



## inside this issue:

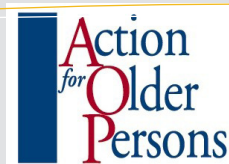
HIICAP P.2

Planning  
Seminars P.3

Tech  
Smart P.10

*special focus  
in this issue  
is on AOP's  
46<sup>th</sup> Annual  
Meeting...*

July 4<sup>th</sup> is  
Independence  
Day,  
celebrate with  
pride.



*Summer  
2013*

## ***From the Board President's Address by Caroline Vadala, Esq. at AOP's 46<sup>th</sup> Annual Meeting, June 13, 2013***

Welcome to the 46<sup>th</sup> annual meeting for Action for Older Persons. "Awesome". "Amazing". I have heard Shelli, our Executive Director, say these words about AOP. Many of you know how hard she and her staff work and you know about all the good they do. As President, I want to tell you about AOP's year. 2012 was one of the most fiscally challenging years AOP has seen since the early 1990's. We had a \$53,000 decrease in net assets for the year. Thankfully, years of conservative fiscal management ensured AOP was able to sustain its financial health through this difficult time, with the organization recording total net assets of over \$215,000 at year end. This represents an average increase of 24% over the past five year period. Through this wonderful fiscal management, our agency has been able to continue to help people prepare for retirement, long term care needs and to maintain their independence as

they age. The words, "awesome and amazing", really do describe AOP.

Let me tell you more about the year 2012. Public support in the form of annual memberships and donor contributions increased by more than 20%. At the same time, expenses were cut for the second consecutive year, resulting in a 29% reduction in costs since 2010. In 2012, we had six employees and 48 program volunteers to carry out the direct service work of AOP's three primary program areas: senior health insurance counseling, public education and elder planning, and protection of elders. More than 1,398 senior health insurance counseling sessions were held with individual clients. Imagine that - one-on-one counseling sessions for 1,398 people using our six employees and some of our program volunteers. That is truly amazing and shows the dedication of AOP's staff and volunteers.

*(continued on page 8)*



### Medicare Advantage Plans

Join us for a comprehensive seminar on Medicare Advantage Plan (MAP) options. You will learn about the differences between MAPs and Original Medicare; and get a complete picture of the various types of MAPs (HMO, PPO, and PFFS plans). **Call 722-1251 to register.**

**Action for Older Persons, 32 W. State St., Binghamton.**

- Thursday, July 25, 2013 at 2:00 pm
- Wednesday, August 21, 2013 at 2:00 pm
- Wednesday, September 18, 2013 at 2:00 pm

### Medicare 101

Join us for a comprehensive seminar on Medicare. You will learn about eligibility, Part A and Part B coverage, Part D drug coverage, EPIC, and preventive benefits that can enhance and preserve your health. **Call 722-1251 to register.**

**Action for Older Persons, 32 W. State St., Binghamton.**

- Thursday, July 18, 2013 at 2:00 pm
- Tuesday, August 13, 2013 at 10:00 am
- Thursday, September 12, 2013 at 2:00 pm

### Closing the Gaps in Medicare

Join us for a seminar on supplemental insurance for the out-of-pocket expenses not covered by Original Medicare. You will learn where the gaps in coverage are and how to eliminate/reduce unexpected medical costs.

**Call 722-1251 to register.**

**Action for Older Persons,  
32 W. State St., Binghamton**

- Tuesday, July 23, 2013 at 10:00 am
- Thursday, August 15, 2013 at 2:00 pm
- Monday, September 16, 2013 at 2:00 pm

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### Paying for Long-Term Care

Join us for a comprehensive seminar on the various ways to plan for and pay for long-term care. You will learn eligibility guidelines; affordability and risk factors; as well as the various options to offset the costs, including long-term care insurance, NY State Partnership Plans, the role of Medicare and Medicaid, and home equity. **Call 722-1251 to register.**

**Action for Older Persons, 32 W. State St., Binghamton**

- Wednesday, July 17 2013 at 2:00 pm
- Thursday, August 29, 2013 at 2:00 pm
- Wednesday, September 25, 2013 at 10:00 am

### My Little Book: A Health Diary

Join us for a seminar on the newest way to manage all of your health care information. All participants will receive a free copy of My Little Book: A Health Diary and step-by-step instructions on how to complete each section.

