

Issue No. 4 • Vol. 4 • December 2010



☒ Opportunity

☒ Experience

☒ Ideas

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- Food Talk With My Parents
- Empowering Adirondack Communities to Help Rural Elders Age in Place More Successfully
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## The Dynamics of Aging and Our Communities

### Publisher

**Richard Iannello**, Executive Director  
Albany Guardian Society  
12 Corporate Woods Blvd.  
Albany, NY 12211  
www.albanyguardiansociety.org  
director@albanyguardiansociety.org  
(518) 434-2140

### Editor

**Paul M. Bray**  
126 South Swan Street  
Albany, NY 12210  
pmbray@aol.com  
(518) 472-1772

### CCQ Advisory Board

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## Mission Statement

CCQ is an electronic and print public policy quarterly dedicated to looking at the aging segment of our society and region as it redefines itself and intersects with a wide cross section of demographic, social, cultural and economic features of society. In this light, we will consider subjects such as city and town planning, environmental advocacy, economic development, housing, work force, education, mobility, regionalism, governance, marketing, recreation, health care, social services, creativity, demographics, emerging technologies and the roles of nonprofit organizations. Our audience is public and private decision makers and all others seeking to understand a changing society. We will offer concise, thoughtful and interesting articles. Comments, including letters to the editor and recommendations from our readers, are welcome.

ALBANY GUARDIAN SOCIETY  
12 Corporate Woods Blvd. • Albany, NY 12211  
Phone: (518) 434-2140  
www.albanyguardiansociety.org



*Richard Iannello*

### It Really Is an Age Thing, Part II

In December 2007, this column used a report from the United Nations to describe aging at a global level. Here's what I wrote:

Some days I grow weary of the whole aging thing. I know I shouldn't say this but I do sometime wonder if we are playing it up more than we should. Reality check: I just read the United Nations Report on Ageing (2002) and realize that while we think a growing elderly population is our problem, I learned that it's a reality for most of the world. You can thank declining fertility rates along with declining mortality rates.

Here is word for word what the report's summary states:

- Population ageing is unprecedented, without parallel in human history—and the twenty-first century will witness even more rapid ageing than did the century just past.
- Population ageing is pervasive, a global phenomenon affecting every man, woman and child—but countries are at very different stages of the process, and the pace of change differs greatly. Countries that started the process later will have less time to adjust.
- Population ageing is enduring: we will not return to the young populations that our ancestors knew.
- Population ageing has profound implications for many facets of human life.

I recently returned from the annual conference of Grantmakers In Aging where I had the pleasure of attending a presentation on the global aspects of aging. It was given by Richard Jackson, Ph.D., Program Director and Senior Fellow for the Global Aging Initiative at the Center for Strategic and International Studies in Washington, DC. His presentation was titled "The Global Aging Preparedness Index" and was based upon his work and the efforts of Neil Howe and Keisuke Nakashima. You can find it at <http://gapindex.csis.org/home.html>. It's a bit dense, but I found it fascinating. It allows the reader to consider aging from a relative perspective. I wrote in December 2007 that other countries have a more complicated and potentially troublesome aging trajectory and the Global Aging Index confirms this.

The Index is comprised of a Fiscal Sustainability Index and an Income Adequacy Index. I won't go into detail about these indices. This is one of those topics that, if you're really interested, you'll go online and get a copy of the report.


I will, however, share several of Jackson's thoughts with you: "By 2040, Brazil and Mexico will be nearly as old as the United States—and China will be older. Poland will be older than France and the UK, while Korea will be vying with Germany, Italy, and Japan for the title of oldest country on earth." To give some perspective, in 2007, 17.2 percent of the U.S. population was aged sixty and over. In Japan, the figure was 28.1 percent. In 2040, the U.S. will have 25.4 percent of its population aged sixty and over while Japan is projected to have 43.3 percent of its population over sixty.

He goes on to say, “We live in an era of many challenges, from global warming to global terrorism. But few are as certain as global aging.” He also states that “Global aging promises to affect everything from business psychology and worker productivity to rates of savings and investment, long-term returns to capital, and the direction of global capital flows. Perhaps most fatefully, it could throw into question the ability of societies to provide a decent standard of living for the old without placing a crushing burden on the young.”

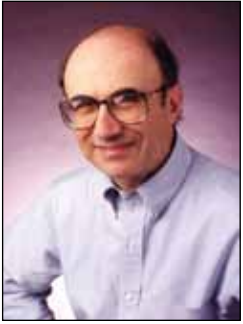
The Index report also addresses family size and the benefits of multi-generational living. It states “In the United States, it is estimated that for every dollar spent on nursing homes, family caregivers, mostly the children of the elderly, provide the equivalent of ten dollars in unpaid care. In China, it is called the 4-2-1 problem—the prospect that one child will have to care for two parents and four grandparents.”

So what do you and I do with this information? I suspect that many of the baby-boomers grew up with a healthy distrust of much of the information we receive every day. I know I do. Should we believe the projections contained in this report? Taking a really big global issue and reducing it down to “it’s true” or “it’s not true” greatly over-simplifies the question. I suggest you forget about what may happen in Korea or Sweden. More to the point, what do you think will happen in your town or community or state? I know that statisticians will wince when I say this, but look around—what do your eyes tell you? I had dinner in a Western New York restaurant a few weeks ago to celebrate a family event. There were nine of us at the table and three of the guests were ninety-three years of age or older. I looked around the room and saw that our table wasn’t much different from many other tables in the room. That evening, the world I was in surely seemed to be getting older.

The elections are now over. We will have a new governor and many new people representing us in Albany and Washington. Decisions will be made about how our nation and state and our communities will address the needs of an increasingly aged population. Will Social Security and Medicare be modified? Will our elected officials have the wisdom to figure out how to divide up the resource pie in such a manner that no group carries a disproportionate share of the burden? Remember the “guns or butter” question? Now it’s likely to be “grandparents or grandchildren.” What I like about the Global Aging Preparedness Index is that it illustrates that while we face serious challenges, we do, as a nation and a state, have the ability to manage this aging phenomenon. We can formulate policies that build from our existing strengths and ensure that we put new resources where they will have the greatest impact.

This aging thing is real. 

*Rick Iannello*  
*Executive Director*  
*Albany Guardian Society*



*Paul M. Bray*

### Yesterday and Today

Sometimes I am a booster and other times a curmudgeon when I write and speak about Albany and its surrounding area. This split was evident to me when I began to write a speech for my fiftieth Albany High School reunion. (Actually, it was the forty-ninth anniversary of my graduation from Albany High School, but my class piggy-backed with the class of 1960 and we came together under the banner of fiftieth.)

When I was asked to be the speaker at this anniversary occasion, I was hesitant at first, but I could not turn down the honor.

I decided to use the theme of a column I wrote a couple of years ago about the decline of traditional cities and suburbanization on the watch of the baby boomers and how, I believe, my generation owed it to the nation to roll up our sleeves, invest our money, and do what is needed to be done to revitalize our cities. I called my class the “last generation” to know traditional cities like Albany.

My argument was to be made by telling about the Albany of my youth at a time of a thriving downtown with real department stores (Whitney’s and Myers), a number of movie houses (Palace, Ritz, Leland, and Strand) and other places like the Boulevard Cafeteria on Central Avenue where I would likely find my friends and my parents with their friends. There was also Mike’s Log Cabin, Joe’s Deli and so on and so forth. And, it was easy to get around by bus, taxi, and foot.

In my youth, Albany was our playground. I lived on upper Hackett Boulevard with a small forest and pond across the street (I was Davy Crockett, coon skin hat and all), many fields that we cleared for baseball, a newspaper route where I made enough money for movies and teen necessities, a nearby golf course, and even Wally’s farm on New Scotland Avenue where I tried to be a farmhand and failed after only one day under the hot summer sun picking string beans. Even with that outdoor failure, I did not suffer from “nature-deficit disorder” like many children today.


I was trying to make the point that this is an example of what has been lost as a result of shopping malls, highways, and suburban sprawl. But then the booster came out and I thought of all the wonderful places (some new and some restored) we now enjoy in Albany and our region. These good things came about during the watch of the baby boomers.


