



# DEAF LINE

JANUARY & FEBRUARY 2016



## VALENTINE'S DAY LUNCHEON

Celebrate Valentine's day with the Luncheon at Schaumburg Township!

**Wednesday, February 24, 2016**

At: Schaumburg Township, One Illinois Blvd., Hoffman Estates, IL

\*\* Door opens: 11 a.m. \*\* Lunch: 11:45 a.m.

Luncheon: Choose one meal below:

- \* Pot Roast
- \* Chicken Asiago

Plus: Mashed potatoes, salad, and roll. Water, pop drinks and coffee will be provided.

**Please bring any dessert or fruit.**

- ◆ Games & door prizes
- ◆ Deadline: February 11, 2016
- ◆ No refunds after February 11th
- ◆ You can either pay to Annette Langston or mail a check (payable to Annette Langston) to Annette Langston, 1705 N. 21st Avenue, Melrose Park, IL 60160. Please include your choice-of-entree form below along with the payment.



For more information, contact:

- \* Annette: 708-223-2125 VP or langstonannette@gmail.com Email
- \* Sarita: 224-520-9763 VP or sphadke@schaumburgtownship.org Email

Name: \_\_\_\_\_

Spouse: \_\_\_\_\_

Choose one:

Pot Roast

Chicken Asiago

Choose one:

Pot Roast

Chicken Asiago

## DEAF SOCIAL/SUPPORT GROUP MEETINGS IN 2016

Here is a list of tentative dates for Deaf Social/Support Group Meetings in 2016. The group always meets the 3rd Tuesday of each month unless a change is necessary. It is from 11:30 a.m. to 3 p.m., at Schaumburg Township, One Illinois Blvd., Hoffman Estates, IL.

The dates are:

- ◆ January 12th (2nd Tuesday)
- ◆ February 24th (Wednesday) - Valentine Luncheon
- ◆ March 16th (Wednesday)
- ◆ April 19th
- ◆ May 17th
- ◆ June 21st
- ◆ July 19th
- ◆ August 16th
- ◆ September 20th
- ◆ October 18th
- ◆ November 15th
- ◆ December 13th (2nd Tuesday)

**These dates are subject to change**, so it is important to RSVP: 224-520-9763 VP or sphadke@schaumburgtownship.org Email.



## SAVE THE DATE

Our Deaf Social/Support Group will host an educational workshop in ASL - "Tobacco" presented by Maria Hernandez from

Mayor's Office for People with Disabilities (MOPD). It will be held on **Wednesday, March 16, 2016**, 1 to 3 p.m., at Schaumburg Township, One Illinois Blvd., Hoffman Estates, IL. Maria will explain important information about Tobacco along with fun activities. Remember Maria has given several presentations in the past - Drugs, Smoking, Drinking, etc. She has been a great presenter and everyone enjoyed learning from her.

We will have lunch prior to the presentation at 11:30 a.m. Please bring something to share according to your last name.

A-F: Desserts/Fruits

G-L: Appetizers

M-R: Salad (green or pasta)

S-Z: Hot dish

**Please RSVP by March 14th: 224-520-9763 VP or sphadke@schaumburgtownship.org Email**

## BENEFIT ACCESS PROGRAM

The Benefit Access program (formerly Circuit Breaker) offers a license plate discount and Seniors & Persons with Disabilities Ride Free Transit cards. You only have to apply once every two years. If you need to renew or apply (first-time applicants), call for an appointment at 224-520-9763 VP. If you are not sure about your status, please call, so we can check for you.

The eligibility requirements are:

1. Age 65 years or older or 16 years or older and permanently disabled before January 1, 2016.
2. Must live in Illinois at the time you file your application.
3. Incomes:

<u>Household</u>	<u>2015 Yearly Income</u>
1	\$27,610
2	\$36,635
3	\$45,657

\*\*\*Effective January 1, 2016 applications submitted between January 1, 2016 and April 18, 2016 should use 2014 income to file.\*\*\*

\*\*Applications submitted on April 19, 2016 or after must use 2015 income to file.\*\*

\*\*\*Please be aware that ANY application that has had no activity for 90 days will be removed from the system and you will be required to file a new application.\*\*\*



## PACE/CTA CASH FARE INCREASES

As of January 1, 2016, regular fixed route fares paid with cash are \$2 and reduced fares paid with cash are \$1. ADA Paratransit and Dial-a-Ride fares are unchanged. Riders who use Ventra cards will not see any changes.

