Opportunity

Experience

Ideas

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08. Medicare, Health Reform, and the Future for Older Adult Health Insurance
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14. Higher Education: Changes on the Horizon
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17. What Caregivers Really Need: Pieces of Bread
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20. Reforming Our Nonprofit Regulatory Framework to Help Nonprofits Thrive
   Guest Column by Attorney General Eric T. Schneiderman
   Attorney General Schneiderman recognizes nonprofit organizations as “essential to the fabric of communities and local economies across the state.” He writes about his efforts to modernize and reform regulation of nonprofits including his expectations from the Leadership Committee for Nonprofit Revitalization that he has appointed.
The Dynamics of Aging and Our Communities

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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About This Issue . . .

This issue of CCQ contains articles from two organizations and a professor that I like very much. Tim Rizzuto, the executive director of the USS Slater, has provided us with an excellent story about a community (and national) asset that exists because of the hard work and tenacity of many older citizens. These volunteers have worked tirelessly for many years to preserve a piece of American history that now resides in our community. Reading about history is always good, and using the Internet to find more details and information has become second nature to many of us. Having the opportunity to walk the decks of the USS Slater is a much richer experience, and when youngsters are given a tour of this ship, they have a far more meaningful understanding of what it was like for small groups of brave Americans to go to sea in what today looks like a relatively small ship.

Speaking of people touring the USS Slater, I think it’s important to note that not all of the volunteers are involved in chipping paint and cleaning boiler rooms. Approximately half of the volunteers on the USS Slater are docents who take particular delight in leading tours. These volunteers are able to weave historical moments into their presentations, and I’m certain many youngsters have come away with a far greater appreciation of what this ship represents.

I am also thrilled that Amy Klein, executive director at Capital District Community Gardens, has provided us with an informative article about the good work her organization is doing throughout our region. Albany Guardian Society included the Veggie Mobile project in our 2007 television series, It’s an Age Thing: Our Communities, and each time we show the segment featuring the Veggie Mobile, members of the audience begin to smile—it’s that type of program.

Just when I thought the Veggie Mobile was the coolest thing going, Amy tells us that their latest venture into the “food on the go category” is the Sprout. I truly believe that a big part of healthy eating includes thinking about what you are going to eat and how you are going to prepare it. For many people, thinking about their next meal will now include awaiting the arrival of the Sprout.

Tim Hoff is a well-known professor at the University of Albany School of Public Health that we have had the pleasure of working with on several conferences and seminars. Tim’s article speaks to the future and what may be in store for older adults and their health insurance.
As I prepare this column, I noticed that this morning’s *Times Union* contains an article announcing that Tim has been awarded a $100,000 grant from the federal Agency for Healthcare Policy and Research. Tim is going to study a local medical home project, evaluating whether this new form of managed care encourages higher quality care at hopefully lower cost. This clearly paves the way for us to ask Tim for another article when his work is completed.

**Updating Albany Guardian Society’s Housing Directory**

At Albany Guardian Society, when the weather turns, leaves scatter on the ground, and our first traces of snow are in the air, it can only mean one thing—it’s time for an updated housing directory. Sue Kenneally has been working for months preparing our 2012-2013 Housing Options for Senior Adults in the Capital Region. This popular publication has helped thousands of families begin a conversation on where they and their loved ones may choose to live as they begin to assess their particular housing needs. We produced our first directory in 2005 working in partnership with Senior Services of Albany, and it should be noted that we built upon the work of the Schenectady County Long Term Care Consortium that was originally funded by the United Way of Schenectady.

Readers of this column will recognize that I frequently refer to the full title of this publication, emphasizing “the Dynamics of Aging and Our Communities.” Housing Options for Senior Adults in the Capital Region is a perfect example of this dynamic nature of aging. If you were to look at the housing options in the 1960s and 1970s, you would have seen nursing homes, adult homes, and a few senior housing complexes. By the 1980s, we started to see retirement communities being developed in our region, and the 1990s brought a significant expansion of the types of housing options that were available.

For the last ten years, we have seen significant growth and complexity in the area of assisted living. Not all communities have responded as thoroughly as we have in the Capital Region. Many rural areas of Upstate New York still have extremely limited options for older citizens wishing to reside in age appropriate housing. This stagnation has greatly reduced the flexibility of seniors living in those communities causing them to either live in inappropriate housing or forcing their relocation to an area with a richer array of housing opportunities. Our region has responded to growing numbers of older citizens and our housing options reflect this dynamic feature of our region.

Looking through our directory, you will be amazed at the extent of housing options we can choose from. You will also note how complicated it can sometimes be to select housing that is both affordable and tailored to one’s specific needs at the time. The directory contains excellent definitions of housing types that were provided to us by LeadingAge New York, and anyone who is considering senior housing of any type should familiarize themselves with these definitions. The 2012-2013 housing directory may be viewed on our website at www.albanyguardiansociety.org beginning in January 2012.

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*Rick Iannello*  
*Executive Director*  
*Albany Guardian Society*
Editor’s Column

Staying Connected

CCQ is about connecting the elderly with their community, and I have long worked at trying to strengthen community including reaching out to all generations.

