

Central Hudson  
Gas & Electric Corporation

# SENIOR TIMES

## Programs Available to Help New Yorker's Manage Their Energy Bills and Reduce Their Energy Costs

### Special Programs Available to Central Hudson Customers

Residents, particularly senior citizens and families on low or fixed incomes, are concerned over high energy costs. Central Hudson offers programs to help customers through financial difficulties brought on by their household energy bills. Information on these programs is provided below.

#### **Budget Billing**

Summer's heat and winter's cold can cause big fluctuations in the size of your Central Hudson bill that can strain your household budget. Central Hudson's Budget Billing Plan offers a sensible way to smooth out these fluctuations by offering a monthly billing option for our customers. To calculate your monthly budget amount, we estimate your annual energy costs based on your actual usage history and divide the total by 12. The result is your monthly Budget Bill. Budget Billing helps our customers manage their energy bills because they are billed this same budget amount for 11 months. The 12th month will include an adjustment to reflect your actual usage and price for the year.



#### **Deferred Payment Agreement (DPA)**

Central Hudson understands when you may be unable to pay your bill in full or on time, and will work with you to develop a payment plan known as a Deferred Payment Agreement. A Deferred Payment Agreement allows you to pay your past-due Central Hudson balance in monthly installments without incurring finance charges, provided future bills are paid in full and on time. This agreement can be based on your financial ability to pay by completing a financial statement over the phone with a Customer Service Representative.

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### The Good Neighbor Fund

Since 1986, the Good Neighbor Fund has been helping customers who are experiencing a financial hardship and an energy emergency. Assistance through this fund is available to households that have exhausted all other forms of payment assistance, including a deferred payment agreement through Central Hudson. The program is administered by the Salvation Army and is funded by customer contributions which are matched by Central Hudson shareholders.

### Gift Certificates

Gift Certificates are an option if you are in the fortunate position of being able to provide someone you know with some financial assistance. Gift Certificates may be purchased in any dollar amount for a Central Hudson customer who could use assistance in paying their gas & electric bills. You may purchase a gift certificate by downloading and completing the form on our website at [www.CentralHudson.com](http://www.CentralHudson.com) or by contacting a Customer Service Representative. You may want to consider giving a Central Hudson Gift Certificate the next time you are purchasing a birthday, anniversary or new home gift.

### Powerful Opportunity Program

The Powerful Opportunity Program (POP) is available to residential customers who receive HEAP benefits, heat with electricity or natural gas and have a past due balance of at least \$100. If eligible, this unique program may help you by providing you with a discount off your regular monthly Central Hudson budget bill as well as arrears forgiveness benefits. POP is partnered with EmPower New York <sup>SM</sup>, a program sponsored by the New York State Energy and Development Authority (NYSERDA). EmPower New York <sup>SM</sup> is a free service that focuses on helping customers lower their energy costs.

### Other Special Programs

Financial hardships are not the only difficulty faced by some. With our *Special Identification Program*, a confidential code is added to senior and disabled customers' accounts to help identify those who may need special services. If you wish to have your account identified by a special code, please complete the form below and mail it directly to the *Consumer Outreach Dept., Central Hudson Gas & Electric, 284 South Avenue, Poughkeepsie, NY 12601*.

#### Special Identification Program

Account Number (if known) \_\_\_\_\_  
 Name on Account \_\_\_\_\_  
 Street Address \_\_\_\_\_  
 City \_\_\_\_\_  
 Telephone # \_\_\_\_\_

Please Check The Applicable Box:

- I am age 60 or older  
 I am age 60 or older; and disabled  
 I am under 60 and disabled

Additional Info \_\_\_\_\_  
 \_\_\_\_\_  
 \_\_\_\_\_

Under the *Life Support Program*, households with members who require the use of electrically operated, **life-sustaining** equipment are identified so that they may be notified of impending major storms and other special services.

The *Hospitalization Program* can help by extending utility bill payments up to 30 days when a customer or family member residing with the customer is hospitalized for a minimum of three days.

For more information about any of the above-mentioned programs, please visit our website at [www.CentralHudson.com](http://www.CentralHudson.com) or you may speak with a Customer Service Representative by calling our office at (845) 452-2700 or 1-800-827-2714.

## Other Programs Available to New Yorkers

### Weatherization Assistance Program

The U.S. Department of Energy's (DOE) mission for the Weatherization Assistance Program is to reduce energy costs for low-income families by increasing the energy efficiency of their homes, while ensuring their health and safety. The Weatherization Assistance Program enables low-income families to permanently reduce their energy bills by making their homes more energy efficient. During the last 32 years, the U.S.



Weatherization Works

Department of Energy's Weatherization Assistance Program has provided weatherization services to more than 6.2 million low-income families.

Under the American Recovery and Reinvestment Act of 2009, Weatherization received \$5 billion dollars of funding to achieve the purposes set forth in the Act, including but not limited to "assisting those most impacted by the recession" and "to preserve and create jobs and promote economic recovery". The funding level for New York State is over \$325,000, the highest state allocation in the Country. New Yorkers are encouraged to consider the Weatherization Assistance Program to help them reduce their energy bills by making their homes more energy efficient.