I wrote about new additions to Albany since I left for college in 1961 and many first-class restorations of Albany landmarks that have been made. The new additions included the Albany Pine Bush Preserve and its Discovery Center; the Albany Heritage Area Visitor Center in Quackenbush Square; the Corning Preserve and walkway between the Preserve and Broadway; WAMC and the Linda; the iconic Empire State Plaza with its modern art collection, museum and theaters; and the University at Albany, including its new NanoTech complex. Restorations included the Albany golf course (vastly better than the course I played as a teen), the Capitol with the Million Dollar Staircase

now having light streaming down on it, Union Station transformed from a railroad station into Kiernan Plaza, the historic Albany Institute of History and Art, and the mall in Washington Park with benches designed by a noted sculptor. Of course, not far from Albany are the Troy Farmers' Market, the restored Proctors, SPAC, Tang Museum, EMPAC, Glimmerglass, the Fischer Center, MASS MoCA, and so on and so forth.

A former classmate, who is now living in Maine, was heard to say after my talk that returning to live in Albany was something to consider.

For those living out of the Capital Region and thinking of moving here, and others debating whether to stay here or move to another part of the country, we have a number of articles addressing various aspects of these debates. Our region is not just made up of cities and suburbs. We also have rural areas that have special needs when it comes to aging members of rural communities. Donna Beal writes about how several Adirondack communities have planned for their rural aging population. Amy Halloran, who writes about local food, reports a discussion she had with her parents about their remembrances about food. Bill Blatt, an economist and intrepid Georgist, offers two approaches to controlling the vexing property tax issue that has driven retirees to move to low tax states, notwithstanding all we have in the Albany area. Frank Murray, President of the New York State Energy Research and Development Authority, explains the many programs the Authority has to assist residents in keeping energy costs under control.

We have much to value in our area including the historic Albany Rural Cemetery and essay writer Diane Cameron Pascone, both featured in this issue. 

 *Paul M. Bray is an Albany attorney who is a lecturer in planning at the University of Albany, a columnist and founding President of the Albany Roundtable civic lunch forum. His e-mail address is [pmb Bray@aol.com](mailto:pmb Bray@aol.com).*

### Albany Rural Cemetery: This Landmark's Past and Present

By Bill Bruce

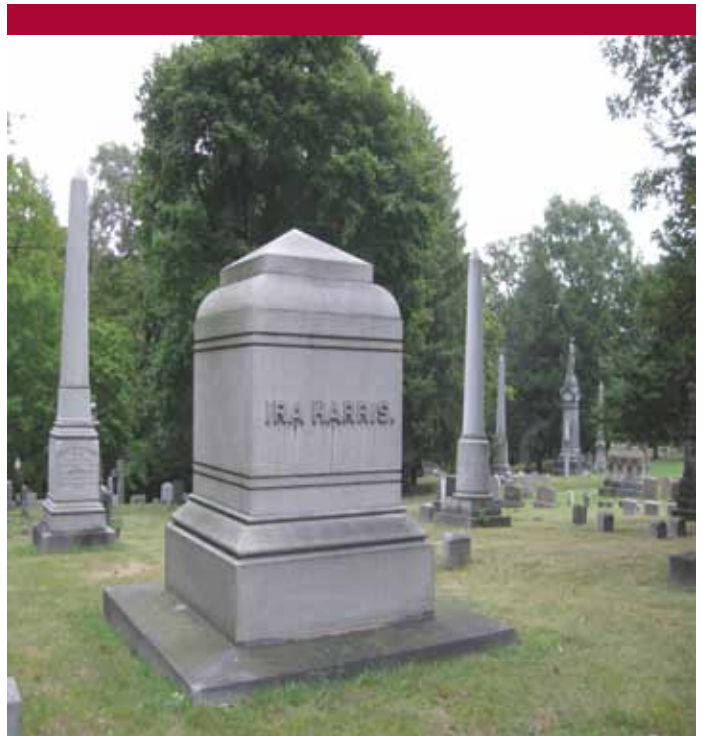
In earlier times, Albany residents were usually buried in church graveyards. Typically, the burial grounds surrounded the church building. Other times, the burial grounds were in a separate plot nearby. Downtown Albany had its share of church graveyards. The First Dutch Reformed Church at the foot of State Street near Broadway had burials around and under the church. It also had a burial ground nearby on Beaver Street that was used for decades before the church at the foot of State Street was demolished in 1806, and the State Street burials were relocated to the Beaver Street burial ground.

There were also numerous private family burial plots within the old city. The Halenbeek burial ground for example, perhaps the last to be relocated out of the city center, was a private family burial ground at the corner of what is now South Pearl Street and Hamilton Street. It was relocated to a municipal plot, probably Washington Park, in 1860 and ultimately to Albany Rural Cemetery.

During the 1800s, the practice of church burial grounds was largely abandoned for several reasons. First, rapid population growth and urbanization that came with the industrial revolution accelerated development in cities and made the land too valuable for burial grounds. The land was needed for new development.

Secondly, advances in medical science and public health were making a connection between overcrowded burial grounds in urban areas near public wells used for drinking water and cholera and yellow fever epidemics, which were common occurrences. During 1822, a yellow fever epidemic in New York City took 16,000 lives. A concentration of these deaths occurred in the vicinity of Trinity Church, with its large burial ground near a public well.

In addition, attitudes toward death and burial were beginning to change. The Renaissance brought new burial customs. Instead of "graveyards" for the disposal of corpses, the new "cemeteries" were a place to provide the dearly departed with an eternal resting place. They were designed for public visitation as a place



*Ira Harris 1802-1875, among other elected offices, a U.S. Senator and close friend of Abraham Lincoln*



for the living and dead, for remembrance and contemplation on life and death.

Between 1831 and 1860, almost every significant American city developed a rural cemetery. Albany Rural Cemetery, incorporated in 1841, was one of the first and largest.

Following the development of Albany Rural Cemetery in the early 1840s, the deceased began to arrive. Like most rural cemeteries, Albany Rural soon became a popular destination for visitors, family members of the deceased, and tourists. Bear in mind that at this time, public parks, as we know them today, did not exist. Public squares existed for town criers to issue news or even for public hangings. It was the success and popularity of rural cemeteries that inspired the urban planners and landscape architects, Andrew Jackson Downing and Frederic Law Olmstead, in their design of New York City's Central Park, which opened in 1856.

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*"Like most rural cemeteries, Albany Rural soon became a popular destination for visitors, family members of the deceased, and tourists."*

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Green-Wood Cemetery in Brooklyn, like Albany Rural, Mt. Auburn, and other rural cemeteries, was attracting incredible numbers of visitors. Andrew Jackson Downing, who was instrumental in the development and design of Central Park and who often cited the success of rural cemeteries in promoting public parks, commented:

Judging from the crowds of people in carriages, and on foot, which I find constantly thronging Green-Wood and Mt. Auburn, I think it is plain enough how much our citizens, of all classes, would enjoy public parks on a similar scale. Indeed, the only drawback to these beautiful and highly kept cemeteries, to my taste, is the gala-day air of recreation they present. People seem to go there to enjoy themselves, and not to indulge in any serious recollections or regrets. Can you doubt that if our large towns had suburban pleasure grounds, like Green-Wood, (excepting the monuments) . . . they would become the constant resort of the citizens, or that, being so, they would tend to soften and allay some of the feverish unrest of business which seems to have possession of most Americans, body and soul.


Green-Wood Cemetery in Brooklyn had, upon its opening, instantly become one of the most fashionable and progressive cemeteries in the United States. It was designed by David Bates Douglas, an engineer by profession, who worked on Green-Wood from 1838 until 1841 before coming to Albany to work his magic once more in planning and designing Albany Rural Cemetery in the 1840s. So, it is somewhat ironic, having been relocated several times to the State Street burial

grounds (now known as Washington Park), that the success of rural cemeteries as public open space would be part of the reason that these Albany residents would need to relocate one more time.