My interest in the idea of community goes back to my high school days when I was president of the Key Club at Albany High School. Key Club was the youth affiliate of Kiwanis Club, a community service organization. One of the perks that came with the presidency was the opportunity to attend the monthly Kiwanis Club luncheon held at the former Ten Eyck Hotel on State Street in Albany. It was an opportunity to mix with business people and professionals as well as a chance to get out of school.

This experience, in part, led me to organize the Albany Roundtable civic lunch forum in 1979. The real driver was frustration of how professionals, business people, and other sectors of the Albany community not only didn’t align, but hardly ever crossed paths. I thought a civic lunch forum open to the public with a community leader or “big shot” as speaker each month would help break down walls between segments of the community.

A couple of my friends agreed to help with the idea, and I went to Mayor Erastus Corning to get his reaction. His response was simple: “I like this idea, and I will be your first speaker.” The New York State Museum allowed us to use its meeting room for the first luncheon and off we went.

At first, the mixing didn’t happen except at the annual Mayor’s address. If we had a speaker from the arts community, our lunch audience of 35 was almost all people who knew the speaker or were from the arts community. When the Mayor spoke, attendance expanded to 50 and came from many sectors of the community. Now, Albany Roundtable luncheon attendance averages over 70. The annual address by the Mayor still draws the largest audience, over 100, but each luncheon audience does reflect a diversity of community residents.

In the early years of the Roundtable, I was pleased when I noticed that every luncheon had a group of five or more retirees who wanted to keep in touch with what was happening in their community. The senior retirees included educators, state workers, media people, and so forth. They were happy to hear and have the ability to ask questions of the president of a bank, an arts organization or other nonprofit, the Center for Economic Growth, elected officials, and others. They also liked having lunch with some of these presidents and elected officials amongst others that attended the luncheons.

The Roundtable (www.albanyroundtable.com) is still functioning with its monthly luncheons, now at the University Club and under the leadership of Colleen Ryan. After thirty-plus years of
luncheons open to the public by registration, there is much greater awareness that the Roundtable is not a downtown business organization but rather a civic organization open to all by reservation.

This issue of CCQ has articles on prospects for the future of Medicare and institutions of higher education, a regional nonprofit organization fostering local and healthy food, and helping caregivers cope with their challenges. It also features how seniors have preserved and showcase the USS Slater. In our guest column we learn what our New York State Attorney General has on his mind regarding modernizing regulation of nonprofit organizations.

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 pmbray@aol.com.
USS Slater Finds Home in Albany as Naval Ship Exhibit

By Timothy C. Rizzuto

A group of Albany seniors has accomplished a seemingly impossible task—taking the rusty hulk of a warship into one of the finest naval ship exhibits in the nation. The World War II era destroyer escort USS Slater was saved to remind future generations of a time when millions of Americans put their personal lives and careers on hold to save democracy as we know it. A time when our nation had to pull together to defeat the world-wide threat of fascism—ruthless totalitarian governments that left untold devastation and human suffering in their wake. American’s saved the SLATER to provide a focal point for teaching the Greatest Generation’s core values of sacrifice, patriotism, integrity, self-reliance, resourcefulness, respect, and courage that saw us through those difficult years. As fewer and fewer people can relate to the terror of the Kamikazes or standing watch in the frigid North Atlantic, the role of the SLATER becomes all the more critical to ensure that the sacrifices of the World War II veterans are not forgotten.

In 1993, the veteran Sailors of the Destroyer Escort Sailors Association raised $300,000 to tow the rusty hulk into New York Harbor from Greece where she had served the Hellenic Navy since 1951. The United States produced 563 destroyer escorts in World War II, a remarkable feat of wartime production, but by the early nineties, USS SLATER was the last ship available for restoration. Without any major corporate or governmental funding, the volunteers of the Destroyer Escort Historical Museum have transformed a vessel designated for scrapping into the sleek, strong, fighting ship that graces the Albany Riverfront. They’ve done it with their own sweat and their own money; over 300,000 volunteer hours and $2 million in small private donations. They are making sure that SLATER exists to serve as an educational tool to help ensure that the lessons of the past are not forgotten.
Originally set up as part of the Intrepid Sea-Air-Space Museum, the ship was forced to find a new home in 1997 when the Museum downsized. Mayor Jerry Jennings offered the ship a berth in Albany, and the result has been a remarkable success story of volunteerism. The volunteers have succeeded in accomplishing what many thought impossible. Today, 15,000 visitors a year tour the ship as the radar rotates, signal flags flutter, ventilators hum, the paint work glistens, and the colors are raised every morning and lowered every evening.

The oldest of the active volunteers is a retired Navy Chief Aviation Metalsmith, Clark Farnsworth. At eighty-seven years old, Clark can be found aboard every Monday cutting and welding, replacing wasted metal aboard the USS SLATER. Clark joined the Navy in 1943 and was stationed aboard the aircraft carrier LEYTE. He reported to the USS SLATER in 1998 and has been welding ever since. His helper, Gene Jackey, is not bothered by the Capital District weather. A former Coast Guard engineman, Gene served on the icebreaker NORTHWIND. Another member of the Monday crew is Don Shattuck. Don has the distinction of actually serving on two destroyer escorts in World War II as a radar man, the USS HAROLD C. THOMAS and the USS WESSON. Don is one of the few sailors actually to have slept in a hammock when he reported to his first ship before a bunk was available. When he left the Navy, Don finished college on the GI Bill and then went to work as an engineer at GE for thirty-six years.