In addition to the funding increase, the income levels were increased. Any household at or below 200% of poverty is considered low-income. Before the amendment the income threshold was 150% of poverty. Nationwide, about 38 million households are currently eligible for Weatherization Services. Of the 38 million, about 15 million of all eligible households are good candidates for Weatherization. According to the DOE's website, priority service is given to the elderly, people with disabilities, and families with children.

Weatherization services reduce the amount of energy required to heat homes and provide hot water. The majority of homes in New York State were built when energy was relatively inexpensive. The cost to heat these homes can be significantly more than a new energy-efficient home.

Eligibility for weatherization services is income-based. The income guidelines are listed below; however, if you receive public assistance in the form of Food Stamps, SSI, TANIF, or HEAP, you may be automatically eligible for assistance through the Weatherization Assistance Programs.

### 2008-2009 HEAP Income Guidelines

Household Size	Gross Monthly Income Limit
1	\$1,963
2	\$2,567
3	\$3,172
4	\$3,776
5	\$4,380
6	\$4,984
7	\$5,097
8	\$5,210

### FAQS

#### How does the Weatherization Assistance Program work?

- The Weatherization Assistance Program consists of four steps:
- An application to the local service provider to determine income eligibility;
  - An energy audit of the home to identify specific needs, which often includes state-of-the-art blower-door testing and infrared scanning;
  - Weatherization of the home;
  - A post-weatherization inspection to assure quality and effectiveness.

#### What services are included?

- Services may include but are not limited to:
- Weather-stripping and caulking around doors and windows;
  - Cleaning, testing, repairs or replacement of heating systems;
  - Replacement or repair of storm windows;
  - Replacement or repair of broken windows and/or outside doors;
  - The addition of insulation to walls or ceilings;
  - Minor repairs, as needed, to ensure maximum efficiency from the weatherization services performed.

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### Can the Weatherization Assistance Program assist in finding other sources of funding?

Yes. Local providers are in contact with such agencies as the Office For The Aging, the NYS Office of Temporary & Disability Assistance as well as gas and electric utilities. Weatherization staff is usually able to assist an applicant in applying for grants and/or loans from these agencies and others.

### How can I get more information and/or apply?

For more information or to apply for weatherization services, you may contact your local service provider listed below:

County	Service Provider	Phone #
Albany	Albany County Cooperative Extension	(518) 765-3539
	Albany County Opportunity, Inc.	(518) 432-4460
Columbia	Columbia Opportunities, Inc.	(518) 672-7268
Dutchess	Dutchess County Community Action Partnership	(845) 452-1758 (Ext. 115)
Greene	Greene County Community Action Agency	(518) 943-9205
Orange	Regional Economic Community Action Program, Inc.	(845) 342-3978
Putnam	Westchester Community Opportunity Program, Inc.	(845) 279-5533
Sullivan	Community Action Commission to Help the Economy, Inc.	(845) 292-5821
Ulster	Ulster County Community Action Committee, Inc.	(845) 338-8750

### EmPower New York<sup>SM</sup>

EmPower New York<sup>SM</sup> is sponsored by New York State Energy Research and Development Authority (NYSERDA) and focuses on cost-effective electric reduction measures, particularly lighting and refrigerator replacements, as well as other cost-effective home performance strategies such as insulation, and health and safety measures. On-site energy use education provides you with additional strategies for managing your energy costs.

NYSERDA contracted with Honeywell International to implement the EmPower New York<sup>SM</sup> program. The energy efficiency services are provided by private contractors and participating Weatherization Agencies, all of whom are Building Performance Institute (BPI) Accredited.

Central Hudson electric customers who own their own home or live in buildings with 100 units or less and meet the HEAP income guidelines listed above are eligible to apply for this program.

Eligible Central Hudson customers who have received a HEAP benefit toward their Central Hudson account may contact a Customer Service Representative to receive an application at (845)452-2700 or (800)527-2714.

### Other NYSERDA Programs

In addition to EmPower NY<sup>SM</sup>, NYSERDA's Home Performance with ENERGY STAR<sup>®</sup> helps homeowners reduce energy use and costs by up to 40 percent. Through this program, homeowners work with contractors who can deliver advanced and integrated energy efficient home improvements that save energy and save money. Homes of any style or size can be improved to reduce energy use and costs.

Trained and accredited by the Building Performance Institute (BPI), contractors participating in Home Performance with ENERGY STAR<sup>®</sup> take a comprehensive approach to home energy usage that looks at the whole house, not just one room or a single problem area. The contractor will perform a comprehensive home assessment to measure a home's overall energy performance, especially its insulation and air infiltration levels and the efficiency of heating and cooling equipment, appliances, and lighting.

When the assessment is complete, the contractor will identify what improvements can be made; the cost of making those improvements; and what kinds of financial incentives, such as low-interest financing, are available to homeowners who decide to have the improvements made. Income qualified applicants may be eligible to receive additional incentives through the Assisted Home Performance with ENERGY STAR<sup>®</sup> Program.

