

New York StateWide Senior Action Council

MEMBER UPDATE

SPRING 2025



Maria Alvarez

Join us at Convention 2025: The New Look of Aging!

This year, StateWide's Annual Convention theme is: ***"The New Look of Aging"***. Aging, once viewed as a linear journey marked by diminishing vitality, has undergone a transformative redefinition in recent years.

NEW LOOK OF AGING

The "New Look of Aging" celebrates the diversity of experiences, individuality, and possibilities that come with growing older. Far from being a period of decline, it acknowledges aging as a phase rich with opportunities for growth, self-expression, and fulfillment.

Today, perspectives are shifting, fueled by advancements in medicine, increasing life expectancy, and evolving societal norms. People are embracing aging as a part of life's natural rhythm rather than a limitation. This change is reflected in cultural narratives, media representations, and the growing recognition of older adults as influential contributors to their communities.

With the 65+ population making up more than 20 percent of the population of New York state, it is our intent to explore the impact that we have as a group, receive updates on current issues, and, as always, shape the agenda of issues which our members will work on for the next year.

***We will see you in Saratoga Springs on
October 13 – 15, 2025!***

Maria Alvarez

Executive Director

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Medicare, Medicare Fraud and Patient's Rights Helpline 800-333-4374

STATE BUDGET

State Budget Adopted Late – Filled with lots of new laws & spending.

The Governor and the Legislature finally agreed to a budget on May 8th, filled with new policy and funding.



StateWide held its annual budget briefing on May 16th, details are posted on our website.

The budget delivers tax cuts to New York families, while making investments in education and health care and keeping billions in reserves. It adds \$35 million in new funding to address waiting lists in office for aging services (a total of \$53m) and provides a cost of living increase of 2.6% for core aging programs (EISEP, Wellness & Nutrition, and Community Services for the Elderly.)

While we were disappointed that no increase in funds was provided for StateWide's two state contracts (assistance with Patient Rights and navigating and enrollment in Medicare & EPIC), we are happy to report that once again the **Legislature averted a cut in StateWide's Patient Rights Helpline funding**; we will have the same level of funding as provided last year for both of our programs. **Thank you to all who called your legislators to secure this funding – we couldn't do what we do without your support!**

The largest amounts of funding were dedicated to increasing Medicaid provider rates, funding repairs and upgrades for the Metropolitan Transportation Authority, and resolving an outstanding insolvency of the Unemployment Insurance Fund.

TAX RELIEF

A sales tax surplus rebate check ranging from \$150 - \$400 will be mailed this fall to eligible New Yorkers. (An individual income tax filer with income under \$150,000 and Joint filers under \$300,000.) The budget also lowers the personal income tax rate on middle income taxpayers.

The STAR (School Tax Relief Program) will see some updates that simplify eligibility, allow the **Enhanced STAR** for any income eligible household with at least one resident over the age of 65, and waive the annual statement of income eligibility from low income owners who are exempted from filing income taxes after 3 years of filing the annual statement.

HOUSING

Funding was made available for both upstate and NYC affordable housing. NYC received \$1 billion to fund its "City of Yes" housing initiatives. Outside of NYC, low-interest loans will be made to developers who include affordable housing in new buildings and a new fund was created to provide rent relief for people at risk of homelessness.



UNKNOWN & UNADDRESSED IMPACT OF EXPECTED FEDERAL BUDGET CUTS

The Governor and the Legislature formed the budget based on what was known at the time regarding state revenue and expenses.

While Congress is negotiating the federal budget, there's no way to know exactly how

to prepare to close an expected budget gap. Forty percent of New York's overall budget is currently supported by federal funds.



Furthermore, the White House has threatened to end Congestion Pricing Tolls that offset spending on MTA improvements. As a result of the uncertainty, the Governor has authority to make cuts in the budget mid-year if there is "an extraordinary economic downturn" indicating the need to quickly respond to a potential recession or a revenue shortfall due to federal cuts.

The Governor, with consent of the Legislature, can make cuts if revenue drops by \$2 billion, after drawing from the state's rainy day fund.

HOME CARE CRISIS CONTINUES

Also unaddressed in the budget was the home care worker shortage and a needed repeal of Medicaid law, not yet in effect, that increases the number of tasks that require help in order to qualify for coverage. Another Medicaid change expected to be implemented soon is a longer financial asset review of 2 ½ years to qualify for Medicaid home care. Both Medicaid changes are expected to go into effect later this year and will impact new applicants only.