To get the details about the new fares, visit [www.pacebus.com](http://www.pacebus.com)



*Wish you a very Happy New Year and stay healthy!*

- ◆ A friendly reminder - this newsletter has the combined months of January and February 2016. The next newsletter will be out in March 2016.
- ◆ Special thanks to all volunteers who have contributed their time to help out with several projects in 2015. We still are accepting new volunteers, so if you are interested in volunteering, please let me know.
- ◆ Let you know that I will be out of the office from January 25th to February 15th. I will be in the office on February 16th. If you need urgent help, please contact Maureen at Schaumburg Township: [mcenteno@schaumburgtownship.org](mailto:mcenteno@schaumburgtownship.org) Email or 847-884-0030 ext. 2022 V.

*Thank you so much, Sarita*



### SOME NEW LAWS IN 2016

There are 237 new Illinois laws effective January 1, 2016. Below are a list of some laws.

- ◆ **Leave pets outside in extreme weather** - It is illegal to leave any animal in a vehicle for a prolonged period of extreme heat or cold. If pets are injured or die from exposure to dangerous conditions, owners could face a fine of up to \$2,500 or up to one year in jail if convicted.
- ◆ **Traffic ticket hike to pay for body cameras** - To help police departments pay for body cameras and other equipment, Illinois traffic tickets will cost an additional \$5.
- ◆ **Carbon Monoxide Detectors** - All schools must have CO (Carbon Monoxide) detectors. The law comes a year after a CO leak sent 180 students to the hospital.
- ◆ **Medication locks** - Pharmacists will be able to put a locking device on highly addictive medications. The numerical locks will be similar to those used on gym lockers.
- ◆ **Dogs in court for sex abuse victims** - Children and intellectually disabled adults who are victims of sexual abuse will be allowed to have comfort or service dogs at their side when they appear in court.
- ◆ **Powdered alcohol banned; powdered caffeine restricted** - Illinois is outlawing the sale of powdered alcohol and restricting the same of powdered caffeine. You must be 18 or older to purchase powdered caffeine - 1 teaspoon can amount to 28 cups of coffee.
- ◆ **State Pie** - Illinois has a state bird, state vegetable and now a state pie. Pumpkin pie got the special honor because Illinois is one of the top producers of pumpkins in U.S.A.
- ◆ **“Silver Alert” for people with Alzheimer’s and dementia** - There will be a “Silver Alert” program to help find missing adults with Alzheimer’s and dementia. It is similar to the Amber Alert system for missing children.
- ◆ **Underage drinking 911 immunity** - If you are drinking under the age of 21 and call 911 for medical help, you won’t face charges. It provides legal protection for a person needing medical help and the person who calls for him or her.
- ◆ **Family-installed electronic monitoring devices in nursing homes** - This law will allow residents or their families to install electronic monitoring devices in resident rooms at certain long-term care facilities, including licensed nursing homes and facilities licensed to care for the developmentally disabled. The residents must consent to the use of recording activities. Families or residents who wish to install surveillance equipment must do so at their own expenses.

## GREAT APPRECIATION



**Schaumburg Township Disability Services would like to thank these sponsors for our Holiday party for Disabled children and families:**

- Bolger Commercial Properties
- Village Tavern & Grill
- Schaumburg-Hoffman Lions Club
- Carpenters Union Local 839
- B & A Plumbing, Inc.
- Sunshine Siding & Window Co.

**Many thanks also to the following area businesses for their generous donations:**

*Ala Carte Entertainment, Arlington Racecourse, Chicago Marriott Schaumburg Hotel, Barry Himmel-farb from Culver's of Schaumburg, Hoffman Estates Park District, IHOP #1287, KidSnips, Lynfred Winery, Medieval Times, Palm Court Restaurant, Pilot Pete's, Port Edward Restaurant, Renaissance Schaumburg Convention Center Hotel, Schaumburg Boomers, Schaumburg Park District, Schaumburg Prairie Center for the Arts and the Shedd Aquarium.*