As city leaders decided to follow the lead of New York City with the wildly popular Central Park, they began to search for a suitable location for a similar park in Albany. Albany's Washington Park was designed by the firm of Frederick Law Olmstead. Olmstead himself briefly visited Albany in 1867. Olmstead gave his personal approval to the burial/parade ground site, which paved the way for the New York State Legislature to authorize the park in 1869, setting up a commission with the power to issue bonds for the project. Some of the gravestones, relocated to Albany Rural from the former Washington Park burial grounds, are among the oldest remaining in any cemetery in the United States.

### **Albany Rural today**

The Capital Region is fortunate to have the still functioning Albany Rural Cemetery, incorporated in 1841, one of the oldest and most historic rural cemeteries in the United States. The importance of this historic cultural landscape is recognized through its listing on the New York State and National Registers of Historic Places. These designations also give Albany Rural further protection from any encroachment or governmental land use decision that might adversely affect the cemetery.

The 467 acres of beautifully landscaped grounds include the final resting place of a President of the United States; five Governors; three Members of the Continental Congress; twenty-nine U.S. Congressmen; fifty-five Mayors of the City of Albany, and many more prominent and well-known political, business, and academic leaders. It is still serving its original function as a non-sectarian cemetery, providing a final resting place and place of remembrance for families or individuals of any race, religion, or ethnicity. It is also still being enjoyed by Capital Region residents for the park-like setting. You probably won't see any horse and carriages with women carrying parasols and picnicking on their family plots. Times have changed and you are much more likely now to see joggers, dog walkers, cyclists, bird watchers, historians, or people just casually strolling to enjoy the peaceful sublime ambience of the natural beauty and mortuary art. As Trustees, and with the help of the Friends of Albany Rural Cemetery, we intend to keep it that way for many more future generations of Capital Region residents. 



*Bill Bruce is President of the Albany Rural Cemetery Board of Trustees. He formerly was Commissioner of the City of Albany Department of General Services and Director of Planning. He continues to actively provide services for city government.*

## Food Talk With My Parents

By Amy Halloran

The food system has changed dramatically over the course of my parents' lives. Factors such as the development of the highway system, and the rise of the packaged food industry influenced not just where food was grown, but the shape food took before it reached the consumer. I want to know as much as I can about these changes in diet and access, so I sat down with my parents at the kitchen table. My mother, Eve Halloran (EH), was born in Albany in 1938, and my father, Kevin Halloran (KH), was born in 1934 in Cohoes. Here is our conversation.

### How has food changed?

*EH:* Immediately what comes to mind is the change from wartime foods to regular food. You could get butter and sugar, and I think that's it. They were rationed. It was very exciting when instant foods came into our household so that using a plastic bag to change a lard-colored substance into yellow butter was a big deal.

### Did you have a Victory garden, and if so, what did you grow?

*EH:* Yes. We grew beans, tomatoes, squashes, cucumbers. We were encouraged through my elementary school to grow a garden. Maybe they gave us seeds because I remember we received certificates once we grew them. My father always had a vegetable garden and a grape arbor. My mother would do canning. She would put away tomatoes and make jam—grape jam, strawberry jam, and pineapple jam. It was a big deal in our house, all of that canning. We still have the canning cupboard in the cellar of this house, where the canned goods were stored.



*Marcus T. Reynolds, 1789-1864, a Congressman,  
Supreme Court Justice, and founder of three  
railroad corporations*

**Where did other foods come from when you were growing up?**

*EH:* My parents didn't have a car when I was growing up so they would transport food from a supermarket. My mother worked in an office so she would stop on her way home and come home with groceries.

**I know Grandma got excited by prepared foods.**

*EH:* She was excited that there were changes to make it easier to make a meal. She worked five days a week in an office. She would cook something large on Sunday, for instance a piece of meat, and we would have it in different forms during the week. By the end of the week, it turned into soup. Instant foods created an ease in how she presented a meal.

**What are some of those prepared foods?**

*EH:* Chef Boyardee products, canned spaghetti, canned pizza. The only canned vegetables we had were spinach or peas because my father liked them. I guess frozen dinners were a big, exciting thing after a while, but we had them only as a treat so they must have been more expensive. And boxed cakes. The only cake I learned to make was a boxed cake.

**Dad, did you have a Victory Garden?**

*KH:* Yes, we did, much better than your Mom's because we had corn in addition to those other things. My brother Dan was made to dig up the yard, and he was, I think, the real gardener. He was probably in high school. He worked on a farm before that because he loved horses. I remember having bread delivered from Freihofer's in wooden wagons pulled by horses. During the war we had access to black market butter and sugar.

*EH:* We always had milk delivered, milk and butter. We had bread delivered too, Hagemann's before Freihofer's. The horses never came to our neighborhood.

**After the war you had war surplus cake. Tell me about that.**

*KH:* The kids in my high school called it that because almost every day I had a big chunk of this black cake with white frosting and I traded it for Drake's cakes and other things that kids had—commercial brands of sweets. I remember my mother printing on a banana that was in my lunch, "This cost so much money. Be sure you eat it." I still didn't eat it.

**So Papa (the name we called my paternal grandmother) always made Dad's lunch. Mom, did Grandma make your lunch?**

*EH:* No, I was the lunch maker.

**What was on the menu?**

*EH:* Tuna fish, baloney with butter, or peanut butter and jelly, cream cheese on date nut bread.

**When you were growing up, were farms closer to the city?**

*KH:* There were farms in the city, in Cohoes anyway.

*EH:* I just thought of where there were farms. In Menands, where there's a present market, there were big truck farms on all that land that goes to the river. And, there were big farms by the airport. And all the garbage was transported through my neighborhood to some farms way down on Russell Road.

**Do you mean food garbage?**

*EH:* Yes.

*KH:* There were pig farmers there.

*EH:* These trucks would go past my school and class was disrupted. Big open-framed trucks, like a dump truck.

**Do you think you had a better sense of where food came from than say my generation or the next generation?**

*EH:* Yes, and I will say that it was taught in school. An important part of sixth grade was making big maps that showed food products and where they came from, where they grew. It seemed very important because it was so odd to get food from another country. It still surprises me to see those little tangerines that we like that come from Chile. In the winter months it was really only oranges and bananas and fruits that had been grown locally and stored such as apples and pears. There was another thing that affected food in the home: the size of refrigeration. We had a semi-modern refrigerator and it had room for ice trays and a tiny storage compartment that fit an ice cream box. I don't think we had anything else frozen then.

*KH:* We had the kind of refrigerator that had the compressor on the top.

**Mom, talk about the transformation of Grandma's cooking habits.**

*EH:* As she found that prepared foods were easier to find, the prepared foods became more of a staple and she didn't can. She probably bought frozen foods. I know my brothers, who are six and twelve years younger than I, don't have any recollection of my mother canning. They know she made jam.

*KH:* My mother canned too; she canned tomatoes and she made chili sauce and ketchup sometimes.

This conversation opened a brief window on my parents' worlds. I wish I could go back and be with them as they grew up, eat the chickens that they ate when they were five years old, and drink the milk that was delivered to their doorsteps. I wish I could hover like a moth over my grandmothers' shoulders as they cooked what they knew and learned how to cook with what they bought. Maybe some emerging technology will allow me to evanesce backwards and get a real taste of the recent past. 🦋



*Bronze sculpture at Albany Rural Cemetery, the work of Charles Calverly, who is buried in Albany Rural*

🦋 Amy Halloran lives in Troy with her husband and their two sons, growing food and sometimes chickens on six city lots. She posts her family's exploits in food on her blog at <http://amyhalloran.com>. Her nonfiction and fiction writing are at <http://amyhalloran.net>. Visit <http://storycooking.com> for digital stories about food by Amy, photographer Ellie Markovitch, and other storytellers.

## Empowering Adirondack Communities to Help Rural Elders Age in Place More Successfully

By Donna Beal

Mercy Care for the Adirondacks, located in Lake Placid in the Tri-Lakes region of the Adirondacks, was established as a nonprofit 501(c)(3) organization in March 2007. Sponsored by the Sisters of Mercy, its mission is to enhance the fullness of life of elders living independently in their communities.

