



# THE INDEPENDENT

*the hardest battle is to be nobody-but-yourself  
in a world that is trying to make you like everybody else.*

*e.e. cummings*

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**TRANSITION NEWS  
BEGINS ON PAGE 8**

## Antibiotics: Preserve a Treasure

Cough? Sore throat? Runny nose? You or a loved one feels miserable and you've come to the doctor looking for help.

**Q:** I'm sick. Don't I need a prescription for an antibiotic?

**A:** Your doctor has examined you and determined that your illness is caused by a viral infection. Antibiotics do NOT treat viral illnesses like colds, flu and most sore throats.

**Q:** If antibiotics don't treat viral illnesses like cold and flu, what do they treat?

**A:** Antibiotics are used to treat illnesses caused by bacteria. Examples of illnesses caused by bacteria include strep throat, tuberculosis and many types of pneumonia.

**Q:** Even though my illness may be caused by a virus, what harm can it do to take an antibiotic?

**A:** Taking antibiotics when they aren't needed contributes to the serious problem of antibiotic resistance.

**Q:** What is antibiotic resistance?

**A:** When bacteria cannot be killed by antibiotics, they have become resistant. Over time, some infections may have to be treated with different and stronger antibiotics. In the future, it is possible that no antibiotic will be effective in killing resistant bacteria.

**Q:** If antibiotics will not help me, what will?

**A:** See the section in this article titled, "Help Yourself Feel Better While You Are Sick," and

ask your health-care provider about any over-the-counter product available to treat the symptoms of your viral infection.

## Help Yourself Feel Better While You Are Sick

A cold usually lasts only a couple of days to a week. Feeling tired from the flu may continue for several weeks.

To feel better while you are sick:

- Drink plenty of fluids.
- Get plenty of rest.
- Use a cool mist vaporizer or a humidifier — an electric device that puts water into the air.
- Use saline nose spray to ease dry nasal passages.
- Use a medicine that reduces fever when needed.

Contact Your Doctor Again if:

- Your symptoms get worse.
- Your symptoms last a long time.
- You begin to have shortness of breath or difficulty breathing.
- After feeling a little better, you develop signs of a more serious problem. Some of these signs are a sick-to-your stomach feeling, vomiting, high fever, shaking chills or chest pain.

From FDA web site [fda.gov](http://fda.gov)

**STATE OF NEW YORK  
MORTGAGE AGENCY PARTNERS  
WITH DHCR, HUD AND PUBLIC  
HOUSING AUTHORITIES TO  
OFFER 2% MORTGAGES TO  
SECTION 8 RECIPIENTS**

NEW YORK-Monday, June 9, 2008-The State of New York Mortgage Agency (SONYMA) today announced that it is partnering with the NYS Division of Housing and Community Renewal (DHCR), the U.S. Department of Housing and Urban Development (HUD) and public housing authorities around the state to offer very low 2% fixed-rate mortgages to recipients of Section 8 vouchers to help them become first-time homebuyers.

The "SONYMA Section 8 Voucher Homeownership Mortgage Program" is the latest SONYMA initiative designed to encourage sustainable homeownership among low- and moderate-income households in New York State at a time when tightening credit has made it more difficult to obtain financing from conventional lenders.

The program was announced to coincide with National Homeownership Month in June. Under the program, eligible voucher recipients who successfully complete homeowner counseling courses and receive a Section 8 homeownership voucher can use the assistance to pay their mortgage instead of their monthly rent. The program will also free up resources for local public housing authorities and local Section 8 administrators, enabling them to help more voucher recipients purchase homes.

"Our new voucher homeownership mortgage initiative will promote sustainable affordable

homeownership, which is our agency's mission," said Priscilla Almodovar, SONYMA President and Chief Executive Officer. "It helps voucher recipients transition into homeownership. And it enables public housing authorities and non-profits to help more Section 8 recipients achieve the American dream of homeownership."

Deborah VanAmerongen, Commissioner of the Division of Housing and Community Renewal (DHCR), said, "New York State is a national leader in helping families become homeowners through the Section 8 Housing Choice Voucher Homeownership Program. Nearly 700 mortgages have been secured by New York's housing agencies since this program began, and the new product being offered by SONYMA will allow us to help even more residents of New York purchase a home of their own."