For additional information on programs offered by NYSERDA, you may visit their website at [www.getenergysmart.org](http://www.getenergysmart.org) or call them at 1-877-NYSMART (697-6278).

Please see Central Hudson's Energy Efficiency Programs on Page 3.

## Free Drug Discount Card Offered by NYS

### New York State Working with Pharmacies and Manufacturers to Lower Drug Costs



Hit hard by the economic downturn? Looking for relief from paying the full cost of your prescription drugs? Recently, New York State announced the **New York Prescription Saver**, a free prescription discount card

that offers a savings on the cost of prescription drugs. The card is for New York State residents who are 50 to 64 years old, or persons with a disability regardless of their age. Income eligibility limits are up to \$35,000 if you are single and \$50,000, if married. Those with Medicaid coverage are not eligible.

On April 1, 2009, New York State began operating the free pharmacy discount card that can lower the cost of prescriptions by as much as 60 percent on generic and 30 percent on brand name drugs. When the card is presented, the price will be reduced by a cash discount right at the pharmacy counter. Most outpatient prescription drugs are eligible for a discount. New York State is sponsoring the program with the support of a statewide network of over 3,900 pharmacies that are generously providing these discounts. Many pharmaceutical manufacturers are also participating and providing additional discounts.

Individuals must meet the income requirements and use the card at participating pharmacies. Applicants can apply online at <http://nyprescriptionsaver.fhsc.com>, download a NYPS application from the website and mail it in, or call the toll-free Helpline at 1-800-788-6917.

Supplies of applications have been distributed to community organizations and pharmacies, so you may want to check with your pharmacy or your local Office for the Aging. Your discount card will be mailed within two weeks if your application is approved. Participating pharmacies, and the discounted prices for drugs, can be found on the website.

Apply now and start saving at the pharmacy counter!

#### New York Prescription Saver Card

Estimated prices using the New York Prescription Saver Card compared with typical retail prices for a one-month supply of some of the most commonly used prescription drugs.

	Typical Retail Price*	Est. Avg. Drug Card Price
<b>Lipitor</b> 10 mg tab	\$112.99	\$75.99
<b>Singulair</b> 10 mg tab	\$148.99	\$112.54
<b>Nexium</b> 40 mg tab	\$194.99	\$160.85
<b>Plavix</b> 75 mg	\$170.99	\$142.90
<b>Prevacid</b> 30 mg capsule	\$192.99	\$160.48
<b>Advair Diskus</b> 250/50	\$232.99	\$193.31

\*Based on a pharmacy in Syracuse, NY

Courtesy of the AARP Bulletin

# Central Hudson Back In the Energy Efficiency Business

Central Hudson began offering three new energy efficiency programs to customers on May 18<sup>th</sup>, 2009. The Home Energy SavingsCentral program is for residential customers, and Business Energy SavingsCentral is for businesses with electric demand of 100 kilowatts or less.

## Home Energy SavingsCentral

The Home Energy SavingsCentral Programs offer customers rebates between \$25 and \$600 on energy efficient equipment and measures. This is for residential electric customers who upgrade their heating, cooling or ventilation systems with specific types of energy efficient equipment.

The *electric* Home Energy SavingsCentral rebates began on May 18<sup>th</sup>, 2009. These rebates, detailed in the table below, include eligible efficient central air conditioners, central air-source heat pumps, electric heat pump water heaters, furnace blower fans, ENERGY STAR<sup>®</sup> programmable thermostats and duct and air sealing (with blower door and duct blaster testing).

## Home Energy Savings Central Rebates for Customers

Type of Equipment	Minimum Performance	Customer Rebate
Central air conditioner	T1: SEER ≥ 15 / EER ≥ 12.5 Plus quality installation	\$400
	T2: SEER ≥ 16 / EER ≥ 13.0 Plus quality installation	\$600
Central air-source heat pump	T1: SEER ≥ 15 / EER ≥ 12.0 / HSPF ≥ 8.5 Plus quality installation	\$400
	T2: SEER ≥ 16 / EER ≥ 13.0 / HSPF ≥ 9.0 Plus quality installation	\$600
Duct and air sealing	Blower door and duct blaster assisted sealing by a certified contractor	\$600
Electronically commutated motor		\$200
Electric heat pump water heater	EF = 2.0	\$400
Programmable thermostat	ENERGY STAR <sup>®</sup>	\$25

## QUESTIONS AND ANSWERS

### Where can I get a rebate form?

Rebate forms are available to download at [www.SavingsCentral.com](http://www.SavingsCentral.com) or by calling the SavingsCentral call center at (800)515-5353.

### I installed energy efficient equipment recently. Can I still get a rebate?

Only equipment installed after May 18<sup>th</sup>, 2009 is eligible for a rebate.

### How long will the rebates last?

These energy efficiency programs will be offered through 2011. Rebates will be handled on a first-come, first-served basis.

