

Issue No. 4 • Vol. 2 • December 2008



☒ Opportunity

☒ Experience

☒ Ideas

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The Dynamics of Aging and Our Communities

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Mission Statement

CCQ is an electronic and print public policy quarterly dedicated to looking at the aging segment of our society and region as it redefines itself and intersects with a wide cross section of demographic, social, cultural and economic features of society. In this light, we will consider subjects such as city and town planning, environmental advocacy, economic development, housing, work force, education, mobility, regionalism, governance, marketing, recreation, health care, social services, creativity, demographics, emerging technologies and the roles of nonprofit organizations. Our audience is public and private decision makers and all others seeking to understand a changing society. We will offer concise, thoughtful and interesting articles. Comments, including letters to the editor and recommendations from our readers, are welcome.

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Changing Times — Where You Might Live One Day

I continue to be impressed with the diversity of topics covered in this publication. When Paul Bray proposed that we publish *Capital Commons Quarterly*, I feared that it would end up being what I call the usual cast of characters—you know, a group of individuals who work directly in aging services. We see each other at programs and we run into each other constantly. It makes for many stimulating conversations, but I'm not sure it would have been the right recipe for a regional publication.

Richard Iannello

This issue of *Capital Commons Quarterly*, once again, exceeds my expectations on the possible range of topics. The fact that Albany District Attorney David Soares has contributed a fine article on what his office is doing to be more aging-friendly supports my belief. It is an example of how a discussion about aging must truly be a discussion about community. You can't have one without the other.

Last month, Albany Guardian Society produced a two-day conference in Saratoga Springs, New York, titled Empowering Communities for Successful Aging, with sponsorship from the New York State Office for the Aging, AARP, and the New York Association of Homes and Services for the Aging. It was great fun to hear how communities across our state are stepping up to the plate, innovating, developing, and implementing programs and services that are having a very positive effect on life for all ages in their communities.

Two presenters at the conference spoke about cohousing. Liz Walker, Executive Director at EcoVillage in Ithaca, New York, offered a workshop on cohousing communities in New York State and she described the development process faced by the original planners along with a lovely narrative describing what life is now like at EcoVillage. A second workshop was offered by Charles Durrett, coauthor of the two most widely-respected books on cohousing. Mr. Durrett described the history of cohousing with its European origins and provided an overview of cohousing today in the United States. He concluded by sharing stories about senior cohousing in Europe and he provided attendees with an understanding of how senior cohousing is starting to take root in the United States.

The next day, Ms. Walker and Mr. Durrett offered a half-day workshop produced by Albany Guardian Society and sponsored by the New York State Office for the Aging. Held at the Carondelet Hospitality Center in Latham, New York, approximately 60 attendees had an opportunity to hear more in-depth discussions about cohousing and senior cohousing.

I am sharing this with you because it's important for us to understand the array of housing options that exist today. I first learned of cohousing in the late 1990s. When we produced our first television series, *It's an Age Thing*, with WMHT, we decided to feature EcoVillage in one of our segments. Preparing to go to EcoVillage and tape the segment, I was uncertain about what I would find. Visions of cohousing are often erroneously combined with stories

about communes and other such free-spirited movements of the 60s and 70s. What I found was an absolutely delightful housing situation for the fortunate individuals who reside at EcoVillage. I saw modern looking homes, an inviting community building, a thriving agricultural component, and a true sense of community—all wrapped in the context of a “light footprint.” I saw a group of people who are practicing the idea of living well, but also gently on the land.

In June of 2008, I attended the national cohousing conference outside of Boston and was fortunate to tour a number of cohousing sites across Massachusetts. I saw rural sites and cohousing projects nestled in tightly-congested urban areas of Boston, and each of them offered high-quality living with a strong sense of community.



EcoVillage

At dinner one evening with Chuck Durrett and Liz Walker, the question was asked as to why there isn’t a cohousing project or a senior cohousing project here in the Capital Region. There have been several inquiries and a few groups have formed to explore cohousing, but to date, no projects have blossomed. Chuck asked me what it would take to get a cohousing project under way in the Capital Region. I indicated I didn’t know, but Albany Guardian Society would be willing to facilitate a gathering early in 2009 to take the pulse of the community to see if there is renewed interest in cohousing.

Are you interested in cohousing? Does senior cohousing appeal to you? If you think you would like to be involved in a discussion of these topics, please contact me at 518-434-2140 and we will keep you apprised of cohousing activity we become aware of in the coming year. I hope to hear from you.

Rick Iannello
Executive Director
Albany Guardian Society



Paul M. Bray

Being Global in Outlook and Still Addressing Local Needs

In her article on "The Rites of Charitable Passage," local philanthropic leader E. Kristen Frederick declared "philanthropy has 'gone global.'" This is one more example of the growing complexity of every aspect of our personal and community life as the world continues to shrink.

People have always exhibited the contradiction of a tribal sense of desire to keep within their own family and group while at the same time having a passion for exploration and trade thereby connecting one group with another. Put the two characteristics together and you have the roots of conflict, but also of the progress and benefits that come with the exchange of ideas, practices, and goods.

While I am well aware of the dangers of war, terrorism, and economic disruption that come with globalism, I believe the benefits outweigh the costs when we can connect, including now by e-mail, with people in other parts of the world. For example, Robert Herman, a retired professor in his eighties, is able through the Internet from Slingerlands to do an advice column about the U.S.A. for Chinese people.

I've participated in international environmental exchanges where Americans have visited abroad and people from many parts of the world have come here to learn and share ideas. The wonderful thing is how eye-opening it is for those in the host nation when foreign visitors come and see what the hosts have with fresh eyes.

For the U.S.A., with our entrepreneurial spirit and society supported by the rule of law, the more access to markets around the world, the more we should be able to prosper.

But going global has challenges. Our connections have most recently spread the financial meltdown throughout the world.

The challenges can also be local if we lose sight of the needs in our own backyard. Langdon Winner, who teaches political theory at R.P.I., pointed out in an article on Silicon Valley that existing spatial boundaries are dissolving as "leading corporations...are quickly becoming global combinations with no particular national allegiance."


In a high-tech area like Silicon Valley and perhaps what might happen in our tech-wannabe region, Winner sees a "notorious lack of concern on the part of the industry's leaders in the Valley's chronic problems of congestion, housing, pollution, and environmental decay." Winner says "serious social and environmental ills" do not incite action.


Briefly stated, we need more than ever before to be aware of what is happening in our own region. This issue of CCQ was planned to highlight some of the information we need to know as concerned and involved regional citizens.

E. Kristen Frederick seeks to grow local philanthropy needed to meet the social needs of the aging, children, and the homeless amongst other charitable needs within our region. We know when one or another charity knocks on our door or sends us a request through the mail, but we rarely get a look at emerging trends that will affect our philanthropic future.