Paula Blunt, HUD General Deputy Assistant Secretary for HUD's Office of Public and Indian Housing, said, "HUD is proud to be part of this collaboration. HUD's voucher homeownership programs have already helped nearly 12,000 families become homeowners. Because these first-time buyers get counseling on what it takes to be a homeowner, they will be safe and secure in their new homes. Last year, more than 96 percent of homeowners in trouble who completed a HUD-approved housing counseling program avoided foreclosure."

Marianne Garvin, President of the Community Development Corporation of Long Island, said, "Our families are hard workers who contribute to the local economy. They have the financial skills to achieve healthy homeownership, but they need an appropriate mortgage to turn the dream into a reality. I applaud the state leaders for creating this innovative mortgage financing that will enable our families to purchase their first home on Long Island."

DHCR's Section 8 Housing Choice Voucher Program and other public housing authority programs provide Federal housing assistance to low-income renters and homeowners. Under the program, Federal vouchers pay all monthly housing costs that exceed 30% of recipients' monthly household income. To be eligible, recipients' household income must be less than 50% of the Area Median Income for their region.

Renters must participate in the Section 8 voucher program for at least 12 months, be working full time and meet income guidelines to be eligible for the homeownership program. To take advantage of the SONYMA Section 8 Voucher Homeownership Mortgage Program, voucher recipients should contact the local administrator of their Section 8 program-either the local public housing authority or the not-for-profit that serves as the Section 8 local administrator. This agency will put renters in touch with a local homeowner counseling program, which will offer homeownership counseling courses and help determine whether renters are financially self-sufficient to buy a home. A list of DHCR's local administrators is available at [www.nysdhcr.gov/ohm/units](http://www.nysdhcr.gov/ohm/units).

HUD's list of other local administrators in the state is available at [www.hud.gov/offices](http://www.hud.gov/offices). Eligible renters who successfully complete a counseling course and meet credit criteria will then be able to shop for a home, condo or co-op they can afford. To obtain a SONYMA mortgage, they should contact a SONYMA participating lender. A list of SONYMA participating lenders is available at [www.nyhomes.org](http://www.nyhomes.org).

The SONYMA Section 8 Voucher Homeownership Mortgage Program is patterned after a similar program announced in April with Habitat for Humanity of New York State, in which buyers of Habitat homes can

obtain 2% mortgages to finance their purchases.

Participants will be able to finance up to 99% of their purchase with a SONYMA mortgage. They will also be able to take advantage of other features of SONYMA's low-interest mortgage program, including no points, a \$400 limit on bank fees and the option of closing-cost assistance.

Under SONYMA's closing-cost assistance program, homeowners can borrow up to \$5,000 or 5% of the SONYMA mortgage loan amount (whichever is higher) to help pay closing costs. No monthly payments are required and the closing-cost assistance loan is forgiven after 10 years.

The State of New York Mortgage Agency was created in 1970 with the mission of helping low- and moderate-income families become homeowners. It offers a variety of low down payment mortgages that provide below-market fixed interest rates, as well as closing cost assistance through a network of participating lenders across the state.

The Division of Housing and Community Renewal is one of America's oldest affordable housing agencies. Originally created within New York's Department of State in 1926, the Division of Housing administered the first Limited Dividend program and the first state-subsidized public housing program in the nation. DHCR is responsible for the supervision, maintenance and development of affordable low- and moderate-income housing in New York State. The U.S. Department of Housing and Urban Development is the nation's housing agency committed to increasing homeownership, particularly among minorities; creating affordable housing opportunities for low-income Americans; and supporting the

homeless, elderly, people with disabilities and people living with AIDS. The Department also promotes economic and community development, and enforces the nation's fair housing laws. More information about HUD and its programs is available on the Internet at [www.hud.gov](http://www.hud.gov) and [www.espanol.hud.gov](http://www.espanol.hud.gov)

## **BRIGHTER TOMORROW GRANTS**

Each year the Multiple Sclerosis Foundation makes dreams come true for individuals with multiple sclerosis across the country through the Brighter Tomorrow grant.