Electrician Larry Williams has to be the most cheerful member of the crew. His laugh can be heard all over the ship. Larry served as an electrician’s mate on the USS SNOWDEN DE246 in the early fifties and was stationed in Key West. After completing his naval service, he went to work in electrical repair at GE Waterford until he retired in 1998. He reported aboard the USS SLATER as soon as he retired and has been one of our most dependable volunteers ever since, devoting Mondays and Wednesdays to the SLATER. He not only does electrical restoration but also volunteers as a tour guide, sharing his experiences serving aboard an actual DE with children and adults visiting the USS SLATER.

“One 15,000 visitors a year tour the ship as the radar rotates, signal flags flutter, ventilators hum, the paint work glistens, and the colors are raised every morning and lowered every evening.”

One of the most versatile men in the crew is former Coast Guardsman William Douglas Tanner. Doug served as a damage controlman on the Coast Guard Cutter GRESHAM and spent time servicing navigational aids in the Aleutians. He later went on to sail as an engineer with the Coast and Geodetic Survey before marriage and family called him ashore. He probably donates more time than anyone aboard. The Museum Board of Directors recognized his expertise and placed him on the Board of Trustees so that he can represent the physical needs of the ship and the needs of the maintenance volunteers at the board meetings.
Working aboard the USS SLATER plays a major role in improving the quality of life of her seniors by giving them focus and camaraderie. The volunteers donate an average of 15,000 hours a year to the project. The five permanent staff members readily acknowledge that without the volunteers, the project could not exist. One hundred seniors serve the project locally as tour guides, maintenance workers, trustees, and advisors. Others come from all parts of the country to help restore the jewel of American history.

If you are interested in being a part of the “best damn ship in the historic fleet,” the SLATER crew would welcome you aboard. Check out their website at www.ussslater.org and if it looks like something you’d be interested in, give them a call at 518-431-1943, or email them at info@ussslater.org. The volunteer application is available online at www.ussslater.org/participate/volunteers.html. You’ll be part of the happiest and most productive crew in the “Old” Navy.

Volunteer welders Clark and Laird

Timothy C. Rizzuto is Executive Director of the USS Slater exhibit. He graduated with a Bachelor’s Degree in History from the State University of New York College at Geneseo in 1974. He joined USS Slater in 1993 as a consultant and became project manager in 1997. Mr. Rizzuto has supervised three historic naval ship restoration projects over the past twenty-five years including fifteen years as ship’s superintendent of the USS Kidd DD661 from 1983 to 1997. He is recognized as the premier expert on destroyer restoration and received the Historic Naval Ships Association’s highest award for his efforts.
Medicare, Health Reform and the Future for Older Adult Health Insurance

By Timothy J. Hoff, Ph.D.

The future of U.S. health reform and of our Medicare program is in doubt. The Supreme Court is expected to rule on the constitutionality of the health insurance mandate component of the reform legislation sometime in the next year. If the court strikes down the mandate provision, other parts of the reform bill will become more difficult to implement and much of the needed political action to make true reform a reality will not materialize. This will place added strain on Medicare as millions of uninsured and underinsured Baby Boomers approach Medicare eligibility age, forcing the program to overspend as a sicker retirement age population with less ability to purchase affordable insurance in the years prior to age sixty-five looks to Medicare to provide high-cost services to them once in the program.

Two things came out of health reform that benefit the Medicare program. First were actions taken within the reform law that would extend the solvency of the Medicare trust fund by an additional eight years, from 2016 to 2024. This is a hugely important achievement. Medicare represents 12 percent of all federal spending. For years, Medicare has been spending more than it has been taking in, placing it on the fast track to bankruptcy. Politicians have known this fact for a while. But Medicare is a difficult program to cut or transform, largely because people like it as is, it serves a large voting block (e.g. 40 million seniors), it financially props up a large segment of our health care industry (e.g. hospitals, physicians), providing a key source of jobs in today’s down economy, and it is now the major health insurance resource for all older adults in our country, as employers continue to abdicate in providing their retirees with subsidized health insurance.
The extended solvency will be achieved by slowing down the growth of Medicare payments to providers, tying Medicare reimbursement closely to improvements in quality (e.g. the so-called “value-based purchasing” strategy now being pursued by the Centers for Medicare and Medicaid Services), taking away the added payment private insurers (i.e. Medicare Advantage Plans) get for administering Medicare, and raising the Medicare payroll taxes paid by wealthy individuals and households. The solvency piece is the more obvious Medicare reform in the law.