Rocky Ferraro has the numbers on our region's citizens and their income at various age levels. While he tells us we are in better shape than many areas, he is concerned, and so should we be, at the growing health, transportation, and other demands that are coming with an aging population whose assets shrink as they age.

Moving from the larger picture of philanthropy and planning data, Harris Oberlander, Howard Shapiro, and David Soares offer different models of how we mobilize in the Capital Region to meet social needs. Oberlander is on the front lines with those most in need. Whether his work is about heading-off gang activity in the South End of Albany or improving the lives and health of aging residents of the area where his Settlement House is located, it should be known to all who make the Capital Region their home. During his professional career, Howard Shapiro was a leading expert in the energy sector. People like Shapiro don't retire into obscurity after an illustrious career. They frequently spark new ideas and interests, often as is the case with the Senior Lawyers Corps idea, to harness the talent of retired lawyers for the benefit of the community at large. The Albany County District Attorney, David Soares, understands the special challenges seniors face when they need and/or come in contact with the criminal justice system. He is trying to address this by establishing S.A.L.T., a program aimed at the special needs of seniors that also should be known to all.

The articles in this issue highlight communal information, thought, and actions that will keep us a successful, well-rounded region at a time when we increasingly become engaged in or otherwise feel the effects of globalism. They are part of a much larger regional narrative or story that, as our personal essayist Diane Cameron points out, is beneficial for all of us to think about as a narrative. 

 *Paul M. Bray is an Albany attorney who is a lecturer in planning at the University of Albany, a columnist and founding President of the Albany Roundtable civic lunch forum. His e-mail address is pnbray@aol.com.*

Erie Canalway National Heritage Corridor: Enhancing and Celebrating the Erie Canalway for All to Use and Enjoy

By Jean Mackay

Most New Yorkers know the Erie Canal from the familiar folksong, “*Fifteen miles on the Erie Canal.*” What many don’t realize is that although Sal the mule retired long ago, America’s most famous and influential canal system is still thriving. Millions of New Yorkers rely on the waterway—which includes the Erie, Champlain, Oswego, and Cayuga-Seneca Canals—for recreation, economic development, and municipal services.

Completed in 1825, the original Erie Canal traversed 363 miles from Albany to Buffalo, the longest artificial waterway and the greatest public works project in North America. The canal put New York on the map as the Empire State—the leader in population, industry, and economic strength. It transformed New York City into the nation’s principal seaport and opened the interior of North America to settlement.

In addition to cargo, the canal also brought a flow of people and new ideas to the Albany metro area and throughout the State. Social reform movements, like abolitionism and women’s suffrage, thrived in the canal corridor. Newcomers infused the nation with different languages, customs, practices, and religions. Equally important, the extraordinary success of the canal contributed to the emergence of our fundamentally American national identity—one defined by charismatic leadership, boldness and risk-taking, technological prowess, economic and industrial power, and social interchange.

A new kind of National Park

To mark its significance to our nation, Congress established the Erie Canalway National Heritage Corridor in 2000. The Corridor stretches 524 miles across the full expanse of upstate New York. It encompasses the navigable waterways that make up the New York State Canal System, including the Erie, Cayuga-Seneca, Oswego,



Canal Powerhouse

and Champlain Canals, as well as their historic alignments, and the 234 cities, towns, and villages that touch the canal system.

The Canalway Corridor encompasses 4,834 square miles in 23 counties and is home to 2.7 million people. Upstate New York's largest population centers—Buffalo, Rochester, Syracuse, and Albany—all grew up along the canal and are within the Canalway Corridor today.

The federal government does not own or manage national heritage area lands as it does with traditional national parks. Instead, people, businesses, non-profit historical and environmental organizations, towns, cities, counties, and the State of New York work together to protect the Canalway Corridor and prepare for its future.

This partnership helps ensure that canals, towpaths, structures, and other historical and natural features remain preserved and accessible to you and to thousands of others who visit each year.

Bridging past, present, and future

Reinforcing the Canalway Corridor's distinctive sense of place and building awareness and understanding of its national significance are among the top priorities for Erie Canalway National Heritage Corridor's 27 member federal commission and staff. Like its forebears in the 1800s, the Commission, canal communities, and organizational partners are combining vision, ingenuity, and hard work to achieve their aims.

The Commission has leveraged \$12.3 million to fund a variety of heritage development projects and its grants program is helping canal communities to build upon their strengths. Projects funded to date include waterfront revitalization, trails, events, and Web-based visitor resources. Interpretive signs throughout the Corridor, developed in partnership with the National Park Service, tell local stories of the canal and connect communities and significant sites to a larger sense of shared history.

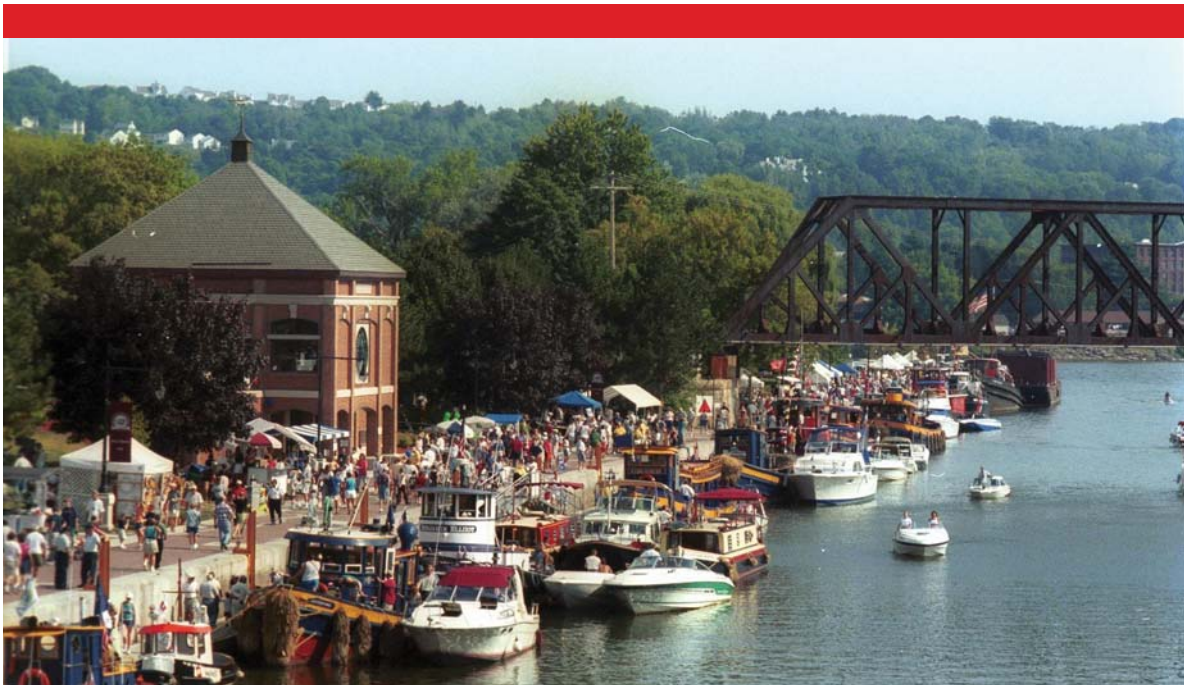
Last summer, the Erie Canalway co-hosted a 1,000-mile Grand Canal Journey of a replica 1862 canal schooner, Lois McClure, which visited 28 cities and towns and attracted more than 30,000 visitors. In 2009, it will co-sponsor the voyage of the Day Peckinpaugh, an operational historic canal motor ship, as part of the Hudson-Fulton-Champlain Quadricentennial Celebration.