The goal of the grant is provide individuals with MS with goods or services (valued at up to \$1000.00 per recipient) to improve their quality of life by enhancing safety, self-sufficiency, comfort, or well-being.

Recipients of the Multiple Sclerosis Foundation's Brighter Tomorrow grant have received car repairs, ramps, wheelchairs, walkers, eyeglasses, computers, appliances, televisions, furniture, therapeutic equipment, hobby supplies, retreats, and various home modifications.

To qualify, a person must be 18 years of age or older and diagnosed with MS, or the parent of a minor child diagnosed with MS, and be a permanent U.S. resident. They must not have any other means of fulfilling the need they express.

Applicants are asked to provide basic personal and financial information, and to write a brief essay of 100 words or less to describe how the grant would help them have A Brighter Tomorrow.

If you would like to apply for a Brighter Tomorrow grant, simply fill out the online application at [www.msfocus.org.org/programs\\_cruise](http://www.msfocus.org.org/programs_cruise), print an application, or call 888-673-6287 to receive an application by mail.

For further information on the *Brighter Tomorrow* grant, call the MS Program Services Department at **1-888-MSFOCUS** or you can contact them by email: [support@msfocus.org](mailto:support@msfocus.org).

## **THE SMALL BUSINESS AND SELF-EMPLOYMENT (SBSSES)**

The SBSSES is a service of the Office of Disability Employment Policy of the U.S. Department of Labor which provides comprehensive information, counseling and referrals about self-employment and small business ownership opportunities for people with disabilities. Entrepreneurship is an exciting opportunity for people with disabilities to realize their full potential while becoming financially self-supporting. Some of the benefits of self-employment or small business include working at home, control of your work schedule and the independence that comes from making your own decisions.

### **WHO SHOULD USE THE SBSSES?**

The SBSSES can answer questions about starting a business or self-employment practice from:

- people with disabilities
- service providers
- friends and family of people with disabilities
- anyone else with an interest in promoting self-employment and small business as career choices for people with disabilities

## WHAT INFORMATION IS AVAILABLE?

The knowledgeable staff of the SBSSES can provide information and referrals about:

### Starting a Business

- a. developing a business concept
- b. market research
- c. obtaining capital
- d. loan guarantees

### Managing a Business

- a. technical assistance resources
- b. growing a business
- c. personnel management
- d. financial management
- e. developing a marketing plan

### Disability Issues

- a. social Security
- b. PASS plans
- c. health care
- d. working at home

## HOW MUCH DOES IT COST?

As with all services provided by the Office of Disability Employment Policy, SBSSES information is free. There is no cost to you for the telephone call or for any materials which they send you. All communications are confidential.

## HOW DO I CONTACT THE SBSSES?

The SBSSES is staffed by the Office of Disability Employment Policy's Job Accommodation Network (JAN), a trusted name in disability information services since 1983.

Telephones are answered Monday through Friday from 9:00 a.m. to 6:00 p.m. (Eastern Time). Voice mail records messages after hours, weekends, and during holidays.

Small Business and Self-Employment Service, Job Accommodation Network, PO Box 6080, Morgantown, WV 26506-6080. Phone: 800-526-

7234 (V) TTY: 877-781-9403, Fax: 304-293-5407,  
http://www.jan.wvu.edu/SBSES, E-mail:  
kccording@wvu.edu

## BUSTI CHURCH OF GOD

A new ministry outreach for people, their families, friends and community support members will be hosted by Busti Church of God. The congregation's mission is to lovingly welcome individuals with disabilities by providing encouragement, support and the opportunity to enjoy and participate in a meaningful worship experience.

The service, which will be held the first Sunday of every month, will be adapted to meet the needs of people with disabilities and those who care for them. All people are welcome to come and enjoy this inclusive, accepting and meaningful worship event. The first service will be held Sunday, October 5 at 4:00 P.M. at Busti Church of God, 996 Forest Ave Extension, Jamestown, NY. More details will follow in the months to come.

For more information, contact Pastor Roy at bustiferg@alltel.net 487-1636, or Sharon, program coordinator at crossed-in@yahoo.com, 736-5324.