No further changes were made to the **Consumer Directed Personal Assistance Program**, in spite of consumer complaints about the difficult transition on April 1 to a single fiscal intermediary awarded by the state to administer the program. Some legislators pledged to seek relief after the budget.

The Governor proposed new laws & negotiations on some delayed the adoption of the budget.

One proposal that we closely monitored was not included in the final budget – it would have allowed banks and investment brokers to hold payments when they suspect financial exploitation. StateWide continues to advocate for efforts to fight financial exploitation – with needed "guardrails" to protect consumers that were missing from the budget proposals, including expedited case investigation, detailed training and limits on financial holds.

New Consumer Protections Added



Buy Now, Pay Later Loans

Lenders who offer credit directly to consumers in connection with the purchase of goods or services will have to be licensed by NYS.



Subscription Cancellation

Updated disclosure requirements on automatic subscription or service renewals and allows subscribers to cancel at any time.



Standardizing Returns & Refunds

Large retailers must offer a full refund, equal exchange or store credit for returns within 30 days of purchase (with receipt.)



Disclosure of Personalized Algorithm Pricing

Companies that determine the price of something due to a consumer's web browsing history will have to clearly disclose that practice in their pop-up ads.

POSSIBLE FEDERAL BUDGET CUTS LOOM LARGE

The Budget being negotiated by Congress for the new fiscal year that starts on October 1 could have a profound impact on New Yorkers and on our state budget. Any reduction in federal spending – and billions lost are expected based on evidence when we went to press with this article – will likely result in mid-year state funding cuts to programs that older New Yorkers rely upon.

The budget passed by the House of Representatives on May 22nd represents the largest transfer of wealth from lower income Americans to the richest. That means essential programs will face unprecedented cuts to enable large tax cuts for millionaires and billionaires and large corporations while providing only modest benefits for the rest of us. The budget bill counts on failed “trickle down economics” to deliver a promised increase in jobs and overall economic growth.

The so-called “savings” achieved through draconian budget cuts will not fully fund the tax cuts and the deficit will increase as a result. While some members of Congress are still demanding further cuts and some Senators are seeking to minimize Medicaid cuts, the imbalance in the passed bill will result in the “Pay Go” rule being implemented. This rule requires automatic cuts, and in Medicare that is projected to be \$500 billion over the next 10 years.

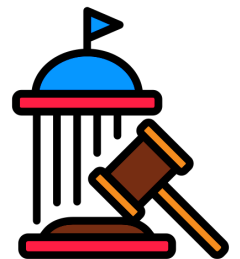


Meanwhile, there would be an immediate impact on those that rely on:

- ✓ Medicaid (with planned \$700 billion cuts)
- ✓ Medicare Savings Programs
- ✓ The Health Care Exchange
- ✓ Food stamps (SNAP)
- ✓ Utility assistance (HEAP)

Those planned cuts will indeed trickle down – potentially closing hospitals, rural and safety net providers that will impact access to care and out of pocket costs for all of us, regardless of the type of insurance we have. Changes in the Department of Health and Human Services have eliminated the Administration for Community Living that administers the Older Americans Act. As a result, funding for critical aging programs may be delayed, diminished and programs eliminated without regard for the growing needs of an aging population.

At press time, this bill now is under consideration in the US Senate. If they make changes, it will go back to the House to vote again. We expect the



Senate to finish their deliberations by the end of June before their Independence Day recess. As always – stay tuned and stay active in policy matters that impact yourselves and your families.

WERE YOU SWITCHED FROM INPATIENT TO OBSERVATION STATUS IN THE HOSPITAL?

You May Have the Right to Appeal.

Some Medicare beneficiaries are admitted to the hospital as inpatients, only to have their status changed to observation—which can impact coverage for follow-up care like rehabilitation in a skilled nursing facility. In certain cases, you have the right to appeal to Medicare to be recognized as an inpatient for coverage purposes.

Who Can Appeal?

