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## **SAVING ENERGY AND STAYING COOL**

Summer is here, and many of us are concerned about the cost of cooling our homes. When we think about saving energy, most of us reach for the thermostat. We know that our budgets benefit by keeping the thermostat set as high as possible in the summer. But in order to stay healthy, we need to live within a certain temperature range. (Ask your doctor, if you're not sure what the best temperature is for your health.)

Insulation is a great investment for making your cooling and heating systems efficient. However, there are quicker, less expensive options that will save energy immediately.

### **ONCE YOU PAY GOOD MONEY TO COOL INDOOR AIR, KEEP IT INSIDE YOUR HOME!**

Most homes allow warm air to come inside during the cooling season, so make sure that your home is not leaking air unnecessarily. Once you recognize where the leaks are, you may find low-cost solutions that can have a significant impact on your energy usage.

Take a walk through your home, and look for all the ways that hot outdoor air can get inside. For example, do the doors and windows seal snugly when closed? If you have a fireplace, is the damper tightly closed when you are not using it? Is anyone in the family sleeping with the windows open while the air conditioning is running? If you have central air conditioning, are the ducts sealed properly? (If not, then the system is losing cool air to the basement or attic where the ducts are located.)

If you operate a heating system during the winter, think back to the problem areas you may have experienced during the coldest months. For example, did you feel drafts from attic hatches, storage spaces or electrical outlets? The same leaks that caused those drafts will allow warm air into your house during summer.

Once you locate problem areas, you can check with your local hardware store for solutions. Or go to [www.energystar.gov](http://www.energystar.gov) and/or [www.energyhog.org](http://www.energyhog.org) for great energy-efficiency ideas.

Your electric company may be able to help you make your home more energy-efficient. For example, many utilities offer free or subsidized home energy audit programs. Some programs will even install energy-savings measures (such as insulation or window caulking) at no charge. Call your local electric or gas company, and find out what's available in your neighborhood!

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## **SUGGESTIONS TO REDUCE COSTS:**

- Keep the drapes/blinds/curtains drawn on sunny days.
- Incandescent bulbs use only 20% of the electricity that they draw to produce light. The other 80% produces heat, which your air conditioner must overcome. Replace incandescent bulbs with compact fluorescent light bulbs for energy savings all year round.
- Use ceiling fans instead of or at the same time as your air conditioner. You will use less power while feeling more comfortable.
- Open the windows at night when the air conditioning is not running.
- Clean or change A/C filters regularly.
- Use a programmable thermostat.
- On the hottest days, turn off your air conditioner and visit the library, shopping mall, movie theater, etc.

— *Written by a special friend.*

# JULY

## **ENJOYING YOUR SUMMER DESPITE ALLERGIES**

Although spring comes to mind when we think of allergies, many of the same allergic triggers that can make us miserable in the spring persist into summer. To help ease some of the discomfort that these summer allergies bring, the Medical Society of the State of New York passes along the following information from the American Academy of Allergy, Asthma and Immunology and WebMD.

### **BIGGEST SUMMER ALLERGY TRIGGERS**

Although most summer allergens are found outdoors, such as pollen, culprits exist indoors as well. Molds flourish in damp areas of homes, including the basement and bathrooms. Their spores get into the air and can cause problems for allergy sufferers both in summer and year-round. Dust mites- microscopic, spider-like insects- are another common indoor allergen. Because they thrive in warm, humid temperatures, dust mite populations peak during the summer months. They nest in beds, fabric and carpets.

### **DIAGNOSING SUMMER ALLERGIES**

An allergy specialist will likely do a skin test, which involves injecting a tiny sample of a weakened allergen just

under the skin of your arm or back. If you are allergic to a substance, a hive will form, which indicates that the body is producing antibodies to the allergen. Another diagnostic option is the radioallergosorbent test (RAST) - a blood test that detects antibody levels to a particular allergen.