## CLINICAL TRIALS

### What is a clinical trial?

A clinical trial is a study carried out in human volunteers to help doctors learn more about the human body and the many diseases that attack it. It may also be used to answer health questions about new medicines and treatments. The information gained from a

clinical study is added to the results from lab and animal testing. This helps researchers find out if the products are safe for humans to use and if they work the way they are supposed to work.

### **What can I gain from joining a clinical trial? You will:**

- Take a more active role in your own health care.
- Try new treatments that are not offered to the public. They may work better than the treatments that are offered now.
- Get free care at some of the best hospitals and clinics in the country.
- Help to expand science and research.

### **What are some risks of being in a clinical trial?**

- Since treatments are new, doctors don't always know what the side effects may be.
- Some treatments may cause problems or side effects that are unpleasant and/or serious.
- The study may take more time than getting a regular treatment. You might need to make lots of visits, have lots of tests, or stay in the hospital.
- The treatment may not work for you.
- Your regular health insurance may not cover the costs of treating any side effects you have during a clinical trial, or after the clinical trial is over. Check with your health plan before joining any clinical trial.

### **What questions should I ask if I am thinking about a clinical trial?**

If you want to take part in a clinical trial, the law says that you must first see papers that tell you all about the benefits and risks of the trial. It must tell you the reasons for the study and how it will be done. These papers are called "Informed Consent".

Informed Consent protects your health while taking part in the clinical research. After reading it, you should be able to go over the

information with the study doctors and ask questions about anything you do not understand. For example:

- Why is this study being done?
- How might the study help?
- What other treatments are available, besides the treatment that is being studied?
- How long will the study take?
- What will happen in the study?
- What problems or side effects could happen?
- Are there treatments for people who have side effects or problems? What are they? Who will pay for them?

Afterwards, you will have to sign the Informed Consent form saying that you got this information and that you understand it. It's your choice to be in the study and you can quit at any time.

### **What is a "placebo"?**

Usually, clinical trials compare a new treatment to a treatment that is already offered to the public. Researchers want to see if the new treatment works as well or better than the old one. In some studies, volunteers may get a placebo. A placebo is often called a "sugar pill". It looks like the product that is being tested, but it doesn't do anything. Using a placebo can be the fastest and surest way to see if the new treatment really works.

Placebos are not used if a patient has a serious illness that needs treatment. All people are told before they join a trial if placebos are going to be used in the study.

### **Who can be part of a clinical trial?**

- Every study has its own rules about who can take part.
- Some studies need volunteers with a certain disease.
- Other studies need healthy people who have no diseases.
- Some studies want just men or just women, or people who are a certain age.

### To Learn More...

Contact the Food and Drug Administration Office of Special Health Issues, Phone: 1-301-827-4460(V), The Federal Relay to or from a government office (between 8 A.M. and 8 P.M. is 800-877-8339. For more help, go to [www.fda.gov/oashi/clinicaltrials/default.htm](http://www.fda.gov/oashi/clinicaltrials/default.htm); National Institutes of Health at [www.nih.gov/health/trials/index.htm](http://www.nih.gov/health/trials/index.htm) or FDA Office of Women's Health at [www.fda.gov/womens](http://www.fda.gov/womens)

Information came from the FDA Office of Women's Health website, [www.fda.gov/womens](http://www.fda.gov/womens).

## CAMPBELLS AND OTHER LABELS

A big thank you to those of you who have been saving labels for us. Campbells has changed its policy. The company no longer wants simply the Campbells name; now it is asking people to send in the UPC code along with the clip and earn logo. (see below)



UPC codes from Franco-American Gravies, Prego Italian Sauces, Market Day products, Swanson Broth, Canned Chicken and Cooking Stock, Prego and Pepperidge Farm products are accepted. Caps from V8 Vegetable and V-Fusion 100 % juice are also accepted.

For a complete list of what to save, go to [www.labelsforeducation.com](http://www.labelsforeducation.com).

## AMENDMENT TO NYS REAL PROPERTY LAW

Bill 6892A is a proposal to amend the real property law, in relation to providing for an extended stay for tenants who are disabled or seriously ill.