You may be eligible to file an appeal if all of the following apply:

- You were hospitalized on or after Jan 1, 2009.
- You had Original (Traditional) Medicare (not a Medicare Advantage plan) during that hospitalization.
- You were admitted as an inpatient and then reclassified to observation status.
- You received one of the following:
 - ⇒ A Medicare Outpatient Observation Notice (MOON) from the hospital.
 - ⇒ A Medicare Summary Notice (MSN) indicating observation services not covered under Medicare Part A.

AND either:

- You had Medicare Part A only (no Part B) -or-
- You had both Medicare Part A and Part B,
 - ⇒ You were in the hospital for at least three consecutive days, but fewer than three inpatient days - and -
 - ⇒ You were or still could be admitted to a skilled nursing facility within 30 days of your hospital discharge.

How to File an Appeal in New York

- Call LIVANTA, the Medicare Quality Improvement Organization, 1-866-815-5440. Ask for a FAST APPEAL.

If you are currently in the hospital, it's best to file the appeal before discharge. However, you may still appeal after leaving the hospital.

Retrospective Appeals

If your hospitalization occurred between 2009 and 2024, you can file a retrospective appeal. Beneficiaries filing a retrospective appeal have 365 days from January 1, 2025 to file a request for a retrospective appeal with the Eligibility Contractor.



It may be necessary for you to request your hospital records. Medicare will review whether a doctor originally admitted you as an inpatient and whether your status was later changed to observation.

Get Help

- StateWide's Patients' Rights Toolkit includes brochures on topics such as Observation Status and the Medical Appeals Process, Medical Records Q & A, Know Your Rights as a Nursing Home Resident and more.
- For more information visit www.nysenior.org or **call our Helpline at 800-333-4374** to request brochures or schedule an in-person or virtual presentation.



MEDICARE SAVINGS PROGRAM (MSP) MONTHLY INCOME & ASSET LIMITS				
2025 NY MONTHLY INCOME LIMITS			2025 NY ASSET LIMITS	
PROGRAM	INDIVIDUALS	COUPLES	INDIVIDUALS	COUPLES
QI	\$2,446	\$3,299	NO LIMIT	NO LIMIT
QMB	\$1,820	\$2,453	NO LIMIT	NO LIMIT
MEDICAID	\$1,820	\$2,453	\$32,396	\$43,781

In 2025, Minimum Savings \$185/mo. – with MSP enrollment, no Part B premium will be deducted from your Social Security check.

Income limits are based on the 2025 Federal Poverty Level (FPL). These limits include a \$20 disregard. You may qualify even if your income is slightly higher. If you have any questions or need assistance applying for the Medicare Savings Program, please contact us at 1.800.333.4374.

If you are eligible for MSP, you will automatically receive Extra Help with Part D costs. If you apply for Extra Help without first applying for the Medicare Savings Program, you have a lower income limit and are subject to an asset test.

We recommend applying for MSP with the new NYS improved income limits, then Extra Help is covered with no asset test.

EXTRA HELP WITH PART D COSTS – APPLY THROUGH SOCIAL SECURITY	
2025 MONTHLY INCOME LIMIT & ASSETS	2025 MONTHLY INCOME LIMIT & ASSETS
INDIVIDUAL	COUPLE
\$1,714 (income)/\$16,100 (assets)	\$2,320 (income)/\$32,130 (assets)

Applying/Qualifying for Extra Help via Social Security will not automatically give you the monthly Part B premium assistance offered by MSP.

Medicare, Medicare Fraud and Patient's Rights Helpline 800-333-4374

DON'T TRUST Caller ID. Scammers can **FAKE IT**, even your Doctor's Phone Number!



Scammers are getting sneakier. They can now manipulate your caller ID to make it look like your doctor's office, Medicare, pharmacy or even a local hospital is calling. **This trick is called "spoofing," and it's designed to gain your trust and steal your personal information.**

Scammers often target older adults, believing they may be more trusting and less familiar with new technology. **But awareness is your best defense.**

What Scammers might say:

- This is your doctor's office. Your doctor says you need a back brace, please confirm your Medicare number to proceed.
- Your test results are ready, but we need your Social Security number to verify.
- This is Medicare. We need to confirm your Social Security number to keep your coverage active.
- This is your pharmacy. We need your date of birth and insurance information to refill your prescription.
- There's a billing issue with your last doctor visit — we need payment information to resolve it.