**Call 722-1251 to register.**

**Action for Older Persons, 32 W. State St., Binghamton**

- Monday, July 22, 2013 at 2:00 pm
- Tuesday, August 20, 2013 at 3:00 pm
- Friday, September 27, 2013 at 10:00 am

### Advance Planning Workshops

Join us for a comprehensive seminar on Advance Directives. You will learn how to select and assign a Health Care Proxy, complete a Living Will; and broach the subject of End of Life decisions with your family. All participants will receive the necessary forms for free. **Call 722-1251 to register.**

**Action for Older Persons,  
32 W. State St., Binghamton**

- Thursday, July 25, 2013 at 10:00 am
- Thursday, August 22, 2013 at 2:00 pm
- Thursday, Sept. 26, 2013 at 10:00 am

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## IN APPRECIATION, AOP RECOGNIZES OUR 2012-2013

### Elder Friendly Evaluators

Nancy Bosworth  
Mark J. Cuda  
Doris DiRado  
Barbara Endres  
Mary King  
Loretta Meister  
Marge Menart  
Saundra Ruminski  
Gary Shay  
Gwendolyn Steele-Mies  
Joe Toman  
Linda Tommasino  
Duane Travis  
Michael Vanuga  
Rosemary West

### Long-Term Care Ombudsmen

Judy Allen  
Vera Boyd  
Carole Deyo  
Karen Holman  
Karen Huff  
Diana Legg  
Soon Lim  
Nancy Lohmann  
Loretta Meister  
Pamela Monk  
Donna Ochs  
Gloria Rokicsak  
Rosalie Roth  
Gary Shay  
Heidi Thirer  
Joan Tymeson  
Rosemary West

### Health Insurance Counselors

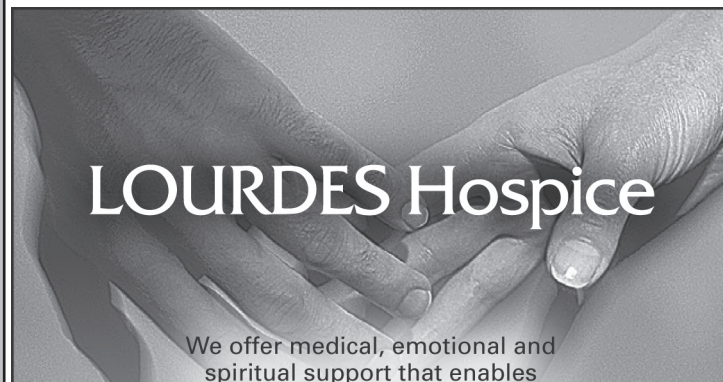
Barbara Cenova  
Margaret Culver  
Doris DiRado  
Sharon Galli  
John Hussar  
Margaret Iwobi  
Samuel Iwobi  
Alzina Johnson  
Ann McNichols  
Evelyn Rozunick  
Janet Rutkowski  
Howard Schwartz  
Ruth Smith  
Gena Strozyk  
Duane Travis  
Michael J. Vanuga

### Data Entry

Linda Tommasino

### TechSmart Tutors

Duane Travis



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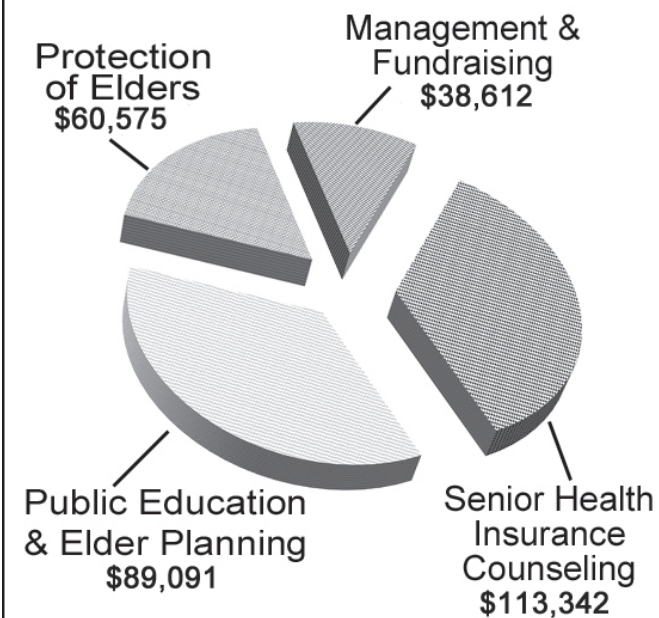
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AOP's 2013 Henry E. Beach  
Award Recipients, from left,  
Carole Deyo & Donna Ochs.