**SUMMARY OF SPECIFIC PROVISIONS:** Amends sections 228 and 232-b of the real property law to allow tenants **with disabilities or serious illness** to appeal to a court of law to extend a stay in their dwelling, in the event they are evicted for reasons other than delinquent rent payments or illegal activity.

**EFFECTS OF PRESENT LAW WHICH THIS BILL WOULD ALTER:** Existing law only requires 30 days notice for termination of tenancies.

**JUSTIFICATION:** There is currently a severe lack of accessible housing for people with disabilities. Locating housing that meets the needs of people with disabilities is a challenging task because many people with disabilities face a twofold problem. Many live on a fixed income, and cannot afford the high cost of housing, so they are very limited to the few units that are both inexpensive and accessible. In recognition of this problem, this bill would provide people living with disabilities additional time to secure new housing in the event they are evicted for causes other than delinquent rent payment or illegal activity.

The bill is currently in the Housing Committee, chaired by Vito Lopez (e-mail: [lopezv@assembly.state.ny.us](mailto:lopezv@assembly.state.ny.us); LOB 943, Albany, NY 12248, phone 518-455-5537 [v]). Ask him to act on it and release it out of committee. The bill's sponsor, Kevin Cahill (e-mail: [cahillk@assembly.state.ny.us](mailto:cahillk@assembly.state.ny.us), LOB 713, Albany, NY 12248, phone 518-455-4436 [v]). The Assembly's TTY number is 800-462-7585.



# TRANSITION NEWS



## **VESID REVISES TRANSITION REFERRAL, PLANNING, AND SERVICES POLICY**

Effective August 1st VESID has amended its policy on providing services to students preparing to transition from school into the workforce. Successful transitioning from an educational setting to employment is greatly assisted by successful collaboration between the education and workforce programs. The Office of Vocational and Educational Services for Individuals with Disabilities (VESID) improves the opportunities for successful employment by becoming involved with secondary students before graduation.

To prevent any gap in services between the education and the vocational rehabilitation services, the VESID vocational rehabilitation counselor can provide transition services that involve planning and preparing for the students future employment to students with disabilities still in secondary school. Two years prior to completing school a VESID vocational rehabilitation counselor will work to identify and refer in-school youth with disabilities who are likely to be eligible for VESID services. The goal will be to assist the student to obtain employment outcomes in the most integrated setting possible consistent with the individual's unique employment factors.

View the VESID Transition Policy at [www.ebulletin.us/archive/2008/september](http://www.ebulletin.us/archive/2008/september) for further details on the transition services being offered by VESID and more details on eligibility and documentation requirements for students wishing to access these services.

## **SUPPORTING STUDENTS WITH TRAUMATIC BRAIN INJURY – LEARNET**

As with many other parents, Dawn Schessl was very concerned about her son's academic performance in school. But unlike the issues encountered by many eight year olds, her son Tyler had incurred a Traumatic Brain Injury and after 7 weeks of in hospital treatment and rehabilitation he had returned to Jefferson Ave. Elementary School in Fairport, NY. Given the limitations and learning issues secondary to the brain injury, how could Dawn ensure a successful reintegration academically and socially back into Tyler's home school environment where he could be with all of his friends?

That's when Dawn discovered, thanks to her FACTS coordinator, the Learning Education and Resource Network (LEARNet), developed by the Brain Injury Association of New York State (BIANYS). Mrs. Schessl felt that this resource



would help the school district and Tyler's teachers to have the tools they would need to ensure his success.

In Mrs. Schessl's own words: "When I first went to the LEARNet website ([bianys.org/learnnet/index.html](http://bianys.org/learnnet/index.html)), I listened to the Problem-Solving System Video Introduction with Dr. Mark Ylvisaker, Ph.D. I immediately went to the What Problems Have You Seen? section. It was here that I recognized things Tyler was doing, as mentioned on the website. I sighed in relief and felt as if I could relate. This useful tool was the answer to many of my prior unknowns. It was like I found the golden book, a reference guide that could be used daily in school by the teachers and support staff as well as at home.