Here are some Ways to PROTECT YOURSELF:



- Don't share your personal information over the phone unless you're 100% sure who you're talking to.
- Hang up and call back using a number you trust — like the one on your doctor's website or your Medicare card.
- Do not respond to any questions, especially those that can be answered with "YES" or "NO."
- Check your Medicare Summary Notices (MSNs) and Explanation of Benefits (EOBs). Look for SUSPICIOUS CLAIMS, such as supplies or telehealth visits you didn't receive.
- Be cautious if you are being **PRESSURED** for information immediately.

If you've been contacted by a scammer or suspect Medicare fraud, report it to the NYS Senior Medicare Patrol (SMP)! **Call our Helpline at 800-333-4374.**

StateWide is committed to providing education about Medicare and Prescription Drug Coverage, Medicare Fraud, Patients' Rights and more. If you or your organization would like to request a presenter from StateWide, please call us.

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STATE WIDE
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www.nysenior.org • 800-333-4374

SMP
Senior Medicare Patrol
Preventing Medicare Fraud

Medicare, Medicare Fraud and Patient's Rights Helpline 800-333-4374

2025 Award Nomination Form

Each year at our Annual Convention, NY StateWide Senior Action Council awards outstanding seniors for their leadership to improve the lives of older residents:

Rose Kryzak Advocacy Award

An advocate and a leader on public policy issues locally and at the state level to promote the well being of older New Yorkers.

Paul E. Harenberg Award

Trains and educates others about important issues and programs benefitting seniors.

Robert E. O'Donnell Memorial Award

Promotes the growth and development of the New York StateWide Senior Action Council.

Michael Burgess Award

Promotes the senior movement through social activism, leadership, and the improvement of the quality of life of older New Yorkers.

Please Check one. Use one form per nominee:

_____ Rose Kryzak Advocacy Award*

_____ Paul E. Harenberg Award

_____ Robert E. O'Donnell Memorial Award*

_____ Michael Burgess Award

Nominee (person being nominated)

*Nominee must be a StateWide member

Name _____

Address _____

StateWide Chapter or County of Residence _____

Phone () - E-mail _____

Nominator (person filling out form)

Name _____

Address _____

StateWide Chapter or County of Residence _____

Phone () - E-mail _____

On a separate piece of paper please provide a statement of why the nominee is deserving of this award and include a description of his or her activities.

All forms must be postmarked by **September 15, 2025**. Any StateWide member in good standing can make a nomination. Nominees must be at least 55 years of age. You can mail, fax or email your nomination form. Fax: (518) 436-7642 Email: gail@nysenior.org

Address: NY StateWide Senior Action Council, 4 Computer Drive West, Suite 205, Albany, NY 12205

New Individual Members:

Jennifer Andres	Buffalo
Donna Anderson	White Plains
Marie Beausil	Staten Island
Cynthia Hennessy	Colton
Merlin Horsford	Brooklyn
Beatrice Jabbaar	Williamsville
Gloria Lewis	Brooklyn
Sandra Lyken	Brooklyn
Sandra May	New York
Sandy Miller	Norwood
Elenora Pierce	Brooklyn
Dianne Poonai	Mt. Vernon
Tomeka Price	Troy
Tonya Rood	Hermon
Candice Sessoms	Brooklyn
Kathleen Stein and William Hunt	Canton
Tom Tatun	Troy
Mary Wahl	Vestal
Pearl Ware	Brooklyn

New Lifetime Members:

Michelle Francis	Brooklyn
Margaret Graham	New York
Fellmiller Green	Brooklyn
Luella LaFranque	New York
Veronica and Benjamin McCullough	Buffalo
Robert O'Connell	Clifton Park
Morton Singer	Long Island City

Kryzak Fund Contributors:

Maria Alvarez	Long Island City
Priscilla Bassett	New York
Ann Converso	Lawtons
Mary Degen	Malone
Helen Edelstein	Rhinebeck
Margaret Graham	New York
Sharon Green	Brooklyn
Marcus Harazin	Delmar
MaryAnn and Mark Hildebrandt	Saugerties
Elizabeth Kryzak	Flushing
Laura Mason	Brooklyn
Barbara McBurnie	Parishville
Shirley Meek	Oswegatchie
Claire and Larry O'Brien	Kingston
Richard Poplaski	Ballston Lake
Michelle Rogers	Saratoga Springs
Susan Schrader	Ft. Covington
Robert Sinacore	Albany
Doris Smith	Moravia
Martha Steuding	Olivebridge
Barbara Thomas	Schuylerville
Susan Tucker	New York
Byron and Joan Tzou	Maspeth
Lauryn Wilson	Bronx

New Organization Members:

Orleans County	Albion
Cornell Cooperative Extension	



You can make your contribution to StateWide in honor or in memory of someone. These gifts will be recognized in our newsletter.