### **TREATING SUMMER ALLERGIES**

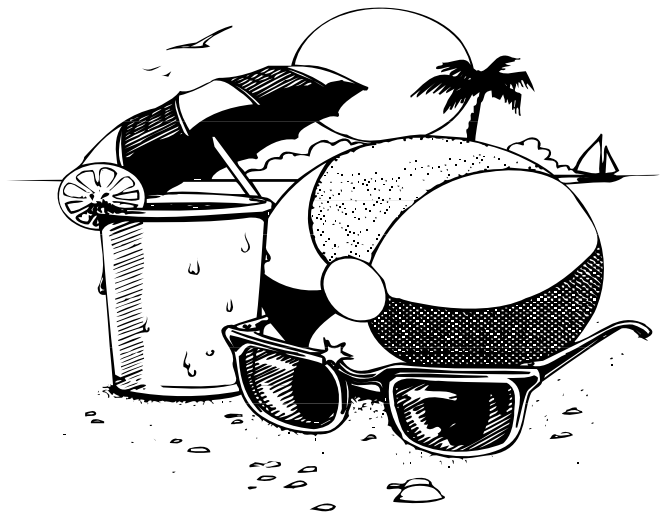
Summer hay fever is treated in the same way as spring allergies, with a number of over-the-counter and prescription medications. Over-the-counter allergy medications include antihistamines, which reduce sneezing, sniffing and itching by blocking the effects of histamine (the substance produced during an allergic reaction) in the body. Decongestants clear mucus out of the nasal passageways to relieve congestion and swelling. There are also nasal sprays and eye drops that can help.

Even though you can buy these medications without a prescription, it is a good idea to talk to your doctor first to make sure you choose the right medication. If over-the-counter remedies do not help, your doctor may recommend a prescription medication.

It is nearly impossible to completely avoid allergies if your triggers are all around you. However, you can ease allergy symptoms by doing your best to avoid these triggers. For more information on summer allergies (including how to travel during the summer if you suffer from allergies/asthma), visit the website of the American Academy of Allergy, Asthma and Immunology at [www.aaaai.org/](http://www.aaaai.org/).

*This information is provided by the Medical Society of the State of New York (MSSNY). For more health-related information and referrals to physicians in your community, log on to MSSNY's website at [www.mssny.org](http://www.mssny.org) or contact your local county medical society.*

## **HAPPY 4th of JULY!**



# AUGUST

“Psoriasis Awareness Month”

## WHAT IS PSORIASIS?

Psoriasis is a skin disease that causes scaling and swelling. Skin cells grow deep in the skin and slowly rise to the surface. This process is called cell turnover, and it takes about a month. With psoriasis, it can happen in just a few days because the cells rise too fast and pile up on the surface. Most psoriasis causes patches of thick, red skin with silvery scales. These patches can itch or feel sore. They are often found on the elbow,, knees, other parts of the legs, scalp, lower back, face, palms, and soles of the feet. But they can show up other places such as fingernails, toenails, genitals, and inside the mouth.

## WHO GETS PSORIASIS?

Anyone can get psoriasis, but it occurs most often in adults. Sometimes there is a family history of psoriasis. Certain genes have been linked to the disease.

## WHAT CAUSES PSORIASIS?

Psoriasis begins in the immune system, mainly with a type of white blood cell called a T cell. T cells help protect the body against infection and disease. With psoriasis, T cells are put into action by mistake. They become so active that they set off other immune responses. This leads to swelling and fast turnover of skin cells. People with psoriasis may notice that sometimes the skin gets better and sometimes it gets worse. Things that can cause the skin to get worse include:

- Infections
- Stress
- Changes in weather that dry the skin
- Certain medicines

## HOW IS PSORIASIS DIAGNOSED?

Psoriasis can be hard to diagnose because it can look like other skin diseases. The doctor might need to look at a small skin sample under a microscope.

## HOW IS PSORIASIS TREATED?

### Topical Treatment:

- Treatments applied right on the skin (creams, ointments) may help.

Treatments can:

- Help reduce swelling and skin cell turnover.
- Suppress the immune system
- Help the skin peel and unclog pores.

### Light Therapy:

Natural ultraviolet light from the sun and artificial ultraviolet light are used to treat psoriasis. One treatment, called PUVA, uses a combination of a drug that makes skin more sensitive to light and ultraviolet A light.

### Systemic Treatment:

If the psoriasis is severe, doctors might prescribe drugs or give medicine through a shot. This is called systemic treatment. Antibiotics are not used to treat psoriasis unless bacteria make the psoriasis worse.

### Combination Therapy:

When you combine topical (put on the skin), light, and systemic treatments, you can often use lower doses of each. Combination therapy can also lead to better results.

*For more information, contacts the National Institute of Arthritis and Musculoskeletal and Skin Diseases (NIAMS) Information Clearinghouse at:*

**877-22-NIAMS (226-4267)**

*or E-mail: [NIAMSinfo@mail.nih.gov](mailto:NIAMSinfo@mail.nih.gov)*

*or Website: <http://www.niams.nih.gov>*

## LAUGHTER IS THE BEST MEDICINE



*As I was admitted to the hospital prior to a procedure, the clerk asked for my wrist, saying, “I’m going to give you a bracelet.”*

*“Has it got rubies and diamonds?” I asked coyly. “No,” he said, “but it costs just as much.”*

**UTOPIA HOME CARE EMPLOYMENT OPPORTUNITIES** in Home Health Care for Certified Home Health Aides, Nurses, Therapists, and Social Workers. **FREE TRAINING** to become a Certified Home Health Aide on Long Island, in New York City and in Connecticut. EOE

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# SEPTEMBER

## “National Cholesterol Education Month”

### MANAGING YOUR CHOLESTEROL

Want to lower your risk for type 2 diabetes and heart disease? Managing your cholesterol can help. But cholesterol, a type of fat in your blood, can be confusing. For example, one kind of cholesterol clogs your arteries. Another kind helps remove the bad cholesterol from your body. What do you really need to know to protect your health?