There isn't one specific area of LEARNet related to Tyler's success. Because Tyler's brain injury related to the frontal lobe, the LEARNet sections pertaining to Cognitive Intervention, Cognitive and Learning Strategies, and Organization and Organizational Supports were the most pertinent areas."

An important key was the support and commitment of the Fairport Central School District to work with the family on implementing this reintegration and learning protocol. Key to this support was Team Case Manager Margaret Schoenfeld, and Richard Greene, the Jefferson Elementary Building Principal, as well as the dedicated other teachers and clinicians supporting Tyler. Tyler is now 10 and continuing to make gains as well as looking forward to a new school year.

Information appeared in the September issue of NYS E- bulletin [http://www.ebulletin.us/archive/2008/september/09\\_08\\_supporting\\_students\\_tbi.php](http://www.ebulletin.us/archive/2008/september/09_08_supporting_students_tbi.php)

## **Inclusive Service Learning Manual**

Service Learning is an approach to teaching and learning that combines real and needed community service with prescribed academic learning goals. The Magellan Foundation in collaboration with the New York State Education Department Learn and Serve America Program, with funding from the Developmental Disabilities Planning Council and the Corporation for National and Community Service, worked with numerous school districts in recent years to assist schools with including children with disabilities in service learning programs. As a result of this inclusive service learning project a manual was developed to provide instruct and technical assistance to other districts who are interested in students with and without disabilities working side-by-side on service learning activities. If you are interested in obtaining a CD copy of the manual, please contact Fran Hollon at the NYS Education Department [fhollon@mail.nysed.gov](mailto:fhollon@mail.nysed.gov) or Kerry Wiley at [kwiley@ddpc.state.ny.us](mailto:kwiley@ddpc.state.ny.us) or call DDPC at 1-800-395-3372.

### **VA ANNOUNCES ON-LINE CLAIMS APPLICATIONS**

WASHINGTON - The Department of Veterans Affairs (VA) announced on July 16 that on-line applications are now accepted from veterans, survivors and other claimants filing initial applications for disability compensation, pension, education, and vocational rehabilitation and employment benefits without the additional requirement to submit a signed paper copy of the application.

Effective immediately, VA will now process applications received through its on-line application website (VONAPP) without the claimant's signature. The electronic application

will be sufficient authentication of the claimant's application for benefits. Normal development procedures and rules of evidence will still apply to all VONAPP applications.

VONAPP ([www.va.gov/onlineapps.htm](http://www.va.gov/onlineapps.htm)) is a Web-based system that benefits both internal and external users. Veterans, survivors and other claimants seeking compensation, pension, education, or vocational rehabilitation benefits can apply electronically without the constraints of location, postage cost, and time delays in mail delivery.

VONAPP reduces the number of incomplete applications received by VA, decreasing the need for additional development by VA claims processors. The on-line application also provides a link to apply for VA health care benefits and much more.

Over 3.7 million veterans and beneficiaries receive compensation and pension benefits from VA and approximately 523,000 students receive education benefits. Approximately 90,000 disabled veterans participate in VA's Vocational Rehabilitation and Employment program.

For more information about VA benefits, go to VA's website at [www.va.gov](http://www.va.gov) or call the toll-free number at 1-800-827-1000. (TDD): 1-800-829-4833



## **TRANSPORTATION FOR PEOPLE WITH DEVELOPMENTAL DISABILITIES**

Through a grant from the Western New York Developmental Services Office, Southwestern Independent Living Center provides FREE evening and weekend wheelchair accessible transportation to Chautauqua County residents who are living with family members. This service is not exclusively for people living with parents. Riders can live with their parents, spouse or their own children. Riders can use this transportation service throughout the county for recreational purposes. Riders must provide documented proof of disability.

For more information, call Helen at 661-3010.

## **VOTE!!!!**

**The General Election is November 4.** Mail registration applications must be postmarked no later than **October 10** and received in Mayville no later than **October 15** to be eligible to vote in the general election. Helen has voter registration forms. Come in or call her at 661-3010 if you need one. Forms are available on line at the NYS Board of Election's web site at <http://www.elections.state.ny.us/>. You can also find your polling place there.

