



Golden Nuggets



Timely News For Older Adults and their Families

Spring 2010

Free Collection & Disposal of Unwanted Medication

Do you have unwanted medicine in your home? Help protect your family, community and the environment by properly disposing of them.



On Saturday, May 1st from 10 a.m. to 2 p.m. the *Town of New Canaan*, *Norwalk Hospital* and *Silver Hill Hospital* are sponsoring a free medicine disposal for residents. The collection will take place at Saxe Middle School, 468 South Avenue.

You can bring:

- Expired or unwanted prescriptions
- Vitamins
- Over the counter medicines
- Veterinary medications

Do NOT bring thermometers, needles, or medical waste of any type.

Keep the medicine in its original container. Please use a marker to cross off your name but be sure to leave the name of the medication visible.

Participants will be directed to drive up and drop off their medications to a designated volunteer. It will be fast and easy, no need to leave your vehicle. You will be asked a few survey questions. No personal information will be requested and the survey is voluntary. All medicine will be sent to a hazardous waste facility for secure incineration. Additional support for the event is being provided by Aquarian Water Company, CT. Dept. of Consumer Protection, TD Bank and Town Youth Services.

Contact Kathleen Holland, Director of Inland Wetlands and Watercourses at 203.594.3036 or visit www.newcanaan.info, for more information.

Appliance Replacements Eligible for Rebates

Beginning January 2010, Connecticut residents who replace their older home appliances with qualified Energy Star appliances are eligible to apply for federal rebates.

According to information from Gov. M. Jodi Rell's office, consumers could qualify for rebates of \$50 to \$100 for Energy Star appliances such as refrigerators, freezers, washers, and air conditioners, and rebates of \$500 for Energy Star central air systems to be paid from federal stimulus funding from the U.S. Department of Energy.

The rebates will apply to the following Energy Star qualified appliances:

- Clothes washers - \$100 rebate
- Refrigerators - \$50 rebate
- Freezers - \$50 rebate
- Room air conditioner units - \$50 rebate
- Central air conditioning units - \$500 rebate

Each Connecticut residence is permitted one rebate per replaced qualified appliance, and for up to three room air conditioners. A newly purchased appliance must replace an existing, less efficient, appliance. Further, the replaced appliance must be recycled in accordance to state standards and regulations. The rebate program will run through April 30, 2010, and will be extended if funding is still available after that date.

You can get a rebate form in retail stores, from electric utility companies, or at www.ct.gov/opm/ApplianceRebates. If you need a rebate form to be mailed to you, call 1-877-WISE-USE or 1-877- 947-3873.

The Dirty Dozen: Foods to Buy Organic—and Not Organic

There are many reasons to buy organic foods. The USDA Organic label tells you that fruits and veggies weren't raised using man-made chemical pesticides, fossil fuel- or sewage-based fertilizers or genetically modified seeds.

According to the Environmental Working Group in Washington consumers can reduce their pesticide exposure by 80% by avoiding the most contaminated fruits and vegetables and eating only the cleanest.

Their Dirty Dozen fruits and veggies that you should buy organic are: peaches, apples, bell peppers, celery, nectarines, strawberries, cherries, kale, leafy greens, grapes, carrots, and pears.

The Clean 15 that are relatively pesticide-free are: onions, avocados, sweet corn, pineapples, mangoes, asparagus, sweet peas, kiwi, cabbage, eggplant, papaya, watermelon, broccoli, tomatoes, and sweet potatoes.

Buy organic at local Farmer's Markets this summer. Get more information at www.ewg.org/.

Finding Reliable Information about Cancer

The world of a person facing a cancer diagnosis is filled with new terminology, challenges and concerns. CancerCare's free publications provide useful, up-to-date information to help answer your questions about your diagnosis. Find a variety of publications on their website, including:

- Coping with Cancer: Tools to Help You Live
- Understanding and Managing Chemotherapy Side Effects
- Caregiving for Your Loved One With Cancer
- Helping Children When a Family Member Has Cancer

All their publications can be read or ordered online.

CancerCare also offers free, professional support services for people affected by cancer. Call 1-800-813-HOPE (4673) to speak with an oncology social worker or visit their website at www.cancercare.org.

Census Safety Tips

With the U.S. Census process beginning, the Better Business Bureau advises people to be cooperative, but cautious, so as not to become a victim of fraud or identity theft.

The Census was mailed to 134 million households on March 1. The form has 10 questions about your age, date of birth, race and whether you rent or own a home. It requires that you fill in the form to account for everyone living at your address as of April 1, 2010. Any personal data you provide is protected under federal law.

The easiest way to keep your information safe is to fill out your census form and mail it back in the postage-paid envelope promptly. Remember that the Census Bureau will NEVER ask for any information to be submitted online. Never click on a link or open any attachments in an Email that are supposedly from the U.S. Census Bureau.

Any request for census information from the Census Bureau will be clearly marked as coming from the U.S. Census Bureau and as OFFICIAL BUSINESS of the United States.

