

People. Power. Possibilities.

Central Hudson
Gas & Electric Corporation

SENIOR TIMES



Resources Available To Help Manage Winter Heating Costs

Managing winter heating costs can be very difficult and can be associated with financial stress for individuals and families. Special billing programs, deferred payment agreements, financial assistance and reducing your energy costs can help you manage heating costs and ease your monthly household budget this winter.

Central Hudson customers are billed once every two months when the meter is read. Depending on temperatures and energy consumption, these two-month bills can be high due to winter heating and/or summer cooling costs. In an effort to help customers, Central Hudson offers a Monthly Budget Billing Plan designed to help customers spread out their energy costs evenly over 12 months to avoid fluctuations in the bill associated with variations in consumption that can be caused by seasonal temperatures. Budget Billing allows our customers to pay a monthly budget bill amount equivalent to an average monthly bill based on actual usage for the most recent twelve months. The amount of the monthly Budget Bill is determined by adding up the annual utility costs and dividing them by twelve. The result is a monthly budget bill amount, which you can plan to pay for eleven months. On the twelfth month, an adjustment bill, either plus or minus, is issued to reflect the actual usage charges for the previous eleven months.



Central Hudson also understands there may be times when our customers are unable to pay their utility charges in full. If you or someone you know is struggling to pay their Central Hudson bill in full, we may be able to offer a Deferred Payment Agreement. A Deferred Payment Agreement allows customers facing such financial hardships to pay the charges owed on their account in monthly installments while paying all future bills in full and on time.

Powerful Opportunity Program

Payment assistance is also available to Central Hudson heating customers through our **Powerful Opportunity Program (POP)**. POP is a temporary utility payment assistance program that provides bill payment assistance to eligible Central Hudson customers by:



- ▶ Providing a **Discounted Monthly Budget Bill** each month. Discounts range from \$50-\$225.
- ▶ Paying off your past-due balance over a 24-month period with a monthly **Arrears Credit**.
- ▶ Providing an **Incentive Credit** equal to your discounted budget bill amount when you pay 4 consecutive monthly bills in full and on time.
- ▶ Providing an automatic referral to **EmPower New YorkSM** for energy reduction services.

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Central Hudson heating customers who meet the following eligibility guidelines may be eligible to participate in the Powerful Opportunity Program and receive the benefits from the Program.

- Have a past-due balance of at least \$100.
- Use (and pay for) Central Hudson natural gas or electricity as a primary heating source.
- Enroll to receive Monthly Budget Bills.
- Meet the income guidelines for the Home Energy Assistance Program (HEAP) and receive a HEAP benefit toward your Central Hudson account each year.
- Be able to pay a Discounted Monthly Budget Bill in full and on time each month.

For more information on the Central Hudson billing and payment assistance programs mentioned above, please visit the "Your Home" section of our website at www.CentralHudson.com and click on the "Payment Assistance & Special Help" link or you may contact a Customer Service Representative at (845) 452-2700 or (800) 527-2714.

Home Energy Assistance Program (HEAP)

Are you aware that you may qualify for payment assistance with your heating bills this winter through grants provided by the Home Energy Assistance Program (HEAP)? That's right! The Home Energy Assistance Program (HEAP) is a federally funded program that may help you pay for your heating costs by providing grants directly to your heating provider.

Regular HEAP benefits of up to \$300, if you heat with electric or natural gas or up to \$500 for households that heat with oil, kerosene, or propane are now available. To qualify, you must pay for your heat and meet the following HEAP income guidelines:



Household Size	Monthly Household Income Limit	Household Size	Monthly Household Income Limit
1	\$2,146	6	\$5,447
2	\$2,806	7	\$5,571
3	\$3,466	8	\$5,695
4	\$4,127	9	\$5,818
5	\$4,787	10	\$5,942

For more information about how HEAP can help you, call the number provided below for your local HEAP office or visit www.otda.ny.gov.

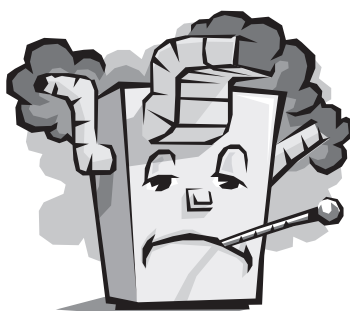
County	Dept. of Social Service	Office for the Aging
Albany	(518) 447-7403	(518) 766-8650
Columbia	(518) 828-9411	(518) 828-4258
Dutchess	(845) 486-3249	(845) 286-2555
Greene	(518) 719-3700	(518) 719-3555
Orange	(845) 291-2002	(845) 615-3700
Putnam	(845) 808-1500	(845) 808-1700
Sullivan	(845) 807-0142	(845) 807-0241
Ulster	(845) 334-5436	(845) 340-3456

Information about HEAP and eligibility prescreening for other assistance programs can be found on the My Benefits website at www.MyBenefits.ny.gov.

If you are 60 or older and do not receive food stamps, you may contact your local Office For The Aging.

The Furnace Repair and Replacement Component of the Home Energy Assistance Program is available to help home owners repair or replace furnaces, boilers and other direct heating components necessary to keep the home's primary heating source functional.

Beginning January 3rd, 2012, **Emergency HEAP benefits** are available to eligible households who have had their heat or utilities shut off or are facing disconnection due to unpaid bills, near or out of fuel, and do not have the available resources to pay



the required amount. Eligible households may qualify for an Emergency HEAP benefit of up to \$325 for electric or natural gas heat, or up to \$550 for households that heat with oil, kerosene, or propane.