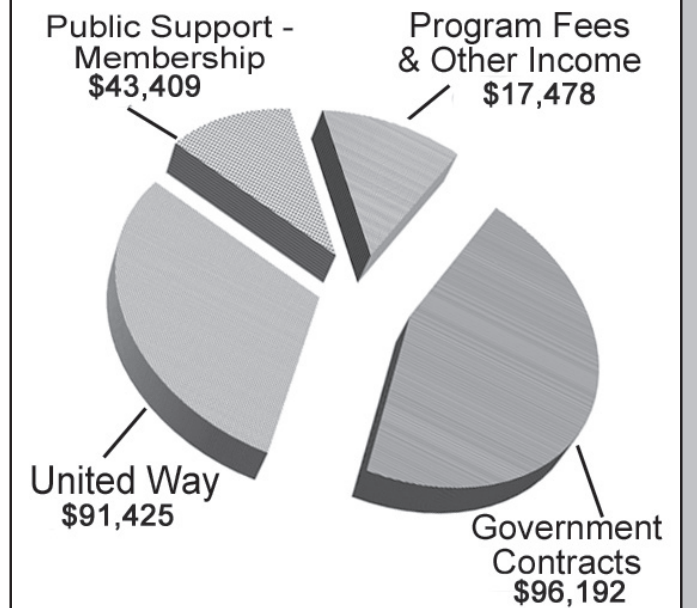
## AOP's 2012 Financial Summary

### Disbursements by Program



**Total Disbursement \$301,620**

### Revenues



**Total Revenue \$248,504**

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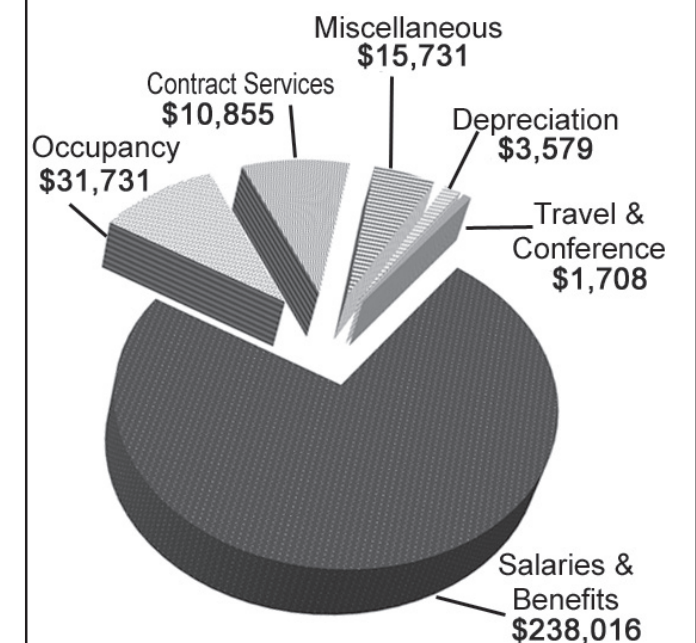
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### Expenses



**Total Expenses \$301,620**

A warm welcome and “Thank You” goes to our new individual and family members as well as to our longstanding members who have once again renewed their commitment to AOP’s mission in 2013.