**Special thanks to the many wonderful volunteers for their hard work in making the Children's party successful.**

*Ann Thomas, Bill Eliasek, Carole Lindeman, Diane Wilson, Dolores Haase, Trustee Jeffrey Mytych, John Minginas (owner of Pilot Pete's) and Pilot Pete's staff Casey and Corey, JR Hutson (owner of Village Tavern and Grill) and Village Tavern employees, Leo Salais, Mark and Geri Chereso, Mary Ellen Hyed, Mary Lou Szigeti, Moksh Jani, Trustee Nimish Jani, Pat Ryan, Purva Jani, Trustee Robert W. Vinnedge, Rose Szyzka and Tom Sucher.*



## SPECIAL THANKS

- ♦ Thank you, Illinois Telecommunications Access Corporation (ITAC), Home Instead Senior Care and Bobbi Sloan for being Holiday Sponsors for our Holiday Party for our Seniors & residents with disabilities!
- ♦ Special thanks to Bob Schmidt and Fabbrini's Flowers for donating the lovely poinsettias for the tables.



## WSAD HOSTS BASKETBALL TOURNAMENT

The 19th Annual Invitational basketball Tournament will be held on Saturday, January 23, 2016, 9 a.m. to 9 p.m. It will be held at Bethel Baptist Church (BBC), 200 N. Roselle Road, Schaumburg, IL. The cost of fan admission is \$10 and free for children under 12 years. There will be food/drinks for sale. For more information, contact Bobby Rawalji: [abcdrawalji@gmail.com](mailto:abcdrawalji@gmail.com) Email.



## ITHI ANNUAL CONFERENCE

The Teachers of Deaf & Hard of Hearing 52nd Annual Conference - "Under Construction: Building Bright Future" will be held on March 3 - 5, 2016, in Springfield, IL. For details, check [www.ithi.org](http://www.ithi.org)

## HOLIDAY CELEBRATION

Our Holiday Celebration was a huge success and everyone had a blast. Special appreciation goes to **Jane Delulio** for making the mouth-watering sloppy joe meat and **Annette Langston** for tasty punch drinks. As always, thanks to everyone who brought delicious side food & desserts. Special appreciation goes to our hard-working volunteers, Carmen Aguilar, Mary Ball, Jane and Joe Delulio, Annette Langston, Anil Phadke and Eileen Rozborski.



Our Holiday Celebration was a hit! Everyone was in festive moods and holiday spirits - Meeting old and new friends, eating yummy lunch and playing fun games!



## EEOC LAUNCHES DIRECT VIDEO ACCESS FOR THE DEAF & HARD OF HEARING

The U.S. Equal Employment Opportunity Commission (EEOC) launches a new service that enables Deaf and Hard of Hearing people to communicate directly with agency staff about discrimination issues including filing discrimination complaints. The EEOC information intake representatives (fluent in ASL) will be available to answer questions and guide callers through the process of filing a charge of discrimination using the video-phone (VP). Carrie St. Cyr, one of the ASL information intake representatives, said that about 98% of people who are Deaf and Hard of Hearing use videophones, so it will help them to communicate face to face with a staff member who uses their native language and understand better. EEOC is the third federal agency after the Federal Communications Commission (FCC) and the Small Business Administration (SBA) to offer the VP services to the public. If you would like to know how to file an employment discrimination complaint, or for more information about the EEOC, please contact the VP number: **844-234-5122 VP**, between 7 a.m. and 6 p.m. ET, Monday through Friday.



## DEAF SENIOR GATHERINGS IN 2016

**All Angels Guild Senior Citizens:** Meet on the 1st Thursday of the month, at the Episcopal Church of Our Savior, 116 E. Church Street in Elmhurst, 10 a.m. to 3 p.m. There will be presentations and field trips as well. Free lunch, but donations are accepted. The dates are: February 4th, March 3rd, April 7th, May 5th (Spring luncheon), June 2nd, August 4th, September 1st, October 6th, November 3rd & December 1st (Christmas luncheon). No gatherings in January & July. For more information or to get the list of meetings/field trips, contact Laura Thompson: 630-984-4251 VP or [lthompson@aim-cil.org](mailto:lthompson@aim-cil.org) Email.

**CDS (Chicagoland Deaf Seniors):** There is no monthly gathering, but there is a meeting every 2 months. For meeting dates/locations or more information, contact the CDS' President, Jim Lomanto: [jimactor@sbcglobal.net](mailto:jimactor@sbcglobal.net) Email.