There's no place quite like it

Capital Region residents are fortunate to live in a place where exceptional scenery, history, culture, and natural resources coalesce to form the nationally distinctive landscape of the Erie Canalway National Heritage Corridor. Here in our own backyard is a nationally significant treasure—and we can take advantage of its wealth in communities from Albany to Buffalo.

A good place to start is any one of the Capital Region's Heritage Area Visitor Centers, where maps and brochures provide information about local sites of interest. Visit waterfront parks in Albany, Troy, and Schenectady or take advantage of the Erie Canalway Trail (also known locally as the Hudson-Mohawk Bikeway). The NYS Canal System is open from May through November. The Waterford Flight of Locks and Waterford Harbor Visitor Center offer an excellent starting point for short or long excursions by land or water.

To find out more about the Erie Canalway National Heritage Corridor and places to explore near you, visit our Website at www.eriecanalway.org or call (518) 237-7000. 🦋



Waterford Tugboat Roundup

🦋 *Jean Mackay is Director of Communications and Outreach for the Erie Canalway National Heritage Corridor.*

Income and Aging

By Rocky Ferraro

Regardless if you live in New York State, Buffalo, the Capital Region, or for that matter almost anywhere in the U.S., your peak earning years are between the ages of 45 to 54. In the Capital Region, the median income of households headed by someone between 45 to 54 years of age in 2000 was nearly \$61,000, while for all households the median income was \$43,250. Though there is some decline for householders aged 55 to 64, the median household income is still well-above the overall median at slightly over \$51,000 or 18 percent greater than the median for all households.

The most precipitous decline occurs after age 65. For households whose head is between 65 and 74, the median income declines to \$33,215 or 23 percent less than the overall median. Needless to say, for householders 75 or more, the median income declines even further to \$22,463 slightly more than half the median income for all households. However, it is still slightly higher than that for householders headed by a person under 25 whose median household income is \$20,538.

"Both the overall poverty rate and poverty rate for persons 65+ is lower in the Capital Region than nationally or statewide."

Poverty rate

Despite the generally lower income household levels, poverty rate for persons 65+ is the lowest compared to other age groups at the national, state, and regional level. In 2000, the poverty rate for all persons in the Capital Region was 9.21 percent while for persons 65+ it was 6.67 percent. Both the overall poverty rate and poverty rate for persons 65+ is lower in the Capital Region than nationally or statewide. Nationally, the overall poverty rate was 12.38 percent; in New York State it was an even greater 14.59 percent. For persons 65+ the national poverty rate in 2000 was 9.86 percent versus 11.33 percent statewide. In fact, the Capital Region has the lowest poverty rate among all metropolitan areas in New York State, and for persons 65+, the poverty rate is only slightly lower in Glens Falls at 6.56 percent.

The poverty rate for seniors is much lower than for children. In the Capital Region, the poverty rate for children under 17 in 2000 was 11.94 percent versus 16.56 percent nationally and 19.99 percent statewide.

More recent data from the American Community Survey is a little disconcerting regarding trends associated with poverty, in particular for older Americans. Nationally, the overall poverty rate in 2006 was 13.3 percent, a 1 percent increase since 2000. For those persons 65+, the rate held steady at 9.9 percent. However in the Capital Region, while the overall

poverty rate increased only slightly to 9.55 percent in 2006, for persons 65+, the poverty rate increased significantly to 9.75 percent from 6.67 percent in 2000. It should be noted that the 2006 data is based on a smaller sample size than the 2000 data and, therefore, is subject to more variability for smaller geographic areas such as the Capital Region.

In the Capital Region, one in approximately every five households has total household incomes less than \$25,000. However, for households 65 to 74, one in three households has a total income of less than \$25,000 and those headed by someone 75+, it is one out of every two households. Interestingly, though Saratoga County has the lowest percentage of all households with incomes less than \$25,000 in the Capital Region (20.93 percent), it has the largest percent of households over 65 year of age with a total income less than \$25,000 (45.96 percent).

Financial security in the Capital Region

The current stock market and housing value declines notwithstanding, on the positive side of the financial security equation, as a generation, Baby Boomers (those born between 1946 and 1964) have the highest level of financial security of any previous generation through inherited wealth and personal retirement accounts. Though individually many of us have investments that have lost value during the recent stock market decline, as a whole, the Capital Region is somewhat insulated from the full impact of these losses since a large portion of the workforce is employed in the government sector. As such, the government sector employee’s pension is not adversely impacted similar to those who have invested in personal retirement savings accounts tied to the stock market.

Even with sound financial planning, the fact of the matter is that for most of us, our income will decline upon retirement and in some cases quite substantially. And, as noted in previous articles in *Capital Commons Quarterly*, there is no doubt that the Capital Region will see a substantial increase in the 65+ population during the next several decades.

To reiterate this point, since 1990, the percent of the population 65+ has held steady at about 13.8 percent of the total population. However, after 2010, the percent of the population 65+ is expected to increase dramatically. By 2020, almost



Day Peckinpugh

17 percent of the population in the Capital Region is projected to be 65+. By 2030, it is projected to increase another 2 percent peaking at 19 percent before beginning to decline as a percent of the total population.

Without a doubt, the Baby Boom generation will continue to impact, if not stress, our service capacities. As noted by Bob Scardamalia in his article “Demographic Forces Shaping the Supply and Demand for Elder Caregivers” in the April 2008 issue of *Capital Commons Quarterly*, “the Baby Boomers have strained the fabric of each of our institutions since birth and their next milestone and challenge on the very near horizon is retirement and health care.”

What gets lost looking at averages is that while there may be larger segments of the older population with more financial resources than previous generations, there will also be a large portion of the population whose financial security will be weak at best. At the expense of being accused of advocating socialist-type policies, what responsibilities do we have as a society to meet the needs of the less affluent elderly? With increased life expectancy, even the more affluent may deplete their financial resources depending upon family members and the community at large to meet their everyday needs as they grow older.

“We must adopt and implement strategies to accommodate the needs of an older population regardless of income status.”