In Memory of:

Jimmy Carter

Honored by:

Esther Grennell and
William McDaniel

In Memory of:

Gerald Crawmer

Honored by:

Gail Myers

In Memory of:

Betsy Belle Eadie

Honored by:

John Eadie

In Memory of:

James O'Neal

Honored by:

Maria Alvarez

In Memory of:

Richard Robinson

Honored by:

Margaret & R. Patrick Corbett

In Memory of:

Geri Shapiro

Honored by:

Maria Alvarez

In Memory of:

Richard Sweeney

Honored by:

Maria Alvarez

2025 Convention Schedule - The New Look of Aging

MON. 10/13

- 12 - 3 PM **REGISTRATION**
 3:00 PM **CONVENTION**
 Welcome from Saratoga Springs Mayor
 President's Opening Remarks
 Executive Director Report
 Updated Elder Economic Security Index™ - How much does an Older New Yorker need to live in their home
- 5:30 PM **HAPPY HOUR (Hotel Restaurant)**
 Meet friends old and new
 Dinner on your own
- 7 - 9 PM **EVENING OPTIONS**
 1) Karaoke (light refreshments)
 2) Casino (transportation provided)
 3) Documentary (50 minutes) and Discussion with Joe Dadey (light refreshments). "The Voice of the Hudson" - weaving human endeavor with environmental advocacy.
 4) Explore on your own - dining and shopping in downtown Saratoga just a few steps away.

TUE. 10/14

- 7 - 8:30 AM **BREAKFAST**—Overnight guests eat breakfast in hotel restaurant
- 8:30 - 9 AM **OPENING SESSION**
 9 - 10 AM State and Federal Budgeting—are we ready for the services the future generations of older adults will need. Ron Deutsch, New Yorkers for Fiscal Fairness
- 10 - 11 AM Preparing for your future long term care needs while preserving family wealth for future generations. Ron Fatullah, Esq. Meltzer, Lippe, Goldstein & Breitstone, LLP

TUE. 10/14

- 11 - Noon Medicare and EPIC Updates
 12 - 1:00 PM **LUNCH**
 Guest Speakers: NYS Assembly Aging Committee Chair Rebecca Seawright* and NY Senate Aging Committee Chair Cordell Cleare
- 1 - 2:00 PM **EXHIBIT HALL**
 2 - 3:00 PM **CHOICE OF BREAKOUT SESSION**
Choice of 1 or 2
 1) Protecting yourself and future generations from climate challenges
 2) What's ahead for Medicaid, Lara Kassel, Medicaid Matters
- 3:10 - 4:10 PM **CHOICE OF BREAKOUT SESSION**
Choice of 3 or 4
 3) SMP Meeting (Open to all, mandatory for SMP volunteers)
 4) To be determined
- 4:15 - 5:15 PM **AFTERNOON OPTIONS**
 1) Legislative Issues Town Hall Meeting
 2) Shop and Explore Downtown Saratoga Springs on your own
 3) Guided Walking Tour Congress Park
- 6:00 PM **AWARDS GALA** - Dinner & Dancing

WED. 10/15

- 7:30 - 8:30 AM **BREAKFAST**—Overnight guests eat breakfast in hotel restaurant
- 8:30 - 9:30 AM **TAKING IT HOME**
 9:30 AM **ADOPTION OF THE 2026 FEDERAL PRIORITIES** (Members only)
- 11:00 AM **CLOSING REMARKS**
 Boxed lunch to go.

