



Contents

[Happy Holidayze](#) 1

[What to Shred](#) 1

[ALOFT
In the News](#) 2

[Home Modifi-
cation](#) 2

[Your Library
Needs You](#) 3

[No Social Secu-
rity Increases](#) 3

[Contact Us](#) 4

Happy Holidays. Or is it Holidayze?

Either way, it's that time of the year. Good for you if you have done all that shopping and checked off lists. On the other hand, if the list is still long and unchecked then we call your attention to a giant Santa's Helper called ALOFT Affiliates. These are the retailers and service providers who have stepped up and signed up with ALOFT to offer special advantages to ALOFT shoppers.

You can find the entire list of ALOFT Affiliates by logging onto goALOFT.org on the Marketplace page.

Shopping at ALOFT Affiliates can help solve shopping and gifting problems

easily and economically. Give it a try if you haven't already done so.

The really important news is that if you are an ALOFT member, all you have to do is show your membership card and some really fine discounts, perks and other goodies come flying your way.

Just scan the list of ALOFT's valued Affiliates and one quick look at all the options will fill your head with ideas to brighten the lives of your favorite folks and brighten your day as well.

What should I shred, and when?

Here's the shredding article in full. So many of you have called to request the full article that deals with what to shred and when to do it, that we decided to reprint this very brief, but valuable, AARP piece. Here it is:

"Shred everything with your signature, birthdate, Social Security number, account numbers, passwords or pins. When? Shred credit card statements after 45 days unless you need them for proof of purchase or for tax purposes. Shred bank deposit slips and ATM and credit card receipts as soon as the transactions appear on statements.

Shred bank statements, pay stubs and medical bills after one year. Save indefinitely any paper work that is related to taxes, mortgage payments, improvements on your home and medical and prescription records."

ALOFT questions shredding medical bills, as suggested, after one year. If you have an ongoing condition, we believe you should retain all medical records that pertain to the condition.

Coming Up

12/3 11:30 AM
Senior Hall of
Fame, Tarrytown
Marriott

12/6 10 AM Under-
standing the Older
Driver/Rider, Bed-
ford Police Sta-
tion, Bed. Hills

12/8 1:00 PM Vol-
unteer Center
Training — Volun-
teer Policies &
Procedures for
Nonprofits, Kato-
nah Methodist
Church

12/8 2:45 PM Un-
derstanding the
Older Driver/
Rider, Katonah
Methodist Church

12/15 noon West-
chester-Fairfield
AIP Coalition holi-
day luncheon,
Riverside Yacht
Club, Greenwich

12/17 2 PM Advi-
sory Council, NE
Westchester Mo-
bility Mgmt Initia-
tive, So Salem
Fire House

12/20 noon
ALOFT Holiday
Luncheon at
French American
Bistro, Mt Kisco

ALOFT in the News

As ALOFT grows, we find it easier to find reporters and editors interested in our work. Actually, we now receive calls, asking for ALOFT's thinking on elder-care, transportation, programming and general comments about those issues that concern both you and ALOFT.

For example, the *Journal News* ran a very nice article in its November 7 issue. Writ-

ten by our good friend, Sean Gorman, and entitled "ALOFT lets seniors stay in their homes," the article recalls the start-up of ALOFT, as well as our goals and the many informative and valuable services ALOFT offers both to members and other seniors who need assistance, and advice on how to stay in the homes we all love, safely and confidently.

Home Modification. Your key to comfort, safety and independent living

That's the title of an interesting booklet and we have called your attention to this before, but it bears repeating, if only because we hear talk, solutions and concerns about what the booklet covers. That is, your comfort, safety and general well being necessary for independent living.

All of this terrific information is pub-

lished by AARP. As a member, you have full access to this information and you can join AARP for about \$1 a month. To find out more about Home Modification, along with other helpful ideas, check out AARP's fine website at www.aarp.org or join the group at www.aarp.org/join. If all fails, call the nice people at 1 888 687 2277.

Your libraries need your help

Speaking of taxes, they don't seem to be high enough to support libraries as they have in the past. Most libraries are facing budget cuts for one reason or another as the economy continues its sour roll. But you can make a difference.

We were thinking about encouraging you to volunteer at your local library. Come to think of it, there are a myriad of real needs you can fill in your community: Think how the Community Center could use your help. Or a senior center. schools. You name it and there is a need with stressed out organizations calling

for help that doesn't cost you anything but some time. We think volunteering is good for your well being. In fact, we know it is good for you. So get in there. And find out that your help does make a difference in keeping libraries at full speed, as well as allowing them to use scarce funds to sponsor programs and buy the books you want. Step up and out. Visit a place you like and value and ask the director if they could use an extra pair of hands to lighten their load.

Sorry. No cost of living increase in Social Security checks this coming year

By now, retirees are aware that there will be no cost of living adjustment (COLA) this coming year. Our good friends at AARP are fuming and lobbying for all they're worth since this marks the second year in a row that there will be no increase in your Social Security check.

Not fair, you say. Everyone knows things cost more this year than last, much less two years with no increase in the things you pay for.

Not so, say the bean counters who work for Uncle Sam. Perhaps, costs have gone up, but just a teeny bit, not enough to put an increase in your Social Security check. How do they know? Well, they rely on the Consumer Price Index (which they control) and that Index tracks a lot of variable items we all use, such as food, energy, transportation, medical and so on.

The catch is that the Index they use tracks costs for the average worker, not the average retiree who receives Social Security benefits. According to the New

York Times writer, Tara Siegel Bernard, costs for retirees are tracked by another Index variant that looks at the spending habits of households headed by individuals 62 year or older. That fits the retiree profile.

By looking at both Indexes, it is clear that the cost of living for elders increased at a greater rate than the rate for workers. However, the difference is really minimal and even if the retiree index had been used, the increase in the cost of living would not have been large enough to trigger a bump up in your check.

All of the statistics used are just numbers and we suggest that they bear little resemblance to the real world we all live in. Stop for a minute and consider if your healthcare costs have gone up dramatically, insurance, your heating bill, gasoline, even metro cards and train fare. And, for the killers, how about taxes? Have yours gone down?

ALOFT's Livable Communities Council elects Chairman

At its November meeting, ALOFT's Livable Communities Council elected law use law attorney and long-standing smart growth advocate, Neil Alexander, to be its Chairman. A Golden's Bridge resident, Neil is a partner at Cuddy & Feder, LLP in White Plains and a board member of A-Home Housing.

The Council is very grateful for the service of its outgoing Chairman, Ralph Gregory, who left the Council in June to serve as a member of ALOFT's Board of Directors.



goALOFT
wishes its
readers a very
happy holiday
season and a
healthy, active
new year.



Active Living Over Fifty, Inc.
Mail to: 487 East Main Street, #204
Mount Kisco, NY 10549
914-764-3014
914-764-3356 Livable Communities
at ALOFT

Catherine Wynkoop, President
Dick Farrell, Editor, goALOFT

e-mail: info@goALOFT.org
<http://www.goALOFT.org>

A special thank you to the Westchester Department of Senior Programs
& Services for their generous financial support of goALOFT.



ALOFT (Active Living Over Fifty, Inc.) is a mutually supportive 501
(c)(3) organization developing intergenerational strategies and programs
to enable older residents to remain safely and confidently in their homes
and communities in northeast Westchester — Bedford, Lewisboro,
Mount Kisco, North Castle, North Salem, Pound Ridge and Somers.

Mail to:
Active Living Over Fifty, Inc. (ALOFT)
487 East Main Street, #204
Mount Kisco, NY 10549