To what extent are our communities prepared to accommodate the influx of an older, less mobile population in our communities allowing them to maintain different levels of independence depending upon a range of factors from health to wealth? Regardless if you have the financial resources to buy a luxury vehicle, if you have a medical condition that precludes you from driving, you are going to have the same mobility restrictions as the individual who cannot afford any vehicle. With few exceptions, there is stiff resistance to accommodate higher-density mixed-use developments or housing arrangements other than the traditional single family home. And the development patterns in this region, including the cities, continue to be auto-centric.

Time for action growing shorter

Though we may have had the luxury of time, if the trends are proven accurate, the time for action is growing shorter. We must adopt and implement strategies to accommodate the needs of an older population regardless of income status. The combination of healthier lifestyles and advancements in health care means that we are living longer. We must re-think everything from the regulations that impact our land use development patterns to the provision of health care services to leisure activities if we are going to adequately meet the

needs of a very diverse and large Baby Boom generation. We need to quickly implement proven strategies and define new ones. Let history be our guide.

The sheer number of Baby Boomers entering retirement WILL impact services similar to the impact they have had on our institutions since the day the first Baby Boomer was born on January 1, 1946. We often lament, "If only we knew then what we know now." Well, we know now; therefore, we need to mobilize and take the appropriate proactive measures before we are blind-sided into actions that in the end may prove more costly and less effective and satisfying to both the consumer and provider. 🐾



The Whipple Bridge in Clifton Park

🐾 Rocky Ferraro is Executive Director of the Capital District Regional Planning Commission.

The Rites of Charitable Passage

By E. Kristen Frederick

In the course of my work at The Community Foundation for the Greater Capital Region, I've authorized thousands of grants to nonprofit organizations both locally and around the world. These grants come from a big communal pond of 340 funds which we call "the community's endowment," and we help grow these funds through prudent investments. The funds themselves represent individuals, nonprofits, and businesses which, over the last forty years, have made the pond increasingly bigger. I'm always impressed with the level of generosity I see, but also surprised at the increasing number of donors who are savvy about specific needs in India, Africa, or Guatemala. I've also learned that much of this awareness comes from instantaneously obtained information on "the Web."

"Philanthropy has "gone global" and decisions regarding where and how to be philanthropic aren't so easy anymore."

When I was growing up, charity meant filling a little envelope for Sunday School before going to bed on Saturday night. The requisite number of nickels and dimes from my weekly allowance went into a perforated envelope and I chose how much to put in each side. I usually put 15 cents in the "community" side of the envelope, and 10 cents toward "worldwide relief." The world was a pretty big place, I must have reasoned, and "The Iron Curtain" was so very far away.

Charity also meant that once a year I joined other elementary school children in shouting "Trick or Treat for UNICEF" as we rang doorbells on Halloween. I'm showing my age, but somehow being actively involved in asking neighbors for pennies made the collection more home-based, even if the children were not. And what became of the little red-feather (and later, red-cross) buttons that we folded over our grade school collars and continually pinched ever tighter as we walked from door to door with matching tin boxes.

Philanthropy has "gone global" and decisions regarding where and how to be philanthropic aren't so easy anymore. No one hands me one little Sunday School envelope. Rather, I have multiple appeals from everywhere on earth that arrive at work and home each day; my mailbox is surely not the only one overstuffed.

I shamelessly support the charitable organizations in this region. And though I heartily agree that the world has become a global village, I don't think I'm alone in my desire to see my charitable dollars realized as a new playground built near an inner-city school, or an art exhibit come to my local museum instead of adding Amtrak into the price of admission at another. When I have the dollars, I'm happy to "plant a tree" elsewhere or contribute to a new lab being built at my Massachusetts college, but since my dollars are limited, and I love this region, I delight in seeing their impact here.

Transfer of wealth

While there are no flares or bullhorns announcing this, we are already ten years into something really great that will have positive impact in this region. Forty-one trillion dollars, more or less depending upon economic uncertainty, has begun to trickle down from Baby Boomers to subsequent generations across the U.S. as part of the greatest intergenerational transfer of wealth in history. The dollars increase steadily until around 2035, but after that some regional counties will begin to feel the pinch, or so says the research we reported in our commissioned study, “Wealth Transfer in Northeastern New York: The Future of Giving in the Greater Capital Region.”

Five percent of the wealth conservatively estimated to transfer down during this fifty year period (2005-2055) will find its way into the hands of charities. That 5 percent turns out to be an estimated \$600+ million at the end of ten years, even with an economic crisis or two.

“But here’s the concern we all should have: only 6-10 percent of all wills include one or more charities as bequests.”

But here’s the concern we all should have: only 6-10 percent of all wills include one or more charities as bequests. So what do we need to do to keep those projected dollars in the region and maximize their use before we hit 2035? It falls upon those of us who love being here to make sure the following happens.

We should keep accumulated wealth “in the family” first, but “in the region” second. Part one is a piece of cake for professional advisors. Part two is somewhat harder. Some advisors routinely ask their clients if they are charitably inclined, but do they all? Of those who ask, can they name charities in our collective backyards that best address our interests, or is the fallback position what they hear advertised: The National Such-and-Such Foundation or the American You-Name-It Society.



Pittsford


What you need to know

I can’t miss this opportunity to share with you some key information on how to make plans for the future that mirror our charitable intents now.

- Charitable lead trusts provide tax benefits to the donor, but allow the nonprofit(s) to receive income from the trust while we're still alive, transferring the remaining assets down to our families after we're no longer here.
- Charitable gift annuities are structured so that we receive a regular, fixed amount of income until the end of our life with roughly 50 percent of the initial gift going to charity. In times like this, a secure, dependable income source is a plus.
- Most importantly, think "endowment." Many of us saved for our children's educations from the time they were babies. The income generated from an endowed fund for the ABC charity isn't just there to be used at age eighteen. It's a resource for perpetuity. While income may fluctuate a little, it's still a cushion that our favorite charities will be able to count on forever.
- Contact donors (easily accomplished through The Community Foundation) who feel as passionately as we do about regional arts and theater, hunger, early childhood education, or cancer research. With a little planning, think of the powerful impact we can have collaboratively in addressing these and other issues.
- Give regionally to address those needs that we cannot see coming toward us (and again The Community Foundation can help with structure), but know that future generations will identify as critical. None of us saw the impact that HIV/AIDS would have on our society, but all of us wish there were a few more dollars to address it, were they available.

Maimonides, a beloved rabbi and philosopher in the late 1100s, created a hierarchy of charitable giving and likened it to climbing a ladder. Each of the ladder's eight rungs equated with levels of giving. The first rung represents those who give begrudgingly, as we sometimes do when cornered by an officemate selling chocolate bars to support a child's little league team. The eighth and highest rung is reserved for those who make anonymous gifts to benefit people they don't know, but for whom the impact is so great that it enables its recipient to become self-reliant. Wouldn't we all like to stand on that rung? How wonderful to make a gift, financial or other, that has the ability to change the lives of area residents so dramatically that they, then, are able to do the same for others?

What's holding you back? 