But the insurance mandate and several other provisions in the reform law are also boons to Medicare because they will contribute to a healthier U.S. population that must engage in more prevention, healthier living, and primary care medicine if Medicare costs are to stabilize or go down in the future, without having to ration services. Things like free preventive services, enhanced primary care reimbursement, the elimination of pre-existing condition requirements for buying health insurance—these parts of the reform law benefit Medicare because they stand to create a healthier middle-age population that can drive program costs lower once in the program.

The insurance mandate is also beneficial to Medicare. By requiring all Americans to have health insurance coverage, the likelihood improves greatly that our society will become healthier in both the adolescent and adult age groups, and this will also produce a much healthier older adult population than we now have. As a result, the Medicare of the future can be relied upon less to pay for high-cost hospital and pharmaceutical care because fewer seniors will require such care. A mandate also takes the pressure off of both small and large employers whose ability to add jobs is hampered by health care costs that consume an ever greater portion of their operating costs and profit (serving to reduce the amount of revenue the Medicare program takes in through payroll taxes).

What happens to Medicare if health reform runs aground? The most serious outcome is a rationing of services under Medicare, particularly with respect to end-of-life care. A huge chunk of Medicare spending goes to care in the last several months of peoples’ lives. Research shows that such spending does not necessarily improve either longevity or quality of life. For sure, if Medicare cannot benefit from a healthier population participating in it, a societal shift towards lower-cost primary care that emphasizes prevention, and from the added revenues and lower reimbursements that could help balance the program's budget, then there really is only one thing left to do—downsize the program by making it harder for those in it to access services, by prioritizing the kinds of services paid for
and shifting spending away from high-cost service delivery. These will be hard pills to swallow for the 80 million Baby Boomers soon to be in Medicare. That demographic, also referred to as the “Locust Generation” because of its insatiable appetite for consumption, will not embrace a smaller Medicare program. But it will happen anyway because there simply will not be enough people under the age of sixty-five to pay for the program with that many enrollees in its present form.

“By requiring all Americans to have health insurance coverage, the likelihood improves greatly that our society will become healthier in both the adolescent and adult age groups, and this will also produce a much healthier older adult population than we now have.”

For these reasons, no middle-aged or older adult in this country should oppose either the insurance mandate or other parts of the health reform law that stand to benefit our Medicare program. Medicare is as successful a social program as we have ever had in our nation. It has extended life spans and quality of life for tens of millions of Americans. It is now almost completely filling the health insurance gap for many seniors. Surveys also show that most Americans do not want a major Medicare overhaul. But without health reform, expect a much sooner and more traumatic (for seniors and those approaching age sixty-five) Medicare transformation. Soon we will know with more certainty, based on the fate of the insurance mandate, whether or not such a transformation may occur.

Moving the Slater

Timothy Hoff, Ph.D., is Associate Professor of Health Policy and Management at the University at Albany School of Public Health and author of the book, Practice Under Pressure, published by Rutgers University Press.
Everyone Needs Healthy Food

By Amy Klein

Food is a basic human need. But more than ever we’re reminded that not all food is created equal. Our food system is filled with an abundant supply of cheap, highly processed food, while the fresh, healthy foods that nourish the body and mind are not easily available to all. For some, fresh food is too far away; to others, it is too expensive. Is that fair? Should fresh food be a privilege? Why is it that so many in our midst have difficulty accessing something so fundamental?

“The cities of the Capital Region, like other urban areas, are a “food desert.”

If you speak with healthy food advocates in urban centers like the Capital Region, you’ll often hear the same story. There was a time when our cities were full of grocery stores. But then there was an exodus to the suburbs and, one by one, the grocery stores closed and moved to the outskirts of the city. Now we have hundreds of liquor stores and convenience marts, but the closest thing to fruit in these stores is the Fanta in the drink cooler.

The cities of the Capital Region, like other urban areas, are a “food desert.” To be classified as a true food desert, an area needs not only to lack a full-service grocery store but also be home mostly to low-income families without cars or easy public-transit access to stores outside their neighborhood. Look around the neighborhoods of Albany, Troy, and Schenectady and you will find these food deserts.

Food deserts do more than just inconvenience low-income shoppers. The impact that increased consumption of fresh produce can have on a person’s health cannot be overstated. In fact in 2010, The American Journal of Epidemiology reported that people with no supermarket near their homes were up to 46 percent less likely to have a healthy diet than those with more shopping options.

Significant negative health impacts result from a lack of access to fresh fruits and vegetables, dairy products, meat, and whole grains. Concern over urban food deserts has become a rallying cry, as
medical studies link nutrition-influenced health problems—obesity, heart disease, diabetes, and some cancers—to a lack of access to healthy food.

According to the County Health Rankings (www.countyhealthrankings.org), a project of the Robert Wood Johnson Foundation, where we live matters to our health. Nationally, the percentage of people with access to healthy foods is 92 percent. In New York State, that number drops to 61 percent. But in Troy, for example, the number of people who have access to healthy food is only 44 percent.

Moreover, while healthy food is hard to obtain in food deserts, these areas are routinely saturated with fast food restaurants and convenience stores concentrated with junk food. The combination is proving to have lethal, long-term consequences. A 2001-2005 survey revealed that diabetes was twice as common and incidence of heart disease was 50 percent higher among poor adults when compared to the highest-income group. Excellus has estimated obesity related medical expenses at almost $4 billion a year in New York State alone.

