveled to a jurisdiction that still has Common Law marriage (Washington D.C. for example) and checked into a hotel as "Mr. and Mrs." This seemingly harmless gesture leaves the decedent's estate subject to a challenge that the couple "held themselves out as married" in a jurisdiction where Common Law marriage is legal. New York State could then be required to acknowledge this "marriage" by virtue of the U.S. Constitution's 'Full Faith and Credit' provision.

The bottom line is that if you are considering cohabitation instead of marriage to avoid legal complications, you may wish to consult with your estate planning attorney before calling the moving van.



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# ATTENTION HOMEOWNERS! NEW STATE LAW REQUIRES BASIC STAR EXEMPTION RENEWAL

By Charles Berman, Receiver of Taxes

As a result of a law approved by the State Legislature, New York State is requiring that ALL property owners who currently receive the Basic STAR Exemption register with the Department of Taxation and Finance ([www.nystax.gov](http://www.nystax.gov)) in order to receive the exemption for the 2014-2015 school year. **This is for the Basic STAR Exemption only and does not pertain to those of you receiving the Enhanced STAR Exemption.**

The following information has been provided to date:

- The State will begin mailing renewal applications to North Hempstead residents from September 9-13, 2013. There may be as many as three separate mailings.
- There will be two registration options: telephone or online (telephone number and website link will be provided on the application). Applications will contain a 7-digit STAR code number which you will use to register.
- If you are registering online and cannot locate your 7-digit STAR code number, there will be a "Look Up" feature. Simply log onto the secure website and click on the drop-down arrow to select your county and town. Thereafter, enter the property address and your STAR code number will be provided.
- The property owner will be required to provide his/her entire Social Security number. If there are multiple owners, each owner must provide his/her Social Security number. If applying online, only the last four digits of your Social Security number will appear.
- Existing requirements will remain in effect; namely, the property must be your primary residence. Additionally, the combined income of the owner(s) and the owner's spouse who reside at the property cannot exceed \$500,000 for the 2012 tax year.

**You should not hire a representative to complete your application to renew your Basic STAR Exemption. Additionally, be careful not to respond to e-mails or telephone calls from unknown sources requesting Social Security, date of birth and credit information.**

Do not miss the opportunity to continue receiving this valuable exemption. Be vigilant...watch your mail beginning in September for information from the New York State Department of Taxation and Finance. The info will include a phone number to call with questions. Be sure to register your property by the deadline on the application. We will provide additional information to all residential property owners as it becomes available.

**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**



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# OUT OF THE PAN AND OUT OF THE FIRE

By Jackie Shenkman

“Cooking is the leading cause of home fires and home-fire injuries year after year. Adults over the age of 65 are at significantly higher risk...” This is according to ESFI (Electrical Safety Foundation International). So.....try a stove/oven free day!



## **Breakfast:** Egg and Oatmeal

Poached eggs in the microwave! No butter. No frying. Place a half cup of water into a small bowl, gently crack and slip in one egg, cover and microwave for about 55 seconds. Microwave oatmeal directions are right on the box. Make sure you use a large microwaveable bowl so as not to have an erupting volcano of oatmeal in the microwave. And if the cereal does spill over, it's easier to deal with than cleaning stove burners.

**Lunch:** Your favorite sandwich or salad and a juicy, sweet fruit.

Better yet, eat out with a friend or join the ROMEOS or JULIETS, PI's socialization groups for men and women, respectively. ROMEOS are Retired Older Men Eating Out and JULIETS are Just Us Lively Individuals Eating Together. Call 311 or 869-6311 for meeting information.

**Dinner:** Chicken, potatoes and carrots, spinach salad (sold washed and ready in a bag).

Let's go back to the future with a kitchen appliance from the 1970's: the slow-cooker, aka crock-pot. Season a 3 lb. chicken or Cornish hen, place it in a small slow-cooker with a sliced onion, rinsed Yukon potatoes cut in half (no need to peel them), some carrots and a half cup of water. Cook on low for seven hours. The slow-cooker uses less energy than a conventional oven and won't heat up the kitchen in the summer. Freeze leftovers in portions for one or two.

**Snacks:** walnuts, almonds, pistachios, red or black seedless grapes, a spoonful of almond butter on a sweet Fuji apple, blueberries in Greek yogurt – you get the idea!

The slow cooker and the microwave remind themselves to shut off. Walking out of the kitchen while preparing food won't have the same consequences as leaving a pot on the stove unattended. Cooking can be safe, fast/slow and easy. New and healthy slow-cooker cookbooks now available:

- *FIX IT AND FORGET IT – 5 Ingredients*
- *Not Your Mother's Slow-Cooker Recipes for Two*
- *Make it Fast, Cook it Slow.*



If you have a favorite slow-cooker or microwave recipe, send it in and we'll print it. See page 4 for the address of the PIONEER.



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## Book Donations

by Carole Parker

I am sorry to have to inform the Project Independence community that due to health concerns, I will no longer be picking up and redistributing books. On behalf of the many that have benefited, I want to thank the more than 107 households that provided hundreds of books during the last two years. It has been my pleasure to meet you. For those who wish to donate books, contact the Vietnam Veterans of America (VVA) at (631) 582-0242 or [www.wepickup.org](http://www.wepickup.org). VVA will pick up books (no encyclopedias please!), as well as clothing and household items. Donations to them are tax deductible.