 *E. Kristen Frederick is President/CEO of The Community Foundation for the Greater Capital Region (www.cfgr.org).*

Dancing with Our Elders

By Harris Oberlander

On May 3, 2008, Albany, New York, based Trinity Institution's Dancing with Our Elders was born. Trinity Institution is a Settlement House established in 1921 to meet the social welfare needs of European immigrants leaving New York City for calmer environs. Trinity's service delivery system features community center health and wellness programs for the entire family, as well as clinical counseling and case management services designed to preserve family life in Albany's inner-city neighborhoods.

Dancing with Our Elders was conceived by Trinity's fiscal controller, Ms. Eva Madigan, to honor the memory of her mother who loved to dance. Following the loss of her mother, Ms. Madigan took Latin dance locally and saw the therapeutic value of the experience. She invited the teacher to consider providing Dancing with Our Elders to the community served by Trinity.

"Dancing with Our Elders is an experience of movement, socializing, learning, and fun that addresses physical, emotional, and social well-being."

Dancing with Our Elders participants are mainly African-American. Many live with an elevated risk of hypertension, heart disease, diabetes, obesity, or bone and joint ailments. The low impact dance design improves their ability to engage in this activity.

Dancing with Our Elders is an experience of movement, socializing, learning, and fun that addresses physical, emotional, and social well-being. The dancers break their social isolation by connecting with their peers. They receive emotional and spiritual uplifting. Their dancing animates and gives them new meaning; many have rediscovered the joy of being alive and that old age is not a burden nor an obstacle to a good quality of life.

Sixty-four members have taken part in the program to date. It is offered weekly to senior citizens who are over fifty-five years old. The oldest participant is ninety-three years old and dances a mean mambo. Some of the participants are cancer survivors, legally blind, and elders who do not have family members in the area.

The dance instructor is Mr. Carlos Osorio, owner and founder of the Cumbia Spirit School of Dance in Woodstock, New York. He is a former social worker at the Family Center in New York City. Mr. Osorio has studied traditional, folk, and Latin dances in South America. He is happy teaching senior adults; his charisma and great love for the elders make the program far more enjoyable.

Dancing with Our Elders has spread love and peace through dance and music in performances all over the Capital Region including the New York State Comptroller's Office, annual Empire State Martin Luther King celebrations, a myriad of retirement homes and health care settings, City Hall, and local schools. The elders dance monthly with Trinity's own after-school program for five to twelve-year olds.

Under funding that originates with the Centers for Disease Control, a sister Dancing with Our Elders was created in another neighborhood in the city of Albany, led again by Mr. Osorio, to provide access to yet another previously underserved portion of Albany's population.

One of the elders feels that Dancing with Our Elders is the most joyous experience in her week and that the group's performances are bringing this happiness and joy to others. 🌿



Feeder Canal Bridge

🌿 *Harris Oberlander is CEO of Trinity Institution – Homer Perkins Center, Inc.*

A Senior Lawyers Corps

By Howard Shapiro

On May 6, 2008, a day that seems, given events that have transpired since, like a long time ago, I attended a symposium in Albany sponsored by the New York State Bar Association. It was entitled “Out the Door, But Not Over the Hill” and was aimed at lawyers who had retired, either from the daily practice of law or other full-time employment. The event was very well-attended partly due to the Continuing Legal Education credits offered. The program was substantial and of high quality, and the audience quite involved.

As the afternoon wore on, however, it seemed that the focus was primarily, but not exclusively, on remunerated work and endeavors for senior members of the Bar. That realization chimed with an idea that had been planted in my brain in law school. When a person reaches a certain age, the benefit of perspective from years of experience helps to highlight those events in his or her life that were especially meaningful and memorable—events, lessons, mistakes, etc., the importance of which initially may not have been apparent.

For me, one such moment occurred when I visited the office of a professor who chaired the scholarship committee at my law school to thank him for what I thought was an unbelievably generous financial award. His response was brief and unexpected. He said, “Just remember to pay it back.” It was clear from our discussion that he did not mean only financial contributions to the law school, but also service to the “community” in the broad sense of that term. He made clear his strong belief that every attorney has a duty to provide the benefit of his or her knowledge and experience, on a pro bono basis, to those who cannot afford the service.

There is a range of opportunities for lawyers at various points in their careers to “give back” to the community for the privilege of being a licensed attorney. These include, amongst many other worthy endeavors, public service at a salary below the level available in the



Medina Liftbridge

private sector, pro bono work through one's law firm or local bar association, service for a not-for-profit agency, legal aid society work, or inclusion in criminal defense attorney pools for the indigent.

Post-retirement years of attorneys

My focus in this article, however, is the post-retirement years of attorneys who are still relatively young, ("65 is the new 55"), with lots of energy left in their tanks, and especially those who have earned a substantial living practicing law. From personal experience, I know there are practical limits to the amount of travel, golf, tennis, and other pleasant and mostly-deserved activities that a person can enjoy.

While not always true, there has in this case been a substantial benefit to my delay (procrastination?) in sitting down to write this piece from the notes accumulated over the past few weeks, months, and years. The current economic crisis/tragedy, not only in the U.S. but throughout the world, which several experts have said they have never seen or experienced in their lifetimes, has highlighted for me both the need for and value of a Senior Lawyers Corps in the Capital Region. My notion of a Senior Lawyers Corps is in the spirit of the Senior Corps conceived during the John F. Kennedy presidency and now a program of the Corporation for National and Community Service, an independent federal agency, but it is proposed to be regionally established and designed for the Capital Region and the legal profession.

Much, very much, will be written about the causes and effects of the financial meltdown that is now occurring; every day brings new developments in our information-saturated world. Financial institutions once considered icons of our economy have been decimated. And, I could write a different article entirely about the incredible "chutzpah," greed, and violations of basic risk-taking principles that have produced not only disastrous results for those directly involved, but also "collateral damage"—harm to those people who played by the rules and did everything right, i.e., worked hard, paid every penny of taxes they owed, saved a lot (401(k)s now "201(k)s"), paid their monthly mortgages on time and in full, spent and invested wisely and conservatively. Those who suffered the collateral damage of this crisis are the ones, first and foremost, who are most deserving and who need to be protected.

Role for a Senior Lawyers Corps

But where is the need for a Senior Lawyers Corps, and what is/are the problems? Here is a small, real-life example of the kind of "collateral damage" the Corps could be deployed to help repair. Recently, in a major city, tenants of an apartment house were ordered to be evicted not because they failed to pay rent (they all had—some for decades), but because their landlord did not make payments on the building's mortgage. Fortunately, the sheriff

responsible for enforcing the eviction orders refused to do so. (The media report did not explain why the holder of the mortgage wanted rent-paying tenants to leave his income-producing property.) This is exactly the kind of situation that will be occurring in many versions as the current economic/housing-led crisis plays out and for which senior lawyers would be invaluable.