Special acknowledgement is extended to the following supporting members who have contributed \$50 or more during our 2013 Annual Membership campaign. Thank you for sharing your giving spirit with AOP!

|                             |                           |                           |
|-----------------------------|---------------------------|---------------------------|
| Ms. Betty Allen             | Mr. & Mrs. Barry Driggs   | Mr. & Mrs. Michael Maher  |
| Dr. William Applegate       | Mr. Larry Dundon          | Ms. Leonore Manasse       |
| Mrs. June Austin            | Ms. Joan Eisch            | Ms. Jo Anne Maniago       |
| Ms. Frances Baker           | Mr. & Mrs. Francis Emick  | Mr. Chris Marion          |
| Mr. & Mrs. Edwin Baldwin    | Ms. Barbara Endres        | Mrs. Elizabeth Marko      |
| Mrs. Louise Baringer        | Stanley & Dorothy Erney   | Bill & Peggy McCormack    |
| William & Helen Bellnier    | Robert & Beverly Fassett  | Mr. Walter McManus        |
| Ms. Renata Bernal           | Mr. & Mrs. Gary Finch     | Mr. William Melinsky      |
| Mr. & Mrs. Richard Boswell  | Mr. Donald Finney         | Ms. Rhoda Mills           |
| Mr. & Mrs. William Broskett | Mrs. Janet Frankovsky     | Timothy & Pamela Monk     |
| Mr. & Mrs. John Brown       | Mr. & Mrs. William        | Mr. Bob Montgomery        |
| Mr. & Mrs. Thomas           | Gallagher                 | Mr. & Mrs. Byron Moore    |
| Carpenter                   | William & Donna Gavula    | Ms. Melva Naylor          |
| Mr. David Casler            | Mr. Ed Giblin             | Mr. & Mrs. Bill Newberry  |
| Mr. Robert Chatterton       | Mr. Paul Gould            | Chester & Joanne Niziolek |
| Mr. John Cizauskas          | Ms. Donna Gunderman       | Mr. Frank Nogaret         |
| Ms. Rebecca Cizike          | Mr. & Mrs. Raymond        | Mr. & Mrs. Edward O’Brien |
| Mr. & Mrs. Charles          | Haskell                   | Mr. & Mrs. George Parkes  |
| Collison                    | Mr. & Mrs. Ron Heebner    | Dr. & Mrs. Louis Pecora   |
| Mr. & Mrs. Ronald           | Mr. David Hesco           | Ms. Roberta Perkins       |
| Compeau                     | Mr. & Mrs. James Hickey   | Mr. & Mrs. Robert         |
| Ms. Vera Conwicke           | Mr. & Mrs. Richard Holmes | Peterson                  |
| Mr. & Mrs. Nicholas         | Mr. & Mrs. Robert Horan   | Ms. Marion Pine           |
| Cordisco                    | Mr. & Mrs. Gary Houser    | Ms. Jean Ploutz           |
| Mr. & Mrs. James Costley    | Ms. Evalyn Howell         | John & Susan Pollock      |
| Dick & Margaret Culver      | Mr. & Mrs. William Hoyt   | Mr. Don Powell            |
| Mr. & Mrs. John Czuhanych   | Ms. Priscilla Hranek      | David & Sue Reals         |
| Mrs. Mary Dahn              | Ms. Karen Huff            | Ms. Doris Render          |
| Ms. Maryanne Davitt         | Sam & Margaret Iwobi      | Mr. & Mrs. Rodney         |
| Mr. & Mrs. Conrad DeLuca    | Ms. Antoinette Jafri      | Richards                  |
| Mrs. Mary Diegert           | Mrs. Judith Kessler       | Mrs. Carolyn Richards     |
| Ms. Joanne Dillon           | Ms. Mary King             | Ms. Donna-Jo Ross         |
| Mr. & Mrs. William          | Kevin & Suzann Koehler    | Mrs. Evelyn Rozunick      |
| Donahue                     | Mr. & Mrs. John Leipfert  | Mr. Robert Sabin          |
| Ms. Kathleen Donnelly       | Ms. Edie Marie Lind       |                           |