## Sitting is the New Smoking – and Can be Addictive!

by Otto Lohse

Motivation and perseverance are two major driving forces with many words written about them. How can you be your own driving force instead of waiting for someone else to make the first move? As we become more senior, many factors can make this more difficult. We must focus on what we can do, not what we can't. Don't fall into the trap of isolation, which can lead to depression and a reduction in your ability to live independently. Reach out – get off the couch! A good place to start is Project Independence. Attend a meeting, health chat or one of the many other casual social events. Call 311 or (516) 869-6311 for more information....or.....



*Town Supervisor Jon Kaiman (center) and Town Councilwoman Lee Seeman (to his right) look on as seniors enjoy learning to use the Nintendo Wii at the Great Neck Social Center — one of many activities sponsored by Project Independence.*

## Make “Crowd Sourcing” Work for You

by Gerry Peretsman

*Crowd Sourcing* is heralded on the Internet as a new way of unleashing the “buried” knowledge of people who use computers, tablets, iPhones etc. The idea is to bring people together via the Internet to provide better information/answers on almost any topic of interest. Yet the benefits of crowd sourcing are available without recourse to the Internet. At PI, we call it “socialization.” Think of a topic or issue you find interesting and people you know who might enjoy looking into it with you. Ask them to your home for a discussion – once a week, once a month, for an hour or so. Now you are crowd sourcing! Libraries, houses of worship, even PI may be willing to offer free space for your meetings. This is how various groups – like those devoted to discussions of history, Sherlock Holmes, Jane Austin, bible study, parenting or grand parenting – you name it – got started.



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## Come One, Come All!

PI offers many community education programs each week at locations all over Town. Recent offerings include talks on how to purchase a cell phone, interpreting results of your diagnostic tests, improving balance and preventing falls, coping with arthritis, combatting elder financial abuse and others. Venues include the Yes We Can Community Center in Westbury, the Port Washington Community Center, Clinton Martin Park in New Hyde Park, the Great Neck Social Center, the Roslyn Adult Education Annex and many others. However, *any Town resident can attend any program at any location*. Just call 311 or 869-6311 to register. Get more program info at [www.tonhprojectindependence.net](http://www.tonhprojectindependence.net).

## PI Radio Show to Celebrate 2nd Anniversary on the Air

### — North Shore Honda Supports Senior Radio —

*Project Independence and You*, the radio show that provides information and entertainment of particular interest to seniors, is nearing its second anniversary in September. The show, which is heard on 88.1 FM/WCWP.org every Friday morning from 10 a.m. to noon, is produced in partnership with the LIU-Post radio station, and is now underwritten by North Shore Honda at 611 Glen Cove Road, Glen Head. We are grateful for the recognition and support of North Shore Honda and WCWP. Hats off, as well, to the PI Radio Committee members who help find wonderful guests and co-hosts, to all the WWII, Korean War and other vets who have participated in our oral history project, and the students and staff at WCWP and PI who work behind the scenes!

*This just in: ICRACKED.COM, a national network of iPhone and iPad repair technicians, has signed on as another supporter of the show!*

## CARING CORNER – PI and Art to the Rescue

Mr. S, age 80, a bachelor with no family, traveled by train back and forth to his job in the garment district for 40 years. He often became tired of reading and began to draw small, detailed portraits of his fellow passengers. He stopped drawing when he retired 15 years ago and then a diagnosis of colon cancer and a difficult-to-manage colostomy left him feeling isolated, depressed and ashamed. A friend encouraged him to call Project Independence and talk to a social worker. During their conversations, Mr. S showed the old books with his drawings. Our social worker recognized a talented caricaturist. Soon he was telling her stories that went with the pictures.

PI staff connected Mr. S to services in the community such as the PI medical transportation program, the PI nursing program and the Cancer Hope Network, a program which provides individual support to cancer patients by matching them with trained volunteers who have had similar health challenges. The Cleaning for a Reason Program provided free housecleaning once a month for four months.

PI staff also encouraged Mr. S to display his drawings and tell his fascinating stories to groups in the community. He is now teaching an art class at a local art center. Sharing his talent has given Mr. S a greater sense of self-esteem and connectedness. He is again finding fulfillment and enjoying life.



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## **REGISTER NOW FOR: AGING IN PLACE IN SUBURBIA – LIVING BETTER WITH TECHNOLOGY**

**Wednesday, August 21st • 9 a.m. – 3 p.m.**  
**Yes We Can Community Center**  
**141 Garden Street, Westbury**

*Presented by the Town of North Hempstead/Project Independence in  
partnership with Hofstra University and North Shore/LIJ Health System*

A fascinating peek at aging in the 21st century and beyond awaits: almost 100 exhibitors with information and gifts. Lunch is free. Transportation provided from many central locations within the Town of North Hempstead. Call 311 or 869-6311 to register.

## **A Transportation Query**

Many town seniors have asked how one arranges for a return trip when one uses the PI medical transportation program. It's really an easy process. When you leave the cab at your doctor's or dentist's office, the driver will give you a phone number to call when you know the time you will need to be picked up for the return trip. The PI medical transportation service is available to all Town residents age 60 or older. The rider pays one half of an already discounted rate; the Town is billed by the cab companies for the other half. The program is partially funded via a grant from the New York Metropolitan Transportation Council New Freedom funds, administered by the NYS Dept. of Transportation and the Federal Transit Authority. Use the service for medical visits within the Town of North Hempstead. Call 311 a day in advance to schedule your ride. If you have an aide, she or he can travel with you free. Tipping your taxi driver is encouraged and appreciated!



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