### Can anyone install the energy efficiency equipment?

No. Central Hudson will direct its customers to have their energy efficiency upgrades installed by a SavingsCentral Trade Ally. A list of the Trade Allies with contact information will be available at [www.SavingsCentral.com](http://www.SavingsCentral.com).

### How long will it take to get a check after I submit my rebate form?

Two to four weeks.

### Are Central Hudson's SavingsCentral programs affiliated with NYSERDA?

No. The New York State Energy Research and Development Authority (NYSERDA) is a separate agency. Customers may not earn a rebate from both Central Hudson and NYSERDA for the same equipment installation.

### Why would Central Hudson encourage customers to use less energy?

New York has set a challenging goal of reducing energy use from energy efficiency in the state by 15 percent of the projected energy use in 2015; each

utility has also been given an energy reduction goal for the service territories in which they operate. Without widespread participation by millions of residents and businesses, the state will fall short of this ambitious goal.

### How is this program funded?

SavingsCentral energy efficiency programs are funded through the System Benefits Charge, paid by electric distribution customers of Central Hudson.

## Get Your Own Rebate

Thinking about replacing your central air conditioner, furnace or boiler? You can be among the first to take advantage of rebates for energy efficiency upgrades to your home.

### Here's how to get a rebate:

- Contact a SavingsCentral Trade Ally listed at [www.SavingsCentral.com](http://www.SavingsCentral.com) or you may obtain a list by calling (800)515-5353
- Get quotes for the installation of energy efficient equipment
- Choose your installer
- Have a Trade Ally install your new energy efficient equipment
- Get a rebate form from the installer or you may obtain the rebate form by downloading it at [www.SavingsCentral.com](http://www.SavingsCentral.com) or by calling (800)515-5353
- Fill out a rebate form accurately and completely and mail it to the address on the form
- Allow two to four weeks to receive your rebate check in the mail. It's as easy as that!

The *natural gas* Home Energy SavingsCentral began on July 1<sup>st</sup>, 2009 and offers rebates to our natural gas customers for the following types of natural gas equipment, as detailed in the table below: Natural gas furnaces, natural gas boilers, boiler reset controls, steam boilers, indirect water heaters, programmable thermostats, and duct and air sealing.

## Uniform Requirements for Residential Gas HVAC Programs

MEASURE	REBATE	MEASURE	REBATE
Furnace AFUE ≥ 90	\$200	Water Boiler AFUE ≥ 85	\$500
Furnace AFUE ≥ 92	\$200	Water Boiler AFUE ≥ 90	\$1,000
Furnace AFUE ≥ 92 w ECM	\$400	Steam Boiler AFUE ≥ 82	\$500
Furnace AFUE ≥ 94 w ECM	\$600	Boiler Reset Control	\$100
Furnace AFUE ≥ 95 w ECM	\$600	Indirect Water Heater	\$300
Programmable Thermostats*	\$25	Duct and Air Sealing	\$600

AFUE – Annual Fuel Utilization Efficiency; ECM – Electronically Controlled Motor; EF – Efficiency Factor

\*Installed by a contractor at the time of furnace or boiler replacement.

## Business Energy SavingsCentral

The Business Energy SavingsCentral program is for non-residential customers of Central Hudson with electric demand of less than 100 kilowatts. This includes businesses, local governments, not-for-profits, private institutions, public and private schools, colleges and healthcare facilities.

The program offers a free energy audit by one of Central Hudson's participating Trade Allies or representative of Central Hudson, a report detailing where efficiency measures can produce the most savings, the cost of installing each measure, the expected payback period for each installation, and rebates up to 70 percent of the equipment cost of a qualified efficiency upgrade.

The energy efficiency programs offered to customers now are three of several approved by the New York State Public Service Commission (PSC) over the past two years. With direction from the PSC, Central Hudson is collaborating with several other New York utilities and New York State Energy Research and Development Authority (NYSERDA) to save energy statewide.

# Little Steps, Big Savings

The New York State Energy Research & Development Authority (NYSERDA) encourages New Yorkers who are in the market for a new room air conditioner to purchase ENERGY STAR® qualified models because they use less energy and save money. According to the U.S. Department of Energy (DOE) and Environmental Protection Agency (EPA), the average family spends \$1,900 a year on energy bills, nearly half of which goes to cooling and heating. Imagine the impact energy-efficient air conditioning can make on your home's comfort, monthly electric bills, and in reducing energy use when demand is high!

Follow these little steps to big saving and reduce your summer energy bills:

- **Saving Energy is a Breeze**

ENERGY STAR® qualified room air conditioners use less energy than standard new models. Look for a high Energy Efficiency Ratio (EER). Units with high EERs cost less to operate. Recycle your old room air conditioner at your local waste management facility.

- **Size it Right**

A properly sized air conditioner will operate more efficiently and dehumidify more effectively. An oversized unit will cycle on and off more frequently, wasting energy. Short cycling reduces an air conditioning system's life, and a short cycling system will not reduce humidity effectively. Undersized equipment can reduce the efficiency of air distribution and accelerate wear on system components, leading to premature failure.