**CBS/HAD (Congregation Bene Shalom/Hebrew Association of the Deaf) Senior Citizens:** Meet on the 1st Wednesday of the month, at Congregation Bene Shalom of the Deaf, 4435 W. Oakton, Skokie, 10 a.m. to 4 p.m. The cost of lunch is \$3 per person. The dates are: January 6th, February 3rd, March 2nd, April 6th, May 4th, June 1st, August 3rd, September 7th, November 2nd & December 7th. No meetings in July and October. For more information, contact Nona Balk: [nbalk72@gmail.com](mailto:nbalk72@gmail.com) Email.

**Joliet Deaf Senior Citizens:** Meet on the 2nd Wednesday of the month, at Croatian Cultural Club, 1503 Clement Street, Joliet, 10 a.m. to 4 p.m. (door will open at 9 a.m.). The admission fee is undecided. Bring your own lunch. Do not bring any drink from outside as water, soda and coffee will be available for sale. The dates are: February 10th, March 9th, April 13th, May 11th, June 8th, July 13th, August 10th, September 14th, October 12th, November 9th, and December 7th (Christmas party). For more information, contact Marian Klbecka: 815-306-0549 VP.

**Rockford Senior Citizen for the Deaf:** Meet on the 2nd Thursday of the month, at Center for Sight & Hearing, 8038 MacIntosh Lane, Rockford, 9 a.m. to 3 p.m. The dates are: January 14th, February 11th, March 10th, April 14th, May 12th, June 9th, July 14th, August 11th, September 8th, October 13th, November 10th, & December 8th (Christmas party). For more information or cost, contact Joseph Siudzinski: 815-572-4819 VP.

**St. Francis Borgia Deaf Senior Citizens:** Meet on the 4th Thursday of the month. The dates are: January 28th, February 25th, March 24th, April 28th, May 26th, June 23rd, July 28th, August 25th, September 22nd, October 27th, November 17th and December 6th (Christmas luncheon at Poretta's Banquet). The location is at Stokes Hall, 8025 W. Addison Street, Chicago, from 10 a.m. to 3 p.m. (door will open at 9 a.m.). The admission cost is \$2. Bring your own lunch. There will be bingo, jackpots, and raffles. For more information, contact Annette Langston: 708-223-2125 VP or [langstonannette@gmail.com](mailto:langstonannette@gmail.com) Email.



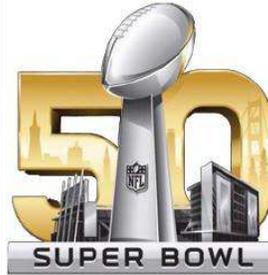
## **CDS' NEW OFFICERS**

The new Chicagoland Deaf Seniors (CDS) officers (2016 - 2019) are:

President - Jim Lomanto  
Vice President - Dan George  
Secretary - Janice Mancill

Treasurer - Ellen Cooke  
Membership Secretary - Charlene Lomanto  
Member at Large - Ralph Visscher  
One-year Trustee - Sandra Bianco  
Two-years Trustee - Nona Balk  
Three-years Trustee - Eileen Rozborski

**Congratulations, officers!**



## **SUPER BOWL SOCIAL**

Swoboda Deaf Center (SDC) will host a Super Bowl Social on Sunday, February 7, 2016, at SDC, 7050 W. Belmont Avenue, Chicago, IL., 3 p.m. until the game ends. The cost is \$25 per person which includes food & drinks (pop drinks, beer and wine). There will be pre-bowl games. Please RSVP by January 24th. The cost per person at the door is \$30. If interested, send a check (payable to SDC) or PayPal to swobodadeafcenter@gmail.com Email; use "Family and Friends" option in PayPal.



## **PAINTING PARTY WITH A DEAF ARTIST**

If you have nothing to do or want to do something new in 2016, come to the Painting Party with Deaf Artist, Julie Stromme. You will be painting a snowman with a ILY sign (see the picture above). It will be held on Friday, January 22, 2016, 6 to 9 p.m., at Jerseys Pizza & Grill, 2360 Lakewood Blvd., Hoffman Estates, IL. The cost per person is \$25 (PayPal only), but it is \$30 (cash only) at the door. It covers all painting materials. Seats are limited so please RSVP with payments by January 15th. For more information or RSVP, please contact Julie: jsdeafartist@gmail.com Email.