The Sisters of Mercy have responded to the need for loving care of elders and infirm persons for over one-hundred years in the Adirondacks since they established Sanitorium Gabriels in 1895 to treat tubercular patients. Mercy Care provides friendship, companionship, and health education and counseling through its Friendship Volunteer and Parish Nurse Programs. Mercy Care's services are provided at no charge to care receivers. Its work is supported solely by charitable contributions and grants.

Mercy Care's Education and Advocacy Program is the framework through which it is serving the community as a catalyst for systemic change.

After seeing the need expressed in the Tri-Lakes Communities of Lake Placid, Saranac Lake, and Tupper Lake through its Friendship Volunteer and Parish Nurse Programs, and with support from a grant from the New York State Office for the Aging, Mercy Care engaged in a year-long, grassroots planning process with more than 30 community committee volunteers to develop plans to help older residents "age in place." Susan Hunter, Ph.D., Senior Research Associate at the University of Buffalo's Center for Inclusive Design and Environmental Access (IDeA Center), provided technical assistance to the project.

Aging in place is a national movement that aims to enable older Americans to age successfully in a residential setting of their choice, including in their own homes. Mercy Care for the Adirondacks



*Large Celtic cross, a collaboration between architect Marcus T. Reynolds and sculptor John Francis Brines*

and the University of Buffalo hope the planning efforts in Lake Placid, Saranac Lake, and Tupper Lake will serve as a model to help other rural communities throughout New York State to begin developing their own plans.

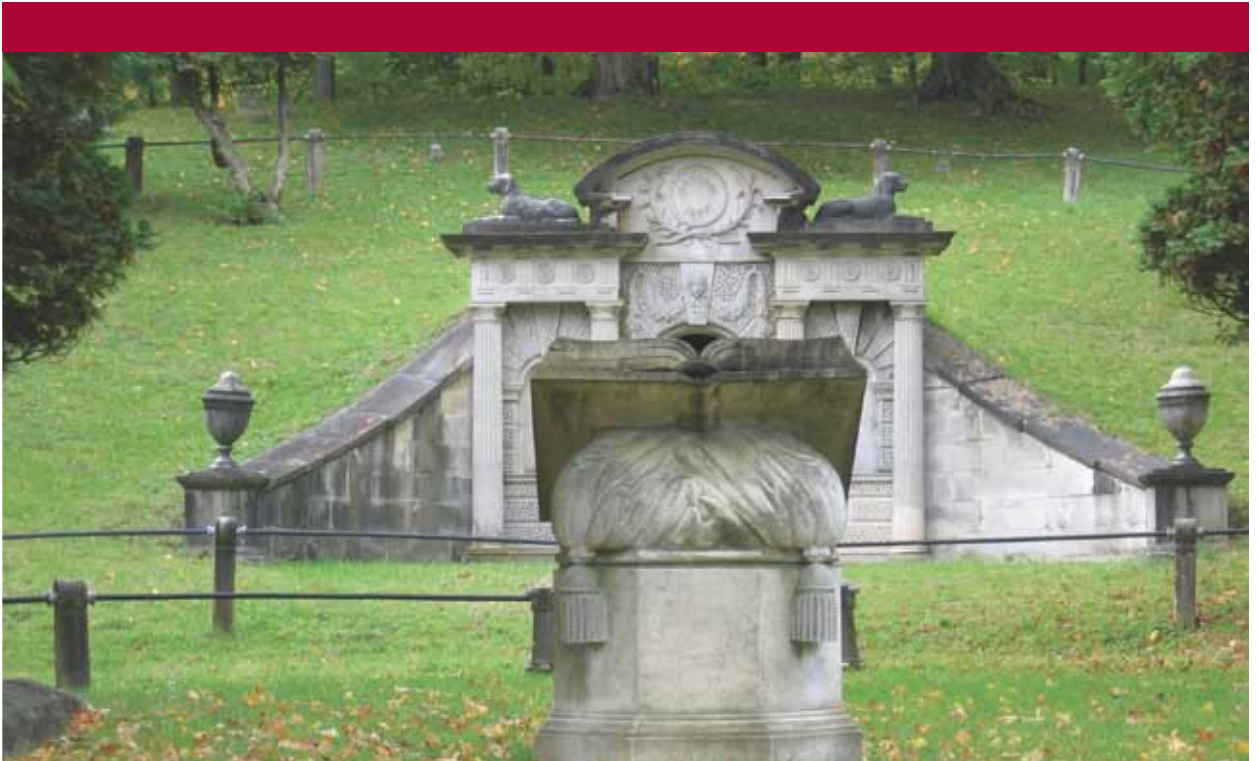
*The Tri-Lakes Community Empowerment Aging in Place Action Plan* was released in August 2010. Community surveys, focus groups, and interviews with key leaders produced some surprising results:

- Out of the 11 Livable Community components assessed, all three communities identified the same four priorities to be addressed in the Action Plan: Housing, Transportation, Health and Human Services, and Social Engagement.
- Friendship and companionship are major priorities for aging residents in an area where harsh winters and long drives can limit social opportunities.
- In a survey where 203 residents age fifty-five and up responded, 74 percent ranked “friendship and companionship” as very important, higher than the percentage who felt transportation was “very important.” Nearly a third of respondents said they would like or might like a friendship volunteer to visit.
- 94 percent of respondents stated they would definitely or probably like to live in their present home for as long as possible; 36 percent said their home will need modification or repairs in order for them to continue to live there comfortably as they grow older.
- 50 percent of respondents stated they are concerned or somewhat concerned that they may not be able to afford to stay in their own homes as they grow older.
- 56 percent of respondents stated they use a computer and the Internet to communicate with family, friends, or for news and entertainment, and 50 percent said they would or might be interested in learning together with other older persons how to better use the computer.
- 80 percent of respondents said they drive a car themselves or someone in their family drives them. However, if 20 percent of elders in the Tri-Lakes do not drive, hundreds of elders have significant transportation needs, especially where for many there are long distances to services and harsh and cold winters for many months of the year.

As Mercy Care’s Executive Director, I explained next steps. “We all know that developing a plan is a very necessary and important step to achieving systemic change and overcoming obstacles. But the hard work comes once the plan is completed. What is remarkable is the enthusiasm and energy of community committee volunteers to implement it.” The first *Aging in Place Implementation Meeting* was held on September 29, 2010, in Saranac Lake where more than 20 community leaders and elders, including the Mayor of Lake Placid, formed task forces to address the priority issues identified. As of this writing, several of the task forces have met subsequently, made assignments, and identified key partners. A progress meeting will be held in January 2011. I added, “Adirondack communities have a long tradition of *neighbor helping neighbor*, and this action plan and its implementation demonstrate that once again.”



The Plan includes actions to be taken in each of the three communities to respond to the needs identified. An additional section of the plan includes actions to be taken that impact all three communities. For readers interested in receiving a copy of the plan, please contact Mercy Care for the Adirondacks. 🌿



*Mausoleum of Henry Burden of Burden Iron Works in Troy, New York*

🌿 Donna Beal is Executive Director of Mercy Care for the Adirondacks in Lake Placid, New York ([www.adkmercy.org](http://www.adkmercy.org)).

## Two Property Tax Relief Measures: Land Value Taxation to Stabilize and Deferral as Provisional Tax Relief

By H. William Batt, PhD

The property tax structure in New York, as in most other places, has many problems, especially for seniors, but with a bit of attention and tweaking, it could be the perfect tax. I will address what has often been called the “poor widow” problem and the person who fears being expelled from her home by lack of ability to afford her property taxes.

Property tax is really two taxes to an economist, a tax on land values and a tax on improvement values, each with its own dynamic. We should just get rid of the tax on improvements, now something easy to do in light of new computer assessment technology and what we know about the destructive impact of taxing them. Experience shows that doing so is the most effective tool available to revitalize economies.