- **No Dirty Business**

A dirty filter will increase energy use and can damage the air conditioner leading to early failures, so check the filter every month and replace as needed.

- **Work in the Morning or Evening**

Use ovens, washing machines, dryers and dishwashers in the early morning or late at night when it's generally cooler outside. Use a microwave oven to cook, or barbecue outside, if possible.

- **Chill Out in the Shade**

A unit operating in the shade uses as much as 10 percent less electricity than the same one operating in the sun.

- **Don't Forget the Adoring Fans**

ENERGY STAR qualified ceiling fans can help cool a home without greatly increasing electricity use. They improve airflow and create pleasant breezes.

- **Just Chill When You're Home**

For central air conditioning, a programmable thermostat allows

homeowners to automatically adjust to a more comfortable temperature when they are scheduled to be home. Homeowners can set the temperature to use less cooling when they are normally away. Residents save three percent on energy costs for each degree they turn up the thermostat from 72 degrees. ENERGY STAR window and through-the-wall room air conditioners also typically include programmable thermostats or timers.

- **A Home Needs Shades Too**

Block out heat by keeping blinds or curtains closed during the day, especially on south facing windows.

- **Control Your Power**

Use an advanced power strip – it automatically turns off products not in use, saving energy and money. Plug items such as chargers, game consoles, and other items with large adapters into an advanced power strip – these items drain lots of energy when not in use. Advanced power strips can be purchased at your local office supply or hardware store.

- **Save Energy While Watching TV**

Did you know that according to the Consortium for Energy Efficiency that two set-top boxes (cable boxes or DVRs) use the same amount of energy as one refrigerator does annually? Request an ENERGY STAR qualified set-top box from your cable provider. There is no additional charge and cable companies have the option to distribute ENERGY STAR qualified set-top boxes to their customers.

- **Check Your Computer**

Be sure to enable the power management feature on your computer. According to the U.S. EPA, enabling the power management function on your computer can reduce a computer's energy consumption by 50%. The power management function can typically be enabled when you click on the computer's preferences.

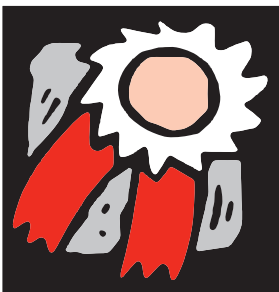
- **Fight The Energy Pirates In Your Home**

Do any of your products have clocks or remote controls? If they do, they're using energy even when turned off. According to the U.S. EPA, the average U.S. household spends over \$100 a year powering products when they are turned off. Fight the energy pirates in your home by using advanced power strips and unplugging seldom used electronics.

For year-round energy-saving tips and programs to help you improve the energy efficiency of your home, visit [www.GetEnergySmart.org](http://www.GetEnergySmart.org).

NYSERDA uses innovation and technology to solve some of New York's most difficult energy and environmental problems in ways that improve the State's economy. Visit [www.GetEnergySmart.org](http://www.GetEnergySmart.org) or call 1-877-NY-SMART for more information about residential energy efficiency programs.

## Let's Go to the Fair!



Whether you're looking to see the entertainment line-up, watch the competitions, visit the agricultural exhibits and horticultural displays, pet the animals or to simply enjoy the food, you may want to consider visiting one of the many county fairs taking place in the Hudson Valley this summer.

### 2009 Schedule of County Fairs in the local Hudson Valley

<i>Fair Name</i>	<i>Where?</i>	<i>When?</i>	<i>For More Information</i>
<b>Orange County Fair</b>	Middletown, NY	July 23 <sup>rd</sup> – August 2 <sup>nd</sup>	(845) 343-4826 <a href="http://www.orangecountyfair.com">www.orangecountyfair.com</a>
<b>Ulster County Fair</b>	New Paltz, NY	July 28 <sup>th</sup> – August 2 <sup>nd</sup>	(845) 255-1380 <a href="http://www.ulstercountyfair.com">www.ulstercountyfair.com</a>
<b>Altamont Fair</b> <i>Sponsored by Albany, Greene &amp; Schenectady Counties</i>	Altamont, NY	August 11 <sup>th</sup> – August 16 <sup>th</sup>	(518) 861-6671 <a href="http://www.altamontfair.com">www.altamontfair.com</a>
<b>Dutchess County Fair</b>	Rhinebeck, NY	August 25 <sup>th</sup> – August 30 <sup>th</sup>	(845) 876-4000 <a href="http://www.dutchessfair.com">www.dutchessfair.com</a>
<b>Columbia County Fair</b>	Chatham, NY	September 2 <sup>nd</sup> – September 7 <sup>th</sup>	(518) 392-2121 <a href="http://www.columbiafair.com">www.columbiafair.com</a>

# Preventing Heat-Related Illness

Summer is upon us and now is the time to think about preventing heat-related illnesses. Although anyone at anytime can suffer from heat-related illness, some people are at greater risk. According to the Centers for Disease Control, seniors (that is, people aged 65 years and older) are more prone to heat stress than younger people for several reasons:

- They do not adjust to sudden changes in temperature as well as younger people.
- They are more likely to have a chronic medical condition that upset normal body responses to heat.
- They are more likely to take prescription medicines that impair the body's ability to regulate its temperature or that inhibit perspiration needed for the body to cool itself.