Low income or not, most people want to eat good food, even locally produced food. However, if you live in a food desert, your choices are limited. And because fresh produce is highly perishable, it must be purchased frequently. So making a twice a month or monthly trip (usually by taxi) out to the suburban market, typically means that fresh produce is not on the family’s daily menu.

Access to healthy food should be a right, not a privilege. And to improve that access, multi-pronged approaches are needed.

Capital District Community Gardens, a thirty-five year-old non-profit, is already applying innovative solutions to this problem in our Region. The organization’s Veggie Mobile, a traveling market, is providing access to low-cost, fresh produce in our Region’s inner-city communities, to senior centers, and child care facilities. CDCG’s new Healthy Convenience Store Initiative makes fruits and vegetables available at participating corner markets. Providing low-cost produce and eliminating transportation difficulties for the elderly, people with disabilities, and low-income families relying on public transportation, CDCG makes it easier for inner-city residents to live healthier lives. We believe that our less fortunate neighbors deserve the opportunity to make the same dietary choices as the rest of us, and we strive to provide them with the options necessary to make those choices.
Senior citizens are particularly open to these approaches. For many, the idea of walking to the corner market to get your fruit, or having a local farmer drive his truck into town so you can buy some fresh veggies, are things from their youth that they recall with a smile. And, since fresh produce is heavy, seniors appreciate that they don’t have to worry about carrying cumbersome bags. If the service also includes a personal touch (such as The Veggie Mobile provides), it’s all the more appreciated.

“Concern over urban food deserts has become a rallying cry, as medical studies link nutrition-influenced health problems—obesity, heart disease, diabetes, and some cancers—to a lack of access to healthy food.”

Our region’s families have proven that they are willing to invest in a healthier diet; they simply need viable choices beyond the offerings of the junk-food laden corner stores and fast food restaurants often found in their communities. This is a message that’s important for the business community to hear if we hope to convince retailers of the viability of these neighborhoods as locations for food markets with more complete offerings.

Amy Klein is Executive Director of the Capital District Community Gardens. Under Amy’s leadership, the organization has grown from 12 gardens to 48 helping more than 4,000 families and expanding into Albany, Schenectady, and Saratoga Counties as well as into other parts of Rensselaer County. The organization’s budget has grown from $66,000 to over $1 million. Major new programmatic initiatives include The Veggie Mobile, the Produce Project, and most recently, The Healthy Convenience Store Initiative. She also founded and co-chairs the Capital Region Healthy Communities Coalition, a volunteer alliance of organizations and individuals working toward a healthier region.
When I went to college and law school, the higher education model was four years and out for college and three and out for law school. Then I moved on with my life with little looking back at those seven years.

Today, higher education is meaning more to seniors and others in society while institutions of higher education are being subjected to forces that may bring about significant transformation. It is timely to take a look at the connection between communities including the seniors living therein and institutions of higher education, what they mean to each other, the societal forces at work, and what should be considered in making changes.

Two of my tennis partners recently retired. One is auditing a French class at The College of St. Rose and the other is taking a course at the HILL, the “Humanities Institute for Lifelong Learning” in Bethlehem.

My mother, when she retired, was one of many seniors attracted to lectures and taking college courses because of intellectual curiosity. Other seniors are increasingly enrolling in college to be able to get a better paying job, a higher-level position, or start a new career. U.S. News and World Report found “the number of college students ages forty to sixty-four has increased nearly 20 percent to almost two million in the last decade.”

Colleges and universities are also attracting development of retirement communities, and in a 2007 article in The New York Times, it was reported that “the University of Richmond and a half-dozen other universities are giving alumni and faculty the opportunity to have their ashes maintained on campus in perpetuity.”

One of the explanations for both of these phenomena relates to the mobility of our society. People don’t settle on one place very long (they don’t live their lives in their home town) and adult children are likely to scatter around the country or be residing abroad. One’s college or university is likely to have a personal allure from its former students and institutions of higher education and developers of retirement communities are seeking to take advantage of a growing market.
These trends are not only important to the colleges and universities seeking contributions through stronger bonds with their alumni, but they are important to communities and the residents therein where the college and university can be an economic and cultural benefit to the community.

Many traditional communities lost the industries that were their economic engines in recent decades. That left these communities with bedrock institutions, eds and meds, or, in other words, institutions of higher education and hospitals. These two institutions are thought to be firmly planted, but even these institutions are not immune to the forces of change swirling around us.

Eds and meds may not be firmly planted in this digital world. Many small American hospitals, for example, are relying on companies that outsource diagnosis tasks to offshore radiologists. Outsourcing is part of a growing telemedicine trend due to the relatively new ability to quickly transfer medical data over the Internet to any place where there is a compatible computer and trained personnel.

Bill Keller, in a *New York Times* op-ed piece entitled “The University of Wherever” wrote, “Digital utopians have envisioned a world of virtual campuses and ‘distributed’ learning. They imagine a business model in which online courses are consumer-rated like products on Amazon, tuition is set by auction like products on eBay, and students are judged not by grades but by skills they have mastered, like levels of a video game.”