|                                  |                                                                 |                             |
|----------------------------------|-----------------------------------------------------------------|-----------------------------|
| Mr. & Mrs. James<br>Scanlon      | Mr. Louis Villecco                                              | Ms. Elaine Cichowski        |
| Mr. & Mrs. Harold Scarlett       | Mr. & Mrs. William<br>Vincent                                   | Mr. Jeffery Davis           |
| Ms. Annette Schrader             | Mr. & Mrs. Peter Vivona                                         | Mr. Lee Day                 |
| Mrs. Evelyn Rozunick             | Mr. & Mrs. William<br>Vollrath                                  | Ms. Carolyn Gage            |
| Mr. Robert Sabin                 | Ms. Ann Waldron                                                 | Lou & Sharon Galli          |
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| Ms. Joan Serafini                | Mr. Robert Wright                                               | Ms. Eleanor Haines          |
| Ms. Clare Simeone                | Mr. & Mrs. Craig Zentz                                          | Mr. & Mrs. Mark Johnson     |
| Ms. Nora Smith                   | <b>Additional Contributors<br/>(Businesses &amp; Over \$50)</b> | Ms. Mary Lindsey            |
| Mr. Rodney Soltis                | Jerry & Diane Albrecht                                          | Ms. Mary L. Meltzer         |
| Mr. & Mrs. James Stehli          | Ms. Phyllis Bartlett                                            | Ms. Marge Menart            |
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| Mr. & Mrs. James Stento          | Mr. Robert Berry                                                | Mrs. Maria Motsavage        |
| Mr. George Strantz               | Ms. Janet E. Brown                                              | Mr. Stanley E. Nemier       |
| Duane & Barb Travis              | Ms. Amelia Buran                                                | Mr. & Mrs. Ira Smith        |
| Mr. Gary Valentine               | Mr. David Carver                                                | Ralph & Carol Spinelli      |
| Mr. Elmer Vankuren               |                                                                 | Mrs. Caroline Vadala        |
|                                  |                                                                 | Robert & Sandra<br>Williams |



A Special Thank You to AOP’s 2012-2013 Board of Directors: From left: Caroline Vadala (President), Christopher Marion, Mark Johnson, Sally Hoffman, Donna Gavula, Sharon Galli, Denise Mughetti (Treasurer), Paul Gould (Vice-President), Marge Menart, Shelli Cordisco (Executive Director), Maria Motsavage, Jean Westcott. Not pictured: Pamela Monk, Judith Kessler (Secretary).



(continued from page 1)

I, myself, know what a wonderful organization AOP is. I have been associated with AOP as a member of the Board of Directors since 2001, with one year off. Over the course of the last 12 years, I have watched Shelli and her staff work continually to assist individuals and their families with issues involving health insurance, long term care insurance, computer training, as well as assisting families through dilemmas at nursing homes.

Additionally, Shelli and her staff have always worked to find sources for the funds to maintain the outstanding programs here at AOP. For example, in April of this year, AOP was awarded an operating grant from the Community Foundation which is an awesome accomplishment at this time, when there are so many not-for-profits searching for funding.

As my father aged, he would say to me, “Where you are I once was, Where I am you will be.” I realize he was trying to brace me for some of the challenges he had started to experience. Some were physical challenges, some were mental and emotional challenges and changes that happen as part of the aging process. AOP is an agency that helps people live through these changes. I know that because of Shelli’s leadership, and the assistance of her staff, they have helped and they will continue to help our older population as that group of citizens has to work through the changes impacting them as they age.

As the AOP staff and corps of volunteers go forward, we, as a Board, know that they will continue to provide you with “information you can count on and assistance you can trust.”

**Are You A Medicare Beneficiary Living in the Town of Union?**

Do you have questions about your Medicare coverage? Are you struggling with the costs of your Medicare premiums or prescription drugs? Do you have health insurance bills you don’t understand? Is it a challenge for you to travel to AOP’s office in Binghamton? If you answered “Yes” to any of these questions, we’ve got some good news for you!

A senior health insurance counselor from AOP can meet with you at the Johnson City Senior Center, 30 Brocton Ave, Johnson City, or the Broome West Senior Center at 2801 Wayne Street, Endwell. Call AOP at 722-1251 to schedule an appointment.



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**From the Executive Director’s Report - Presented by Shelli Cordisco at the 46th Annual Meeting, June 13, 2013**

In the fall of 1999 I was hired as executive director at AOP. I inherited a staff of four employees. Our total net assets at year end stood at \$57,000. As far as cash goes, we had \$10,000 in a savings account and \$951 in a checking account. There were no networked computers; there wasn’t even a computer on my desk.

Fast forward 13.5 years later to today. Yes, I’m back to having a staff of three full-time and one part-time employees. History repeats itself. Seasons change yet they always return again. But this time, unlike 1999, our total net assets stand at \$215,000. We have a combined total of more than \$177,000 in our savings and checking accounts. And not only are all of our computers networked, we have an entire TechSmart Computer Center!