Of the many heat-related illnesses a person may experience, **heat stroke** and **heat exhaustion** can be most severe. **Heat stroke** is life threatening and occurs when a person's cooling system, which is controlled by the brain, stops working and internal body temperature rises to the point where brain damage or damage to other internal organs may result. The body temperature of a person experiencing heat stroke may reach 105+°F. **Heat exhaustion** often occurs when people work or play in a hot, humid environment and body fluids are lost through sweating, causing the body to overheat.

## Signs & Symptoms of Heat Stroke & Heat Exhaustion

Warning signs of **heat stroke** vary but may include the following:

- Extremely high body temperature (above 103°F)
- Red, hot, and dry skin; no sweating
- Rapid, strong pulse
- Headache
- Dizziness
- Nausea

Warning signs of **heat exhaustion** vary but may include the following:

- Heavy sweating
- Paleness
- Muscle cramps
- Tiredness
- Weakness
- Dizziness
- Headache
- Nausea or vomiting
- Fainting
- Cool and moist skin

## What You Can Do To Protect Yourself

- **Dress For The Heat** – Wear lightweight, light-colored clothing. Light colors will reflect away some of the sun's energy. It is also a good idea to wear hats or to use an umbrella.
- **Slow Down** – Avoid strenuous activity. If you must do strenuous activity, do it during the coolest part of the day, which is usually in the morning.
- **Eat Small Meals & Eat More Often** – Avoid foods that are high in protein which increase metabolic heat.
- **Stay Cool** – If you don't have air-conditioning, arrange to spend some time in a public space that is cool. In addition to cooling centers designated by many cities, the air-conditioning offered in shopping malls, public libraries and movie theatres could offer relief from the hot temperatures. You may also take a cool shower, bath or sponge bath to cool yourself down.



Environmental and physical conditions can make it difficult to stay cool. Heat-related illness is often caused by dehydration and fatigue. **Dehydration** is the loss of water and salts essential for normal body function and occurs when the body loses more fluid than it takes in. In hot weather, it is important that people drink plenty of liquids to replace fluids lost from sweating. Thirst, however, is not a reliable sign that a person needs fluids. A better indicator is the color of urine. A dark, yellow color may indicate dehydration. Although water is one of the most important nutrients in our body, drinking only water without ingesting any salts may lead to a condition known as *hyponatremia*, which can cause a heart attack. Our bodies lose salts through sweat and urine, which also need to be replaced along with fluids.

## Tips For Preventing Dehydration

- **Drink plenty of fluids**; on average it is recommended to drink at least 8 ounces of fluid per day.
- **Avoid Caffeine & Alcohol** – Caffeinated & alcoholic beverages contain substances that will cause dehydration.
- **Avoid carbonated beverages** – The carbonation may cause bloating or a feeling of fullness and prevent adequate consumption of fluids.



## Thanks For Being A GOOD NEIGHBOR!

Since 1985 many Central Hudson customers have been helping to provide utility assistance to neighbors in need by contributing to the GOOD NEIGHBOR FUND. To date, these donations have assisted more than 12,729 Hudson Valley households. Thank you for your generosity!

Due to energy costs and the current economic climate, the need for assistance continues to grow. Your help can make a big difference to a less-fortunate neighbor right here in the Hudson Valley. To make a tax deductible contribution, you may add a whole dollar amount between \$1 and \$10 when making your next payment; Or if you prefer you can make a donation by sending a check payable to "**The Good Neighbor Fund**" to:

**Central Hudson's Consumer Outreach Department**  
284 South Avenue  
Poughkeepsie, NY 12601.

*If you can help, please do. If you need help, please ask.*

Eligible applicants include Central Hudson customers who have a Final Termination Notice and:

- Are experiencing a financial hardship as defined by the program.
- Have defaulted on a deferred payment agreement in accordance with their ability to pay as determined by completing a financial statement with Central Hudson.
- Need no more than \$750.00 to reinstate a deferred payment agreement or to stop collection activity.

To apply for assistance through the Good Neighbor Fund, Central Hudson customers must meet the eligibility requirements and contact Central Hudson to discuss the Good Neighbor Fund and make an appointment with a caseworker at one of the Salvation Army offices listed below:

<b>Kingston</b>	(845) 331-1803	<b>Poughkeepsie</b>	(845) 471-1210
<b>Beacon</b>	(845) 831-1253	<b>Newburgh</b>	(845) 562-0413

# Summer Recipes

## Quinoa (keen-wah) Salad

Quinoa is a small, light-colored grain. Mixed with fruit, this salad is light and refreshing!