“The digital world means they no longer may be able to take access to campuses in their home towns for granted.”

Universities like New York University, which is building campuses around the world, and Stanford are tempted by what is called “entrepreneurial education” or betting on the value of place. Stanford is envisioning “a bricks-and-mortar residential campus on an Island in the East River (of New York City), built around a community of 100 faculty members and 2,200 students and strategically situated to catalyze new businesses in the city.”
Fortunately, Stanford’s President John Hennessy, while not writing off notions of virtual universities, is, according to Bill Keller, “a passionate advocate for an actual campus, especially for undergraduate education.” Yet, Hennessey also raised the plight of what is happening to newspapers dealing with costs of newsprint and delivery. Hennessey told Keller, “When is the infrastructure of the university particularly valuable—as it is, I believe, for an undergraduate residential experience—and when is it secondary to the learning process?” Obviously, when Hennessey sees it is secondary, its future is tentative at best.

Communities with colleges and universities like Albany, Schenectady, and Troy have aging populations that want to age in place. Doing so includes having the quality of life like being able to access their local institutions of higher education as many seniors do. The digital world means they no longer may be able to take access to campuses in their home towns for granted.

It is timely for institutions of higher education, large and small, to work together with their home communities as well as their state government to find ways to maintain their connection to place. The objectives include protecting the financial health of smaller colleges and universities as part of their home communities and educating the largest possible cross section of our population.

One idea I think worthy of consideration is transitioning from degree based education to fashioning a life-long association between young people, a college or university, and the place where that college or university is located. Imagine the traditional four year college as a life-time life-line for individuals to be able to sharpen skills, develop new skills, and/or redevelop networks to be able to face the reality that no career is a sure thing anymore.

Higher education would begin with a combination of basic general education as well as training for target employment. The ongoing relationship could take the form of returning to take a couple of refresher courses or returning for a program that may take one or two years and prepare for a career change. The key is flexibility and the ability of colleges and universities to organize their services and resources so that they can be adaptable to the changes taking place in the world.

Given the growing challenges for citizens of all ages and for communities to adapt to change, this process should foster colleges and universities to plant deeper roots and be more of a contributing player in their home communities and state.
What Caregivers Really Need: Pieces of Bread

By Diane Cameron

In World War II, the bombing raids in Europe left thousands of children orphaned and left to starve. The fortunate ones were rescued and placed in refugee camps where they received food and good care. But the children who had lost so much could not sleep at night. They feared waking up to find themselves hungry again. Nothing seemed to reassure them. Finally, someone hit upon the idea of giving each child a piece of bread to hold at bedtime. Holding their bread, the children finally slept. All through the night the piece of bread reminded them, “I will eat again tomorrow.”

If you are a caregiver, you too may be haunted by “What if?” Caring for an ill and/or aging family member has shown you that human bodies break down; that life is not fair. You may also know that fear can do more damage than illness. So I’d like to offer you some “pieces of bread” that you can hold onto in your caregiving experience.

One of the big surprises we all face is that better healthcare is one reason that more of us will need caregivers. The good news of better healthcare is that more of us will live longer, but the often missed fine print of that nice news is that more of us will live longer with multiple chronic conditions. The body simply does break down after a while. What that also means is that our caregivers will live longer too but they will have complicated health issues of their own. The bottom-line of all that really means that most of our households will have multiple caregivers, and the caregivers will be trading roles, or caring simultaneously most of the time. There is no longer a sick spouse and a well spouse—even though much of our talk around caregiving is framed using that false dichotomy.

You may be experiencing this right now. One member of your family may have a form of cancer but his or her spouse may have heart disease, diabetes, or dementia. The “patient” is not completely free of caregiving duties. As we age better, and live longer, this sharing of the primary caregiver role will go back and forth many times.
So how do you take care of yourself? Here are six “pieces of bread” or tools to hold onto as a caregiver.

**ONE:** Take care of your body: eat well; sleep and attend to your own medical care. Caregivers often skip their own doctor’s appointments. The statistics are dramatic on how fast a caregiver’s health can decline. I know, who wants to go to a doctor on their day off from caregiving? Caregivers routinely skip physicals, checkups, and they overlook symptoms. And they get sick. When you are an active caregiver, your body is flooded with cortisol and adrenaline, you eat poorly and get little exercise, and don’t sleep. It’s a recipe for heart disease, stroke, colitis, diabetes, and depression.

**TWO:** You need to have a life outside of the illness. This is hard and absolutely counter-intuitive, but crucial. When you are an active caregiver, it seems like that’s the time you have to stop your outside life, but no, that is when—more than ever—you need a hobby, sport, class, and program of study or a group. Preferably with people who don’t know you very well; that’s important because you want a group that will not talk about illness, your partner, or medical stuff all the time.

**THREE:** You must have a sense of humor. It can be silly, stupid, goofy, or dark, but you have to find the humor in caregiving. This is a survival skill. Being with your group or friends will facilitate this. Rent the dumbest, silliest movies and DVDs to jump start the process.