The Census form does not ask for your social security number or for information about your bank accounts, credit cards, taxes or income. Do not give that information out to anyone claiming to be with the Census Bureau. Most importantly, the Census Bureau will NEVER ask to enter your home.

If a U.S. Census worker knocks on your door, they will have a badge, a handheld device, a Census Bureau canvas bag and a confidentiality notice. Ask to see their identification and their badge before answering their questions. If you are still not sure, you can call the Regional Census Center: (617)-223-3700.

The census counts every resident in the United States, and is used to distribute federal funds for hospitals, schools, emergency services, and more. The data collected by the census also help determine the number of seats your state has in the U.S. House of Representatives.



Guidelines for Shredding and Saving Personal Documents

Most experts suggest saving every tax-related document (including relevant receipts and cancelled checks) for seven years after you file the return. Aside from that, opinions differ. Here are reasonable guidelines provided by the Connecticut Department of Consumer Protection:

- Keep pay stubs and canceled personal checks for one year, then shred and discard those that you won't need for tax, warranty, or insurance purposes.
- Shred all credit card, debit card and ATM receipts after you have checked the transactions against your monthly statements; store those you are saving for tax purposes.
- Before discarding, shred all statements from your health plan, and anything that bears your signature, credit account number, phone or cell phone number, social security number, or medical or legal information.
- Keep store receipts until you are sure you won't need to return or exchange the item. Receipts for items that have warranties should be attached to the warranty information and saved, in case you need

Documents that should be kept permanently in a fireproof box or home safe:

- birth certificates, marriage certificate
- college transcripts, diplomas
- credit card agreements, loan agreements
- divorce decree and property agreements
- mortgage documents
- home inventory
- insurance policies
- passport (current)
- pension-plan and retirement-plan documents
- Social Security cards
- stock purchase agreements
- tax returns
- will and living will

proof of purchase later. Also, save receipts for items that may relate to your current insurance or taxes.

- Supporting tax documentation, such as receipts, W-2s, 1099s, cancelled checks and credit card statements can generally be thrown out three years after the return's due date. In some special circumstances, however, you may need to hold on to tax documentation longer. Consult a qualified tax adviser for more information. Keep copies of your actual tax returns permanently.
- Keep warranty cards, instructions, and receipts for high-ticket items for as long as you own the item.
- Keep canceled checks and invoices for any permanent home improvements until you sell your house.
- Store car maintenance records until you sell the car, at which time you should give them to the new owner. Keep the purchase order and title for as long as you own the vehicle.
- Keep records of the purchase and sale of mutual funds and stocks until you've reported the transactions to the IRS, and then keep the records with your other tax-related documents. Consult a qualified tax adviser for more information.

ConnRi Lodge Vacation



Vacation this summer at ConnRi Lodge, run by the Salvation Army, in bucolic Ashford, CT. Three meals a day, lovely air-conditioned motel-like accommodations, fire-placed foyer, large deck overlooking the lake and quiet solarium make this the place to be.

Sessions are 5 days and 4 nights and cost \$240 per person double occupancy or \$320 single occupancy. All meals, devotions, entertainment, games, bingo, crafts, pontoon boat rides, miniature golf, shuffle board, live auction, and more are included.

For more information contact Major Nancy Beauchamp at (860) 543-8400, or Nancy.Beauchamp@use.salvationarmy.org.

Golden Nuggets

IN THIS ISSUE

Free Medication Disposal
Rebates for Efficient Appliances
Organic Fruits and Veggies
Reliable Cancer Information
Census Safety Tips
Keeping/Shredding Documents
ConnRi Lodge Vacations
Renters' Rebates
Reverse Mortgages

Renters' - Rebate For Elderly/ Disabled Renters Tax Relief Program

State law provides a reimbursement program for Connecticut renters who are elderly or totally disabled, and whose incomes do not exceed certain limits. Applications will be taken May 15 - September 15, 2010 at the Department of Health & Human Services. Call Aggie Aspinwall at 203-594-3076 to set up an appointment or get more information.

Items needed to apply:

- Proof of identification
- Social Security Card
- 2009 Social Security 1099
- 2009 Tax return (if you filed)
- Verification of all taxable and non-taxable income
- Proof of expenses for 2009 for the following Rent, Electricity, Gas, Water, and Home Heating Oil.

Income Limits:

- Single Applicants: \$32,300.00
- Married Applicants: \$39,500.00

Reverse Mortgages: Are They for You?

The Department of the Treasury's Comptroller of the Currency has released a new Consumer Advisory that answers questions about reverse mortgages. The publication addresses homeowners, aged 62+, who are considering a loan to add to their retirement income or meet health care or other financial needs.

The Advisory discusses basic facts about reverse mortgages, which are complex, home-secured loans. Under a reverse mortgage, a consumer receives payments from the lender - either over time or all at once - based on the value of the home at the time of the loan. As the consumer receives payments, and interest and fees accrue, these amounts are added to the loan balance. The advisory also reviews the costs and benefits of reverse mortgages.

Read the Advisory at www.occ.gov/ftp/advisory/2009-2.pdf or stop by Lapham Center for a copy.