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*“Property tax is really two taxes to an economist, a tax on land values and a tax on improvement values, each with its own dynamic.”*

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The tax on land value can be corrected with better assessments, shifting the rates, and allowing for payment at a time when it is not burdensome. But one has to understand what land value is first of all. Then one can understand a land value tax and its virtues.

The value of any parcel site is a function of the flow of what classical economists know as ground rent. Ground rent, or economic rent, is different from rent for payment for using a house or car. More importantly, it reflects the economic vitality of a neighborhood or a region and has nothing to do with what any one titleholder does or doesn’t do on his property. If all the market transactions and productivity were to leave a place, there would be no rent to flow and the land values would fall to zero. One can no more alter or eliminate the flow of rent in any area than one can stop the force of gravity. The more productive enterprise a region has, the higher the flow of rent.

People in this country, even many economists, don’t understanding that rent is a flow; they often think of land value as a stock, like a house or a car or an industrial plant. It is actually more like a river or an emission from a radioactive mineral. Viewed in this way, land sites, just like other natural resources like water, air, the spectrum, and even occasionally time, all have a yield value, even when they are not used. That’s because the value is reflective of the broader community’s activity.

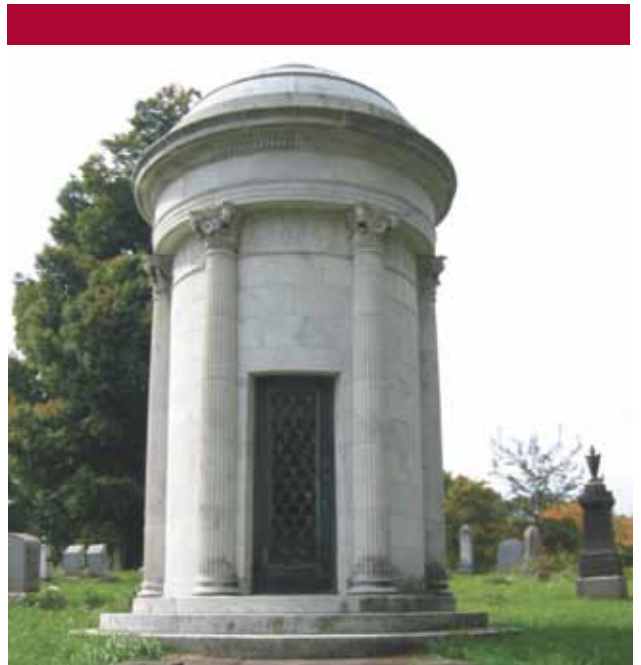
The total value of rent flow through a location is a constant. It can be broken up into pieces, however, and this offers us a solution: whatever is not paid in a land tax, which is really an expression of rent recapture by the community, is then capitalized in market price. The volume of rent can be captured all at once or over a period of time. The assessment of land is its capitalized rent flow, and this is clearly manifest when a parcel is bought and sold. It is also reflective of capitalized transportation costs.

Because the flow of rent is constant and continuous, the more that is captured in taxes, the less remains to be capitalized in a site's market price. If the tax on land value were totally abolished, all the rent would accrue to parcel sites and escalate their market price accordingly. Relieving households of the burden of their property taxes through caps, circuit-breakers, homestead options, or any other exemption simply results in the increased flow of rent to, and ultimately the market price of property. But the higher the cost of real estate, the less attractive a location becomes to outsiders: areas of California, to take one example, have become prohibitively expensive. When property prices escalate beyond what the flow of rent dictates, speculators move in to generate bubbles of expectancy, resulting in even higher prices than what the community's productive enterprise is able to generate. Ultimately there comes a corrective, even a crash—witness what Japan experienced and what we may be going through now, and that downward slide can be as economically painful as the initial euphoric rise in parcel prices earlier.

So, one way to maintain a viable and stable economy is to tax land according to its market value and even out site values. The higher the payment in taxes, the lower the market prices for land sites.

From a strictly economic viewpoint, taxing all the economic rent would lead to a sale price of zero and a rental value commensurate with its continuing flow, and this creation of a perfect market for locations would foster very healthy economies. It could totally supplant taxes on wages and capital that result in so much lost productivity and economic drag (economists call this deadweight loss). The reality is that rent, left to stick in parcel sites, often “gums up the works” in a way that slows down markets and makes economies less efficient. Better to remove it, and taxing it away is the best way to do so. Significantly, one might note, those governments that employ land value taxation have weathered economic cycles most easily of all places.

Ultimately, all tax burdens are shifted to land in any case, as Professor Mason Gaffney of the



*Dalton Family Cinerarium, designed by famous Albany architect Marcus T. Reynolds*

University of California at Riverside explains:

After-tax interest rates are determined in world markets and the local supply of capital funds is highly elastic. So, local taxes on capital do not stick to capital. Even national taxes on capital typically fail to stick, because capital is a citizen of the world. Local labor supplies are also pretty elastic, although not so totally. Local taxes on labor, therefore, do not stick to labor, either. Payroll taxes drive people out of localities that impose them, for example. Ditto for sales taxes. Customers move, or shift their purchases, to where taxes are lower, or zero. Sellers shift, too, to the extent they bear the tax. What else is left? Just land, and land cannot emigrate or immigrate from the local jurisdiction.

Professor Fred Foldvary, author of *The Soul of Liberty, Public Goods and Private Communities, Dictionary of Free Market Economics*, follows up by asking why not just put the tax on land from the start and improve economic efficiency. Finally, because a tax based solely on rent would supplant taxes on wage labor, and on products of people's hands and minds, it would be on windfall gains only, and be essentially painless.

But that's not likely to happen, at least soon. What we can do, however, is 1) foster economic vitality by phasing out taxes on improvements; 2) shift the burden to land values in a revenue neutral manner; and 3) allow households to pay their property taxes when they have the means to do so—when they cash out. They would do this when they sell their property, paying a portion of the gain to the community along with any interest due. Some 24 states and the District of Columbia do this, and it is the fairest solution of all. How can this all be implemented?

By state law, assessors must separate out the land value of each parcel from its total value. This is standard assessment practice. Economists have known since the time of Adam Smith that taxing just the land value is the ideal way to raise revenue. "Ground-rents," he avowed, "and the ordinary rent of land are . . . the species of revenue which can best bear to have a peculiar tax imposed on them." Some 700 places worldwide do this, with remarkable results. In Johannesburg, there is no tax on buildings at all. So, effectively, does Hong Kong. Twenty cities in Pennsylvania do it, and the power of computers and available data now allow simulation of results so it's no longer a matter of just appreciating the economic theory. It's not my place to reveal anything, but I'm now working with two cities in New York State exploring this option. Gradually phasing out of the building tax rate and raising the land tax rate in a revenue neutral manner could be done in a decade. If the assessments are good, about two-thirds of homeowners pay less. Parcels underused relative to their assessed land value pay more. This gives them an incentive to improve their parcels or sell to someone who will.

The deferral option is fair to both the homeowner and the community and is ideally suited to seniors as they are likely to be on a fixed income. Relieved of any fear that the tax collector will evict a household, the homeowner can live assured that he or she can reside in place so long as desired. This addresses the concern that many households may be very equity rich, even if they are income poor. It also assures that the locality will ultimately, even if not immediately, receive its fair share

of property taxes due; no special favoritism is involved. The capital gain when a parcel is ultimately sold provides the income necessary to pay the tax office with appropriate interest.

One should appreciate that the deferral provision is not only fair and accommodating, it also comports with all the textbook principles of sound tax theory. Deferral of payment is neutral, efficient, equitable, administrable, stable, simple, and certain. This is important at a time when we have come to realize how much the property tax fosters sprawl development, leads to under use of strategically valuable site parcels in urban cores, how much it fosters real estate speculation, and how much it dis-equilibrates the whole market in housing.