**FOUR:** You need to write. Don’t shake your head; writing can save your life. It is vital to find ways to get feelings and fears out of you and onto paper. The easiest way is to keep a journal. This is also how you stay emotionally healthy. It is also a huge source of healing. By healing I don’t mean namby-pamby, “you’ll feel so good” talk—but journal writing has been studied for years and the medical and physical benefits of writing are documented.

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**Some Easy Ways to Start Your Caregiving Journal**

1. In your journal answer these questions five days in a row:
   - What was I afraid of today?
   - What made me angry today?
   - What am I grateful for today?
   - What did I learn today?

2. Open your journal and write down these words and then finish each sentence:
   - I think…..
   - I feel…..
   - I want…..
   Complete each sentence quickly. Go where they take you.

3. Once a week, make a list of twenty things you want—from the most idealistic (world peace) to the most self-indulgent (red shoes).

4. Think about yesterday—what happened in your caregiving day? Give the day a title like a movie or book title.

5. If you struggle with depression, write a letter to your depression. Address it as if it were a person. Give it a nickname, “Dear Black Cloud,….” If there is something you are afraid of, write directly to that fear. Give it time to answer. Invite it to write back to you.

6. Do you have an illness or physical ailment? In your journal have a conversation with that symptom or body part. Write to it. Ask it questions. Let it write back to you.

7. Write your prayers. Write a short note to a God or Higher Power or to Nature or Art or to Reason.

More writing ideas and caregiving news can be found at [www.DianeCameron.Info](http://www.DianeCameron.Info).
Some facts: The University of Massachusetts Medical School studied caregiver writing over five years and saw a 78 percent decrease in reported stress and reported symptoms, and an 80 percent decrease in depression. At the University of New York Stony Brook School of Medicine, 47 percent of patients who kept journals saw clinically relevant improvement in their lung function. And in another study at Stony Brook, they found that writing—ten minutes a day—improved self-regulation; that is the opposite of feeling powerless and out of control. These are just three of dozens of studies of health improvements in caregivers who made writing a habit.

To begin, you can keep a simple journal. You can write lists, phrases, feelings or a mini daily inventory. (For a list of simple and easy daily writing exercises, try the exercise in the side bar accompanying this essay.)

FIVE: You need a spiritual practice. Your Higher Power might be God, nature, goodness, the ocean, or a garden. You might feel a spiritual connection in the woods, a church, meditation center, in Al-Anon, or by working with a spiritual advisor. You might find a connection to something bigger than you in Science, Philosophy, or Art. This spiritual connection or the search for that could be part of your life outside the illness.

SIX: You need at least one person that you can tell the truth to on a regular basis, your truth. Every caregiver needs one trustworthy friend to hear you and accept you in every stage of your caregiver journey. It doesn’t have to be a really close friend. Preferably it’s someone who is or has been a caregiver. (And it should not be a family member.) You need one person who can hear all of your feelings and not try to “fix” you. Ideally you want someone who has a sense of humor and isn’t shocked by the humor in vulnerable things. When you are faced with the inevitable family frustrations in caregiving, you want a confidant who will not say, “Oh you don’t mean that,” but who will be sympathetic and help you to find the humor in the situation.

These are six pieces of bread—the basics of sustenance for caregivers—that can help you hold on and stay whole.
Reforming Our Nonprofit Regulatory Framework to Help Nonprofits Thrive

By Hon. Eric T. Schneiderman

If you’ve ever sent your child or grandchild to an after-school program, eaten lunch at a senior center, received job training outside of work, visited a museum, or attended a local arts performance, chances are you benefited from the efforts of a not-for-profit organization.

Nonprofits are essential to the fabric of communities and local economies across our state. Statewide, nonprofits employ between 17 and 18 percent of New York’s workforce. In New York City, nonprofits employ 500,000 people. But costly and burdensome red tape is hindering their ability to provide services and create jobs.

Some nonprofits also suffer from a lack of public confidence. We’ve seen too many elected officials use nonprofits as their personal piggybanks. Other nonprofits have appealed to the compassion and generosity of New Yorkers only to be exposed as outright scams. A case in point is the Long Island based Coalition Against Breast Cancer, which my office recently charged with misusing over $9 million for personal expenses. Abuses like these give a bad name to the overwhelming majority of honest, hardworking people in the nonprofit sector who do so much good. We have to clean up the mess, and restore trust.

My job as a regulator of charities and nonprofits is not only to fight crime and fraud, in order to restore confidence in the integrity of these essential institutions, but also to help the law-abiding nonprofits that my office regulates to conduct their business easily and effectively.

The nonprofit community is suffering in these tough economic times. The economy may have bottomed out in many areas, but for New York’s not-for-profits, the effects of cuts at every level of government have yet to be felt. They need help.

That’s why I launched the Attorney General’s Leadership Committee for Nonprofit Revitalization. The taskforce is composed of leaders in the nonprofit sector from across New York State, including
Susan Hager, President and CEO at United Way of New York State, and Doug Sauer, CEO of the New York Council of Nonprofits. Each of them brings a wealth of experience and knowledge about what works and what doesn’t in the realm of not-for-profit regulation and governance.