Another clear example of the need for and value of a Senior Lawyers Corps is embedded in the current fiscal crisis facing New York State and its municipalities. Living in New York's Capital District, one cannot help but be more aware and influenced by State government activities than citizens elsewhere. In this regard, I have often thought of the valuable retired talent residing within minutes of the State Capitol that could be utilized, for little or no cost, to work on various issues and problems during what informed observers acknowledge is a state and local budget crisis of historic proportions.

According to a report issued by the New York State Division of the Budget, as cited in the November 3, 2008, edition of the Albany-based *Legislative Gazette*, the current fiscal year's deficit will be \$1.5 billion, and the state is facing a \$12.5 billion deficit in 2009-10, a \$15.8 billion deficit for 2010-11, and a \$17.2 billion deficit for fiscal year 2011-12. That is a total of \$47 billion for the next three and one-half years! As recently as Sunday, November 9, 2008, the *New York Times*, in a front page article above the fold, featured an article titled, "Citing Workload, Public Lawyers Reject New Cases." In that article, which stated that this action had occurred in at least seven states so far, the reporter wrote: "Public defenders are notoriously overworked, and their turnover is high and their pay low. But now, in the most open revolt by public defenders in memory, many of the government-appointed lawyers say that state budget cuts and rising caseloads [because there are no funds for additional, needed lawyers?] have pushed them to the breaking point." (Emphasis added.)

There could be no legitimate claim today that the utilization of talented, retired individuals would displace current or near future new workers since the State cannot afford to hire new employees or even retain, some have suggested, all of those now on the payroll. Retired attorneys who had worked for or with State agencies or government funded organizations could be called upon, as part of a New York State Senior Lawyers Corps, to work on various projects thereby freeing full time employees to otherwise serve their agencies. This is but one example of a valuable, no-cost-to-the-taxpayer service that could be provided by retired attorneys. Suppose, out of the 168 hours in a week, volunteers in the Corps gave five to ten hours for several (50, 40, 30?) weeks a year, and those hours were multiplied by a significant number of volunteers. An enormous, skilled, experienced, and financially valuable resource could be created.

Returning to the current economic crisis, I leave it to others with more brainpower than I to identify the myriad of ways and issues in which a Senior Lawyers Corps might be useful, without impinging on the earnings of practicing attorneys and law firms. (It could be argued,

borrowing from an old joke about a second attorney coming to a one-attorney town, that the more attorneys that are involved, the more work for all.) The wisdom of a close friend and highly accomplished and respected attorney is worth citing. He wrote: "One of the best attributes one acquires with years of experience (and I believe this to be particularly true of attorneys) is the wisdom and self-confidence of knowing when to speak, direct, or assert control, and knowing when to listen, be directed, and acquiesce to another's 'control' of a project/brief /clients' needs, etc. That attribute would be useful in facilitating what otherwise might be a clash of lawyers' egos."

What are some other challenges or obstacles to a Senior Lawyers Corps? The following are obvious candidates, although there are probably more, but none insurmountable:

1. Administrative: There would have to be a formal organization to administer and coordinate the program. Candidates include the judiciary, the New York State Bar Association and other bar associations, the Better Business Bureau, and law schools (for example, the Government Law Center at the Albany Law School).
2. Financing: Cost of administering the program, e.g., offices, equipment, support staff, and other administrative expenses.
3. Publicity: The media should be willing to advise the public in a number of ways that would effectively inform both retired attorneys and potential recipients of the legal services and counsel that would be offered. For example, public service announcements (PSA) can be used.
4. Civil Service concerns: Certainly, there will be legitimate concerns expressed by and on behalf of professionals now employed by the State and localities. But, those concerns should be resolvable given the current crisis environment.

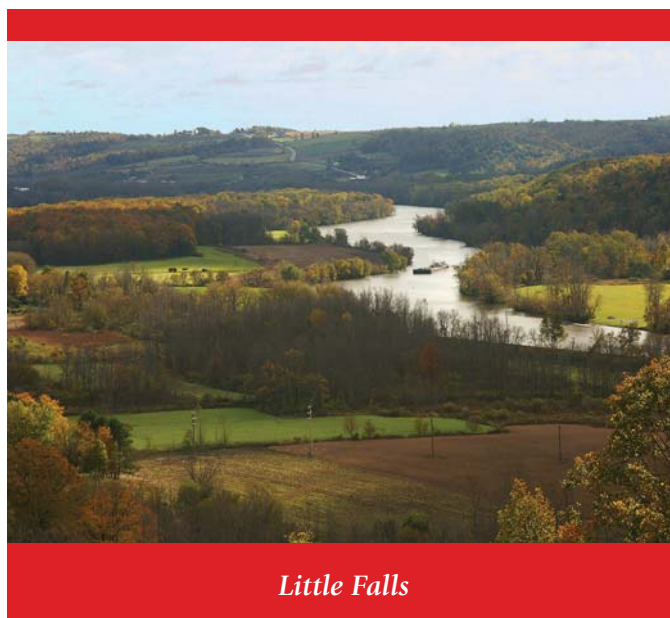
And, finally, we should remember that participating senior attorneys would derive substantial benefits like fulfillment from "giving back" and the overall good feeling thereby produced. Also, mental acuity and self-esteem would be improved as participants regularly exercised their brains as they age. To encourage involvement, something could be worked out to offer required CLE credits for training and service.

I am indebted to the New York State Bar Association's Richard Martin, Senior Director of Marketing and Information Services, for providing a number of materials dealing with utilization of retired attorneys. Of great value was the 2008 Senior Lawyer Survey that resulted from the creation in 2006 of the NYSBA Special Committee on Senior Lawyers that was charged, among other things, with "providing opportunities to utilize the expertise of senior lawyers...." A key finding of the Survey was the following (at P. 8): "We observed significant differences between the expected activities of those looking toward retirement

and the actual behavior of those who are in retirement. Retired attorneys are less active in both community service and pro bono work than are their working counterparts. However, those retired attorneys who do perform community service give more hours than the pre-retirement attorneys. The opposite is true of pro bono work with the pre-retirement attorneys providing more service and higher numbers of hours.” I believe that the survey as a whole supports a conclusion that retired attorneys would be interested, in sufficient numbers, to provide the services that would justify creation of a Senior Lawyers Corps.

Is all or any of this a good idea? Of course, I think so. But, there may be some significant issues or details that have been missed and further discussion, but not too much or too lengthy, is warranted. (Good studies that gather dust on shelves are demoralizing.)

I am looking forward to reactions to this article. 🐉



🐉 *Howard Shapiro is a retired attorney with a record of both public and private service. He worked with the Federal Power Commission, the Manhattan DA’s office and as First Assistant Counsel to Governor Nelson A. Rockefeller. Beginning in 1975, he was with the Energy Association of New York State made up of the major investor-owned electric and gas companies in New York State, becoming its first President in 1992. He has also been very active with community organizations including being President of Equinox Inc. He now serves on the Advisory Board of the Nelson A. Rockefeller College of Public Affairs & Public Policy at the State University in Albany and on the Board of the Government Law Center at the Albany Law School.*

Why Stories Matter

By Diane Cameron

It is said that there are only two stories: A man goes on a journey or A stranger comes to town. When I teach caregivers how to use writing, both to care for themselves and as a tool in their care of someone else, we explore this idea of the two stories.