### Ingredients:

- 1 Cup Quinoa
- 2 Cups Water
- 6 dried Apricots, *finely diced*
- 2 Scallions, *finely chopped*
- ¼ Cup dried Cranberries
- ½ of a small, yellow Bell Pepper, *finely diced*
- ½ of a small, red Bell Pepper, *finely diced*
- 3 Tbsp Pine Nuts, *toasted*
- 2 Tbsp Parsley, *chopped*
- 2 Tbsp Olive Oil
- ½ Cup Balsamic Vinegar

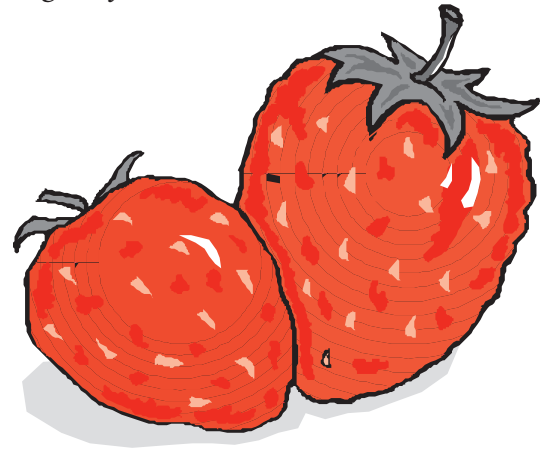
### Directions:

Rinse quinoa thoroughly in cold water, pour into a fine mesh strainer, rinse again under running water, then drain. Bring 2 cups water to a boil, add salt, and stir in quinoa. Lower heat, cover and cook 13-15 minutes. If necessary, continue cooking until done. Pour into a strainer and drain. (*there may be excess liquid*) Toss the warm quinoa with pine nuts, dried fruits, peppers, scallions, parsley, oil and vinegar. Can be served hot, cold, or warm. **Serves 8**

Recipe courtesy of [www.betterrecipes.com](http://www.betterrecipes.com)

## Summer Dessert

A simple dessert great for summer!



### Ingredients:

- 1 lg. & 1 sm. pkg. of Strawberry Gelatin.
- 2 pts. frozen or fresh Strawberries, *sliced*
- ⅓ of an Angel Food Cake

### Directions:

Prepare gelatin according to package directions. Pour over strawberries and angel food cake that has been crumbled into small bite size pieces in a 9x13x2 inch pan. Refrigerate until firm. If gelatin is allowed to thicken slightly before pouring over cake and strawberries, the cake will not absorb as much. If you desire the cake to absorb the gelatin, pour it over the cake immediately upon mixing. After firm, cut into serving pieces and top with whipped cream. **Serves 12**

Recipe courtesy of [www.cooks.com](http://www.cooks.com)

## Did You Know?

SafeLink Wireless is a government-sponsored program that offers eligible consumers free cell phone service. As part of Lifeline Service, SafeLink Wireless provides eligible customers with a free cell phone and 68 free minutes each month, which can also be used as rollover minutes. SafeLink Wireless does not require you to sign a contract, and there are no recurring fees or monthly charges.



You may be eligible to participate if you participate in any of the following State or Federal assistance programs:

- Family Assistance
- Food Stamps
- Home Energy Assistance Program (HEAP)
- Medicaid
- Safety Net Assistance
- Supplemental Security Income (SSI)
- Veteran's Disability Pension/Surviving Spouse Pension

You may also qualify for this program if your total household income does not exceed the amount below for your household size.

# of Persons in Household	Max Annual Income	Max Monthly Income
1	\$14,621	\$1,218
2	\$19,670	\$1,639
3	\$24,719	\$2,060
4	\$29,768	\$2,481
5	\$34,817	\$2,901

**Households that participate in Lifeline Service through another phone carrier may not be eligible.**

For more information, you may contact the SafeLink Wireless information line at **1-800-977-3768** or visit their website at [www.safelinkwireless.com](http://www.safelinkwireless.com).

## The Federal Government Issued Economic Recovery Payments

The American Recovery and Reinvestment Act of 2009 signed by President Obama in February 2009 provides for the one-time payment of \$250. Individuals who were found to be eligible for Social Security and Supplemental Security Income (SSI) benefits during any one of the following months; November 2008, December 2008 and January 2009 are eligible for this one-time payment. If eligible, individuals are only entitled to one economic stimulus payment regardless of how many types of benefits they receive. For example, if an individual receives any combination of Social Security, SSI, Railroad Retirement, or Veterans benefits, they will only get one payment.

On May 7th, 2009, the federal government issued the first economic recovery payment to people receiving Social Security and SSI benefits. According to the Social Security website, the payments were issued on a staggered basis throughout the month of May 2009.

If you have not received the one-time payment and feel you are eligible, you can call their toll-free number at 1-800-772-1213 or contact your local Social Security office to tell them that your payment has not been received. For additional information on this one-time payment, you may visit [www.socialsecurity.gov](http://www.socialsecurity.gov) or contact your local Social Security office.