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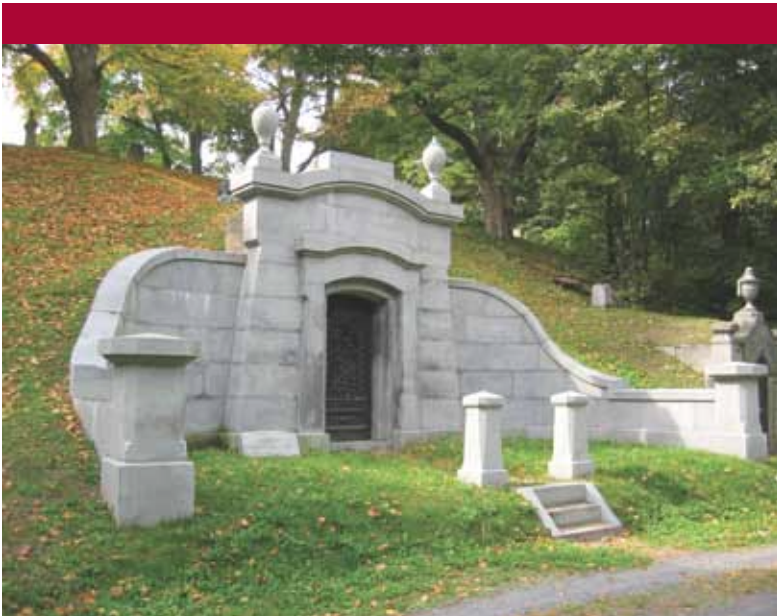
*“The deferral option is fair to both the homeowner and the community and is ideally suited to seniors as they are likely to be on a fixed income.”*

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There are various formulas and permutations of the deferral option that states employ. Sometimes only homeowners beyond a certain age can defer their property taxes. Sometimes there are income caps and thresholds for eligibility, sometimes it is restricted to homes below a certain assessed value, sometimes only a portion of the tax can be deferred or only a certain component—school and not municipal, special assessments and not utilities. Sometimes the provision is statewide; sometimes it is a local option. It is interesting to see that some states impose an interest rate on deferred

obligations so high that it prohibits its extensive use—10 percent in Tennessee, 8 percent in Texas. I think the option should be broadly available and interest rates reasonable.

Some observers compare it to a reverse mortgage, but experience shows that there are many more abuses involved there, and it is frequently far more burdensome financially. There may also be concern that municipalities might incur a transitory deficit when many households first avail themselves of the option. Some states have allowed a bridge loan from state sources until revenue




*Mausoleum of the Stanford family, parents of Leland and Jane Stanford, founders of Stanford University in California*


streams have once again stabilized. A bond backed by the same necessary liens against properties is another answer.

Yet the deferral option, where legal, is not extensively employed. This is because homeowners often don't want to forfeit any of the equity they might have built up in the course of many years of ownership. People often see any home appreciation as their rightful gain. The availability of the deferral option, however, exposes those who are shedding crocodile tears about their property tax burden while salivating over future windfall gains, as opposed to those who may have a genuine hardship. Here is why:

Houses, a Federal Reserve study shows, depreciate at about 1 percent annually, so that net appreciation a home typically has is due to the appreciation of the land value and any inflation. Again, buildings depreciate; only land appreciates. I have already explained that the land value is a function of the flow of economic rent, and has nothing to do with what the titleholder has done; rather it is due to the social enterprise of the community.

The community's recapture of land rent in the form of taxes is, morally speaking, a claim of what it, the public, is properly due. Even if the real estate industry and banks argue that home ownership is an assured way to "build equity," the parcel title provides a passive gain that is morally problematic. "Landlords," John Stuart Mill observed, "grow richer in their sleep without working, risking or economizing. The increase in the value of land, arising as it does from the efforts of an entire community, should belong to the community and not to the individual who might hold title."

Offering homeowners the opportunity to pay taxes on their property with appropriate interest and at a convenient time in their lives is a fair and equitable solution to both the community and to all households at risk. Taxing away the surplus economic rent that runs up the parcel values to prohibitively expensive and speculative levels assures that real estate markets are more stable, more competitive, and attractive on a wider scale. 

 H. William Batt, PhD, is a member of the Board of the Center for the Study of Economics, Albany and Philadelphia, and an active Georgist, an organization formed to advance the philosophy of Henry George (1839-1897), an American writer and political economist who promoted "land value taxation." His philosophy, which became known as Georgism, was that everyone owns what he creates, but that everything found in nature, including land, belongs equally to all.

### The “D” Word or Kicking the Bucket List

By Diane Cameron Pascone

When I have a problem that nags at me, I like to take a walk in Albany Rural Cemetery. It’s a great thinking spot. Sometimes I’ll talk out loud about an issue I’m wrestling with and I’m always amazed at the perspective the dead can offer on everyday issues like work and money.

I’ve been thinking about death a lot now as I follow healthcare reform and debates on medical advances. It occurred to me that even in our discussions about eldercare and aging in place, we are still reluctant to speak about death. We have a tendency to talk and plan and make policy about aging while giving the appearance that aging is ongoing while in fact it does have an end.

Does this seem harsh? We are so conditioned to be euphemistic about the reality of the human body—but the old joke is true: None of us will get out of here alive. Yes, ouch! But after that, facing death—and talking about it—opens up the possibility of extraordinary freedom. It’s also true that if we allow the reality of death into our healthcare conversations, we’ll allow people to make better and more dignified decisions about their aging.

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*“We have a tendency to talk and plan and make policy about aging while giving the appearance that aging is ongoing while in fact it does have an end.”*

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Saving lives is in the rhetoric of every advance in health science. Every news story about a breakthrough in medicine frames the development in terms of saving lives. But take just a minute to think about that. In our lifetime we have found cures and treatments for a number of diseases. When I was a kid, the big one was polio; a cure was sought and the Salk vaccine was developed. That vaccine did prevent children from getting polio, but it didn’t actually stop people from dying. Medical advances don’t save lives they simply shift the timetable.

Yes, of course, we do have a preferred timetable; most of us want to die old or at least past the halfway mark. And yes, we certainly should strive to stop illnesses that cause painful, traumatic death. I watched my siblings die from Lou Gehrig’s disease and Anti-Trypsin Disorder so I know that there are better and worse ways to die. But even knowing that, we still have to watch how our well-intentioned hope of wanting to save lives can lead us to forget to live the ones we have.

Ours is a death-denying society. We search for immortality in diets, exercise programs, plastic surgery, and in cures for incurable diseases. But here is the single most indisputable medical fact

we know: 100 percent of us are going to die. No drugs, treatments, doctors, books, or even insights will save us. If we cure cancer we're left with heart disease, and if we stop that we'll have the lungs or kidneys or other organs falling apart. The truth is that our bodies have to fail, wear out, break down, or become diseased; that's how we get out of here.

Why is it that the surest thing we know—that we will die—is the hardest fact for most of us to grasp? It's almost as if we write the inevitability of death on our brains in invisible ink; it lasts as long as the pen stroke and then fades as we return to imagining an unlimited life time.

That may not necessarily be the most cheerful thought, but there is an upside to facing the fact of death. Only when you accept that you will die can you really decide what to do with your life. This is especially important when we talk about aging.

In Mary Oliver's poem *The Summer Day*, she begins by describing a lazy afternoon watching a grasshopper. We drift along with her description of a lovely day in nature. Then, in the closing line, she snaps us to our senses with, "What is it you plan to do with your one wild and precious life?"

That may be where the real pain of dying comes from; we remember too late that this is our one life and that it's very precious.

I remember when my brothers and sisters were dying and I was so frustrated with the books that try to make death and grief seem reasonable. The classic book on grief by Elizabeth Kubler-Ross felt useless to me. The magazine synopsis of her approach to grief often lists the stages: Denial – Bargaining – Anger – Depression, and the end point, Acceptance. This listing and numbering implies a kind of order and that a person can move from point A to point B and get to the end and be all done. This false notion of linearity is apparent when I hear people judging someone who is grieving, "Oh, she missed the anger stage," or "He has not reached acceptance."

I remember when I was in the first grade learning about the United States from one of those wall-sized maps that are common in elementary classrooms, the ones that show each state as a different color, and I remembered the first time we went on a family vacation and how disappointed I was that all that distinguished the next state was a sign saying, "Welcome to Ohio" and Ohio was not blue as my classroom map had shown.