“Which is yours?” I ask. A caregiver is definitely on a journey. It may be short or long, but it will have hills and valleys, danger, surprises and delights. The person who is ill or disabled or growing older too is on a journey. These journeys are tiring. It is also true that aging, illness, and dementia can be strangers that come to your town.

It helps to think about these situations as stories because we know that when we frame a story we give ourselves structure and we make meaning out of what can often be quite chaotic.

“The truth is that humans are hard-wired for story.”

Stories are what we are all about; we love to hear them, read them, and tell them. That is the gift of narrative. We have known this intuitively and instinctively, of course. But now we have science showing us the importance of stories.

We have always been told that telling stories helps us to make life meaningful and manageable, but that may have seemed a nice thing and a bit of a platitude. We hear so many almost too sweet reports of those who spend time with older people who say they just love to hear all the stories. “Yeah, yeah,” we might be thinking, “that’s because you are nice or kind or don’t have much to do.”

But now we know that listening to stories is not just about being nice. It might also be about being smart.

“Tales are tools” says Jerome Bruner, a Harvard psychologist. “Stories can help us to organize data better than any digital device.” We are strengthening our brain and our neural pathways when we enjoy listening to a story. In a recent issue of *Scientific American*, researcher Jeremy Hsu describes the benefits of hearing stories. Neuroscientists are documenting the cognitive effects of narrative and showing how stories can improve our decision making, our interactions with others, and our “theory of mind” which is our ability to relate to others which makes us better at teaching, parenting, sales, and at making business decisions.

In the beginning was the word begins the Christian gospel of St. John, introducing one of the oldest and most pervasive stories that inform Western culture. But in the truest beginning was the story.

Recently I had some time at home and I got to watch Oprah. Like her or not, she's an accurate barometer of our social consciousness. Oprah recently tried an interesting programming trick: She threw a dart at her audience seating chart and interviewed the people selected by the darts. Her goal was to show that everyone's life has value so she produced the stories of the guests that were picked by this random method. The result was fascinating stories of very ordinary people. What Oprah showed her viewers was that everyone has a story to tell.

The truth is that humans are hard-wired for story. The very best educational tools, the best mnemonics, and the best therapies are almost always story-based. Stories organize us culturally and emotionally, and even our community is created and shaped by story. We're attracted to good stories because stories are how we teach and how we learn. The old saying is true: A smart man learns from his own experience, but a wise man learns from someone else's. This is why we tell tales and why we gossip.

"I love to tell the story," an old hymn proclaims, and that's good because in fact we have little choice. Our lives are built in a story format and now IT folks have "discovered" this as well. David Gertner, professor of computer science at Yale, wrote in the New York Times that logic based operating systems are being replaced by a radically new form of data organization: the narrative stream.

Yes, the operating system of the near future will be structured like, you guessed it, a story. Instead of Windows we're going to be moving to NIM, narrative information management. Instead of your computer thinking in a linear, file cabinet way loaded with facts, it will serve up info and connections more like your family's holiday dinner table.

What Oprah did with her "everyday" guests was organize their data. She provided narrative structure for the information of their lives via a director and editing.

This mirrors our changing belief about what intelligence really is. We no longer describe as intelligent one who knows a lot of facts, but rather one who can interpret and manage and make sense of complicated information. This demand is obvious right now as we face a struggling economy, a continuing war, and global challenges in which unclear enemies have complicated histories and confusing relationships.

Stories make life meaningful and manageable, and that's what we want for our data and our decision-making. We had thought that the non-techies who go to story-telling festivals in their Birkenstocks and purple stretchy pants didn't have anything in common with the leather and latex crowd who tote laptops, but now we begin to see that what they share is story.

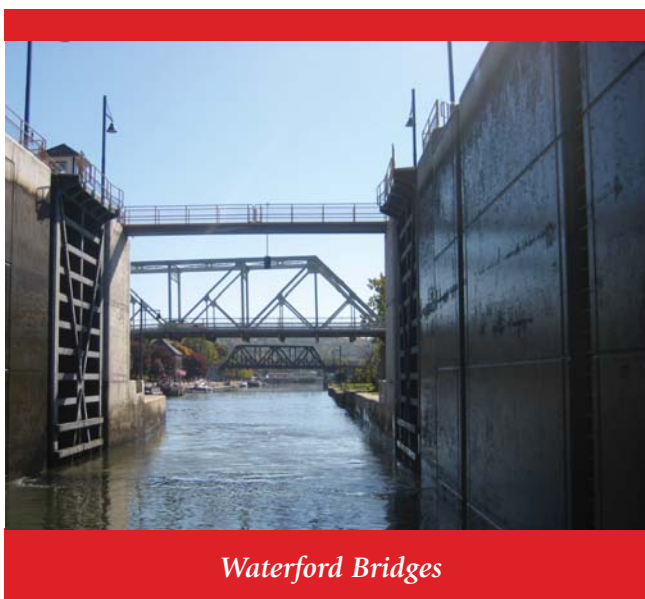
We are now in the midst of our culture's most intensive story season. The tale of oil that lasted eight nights is Hanukah; the story of a baby born in a barn becomes the Christmas story. And last month at Thanksgiving we sat and listened as family stories were retold. We might have had to edit some for the sake of older and younger ears, but our family lessons, cautions, and values were shared in those stories.

At family holiday gatherings and at New Year's parties, we may have shown off—or been shown—someone else's new techno gadget, and we waited with strained patience to rush from the table to Instant Message or check the iPhone. We tap-tap-tap our PDA's, cramming logic and linear info and imagining how different—more organized—we are from those who talk rather than type.

Many of us want to leave our holiday and family dinner tables because we are tired of the family stories and we want to take a break and shift to what we believe is a better way of communicating.

But we might be better off if we stayed at the table and listened carefully to the stories. *Scientific American* and even the *Harvard Business Review* now can prove what the elders always knew. There is wisdom in the story that transcends any household. You may feel that you are the one giving your time, giving your patience as you prop your head on your hand and stay to listen, but by taking in the story you hear as a caregiver, as a dinner guest, or even a stranger who has just come to town, you will reap the benefits to your relationships, your intellect, and your own good health.

And that could mean a very happy ending. 🌿



🌿 *Diane Cameron is the Executive Director of Community Caregivers. She is also an author and teacher and lives in Guilderland, New York.*

Making the Criminal Justice System More User Friendly

By David Soares

Prosecutors take something away from every case they litigate. It could be an interaction with a witness, a unique fact pattern, or a trial outcome. This was true for me with a case involving citizens from the Thurlow Terrace Apartments. While aspects of that case have blurred over time, the burden imposed upon my witnesses during that trial by the criminal justice process remains etched in my mind.