- Lower your bad cholesterol. Low-density lipoprotein (LDL) is the bad cholesterol that blocks your blood vessels. Try to keep your LDL cholesterol below 100 mg/dl.

- Raise your good cholesterol. High-density lipoprotein (HDL) is the good cholesterol that helps remove deposits from your blood vessels. Aim to raise your HDL above 60 mg/dl.

- Triglycerides raise your chances for a heart attack or stroke if your levels are too high. Aim for triglycerides lower than 150 mg/dl. Your doctor may also give you a "total" cholesterol number. A good total cholesterol goal is less than 200 mg/dl.

Why is managing cholesterol important? "Dyslipidemia, or abnormal cholesterol levels, is a key risk factor for both type 2 diabetes and heart disease," says Dr. Michael Davidson, Director, Preventive Cardiology at the University of Chicago's Pritzker School of Medicine.

Your doctor can do a simple blood test to measure all your cholesterol numbers. But many others have learned to achieve a healthy cholesterol balance, and you can, too. Their secret?

"The key is simple," Davidson says. "Healthy lifestyle changes lower LDL and raise HDL at the same time. Combining lifestyle changes with medicines, if necessary, is your best bet to manage cholesterol so you can live a longer, healthier life."

**Here are five tips to help you manage your cholesterol:**

**1. Eat Smart.** One simple way to lower your bad cholesterol is to eat fewer trans fats and high-choles-

terol foods like egg yolks, fatty meats, butter and whole milk. You can also help your body absorb less bad cholesterol by eating foods that contain soluble fiber, such as oatmeal, kidney beans, yams and apples.

Other cholesterol-smart foods are salmon, walnuts and olive oil. Eating as many vegetables, whole grains and fruits as you can will help you feel fuller longer and cut your cravings for less healthy snacks. Always check the "Nutrition Facts" labels on foods before you buy to see how they might help or hurt your cholesterol-lowering efforts.

**2. Stay Active.** Exercise for 30 minutes a day, five days a week. And don't worry about going to the gym—walking briskly is just as effective. And you can head to the mall and walk there when the weather is bad. Or do house work or work in the yard. The key is to get your heart pumping.

**3. Drop a Few Pounds.** Being overweight raises your bad cholesterol. At the same time, it lowers your good cholesterol. But eating smart and staying active will help you lose weight - and dropping just a few pounds can raise your HDL.

**4. Quit Smoking.** It's no surprise that smoking lowers your good cholesterol. If you smoke, quitting can help your HDL jump as much as 10 percent. Nicotine replacement therapy can help. Visit [SmokeFree.gov](http://SmokeFree.gov) to learn more about how to quit.

**5. Consider Cholesterol Medicines.** Ask your doctor if medicines such as statins, fibrates and niacin can help you lower LDL while raising HDL levels. To learn more about how managing cholesterol can lower your risk for type 2 diabetes and heart disease, call the American Diabetes Association at (800)-DIABETES (800-342-2383), email [AskADA@diabetes.org](mailto:AskADA@diabetes.org) or visit [www.CheckUpAmerica.org](http://www.CheckUpAmerica.org). Be sure to ask for your copy of "What You Need to Know: Cholesterol."

*Reprinted from T.B.R. Newspapers, Setauket, NY.*

### ***A Testimonial about a Utopia Caregiver***

*My mother-in-law has dementia and is very untrusting. Zordia treats her with such wonderful care, patience and dignity. She is a great and compassionate person. We are so blessed to have her care for our mother.*

*Sincerely, C.F.*

# **SOCIAL SECURITY FOR DISABLED ADULT CHILDREN**

Social Security Disability Insurance (“SSDI”) is a federal program that is designed to provide aid to individuals who have worked for a significant period of time prior to becoming disabled. Unlike Supplemental Security Income (SSI), a recipient of SSDI is not subject to any income and asset restrictions and there is far greater flexibility.