# Ask Anita

Send Anita your energy-related questions and she'll answer them personally or in this column. Please keep your letters as brief as possible. Please do not send anonymous letters and always include your address. We'll use your actual name only if you give us specific permission to do so. Phone 845-486-5742 or e-mail acarfora@cenhud.com.

**Dear Anita:**

*Because of a decrease in my household income, I received emergency assistance from the Home Energy Assistance Program (HEAP) for the first time this past winter season. As a result, my account was placed on a \$10 per month deferred payment agreement toward the past due balance. As I understand it, the terms of this agreement are for me to pay the current charges listed on my future bills every two months in addition to the \$10 monthly payment. My concern is with the recent decrease in my household income, it may be near impossible to pay the current charges in full until I am able to supplement my household income or reduce my household expenses. Do you know of any programs that may be able to assist me if I am unable to meet the terms of the deferred payment agreement?*

**In Need Of Help!**

**Dear In Need Of Help:**

Faced with high-energy prices and an economic recession, more households turned to the Home Energy Assistance Program for assistance this past winter than in the 2007/2008 winter season. In fact, according to the Office of Temporary and Disability Assistance, New York State experienced an increase of 33.8% in HEAP benefits issued this year when compared to the 2007/2008 HEAP season.

Central Hudson customers who received emergency assistance from HEAP, were entered into a Minimum Deferred Payment Agreement for the past due balance on their account. Your understanding of the payment agreement as mentioned above is correct in that a \$10 payment is expected monthly in addition to any future current charges in full.

In addressing the amount of your 2-month bills and the possibility of your difficulty in meeting the terms of the payment agreement, I have a couple of suggestions. The first is to read about our Monthly Budget Billing option, if you have not already done so. Our Budget Billing Program helps by billing you in equal monthly installments for your current usage. This monthly installment is based on the actual usage on your account. When enrolled in Budget Billing for current charges and a Deferred Payment Agreement for past due charges, customers are able to make a monthly payment that they can plan for.

If you are still in need of financial assistance, cannot meet the terms of the Deferred Payment Agreement, and you receive a final termination notice that has been issued on your account, you may receive assistance from the Good Neighbor Fund if you meet the fund's eligibility guidelines. In order to be eligible for assistance through the Good Neighbor Fund, you must be experiencing an energy crisis, you must have exhausted a Deferred Payment

Agreement with Central Hudson and you must be experiencing a financial hardship. Eligible Central Hudson customers may receive a monetary grant from the Good Neighbor Fund and still remain in the Deferred Payment Agreement. Please see the information regarding the Good Neighbor Fund in this issue of the Senior Times.

.....  
**Dear Anita:**

*I am in need of assistance! My household responsibilities including my finances have just become overwhelming and too much for me to handle. Living on a fixed income has also become more challenging especially given the increase cost for food and energy. Besides the need for assistance with everyday responsibilities, I am wondering if there are programs available to help pay for and/or reduce my energy costs. My family and I have also been discussing the possibility of having a home health care worker come in to assist. What resources are available to help us determine the services available for us?*

**Seeking Assistance!**

**Dear Seeking Assistance**

Every day, across New York State, people just like you are looking for help. Hudson Valley Region 2-1-1 is working to help connect people to services. 2-1-1 is the abbreviated dialing code for free access to health and human services information and referral. 2-1-1 is an easy to remember and universally recognizable number that makes a critical connection between individuals and families seeking services or volunteer opportunities and the appropriate community based organizations and government agencies. United Way of America has been working in partnership with the Alliance of Information and Referral Systems (AIRS) since the late 1990s to advance the nationwide rollout of 2-1-1.

2-1-1 can offer access to a range of services available that address various types of needs such as employment issues, challenges facing older adults and people with disabilities, as well as basic human needs. In addition to these services, specifically, 2-1-1 can provide you with information on where you may access financial assistance for your utility bills including Central Hudson's Good Neighbor Fund and the Home Energy Assistance Program. They will also be able to provide you with other providers for the services you mention above. Most importantly, 2-1-1 is a confidential call. I would suggest dialing 2-1-1 so that they may provide with resources available to fit the needs of you and your family.



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# Electrical Safety During Storms

When storms and adverse weather are accompanied by lightning, high winds, and hail, they can damage electric facilities and may cause a temporary loss of electric service.

If you experience a power outage, call us. We rely on calls from customers like you to determine the extent of the outage, and to help us prioritize our restoration efforts and deploy our crews. To report an outage, please call 1-(800) 527-2714 or (845) 452-2700.



## Electrical Safety Tips

- Appliances and equipment should be turned off or disconnected to lessen the risk of damage when power has been restored.
- During lightning storms, stay indoors.
- Fallen wires can still be energized and dangerous. Stay away, keep others away and call Central Hudson or 911 immediately.
- If a power line falls on your car, stay inside and wait for rescue crews. In the event of a fire, jump clear from the car without touching the car and the ground at the same time; then shuffle away, keeping both feet on the ground at the same time, and taking care not to contact any wires or touch any object near the site of the accident.

## Making the Most Out of the Senior Times

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