Before I proceed, it is worth noting that the chief law enforcement official in my life is my eighty-year-old mother, Lidia T. Soares. In her eyes, I am still a child and she is quick to remind me that she and similarly situated citizens are not “senior citizens,” but simply, “grown-ups.” She is also on record stating that she is not eighty, just forty—two times over.

As my siblings and I have watched my mother “grow up,” we realize that although she may be quick with a wooden spoon to punish any violator making premature advances toward the stew at dinner—negotiating through life has its challenges for her.

During that case involving witnesses from Thurlow Terrace, I observed these challenges firsthand. My “grown-up” witnesses had difficulty traveling, parking, and waiting for hours in a sedentary environment. While many of us have experienced these frustrations in the criminal justice system, these experiences are compounded for our “grown-up” populations.

Our “grown-ups” should not be deprived of justice or the honor of fulfilling their civic responsibilities because of an inflexible criminal justice system.

My staff and I have recognized these issues, and along with service providers, have explored ways to make the criminal justice system more user friendly for our “grown-ups” by providing greater access to law enforcement and public safety services.

Senior Citizen Advisory Council

To accomplish that mission, we created the Senior Citizen Advisory Council, a group composed of citizens, law enforcement officials, service providers, and agencies that cater to “grown-up” populations. The goal of this group is to identify ways that the District Attorney’s Office can better respond to their concerns.

The first Council meeting was held in May 2008 with roughly 30 individuals from all different groups throughout Albany County. The meeting was a great success with each person providing information about their services, the challenges they experience with crimes against the elderly, and possible solutions for addressing these challenges.

The result of that meeting was the creation of Seniors and Law Enforcement Together, S.A.L.T., (sorry for the word choice, Mom). S.A.L.T. is an initiative aimed at decreasing the apprehension and fear associated with reporting crimes by identifying misconceptions and providing education about criminal activity and the criminal justice process.



Through S.A.L.T., we are seeking to serve “grown-up” crime victims and witnesses in a unique way by bringing services directly into the homes of those who need them, making the process less intimidating and much easier to understand. We can also provide crime prevention tools and tips, and we are working on establishing a training program for law enforcement and service providers. A special S.A.L.T. hotline (447-SALT) is also in place for people to report non-emergency crimes or discuss issues that affect older citizens.

Through these initiatives, it is my hope that together we can reduce elder victimization, increase access to victim and witness assistance services, and enhance law enforcement responsiveness to the needs and concerns of the “grown-up” population in Albany County.

For more information about the Advisory Council, S.A.L.T., or to become involved, please contact Mary Milham at 518-275-4706. 

 *David Soares is Albany County District Attorney.*

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Images. This issue of CCQ will use images throughout of architecture and natural features that make the Capital Region a special place. The cover for this issue has an image of St. Joseph's Church in Albany, Cycling in the Morning Mist along the Erie Canalway and the 18th century Johnson Map. This issue highlights the Erie Canalway National Heritage Corridor.

Credits. The photo of St. Joseph's Church on the cover comes from the Preservation League of New York State. The photo of Cycling in the Morning Mist on the cover is from the National Park Service-Debbie Stern. The photo of EcoVillage in Ithaca in the Publisher's Corner is by Richard Iannello. The photos of Canal Powerhouse on page 5, Waterford Tugboat Roundup on p. 7, Day Peckinpugh on p. 9, Pittsford on p. 13, Feeder Canal Bridge on p. 16, Medina Liftbridge on p. 17, and Waterford Bridges on p. 24 are all provided by the National Park Service. The photo of The Wipple Bridge in Clifton Park on p. 11 is from the National Park Service-Joe Carey and the photo of Little Falls on p. 21 is from the National Park Service-Bart Carrig.

This and past issues of CCQ are available in pdf format on [Http://www.albanyguardiansociety.org](http://www.albanyguardiansociety.org).

Organizations and their web sites that may be of interest to CCQ readers

Albany County Department for Aging

<http://www.albanycounty.com/departments/aging>

Albany Roundtable

<http://www.albanyroundtable.com>

American Library Council

<http://www.lff.org/about>

Capital District Regional Planning Commission

<http://www.cdrpc.org>

Center for Economic Growth

<http://www.ceg.org>

Civic Ventures

<http://www.civicventures.org>

Community Foundation for the Greater Capital Region

<http://www.cfgr.org>

Federal Reserve Bank of New York, Buffalo Branch

http://www.newyorkfed.org/aboutthefed/buffalo_branch.html

Fulton County Office for the Aging

<http://www.fcfa.org>

Generations United

<http://www.gu.org>

Global Action on Aging

<http://www.globalaging.org>

Government Law Center at Albany Law School

http://www.albanylaw.edu/sub.php?navigation_id=668

Grantmakers in Aging

<http://www.giaging.org>

Greene County Office for the Aging

<http://www.greenegovernment.com/departments/aging/index.htm>

New York State Office for the Aging

<http://www.aging.state.ny.us>

Osher Lifelong Learning Institute

<http://www.usm.maine.edu/olli/national>

Rensselaer County Department for the Aging

http://www.rensco.com/departments_familyservices.asp

Rensselaer Polytechnic Institute

<http://www.rpi.edu>

Rockefeller Institute

<http://www.rockinst.org>

Sage Colleges

<http://www.sage.edu>

Saratoga County Office for the Aging

<http://www.co.saratoga.ny.us/aindex.html>

Schenectady County Department of Senior and Long Term Care Services

www.schenectadycounty.com

Schoharie County Office for the Aging

<http://www.schohariecounty-ny.gov/CountyWebSite/OfficefortheAging/ofaservices.jsp>

Schuyler Center for Analysis and Advocacy

<http://www.scaany.org>

Town of Colonie

<http://www.colonie.org>

U.S. Environmental Protection Agency Aging Initiative

<http://epa.gov/aging>

University Albany School of Public Health

<http://www.albany.edu/sph>

University Albany School of Social Welfare

<http://www.albany.edu/ssw>

United Way of the Greater Capital Region

<http://www.unitedwaygr.org>

Warren County Office for the Aging

<http://www.co.warren.ny.us/ofa>

Washington County Office for the Aging

<http://www.co.washington.ny.us/Departments/Ofa/ofa1.htm>

§ Our Mission §

Albany Guardian Society continues to seek opportunities to improve the quality of life for seniors as we carry out our Mission.

- The mission of Albany Guardian Society is to engage in a broad spectrum of endeavors that will improve the quality of life for seniors.
- We will devote funding to develop and support services for seniors.
- We will create an environment that will maintain the growth of creative and innovative ideas.
- We will fund the exchange of information to enable interested parties to learn how to create a better standard of living for our elders.
- We will attract additional resources to increase the impact we can make as we remain mindful of our mission to serve the elderly.