With their help, the committee will: make recommendations on how to reduce regulatory burdens and more effectively address regulatory concerns; develop legislative proposals to modernize New York’s nonprofit laws by eliminating outdated requirements and unnecessary burdens while strengthening accountability; and propose measures to enhance board governance and effectiveness, including through new programs to recruit and train nonprofit board members.

The need for such modernizing reforms is clear. If a New York not-for-profit receives funding from six city or state agencies, it can be subject to six separate audits and sets of reporting requirements. We require all charities with revenue over $250,000 to conduct full annual financial audits and file them with my office. That is completely out of line with other states. In California, the threshold is $2 million.

Redundant audits, overlapping reporting requirements, and delays in processing and payment of contracts are all problems that can and must be addressed. We must be tough on policing fraud, but in these hard economic times, our state can’t afford—and the struggling clients of many nonprofits can’t afford—for charitable organizations to spend 15 or 20 percent of their resources on compliance costs.

The way I see it, there is not conflict between protecting beneficiaries of nonprofits and the funds entrusted to nonprofits on the one hand, and on the other hand, ensuring that government does not stand in the way of the efficient operation of a key sector of our economy. I look forward to receiving the recommendations of the Leadership Committee and working with the committee members to revitalize nonprofits across the state, including those that serve seniors.

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DE Veterans remember their lost shipmates

Eric T. Schneiderman is the sixty-fifth Attorney General of New York State. He is the highest ranking law enforcement officer for the State, responsible for representing New York and its residents in legal matters. Before his election as Attorney General, he was a State Senator.
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IMAGES: Each issue of CCQ will use images of architecture and natural features that make the Capital Region special. The cover has an image of fruit on a Pawpaw Tree at the Pine Hollow Arboretum in Slingerlands, NY; the USS Slater on her annual spring move back to Albany, NY; and the 18th century Johnson Map. This issue of CCQ uses images from The USS Slater Naval Exhibit.

CREDITS: The cover photograph of fruit on a Pawpaw Tree at the Pine Hollow Arboretum is by Alan Casline. The cover photograph of the USS Slater is by Richard Andrian. The USS Slater in 1944 is a U.S. Navy photo. The photograph of The restored USS Slater, DE Veterans gather aboard the Slater, Moving the Slater, Teamwork - lifting the whaleboat, DE Veterans remember their lost shipmates, and The Slater crew are by Richard Andrian. The photograph of the Volunteer welders Clark and Laird, Hoisting the whaleboat, Dave Mardon working on the accommodation ladder, Volunteer Dow Clark cleaning bilges, Slater's oldest volunteer-- Clark is 87, Down in the engine room, Summer lunch for the volunteers, and Slater in Manhattan before restoration are by Timothy Rizzuto.

This and past issues of CCQ are available in pdf format on www.albanyguardiansociety.org.
Organizations and their Websites that may be of interest to CCQ readers

Albany County Department for Aging  
www.albanycounty.com/departments/aging

Albany Roundtable  
www.albanyroundtable.com

American Library Council  
www.lff.org/about

Capital District Regional Planning Commission  
www.cdrpc.org

Center for Economic Growth  
www.ceg.org

Civic Ventures  
www.civicventures.org

Community Foundation for the Greater Capital Region  
www.cfgcr.org

Fulton County Office for the Aging  
www.fcfoa.org

Generations United  
www.gu.org

Global Action on Aging  
www.globalaging.org

Government Law Center at Albany Law School  
www.albanylaw.edu/sub.php?navigation_id=668

Grantmakers In Aging  
www.gia.org

Greene County Office for the Aging  
www.greengovernment.com/department/aging/index.htm

New York State Office for the Aging  
www.aging.state.ny.us

Osher Lifelong Learning Institute  
www.usm.maine.edu/oll/national

Rensselaer County Department for the Aging  
www.rensco.com/departments_familyservices.asp

Rensselaer Polytechnic Institute  
www.rpi.edu

Rockefeller Institute  
www.rockinst.org

Sage Colleges  
www.sage.edu

Saratoga County Office for the Aging  
www.co.saratoga.ny.us/aiindex.html

Schenectady County Department of Senior and Long Term Care Services  
www.schenectadycounty.com

Scholarie County Office for the Aging  
www.schohariecounty-ny.gov/CountyWebSite/OfficefortheAging/ofaservices.jsp

Schuyler Center for Analysis and Advocacy  
www.scaany.org

Town of Colonie  
www.colonie.org

Trinity Alliance of the Capital Region  
www.trinityalliancealbany.org

U.S. Environmental Protection Agency Aging Initiative  
epa.gov/aging

University Albany School of Public Health  
www.albany.edu/sph

University Albany School of Social Welfare  
www.albany.edu/ssw

United Way of the Greater Capital Region  
www.unitedwaygrc.org

Warren County Office for the Aging  
www.co.warren.ny.us/ofa

Washington County Office for the Aging  
www.co.washington.ny.us/Departments/Ofa/ofa1.htm

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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.