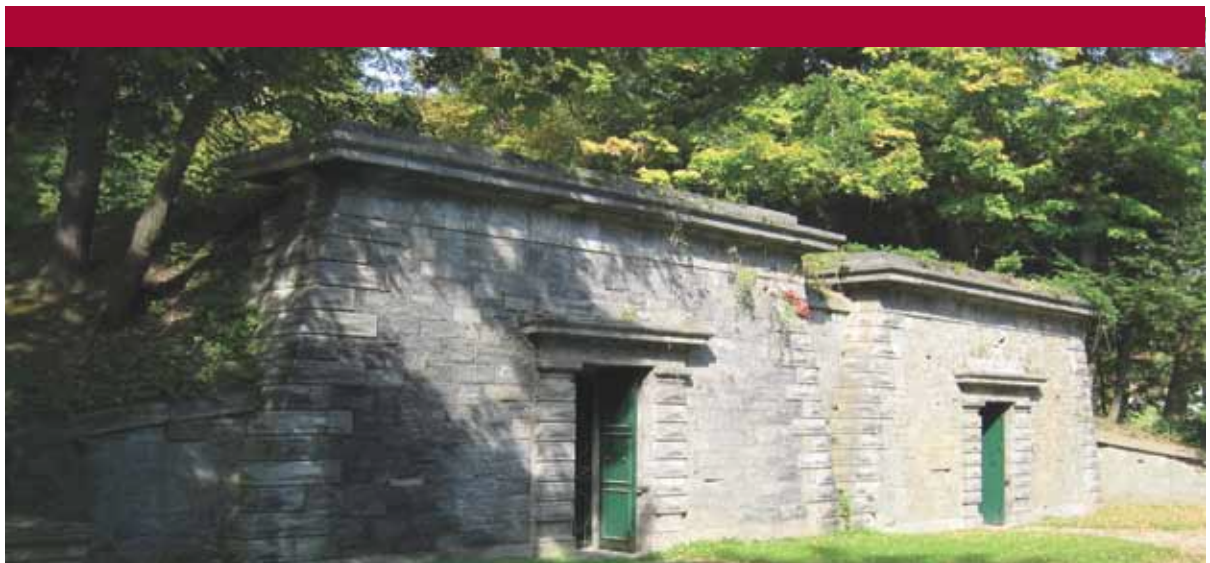
I was older, but similarly disappointed when, after my brother Larry died, I discovered that the stages of grief that I'd heard about were not clearly recognizable. Instead I found that I could be angry and happy and sad and in and out of denial and find acceptance and then be depressed all over again. I believe that it is our fear of death that makes us want to organize grief, make it shape up, get in line and have specific manageable moments. Something we can check off; something we can control. This lack of control is one reason we push away thought and conversations about dying.



“I am so sorry about your loss.” I always thought that “losing a loved one” was a euphemism used by people who were afraid to say the word “dead.” But after losing my brother, I know that “lost” is not a euphemism but the perfect word to describe the feeling that follows a death.

Though he died years ago, my feeling about my brother is that I have misplaced him. It’s that sensation of knowing that my book or my glasses are around here somewhere—if I could just remember where I left him. There is a sense of something just out of reach, still here, but also gone. I think this is why we are so hard on the grieving and why we back away from talking about death. The world loves closure and to have things neat. But facing death openly can help us to live life in a fuller and richer way.

Saul Bellow wrote, “Death is the dark backing a mirror needs if we are to see anything.” Including the “D” word—Death—in our conversations about aging allows us to see more clearly and may be the truest way to allow all of us to age with dignity. 🌿



*Egyptian revival style burial vaults, used for winter storage of caskets in the days before heavy equipment when winter burials did not take place*

🌿 *Diane Cameron Pascone is a regional writer and speaker and the Director of Development at Unity House in Troy, New York.*

### Working to Explore How Energy Issues Impact Senior Citizens

By Francis J. Murray

As New York's population ages, energy concerns will play an increasingly significant role in determining the options people have regarding how they live their lives.

The New York State Energy Research and Development Authority (NYSERDA) is participating in a multi-agency effort that hopes to produce guidelines on ways to provide people with the maximum possible options as they age. The goal of this work is to foster age-integrated communities.

In all of our work, NYSERDA professionals seek to provide New Yorkers with energy solutions that allow them to choose clean and efficient energy as part of their everyday lives. While the aging population has some unique needs, many of its concerns are similar to those of others. These issues include reducing costs, maintaining the comfort of their homes, minimizing waste, sustaining daily routines, and connecting with a community.

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*"The key to controlling energy is by taking a holistic approach to analyzing energy needs."*

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Along with the New York State Office for the Aging and the New York State Department of State, NYSERDA is working with multiple state agencies on an initiative called "Livable Communities," which is designed to foster age-integrated communities in New York State. Among the first steps of this effort is the creation of a resource manual to be used by local Housing, Planning and Zoning Boards. NYSERDA, along with the U.S. Green Building Council, has been contributing to this document, and we expect it to be a useful guidance tool.

One key to building livable communities for senior citizens is an understanding of the factors that will allow individuals to age in place and provide a variety of options for living quarters. Taking steps to control energy usage, and energy costs, can play an important factor in determining where people live.

One of the best ways to address energy costs is to increase the efficiency of the home. Whether people live in an apartment, a single family home, or a multi-unit building, energy efficiency improvements can make the difference in whether the space is financially affordable. Efficiency investments to better air seal and insulate the building, or to improve the efficiency and operation of heating or cooling units, can provide significant returns in comfort and cost-savings.

Understandably, seniors on limited incomes may be concerned about the up-front costs of these kinds of investments. NYSERDA works to make these investments more affordable, within the reach of as many people as possible. For example, our Assisted Home Performance with ENERGY STAR® Program offers low-income homeowners a subsidized building assessment and follow-up with recommendations for energy, health, and safety improvements. Households with an income equal to or lower than 80 percent of state or area median income can then also receive a subsidy for up to 50 percent of the cost of eligible energy improvements. Maximum Assisted Home Performance with ENERGY STAR subsidy awards are \$5,000 for a single family home and \$10,000 for a two- to four-unit building.

Another NYSERDA program, designed for individuals with lower incomes than the Assisted Home Performance with ENERGY STAR®, is EmPower New York<sup>SM</sup>. This program provides cost-effective electric reduction measures, including ENERGY STAR® lighting and refrigerators, as well as measures



*James McNaughton, second president of Albany Medical College*

that reduce heating costs, such as insulation. These services are provided at no cost to income-eligible households. Individuals must be eligible for the Home Energy Assistance Program (HEAP) to receive services through this program.


Even if a senior's home is energy efficient, affordability can still be an issue. Energy assistance is available in a variety of forms, including utility payment assistance programs, government grants, and weatherization and efficiency programs. In addition to assistance programs, some utility and deliverable fuel companies offer customers budget billing and price protection plans, which can help individuals manage energy expenses.

If a person is having trouble paying his/her utility bill, we recommend that they contact the utility immediately and inquire about a payment assistance program. Support is available through a variety of sources, including the Home Energy Assistance Program (HEAP) and the Weatherization Assistance Program (WAP).

While it may sometimes seem confusing and difficult to identify the many sources


of assistance and to understand eligibility criteria, staff at the local Office for the Aging and the Department of Social Services can help seniors determine what energy assistance is available and guide individuals through the application process.