## **SAVE THE DATE**



The Mayor's Office for People with Disabilities (MOPD) will host their AccessChicago on Wednesday, July 13, 2016, at Navy Pier, Festive A, 600 E. Grand Avenue, Chicago, IL. For

more information, visit the MOPD's website: [www.cityofchicago.org/mopd](http://www.cityofchicago.org/mopd)



## **FRIENDLY REMINDER**

Just a friendly reminder to please check the date of your license plate sticker as Illinois Secretary of State is no longer mailing out renewal reminders. You can still get a ticket if the sticker is expired or you forgot to replace the sticker.

### **What you can do:**

1. Renew online or phone. It takes 5-10 days for stickers to arrive by mail.
2. If time is short, you can go to any Secretary of State facility or currency exchange and buy stickers.
3. Sign up for renewal email reminders at [www.ilsos.gov/greenmail](http://www.ilsos.gov/greenmail)

For more information, call 800-252-8980 or visit [www.cyberdriveillinois.com](http://www.cyberdriveillinois.com)



## **OUTING TO BULLS GAMES**

West Suburban Association of the Deaf (WSAD) will host a Bulls Game Outing. The Bulls will play against the Toronto Raptors team.

**When:** Friday, February 19, 2016

**Time:** 7 p.m. (Gates open at 5:30 p.m.)

**Where:** United Center, 1901 W. Madison Street, Chicago, IL.

The reserved seats will be in section # 325. Only 50 tickets are available. The cost is \$60 per ticket. If interested or for more information, contact Marilyn Russell: [wsadgold@yahoo.com](mailto:wsadgold@yahoo.com) Email.

Check [www.wsadeaf.com](http://www.wsadeaf.com)

# FEBRUARY 2016

Sun	Mon	Tue	Wed	Thu	Fri	Sat
	1	2 Groundhog Day!	3 CBS/HAD Senior gathering at Congregation Bene Shalom, Skokie; 10am to 4pm (nbalk72@gmail.com)	4 All Angels gathering at Episcopal Church of Our Savior in Elmhurst, IL; 10am to 3pm	5	6 WSAD's Individual Handicap Deaf Bowling Classic at Bowling Green, West Chicago (www.wsadeaf.org)
7 SDC hosts Super Bowl Social at SDC, Chicago; 3pm (www.swoboda.deafcenter.org)	8 Chinese New Year!	9 Mardi Gras Carnival	10 Joliet Deaf Senior gathering at Croatian Cultural Club in Joliet; 9am to 4pm (815-306-0549 VP)	11 Rockford Senior Citizen Gathering at CSH in Rockford; 9am to 3pm	12 Deaf Chat Coffee at Starbucks in Streets of Woodfield, 601 North Martingale Rd, Schaumburg; 7-11pm	13
14 Valentine's Day	15 SCH TWP CLOSED (Presidents' Day)	16	17	18	19	20 * "Cabaret" at Bank of America Theatre, Chicago; 2pm (312-977-1700; option #5)
21 ** "Cabaret" at Bank of America Theatre, Chicago; 2pm (312-977-1700; option #5)	22	23	24 Deaf Social/ Support Group – Valentine Celebration at SCH TWP; 11am (RSVP: 224-520-9763 VP)	25 St. Francis Deaf Seniors at 8025 W. Addison Street, Chicago; 10am to 3pm	26 Deaf Chat Coffee at Starbucks, 1441 S. Randall Road, Geneva, IL; 7 to 10 p.m.	27
28	29 Leap Year!			SCH TWP refers to Schaumburg Township  SDC - Swoboda Deaf Center	  * Interpreted Show	  ** Open Captioned



## **FUN FACTS: LEAP YEAR**

This year is **Leap Year** - February 29th. It is a year that has 366 days, instead of the normal 365. It usually happens every four years.

### **LEAP YEAR FOLKLORE**

- ◆ According to folklore, in a leap year, the weather always changes on Friday.
- ◆ A “leaping” is a person born in a leap year. Many feel that to be born on Leap Day, thereby becoming a “leaping” is a sign of good luck.
- ◆ Did you know: Ages ago, Leap Day was known as Ladies’ Day, as it was the one day when women were free to propose to men?
- ◆ The first Leap Year was established in 46 BC by Julius Caesar, the Roman dictator.

## **ITAC PROGRAM**

Our ITAC Selection Center is available for Amplified phone, CapTel phone, and TTY viewing or testing. ITAC’s program distributes FREE phones and TTYs to any Illinois resident with a certified hearing loss, and local residential phone service. There are 5 different amplified phones from which to choose. Also available is the CapTel (captioned phone) loan program.