We’ve also added and continue to operate our one-of-a-kind Advance Planning for End of Life program which led to co-founding the Southern Tier End of Life Coalition and won us a two year demonstration grant through New York State. Our Elder Friendly Business Certification Program has certified more than 36 businesses, including AOP – which could only happen after we moved to new office space in 2010. We’ve expanded our Long Term Care Ombudsman service area to include both Broome and Delaware Counties. We’ve created and published 700 copies of “My Little Book” in collaboration with Broome County CASA & the NY Connects program. We’ve published 4 updated editions of the Broome County Elder Service Guide with edition 5 being printed this summer. We’ve developed an online version of the Elder Service Guide and added an AOP Facebook page. While all of these programs are happening, we’re still helping record numbers of clients with their senior health insurance issues.

All of this to say, yes, we had a hard hit fiscally in 2012. We’ve reduced our costs 29% in the past two years. We’ve reduced our workforce with bitter-sweet goodbyes to longstanding employees, Lorie Brewer, Cathy Tulloch and Paula Lamparter. History does indeed seem to repeat itself. But we’re still moving ahead. We’re succeeding at doing more with less. We’re weathering all seasons and we’re still going strong.

In closing, as I look back on my tenure at AOP, I know that we’ve had a good run these past 13.5 years, and I’m proud of where we stand today. AOP has lots of life left to live and it may seem cliché to say, but it really is true... The key is to make sure we keep learning from our mistakes and always keep looking forward because just when it looks like the winter storm is never going to end, a ray of sunshine breaks through and Spring comes again.

**NEW!NEW!NEW!NEW!NEW!**

### Creating a Photo Slideshow -

Wed, July 17 & 24 @ 10 am  
Tue, August 6 & 13 @ 1 pm  
Fri, September 6 & 13 @ 10 am  
Prerequisite: Intro. to Computers  
AOP Members \$20/Non \$25

### Video Chat With Skype

Tue, July 23 @ 1 pm  
Tue, August 20 @ 10 am  
Prerequisite: Intro. to Computers  
AOP Members \$10/Non \$15

### Shopping Online

Tue, July 16 @ 1 pm  
Prerequisite: Intro. to Computers  
AOP Members \$15/Non \$20

### Gizmos and Gadgets

Wed, August 7 @ 1 pm  
AOP Members \$10/Non \$15

### Buying the Right Computer

Mon, July 29 @ 1 pm  
Thur, September 19 @ 1 pm  
AOP Members \$10/Non \$15

### Snapfish 101

Thur, July 11 @ 1 pm  
Tue, August 13 @ 10 am  
Thur, September 26 @ 1 pm  
Prerequisite: Intro. to Computers  
AOP Members \$10/Non \$15

### Games for the Brain

Tues, July 2 @ 10 am  
AOP Members \$10/Non \$15

### Pinterest - NEW!!

Mon, July 15 @ 1 pm  
Wed, August 7 @ 10 am  
Wed, September 25 @ 1 pm  
Prerequisite: Intro. to Computers  
AOP Members \$10/Non \$15

**BACK BY POPULAR DEMAND!!**

### Genealogy 101

Learn how to use the internet as a helpful tool for building your family tree. Discover tips to help you find relatives and learn more about your family history.

Fri, July 5, 12, 19 & 26 @ 10 am  
Tue, Sept. 3, 10, 17 & 24 @ 1 pm  
Prerequisite: Intro. to Computers  
AOP Members \$25/Non \$35

**Stay connected and follow us online...**

[www.facebook.com/ActionforOlderPersons](http://www.facebook.com/ActionforOlderPersons)



[www.youtube.com/user/Action4OlderPersons](http://www.youtube.com/user/Action4OlderPersons)

**Call 722-1251 to register for ALL classes. For a FULL list of classes & workshop descriptions, visit: [ActionforOlderPersons.org](http://ActionforOlderPersons.org)**

**EVENING CLASSES NOW AVAILABLE FOR THESE TWO FAVORITES!!**

### Introduction to Computers

Introduce yourself to computer basics. Learn how to use the computer, Internet, E-mail & Word Processing in this course designed especially for beginners.