SSDI eligibility requires a beneficiary to have paid into the Social Security system for at least 10 years prior to becoming disabled. Benefits would depend on how much the individual earned at the time of the disability, the size of his family and the amount that was paid into Social Security. Unfortunately, SSDI rules did not address the needs of a person who becomes disabled prior to the age of 22, because it would be almost impossible to accumulate a work record that Social Security requires. Nonetheless, people in this situation (disabled before turning 22) may be able to qualify for SSDI based on their parents’ work records.

First, the adult disabled child must be completely disabled as defined by the Social Security Administration. “Disability” under Social Security is based on an individual’s inability to work, the inability to adjust to other work because of this medical condition, and the disability has lasted or is expected to last for at least one year or result in death. Second, the disability must have occurred prior to the potential recipient turning 22. Third, the recipient’s parent must have paid into the Social Security system for the required amount of time and the potential recipient’s parent must be receiving Social Security retirement benefits, be permanently disabled or deceased.

If an adult disabled child is able to meet all of the qualifications, then the child will be eligible for SSDI which is often greater than an SSI award and is also not predicated on any asset or income levels. Further, 2 years after receiving SSDI, the recipient will be eligible for Medicare coverage. The SSDI benefits may stop if the child starts work-

ing and earns sufficient income. A parent’s own Social Security payments will not be affected by their child’s receipt of SSDI.

Consulting with an elder law attorney will be helpful to any adult child with disabilities or any parent of a child with disabilities in order to navigate the Social Security system and also to determine other benefits such child may be eligible for.

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# FINANCIAL-HEALTHCARE COORDINATION: Setting Goals

Being confident about making financial decisions depends on having the right information and how you use that information to develop a plan.

**People with a plan may do better than those who don't have one.** Each year take the time to write down what your goals are for your future. Seeing is believing. Many people do not realize the priority of their goals, therefore it becomes more difficult to realize them. For example, it may seem obvious that you want to have an emergency fund but without seeing how you can achieve it, it can become seemingly impossible

If you were making your "Goals List," you want to keep it simple.

- 1) Have an Emergency Fund
- 2) Able to afford Healthcare
- 3) Save for Retirement
- 4) Provide for my family when I die

It does not seem like much to ask for, but for many people economic challenges may prove too overwhelming. However taken step by step it may become easier to handle and more realistic to achieve over time.

By prioritizing goals number one and three for instance, you may be able to create a balance of saving money for today and also for the future. Too many people put all their savings into their pension plans, such as a 401k or 403b but have saved little else. If there were just a little less contributions to the pension plans and more put toward savings accounts or money markets, it could become more possible to secure an emergency fund. (Low baring interest rates is not a concern when factoring the purpose of liquidity.) While saving on taxes is one consideration when contributing money to a tax deferred pension plan, the reality is that an emergency fund is also a very valuable asset to have- especially when you need the money in a hurry.

A common question of how much you should have invested in growth = risk depends on how you answer this, "How much can you afford to lose?" If you cannot afford to lose a lot, don't risk a lot.

Prioritize your risks, losing money in the stock market is a real risk much like inflation. Using free services to monitor the quality of your investments, such as [www.morningstar.com](http://www.morningstar.com), may help to understand these risks better.

Your goals, like many things these days, may be altered by new trends. Affording healthcare is an increasing concern for millions of Americans and the way you address this concern may make the difference in the care you receive. A new trend, established by the Long Island Senior Education Council and the B.E.S.T. Economic Solutions Team, is "Financial-Healthcare Coordination." Simply stated it is the practice of coordinating finances to afford healthcare. As an increasingly recognized practice, it may offer more solutions to the big picture of setting goals. We believe we can no longer look at our goals separately.

Having a proper balance of monies saved in and out of your pension may create more liquidity now while less taxable distributions in retirement which may impact how much you pay for healthcare. Income distribution planning is becoming more important. Large distributions from pension accounts may cause you to pay more for Medicare Part B premiums while seniors with lower incomes may qualify for other programs such as EPIC, the New York State discount prescription drug program.

**Times are changing and we must adapt.** The good news is, there are still goals we can obtain that are less complicated. Having your legal documents, such as a Durable Power of Attorney, Healthcare Proxy and a Will can make the difference in **the way you plan** for your future verses **what actually happens** when your health changes. If you have these essential documents, make sure they are current. New laws are making it necessary to update them periodically. Your goals are meant to be achieved!

*Merri P. Ciano, FP is chairperson of the Long Island Senior Education Council (LISEC) in Brightwaters, NY. For more information call 631-665-7057 or visit [www.LIseniorEducation.org](http://www.LIseniorEducation.org) or email [lisecc@lisenioreducation.org](mailto:lisecc@lisenioreducation.org)*