For more information, please call 847-884-0030 ext. 2025 V, 847-884-1560 TTY or 224-520-9763 VP.

Health Insurance ?

## **SHIP PROGRAM**

The Senior Health Insurance Program (SHIP) offers free individual counseling services at local sites throughout Illinois. There are trained volunteers who can assist with various Medicare issues. There are several SHIP counselors at Schaumburg Township who can assist you in any way. Sarita Phadke is one of the SHIP counselors. For an appointment, call 847-884-0030 V; 224-520-9763 VP

**SHIP is not affiliated with any insurance company. SHIP counselors do not sell or solicit any type of insurance.**



**Deaf Line** is published monthly. Any agency, organization, or group may reprint any of our articles provided proper credit is given by name of newsletter and date.

**Address:** Schaumburg Township Deaf Services  
One Illinois Blvd., Hoffman Estates, IL 60169-3314

**Phone:** 224-520-9763 VP; 847-884-1560 TTY; 847-884-0030 V; 847-884-0039 Fax

**Website:** [www.schaumburgtownship.org](http://www.schaumburgtownship.org)

## **Disabled Services**

**Gerry Bartnicke**—Director: 847-884-0030 ext 2020; [gbartnicke@schaumburgtownship.org](mailto:gbartnicke@schaumburgtownship.org)

**Maureen Centeno** —Assistant Director: 847-884-0030 ext. 2022; [mcenteno@schaumburgtownship.org](mailto:mcenteno@schaumburgtownship.org)

**Sarita Phadke**—Deaf Services Coordinator: 847-884-1560 TTY; 224-520-9763 VP; [sphadke@schaumburgtownship.org](mailto:sphadke@schaumburgtownship.org)

**Lauren Perschon**—Public Relations/Event Coordinator: 847-884-0030 ext. 2025; [lperschon@schaumburgtownship.org](mailto:lperschon@schaumburgtownship.org)

**Lindsey Kaminsky**—Benefits Counselor: 847-884-0030 ext. 2024; [lkaminsky@schaumburgtownship.org](mailto:lkaminsky@schaumburgtownship.org)

## **Township Officials**

**Mary Wroblewski**—Supervisor

**Diane Dunham**—Trustee

**W. Robert Vinnedge**—Trustee

**Jeffrey S. Mytych**—Trustee

**Nimish Jani**—Trustee

**Timothy M. Heneghan**—Clerk

**John R. Lawson, C.I.A.O.**—Assessor

**Scott M. Kegarise**—Highway Commissioner

**Schaumburg Township is a Selection Center for the Illinois Telecommunications Access Corporation (ITAC) Program (Amplified Phones, CapTel Phone and TTYs).**



**Schaumburg Township will be closed:  
Monday, February  
15, 2016**

**DEAFLINE  
SCHAUMBURG TOWNSHIP DEAF SERVICES  
ONE ILLINOIS BLVD.  
HOFFMAN ESTATES, IL 60169**

**PRSRT STD  
U.S. POSTAGE  
PAID  
PERMIT NO. 154  
SCHAUMBURG, IL.**

**RETURN SERVICE REQUESTED**

## **January & February, 2016**

- 
- ♦ Tuesday, January 12 - **Deaf Social/Support Group** at SCH TWP, 11:30 a.m. to 3 p.m. (RSVP)
  - ♦ Monday, January 18 - **Martin Luther King Jr. Day**
  - ♦ Wednesday, January 27 & February 24 - **SCH TWP Board meeting**, 7 p.m.
  - ♦ Tuesday, February 2 - **Groundhog Day**
  - ♦ Monday, February 8 - **Chinese New Year**
  - ♦ Thursday, February 11 - **Deadline to pay for our Valentine Luncheon**
  - ♦ Sunday, February 14 - **Valentine's Day**
  - ♦ Monday, February 15 - **SCH TWP Closed** (Presidents' Day holiday)
  - ♦ Wednesday, February 24 - **Deaf Social/Support Group - "Valentine Luncheon"** at SCH TWP, 11:30 a.m. to 3 p.m. (Deadline to pay by February 11th)

**This Deafline Newsletter is printed courtesy of SHIP (Senior Health Insurance Program).**