Mon, July 8, 15, 22 & 29 @ 10 am  
Wed, July 3, 10, 17 & 24 @ 5:30 pm  
Thur, Aug. 1, 8, 15 & 22 @ 1 pm  
Thur, Sept. 5, 12, 19 & 26 @ 10 am  
Tue, Sept. 3, 10, 17 & 24 @ 5:30 pm  
AOP Members \$20/Non \$30

### Digital Photo Basics

Bring out your creative side! Learn about digital cameras, memory cards, transferring pictures to your computer, scanning old photos, editing, & sharing pictures with your loved ones.

Tue, July 9, 16, 23 & 30 @ 10 am  
Fri, Aug. 2, 9, 16 & 23 @ 1 pm  
Mon & Wed, Aug. 5, 7, 12 & 14 @ 5:30 pm  
Wed, Sept. 4, 11, 18 & 25 @ 10 am  
Prerequisite: Intro. to Computers  
AOP Members \$30/Non \$40

### Word®

Add a professional touch to your documents. Learn all about the popular program Microsoft Word®. Create documents, letters, tables, and learn how to edit your work with word processing.

Fri, Aug. 2, 9, 16 & 23 @ 10 am  
Mon, Sept. 9, 16, 23 & 30 @ 10 am  
Prerequisite: Intro. to Computers  
AOP Members \$25/Non \$35

### Intermediate Windows

Customize your computer. Learn to use Windows, manipulate your computer's appearance, and manage your files.

Fri, July 5, 12, 19 & 26 @ 1 pm  
Thur, Aug. 1, 8, 15 & 22 @ 10 am  
Mon, Sept. 9, 16, 23 & 30 @ 1 pm  
Prerequisite: Intro. to Computers  
AOP Members \$25/Non \$35

### Getting the Most from the Internet

Take the Internet to a new level. Learn about search techniques, Favorites, and how to download free programs.

Wed, July 10, 17, 24 & 31 @ 1 pm  
Mon & Wed, Aug. 12, 14, 19 & 21 @ 10 am  
Fri, Sept. 6, 13, 20 & 27 @ 1 pm  
Prerequisite: Intro. to Computers  
AOP Members \$25/Non \$35

### Facebook

Stay connected with friends and family! Learn why this social networking site is such a hit among all ages.

Thur, July 11, 18, & 25 @ 10 am  
Mon, Aug. 5, 12 & 19 @ 1 pm  
Tue, Sept. 10, 17 & 24 @ 10 am  
Prerequisite: Intro. to Computers & a Facebook account.  
AOP Members \$20/Non \$25

LET  
AOP  
HELP  
YOU  
GET

**TECHSMART**



*A Final Message  
from the desk of  
AOP's Executive  
Director...*

“How lucky I am to have something  
that makes saying goodbye so hard...”

Carol Sobieski & Thomas Meehan, Annie

With this issue of the Mature Messenger, I say my goodbye to readers. As I shared in my Executive Director's Report at AOP's 46th Annual Meeting on June 13, I know that we've had a good run these past 13.5 years, and I'm proud of where we stand today. But now, it's time for me to move on. And just as nine executive directors have come before me, I know many more are sure to come after.

My tenure here is only one chapter of AOP's story, and there's a whole lot more of that story to tell. AOP's mission to assist individuals by providing timely, accurate, and unbiased information in preparation for aging is one that transcends any one director's time here. It is a mission that will be relevant and vital as long as there are people who are aging in our community.

I am honored to have written in the pages of AOP's history book, and I look forward to reading its next chapter along with all of you.

Godspeed, my AOP friends.

*Shelli*



The Mature Messenger, Vol. 46, No. 3, Published by Action for Older Persons, Inc., 32 W. State St., Binghamton, NY 13901, 607-722-1251, fax 607-722-1293. Discussion of issues here is intended to educate and inform. Please address commentary to Editor at above address. Paid advertisement in the Mature Messenger does not constitute endorsement by AOP, nor is AOP in any way responsible for services or goods advertised herein. All submissions, including articles, letters and advertisements are subject to approval before publication. The Mature Messenger reserves the right to edit, refuse, reject or cancel written work or ads at any time.

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