*invited

Medicare, Medicare Fraud and Patient's Rights Helpline 800-333-4374

October 13–15, 2025 at the Embassy Suites in Saratoga Springs, NY

First Name _____ Last Name _____ Phone (____) _____

Address _____ City _____ Zip _____

E-mail _____ Affiliation (if any) _____

I need transportation from: ☐ WNY ☐ NYC ☐ CNY

Check one: Package Option (from below) ☐ A ☐ B ☐ C ☐ D ☐ E ☐ F ☐ G ☐ H ☐ I ☐ J ☐ K ☐ L

Total enclosed \$ _____ *If you are not a member and would like to join now, add \$20 to your registration*

☐ Double room, ☐ Triple room, * Room-mate's Name(s) _____

☐ If you are registering for the first time, please check the box and provide the name of the member who encouraged you to register. ** First Name _____ Last Name _____

Check box for your Lunch and Dinner Choice: (Breakfasts included in package for overnight hotel guests only)

Lunch Tues. ☐ Cobb Salad ☐ Cheese Ravioli ☐ Grilled Salmon

Dinner Tues. ☐ Beef Short Rib ☐ Pan Roasted Halibut ☐ Lasagna (Vegetarian)

Check box if you have dietary restrictions ☐ Gluten Free ☐ Other _____

PACKAGE PRICING FOR THE CASH/CHECK/MONEY ORDER DISCOUNT RATE	Member	Non-member
FULL Package A: Single, 2 nights, and 5 meals	\$495/person	\$610/person
FULL Package B: Double, 2 nights, and 5 meals	\$375/person	\$450/person
FULL Package C: Triple, 2 nights, and 5 meals	\$310/person	N / A
Package D: Single, Mon. night hotel, Tue. bkfst, lunch	\$300/person	\$375/person
Package E: Double, Mon. night hotel, Tue. bkfst, lunch	\$200/person	\$275/person
Package F: Single, Tue. night hotel, Tue. lunch, dinner + Wed. bkfst, lunch box	\$360/person	\$415/person
Package G: Double, Tue. night hotel, Tue. lunch, dinner + Wed. bkfst, lunch box	\$265/person	\$310/person
CONFERENCE ONLY (No hotel overnight accommodations)		
FULL Package H: 3 days and 2 meals + lunchbox	\$195/person	\$285/person
Package I: Monday	\$ 35/person	\$110/person
Package J: Tuesday, lunch only	\$ 75/person	\$150/person
Package K: Tuesday, 2 meals (lunch, dinner)	\$150/person	\$215/person
Package L: Tuesday Awards, dinner only	\$ 75/person	\$ 75/person

****FOR EACH FIRST TIMER YOU BRING TO CONVENTION:** The referring member will get a gift certificate towards a 1 year membership that you can use for yourself in 2026 or after or as a gift.

CHECK PAYABLE to NY StateWide Senior Action Council. Mail to: Gail Myers, 46 Commonwealth Dr., Glenmont, NY 12077
Online credit Card Charges Accepted. Call 518-703-2617 for more information.

REGISTRATION DEADLINE: Return this form w/ accompanying full payment by **September 10, 2025 to avoid a \$25 late registration penalty. Cancel by October 10, 2025 for a full refund of the package cash price.**

HOTEL INFORMATION: Embassy Suites, 86 Congress St., Saratoga Springs, NY 12866 Phone: 1-518-290-9090,
 Hotel Accommodations Included in Package Pricing. StateWide will make your reservation.

***Triple room rate only available for members attending the full conference**



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**STATEWIDE'S 2025 CONVENTION IN SARATOGA SPRINGS, NY
OCTOBER 13-15, 2025. REGISTER TODAY! (see page 11)**

Membership Dues

**YOUR DUES ARE DUE IF THERE IS AN
ASTERISK* ON YOUR MAILING LABEL**

Check box:

☐ New Member ☐ Renewal ☐ Gift of Membership*

*Gifted by _____

Check box:

- ☐ Individual Membership \$ 20/yr
☐ Couple Membership \$ 25/yr
☐ Lifetime Membership \$ 150/ind.
☐ Lifetime Membership \$ 200/couple
☐ Organization Membership \$ 75/yr

Contributions

- ☐ Rose Kryzak Legacy Fund \$ _____
☐ In Honor of _____ \$ _____
☐ In Memory of _____ \$ _____

Name(s) _____

Address _____

City _____ State _____ Zip _____ County _____

Affiliated Organization _____

Phone _____ E-mail _____

You can contact us at **518-436-1006**. Please make your check payable to: NY StateWide Senior Action Council
Mail this form and your check to: c/o Gail Myers, 46 Commonwealth Dr., Glenmont, NY 12077

All dues and contributions are tax deductible