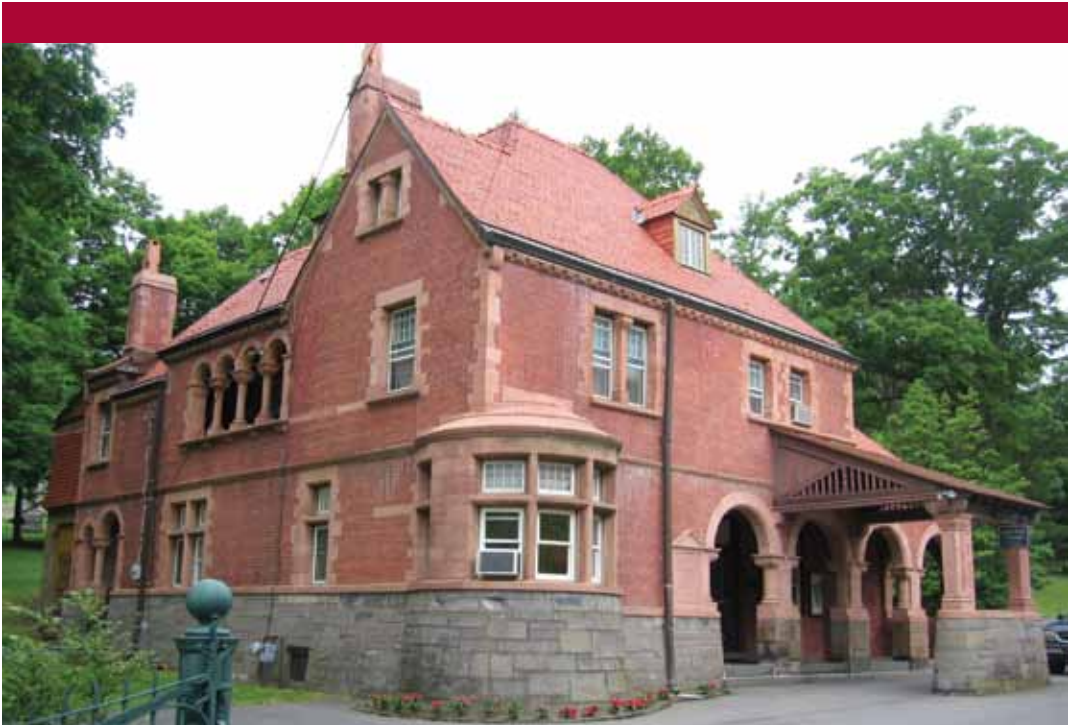
The key to controlling energy is by taking a holistic approach to analyzing energy needs. Increasing energy efficiency requires a review of all facets of resource use, including water, lighting, heating systems, and others. Seniors who seek to retain their homes can benefit by examining ways to reduce waste throughout their home.

Energy is, of course, just one piece of the puzzle. Seniors will also need many other amenities to allow them to remain in their communities, such as easy access to transportation, food stores, businesses, and other resources. Working in partnership with the other state agencies and entities, NYSERDA seeks to assist individuals throughout their lives. More information can be found at [www.nyserdera.org](http://www.nyserdera.org). 



*Grave of former President Chester A. Arthur*

 *Frank J. Murray has served as President and CEO of the New York State Energy Research and Development Authority since January 26, 2009. Formerly, he served as Deputy Secretary to Governor Mario Cuomo for Energy and the Environment from 1985 until 1992, and began his work on New York State energy issues as legislative counsel and then as an energy and environmental policy advisor to Governor Hugh Carey. He also served as Chairman of the State Energy Planning Board, a multi-agency statutory board charged with the responsibility of developing a comprehensive energy plan for the state that integrated state energy, environmental and economic development policies.*



*1886 "Lodge" - the main office, designed by architect Robert Gibson in the Romanesque revival style*

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IMAGES. Each issue of CCQ will use images of architecture and natural features that make the Capital Region special. The cover has a picture of a basket of onions from a local farm, a monument from Albany Rural Cemetery, and the 18th century Johnson Map. This issue of CCQ uses images from Albany Rural Cemetery.

CREDITS. The photo of a basket of onions is by Donna Abbott-Vlahos. All photographs of Albany Rural Cemetery were taken by Bill Bruce, whose article appears in this issue.

This and past issues of CCQ are available in pdf format on [www.albanyguardiansociety.org](http://www.albanyguardiansociety.org).

## Organizations and their Websites that may be of interest to CCQ readers

**Albany County Department for Aging**  
[www.albanycounty.com/departments/aging](http://www.albanycounty.com/departments/aging)

**Albany Roundtable**  
[www.albanyroundtable.com](http://www.albanyroundtable.com)

**American Library Council**  
[www.lff.org/about](http://www.lff.org/about)

**Capital District Regional Planning Commission**  
[www.cdprc.org](http://www.cdprc.org)

**Center for Economic Growth**  
[www.ceg.org](http://www.ceg.org)

**Civic Ventures**  
[www.civicventures.org](http://www.civicventures.org)

**Community Foundation for the Greater Capital Region**  
[www.cfgrc.org](http://www.cfgrc.org)

**Federal Reserve Bank of New York, Buffalo Branch**  
[www.newyorkfed.org/aboutthefed/buffalo\\_branch.html](http://www.newyorkfed.org/aboutthefed/buffalo_branch.html)

**Fulton County Office for the Aging**  
[www.fcfa.org](http://www.fcfa.org)

**Generations United**  
[www.gu.org](http://www.gu.org)

**Global Action on Aging**  
[www.globalaging.org](http://www.globalaging.org)

**Government Law Center at Albany Law School**  
[www.albanylaw.edu/sub.php?navigation\\_id=668](http://www.albanylaw.edu/sub.php?navigation_id=668)

**Grantmakers In Aging**  
[www.giaging.org](http://www.giaging.org)

**Greene County Office for the Aging**  
[www.greenegovernment.com/departments/aging/index.htm](http://www.greenegovernment.com/departments/aging/index.htm)

**New York State Office for the Aging**  
[www.aging.state.ny.us](http://www.aging.state.ny.us)

**Osher Lifelong Learning Institute**  
[www.usm.maine.edu/olli/national](http://www.usm.maine.edu/olli/national)

**Rensselaer County Department for the Aging**  
[www.rensco.com/departments\\_familyservices.asp](http://www.rensco.com/departments_familyservices.asp)

**Rensselaer Polytechnic Institute**  
[www.rpi.edu](http://www.rpi.edu)

**Rockefeller Institute**  
[www.rockinst.org](http://www.rockinst.org)

**Sage Colleges**  
[www.sage.edu](http://www.sage.edu)

**Saratoga County Office for the Aging**  
[www.co.saratoga.ny.us/aindex.html](http://www.co.saratoga.ny.us/aindex.html)

**Schenectady County Department of Senior and Long Term Care Services**  
[www.schenectadycounty.com](http://www.schenectadycounty.com)

**Schoharie County Office for the Aging**  
[www.schohariecounty-ny.gov/CountyWebSite/OfficefortheAging/ofaservices.jsp](http://www.schohariecounty-ny.gov/CountyWebSite/OfficefortheAging/ofaservices.jsp)

**Schuyler Center for Analysis and Advocacy**  
[www.scaany.org](http://www.scaany.org)

**Town of Colonie**  
[www.colonie.org](http://www.colonie.org)

**U.S. Environmental Protection Agency Aging Initiative**  
<http://epa.gov/aging>

**University Albany School of Public Health**  
[www.albany.edu/sph](http://www.albany.edu/sph)

**University Albany School of Social Welfare**  
[www.albany.edu/ssw](http://www.albany.edu/ssw)

**United Way of the Greater Capital Region**  
[www.unitedwaygcr.org](http://www.unitedwaygcr.org)

**Warren County Office for the Aging**  
[www.co.warren.ny.us/ofa](http://www.co.warren.ny.us/ofa)

**Washington County Office for the Aging**  
[www.co.washington.ny.us/Departments/Ofa/ofa1.htm](http://www.co.washington.ny.us/Departments/Ofa/ofa1.htm)

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## Our Mission

**Albany Guardian Society continues to seek opportunities to improve the quality of life for seniors as we carry out our Mission.**

- The mission of Albany Guardian Society is to engage in a broad spectrum of endeavors that will improve the quality of life for seniors.
- We will devote funding to develop and support services for seniors.
- We will create an environment that will maintain the growth of creative and innovative ideas.
- We will fund the exchange of information to enable interested parties to learn how to create a better standard of living for our elders.
- We will attract additional resources to increase the impact we can make as we remain mindful of our mission to serve the elderly.