You may register at your local board of elections or any state agency, including our office, participating in the National Voter Registration Act, on any business day throughout the year but, to be eligible to vote in the general election, **your application must be received no later than October 10**, except if you have been honorably discharged from the military or have been a naturalized citizen since

October 10, you may register in person at the board of elections up until **October 24**



## - REMINDER FOR MEDICARE PART D RECIPIENTS

If you are currently enrolled in Medicare Part D and want to change your insurance carrier, you must make the change **BETWEEN NOVEMBER 1, 2008 AND DECEMBER 15, 2008.**

There are many resources that a beneficiary could use to advise them on how to compare and choose a plan in their area:

- A provider, counselor or benefit specialist
- 1-800-MEDICARE (manning phones 24 hours a day); TTY uses dial 1-877-486-2048
- The Medicare website, [www.medicare.gov](http://www.medicare.gov), and its Medicare Part D Drug Plan Finder Tool
- Local health care organizations
- Local pharmacies
- The Health Insurance Information Counseling Assistance Program (HICAP) 1-800-333-4114.

The Medicare Part D Drug Finder tool provides general information about various drug plans. This online tool will help beneficiaries view case-specific information regarding their level of benefits, including costs, levels of coverage, and names and addresses of preferred and non-preferred pharmacies in their area. It will also

allow individuals to enroll in a plan or switch their plan.

Additionally, the Drug Plan Finder Tool provides beneficiaries with: 1) side-by-side comparisons of up to three different drug plans offered by companies in their region, 2) specific cost information for each plan, 3) a search tool that allows an individual to input their medications in order to find a PDP that provides their medications, and 4) identification of the best plan for the individual based on their specific medications and benefits level.

If you need assistance, contact Linda 661-3012 (V/TTY)

## REBATE

If you haven't already done so, you have until **OCTOBER 15** to file for the federal governments tax rebate or stimulus package

To receive this benefit you must show at least \$3,000 in qualifying income. Social Security, Veterans Benefits and Retired Railroad Workers are considered Qualifying Income. Supplemental Security Income (SSI) is not considered Qualifying Income. If you received any of the Qualifying Income and SSI you still qualify for the Stimulus Payment as long as the Qualifying Income is above \$3,000. Individuals should receive at least \$300 and a couple would receive \$600.

Questions, call Dick 661-3041.

## DISABILITY SAVING ACCOUNTS

I received several calls about the article on Disability Saving Accounts. First, a correction, the legislation was introduced by Senator Christopher Dodd (R- CT) not Christopher Dunn. The Senate version (S. 2741) is in the Senate Finance Committee, chaired by Max Baucus (D-MT). Contact committee members at 219 Dirksen Senate Office Bldg., Washington, DC 20510-6200; phone 202-224-4515 (v) or 800-877-8339 (Federal Relay Number) and ask them to vote bill out of committee before the session ends.

A House of Representatives (HR 2370) version sponsored by Rep. Ander Crenshaw (FL), with 105 co-sponsors, is in the House Ways and Means Committee, chaired by Charles Rangel (NY). Contact committee members at 1102 Longworth House Office Bldg., Washington, DC 20215; phone 202-225-2010 (v) or 800-877-8339 (Federal Relay Number) or e-mail the members by going to the committee's web site at <http://waysandmeans.house.gov/contact.asp> and ask them to vote bill out of committee before the session ends.

I have a little more information. The bill amends the Internal Revenue Code to allow a tax exemption for disability savings accounts that have a value of \$250,000 or less and are established for beneficiaries under the age of 65 who are blind or disabled.

It allows tax-free distributions from such accounts for certain services provided to account beneficiaries, including education services, respite care, clothing, therapy, nutritional management, and funeral and burial expenses.

It also allows tax credits for contributions of up to \$2,000 made to a disability savings account and for certain entities that maintain disability savings accounts.

The bill permits disability savings accounts to be disregarded in determining eligibility for Medicaid benefits and certain other means-tested federal programs.

It also requires the Secretary of Health and Human Services to establish a program for marketing, outreach, and education related to disability savings accounts.

The text of the bill can be viewed at <http://thomas.loc.gov/cgi-bin/thomas>. Call Chris for information if you do not have computer access.

**VOTE  
NOVEMBER  
4**