HEAP Bill Credit

Central Hudson customers who receive a HEAP benefit applied to their Central Hudson account during the 2011-2012 HEAP season will be issued a bill credit of \$9 each month on their Central Hudson account for a maximum of twelve months.

EmPower NYSM Program & Weatherization Assistance Program (WAP)

The best way to save money on your energy costs is to conserve energy usage. Programs such as the Weatherization Assistance Program and EmPower New YorkSM can help by offering weatherization and electric reduction services free of charge to New York households that meet the HEAP income guidelines.

The primary focus of EmPower New YorkSM is to provide cost-effective electric reduction measures, such as replacement of refrigerators and installation of high efficiency lights. This program also offers cost effective home performance measures such as insulation, air sealing and heating system repair or replacement, as well as health and safety measures. The New York State Energy Research and Development Authority (NYSERDA), currently contracts with Honeywell International to administer the EmPower New YorkSM Program.

If you meet the HEAP income guidelines and are a Central Hudson customer, you may contact a Central Hudson Customer Service Representative to receive an application for the EmPower NYSM Program. If you have questions or require additional information you may contact Honeywell International at (800) 263-0960 or visit the NYSERDA website at www.nyserda.org.

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.

The Weatherization Assistance Program assists HEAP eligible households by helping to reduce their heating/cooling costs and improving the safety of their homes through energy efficiency measures. Energy efficiency measures performed through the program include air sealing (weather-stripping, caulking), wall and ceiling insulation, heating system improvements or replacement, efficiency improvements in lighting, hot water tank and pipe insulation, and refrigerator replacements with highly efficient Energy Star rated units.

The NYS Division of Housing and Community Renewal's (DHCR) Weatherization Assistance Program is funded annually by the U.S. Department of Energy. In addition, DHCR receives funds for weatherization activities from the Home Energy Assistance Program funded by the U.S. Department of Health and Human Services through the NYS Office of Temporary & Disability Assistance.

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.

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.



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Who is eligible for Weatherization services?

Eligibility is based on household income relative to federal low-income guidelines. If a household contains a member who receives Supplemental Security Income (SSI), Public Assistance, Food Stamps, or Home Energy Assistance Program (HEAP) benefits, the household is considered automatically eligible for weatherization services.

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 to the right:

County	Service Provider Weatherization Assistance Program	Phone #
Albany	Albany County Cooperative Extension	(518) 765-3539
Columbia	Columbia Opportunities, Inc.	(518) 672-7268
Dutchess	Dutchess County Community Action Agency	(845) 452-1758
Greene	Community Action of Greene County, Inc.	(518) 943-9205
Orange	Orange County Rural Development Advisory Corp.	(845) 524-4663
Putnam	Westchester Community Opportunity Program, Inc.	(914) 375-7887
Sullivan	Community Action Commission to Help the Economy, Inc.	(845) 292-5821
Ulster	Ulster County Community Action Committee, Inc.	(845) 338-8750

Cut Heating Costs and Prevent Ice Dams This Winter

Home Performance with ENERGY STAR® Offers Free Comprehensive Home Energy Assessments to Help New Yorkers Use Less Energy and Save on Heating Costs

New Yorkers looking to save money on home heating bills this winter are taking advantage of free comprehensive home energy assessments, as well as cash-back and low-cost financing for energy efficiency improvements from the New York State Energy Research and Development Authority (NYSERDA).

NYSERDA's Home Performance with ENERGY STAR Program helps homeowners reduce energy use and annual energy costs by an average of \$700. An energy efficient home costs less to heat and is more comfortable to live in, with fewer drafts, consistent temperatures throughout rooms, increased ventilation and humidity control.

Home Performance with ENERGY STAR uses a "whole-house" comprehensive assessment approach to home energy usage. Homeowners work with contractors trained in building science and accredited by the Building Performance Institute (BPI). The contractor looks at the entire house, not just one room or a single problem area, and identifies opportunities for saving energy.

The contractor measures a home's overall energy performance, especially its insulation and air infiltration levels, and the efficiency of heating and cooling equipment, appliances and lighting. Contractors also test ovens, water heaters and other equipment to make sure dangerous combustion gases, such as carbon monoxide, are not leaking into the home.

A comprehensive assessment is also an excellent way to identify the root cause of ice dams, which damaged so many homes in the region last year. Air leaks from the heated sections of a home into the attic are the main underlying reasons for ice dams and the resulting costly water leakage into the home. The comprehensive energy assessment includes an inspection of your attic to check for air leaks and measure insulation levels.



Most New Yorkers qualify for a free comprehensive home energy assessment; others pay a reduced cost based on income. Homes of any style or size can be improved to reduce energy use and costs.

When the comprehensive assessment is complete, the contractor will provide you with a list of improvements that can be made; the cost of making those improvements; and the available financial incentives, such as low-interest financing, for making the improvements. Income-qualified applicants may be eligible to receive additional incentives through the Assisted Home Performance with ENERGY STAR Program.

New Yorkers can also use the following simple tips to reduce wasted energy this heating season:

- Move rugs, furniture or other objects away from heating vents and radiators to ensure proper air circulation and heating system balance;
- Have your furnace serviced on a regular basis, usually once a year and replace your furnace filters throughout the heating season, usually once a month;
- Make sure storm windows are down and secure, and lock windows to be sure they are sealed;
- Use an ENERGY STAR qualified programmable thermostat for energy-saving climate control;
- Replace incandescent light bulbs with ENERGY STAR qualified Compact Fluorescent Light Bulbs (CFLs) that save \$10 annually for each bulb you replace; and,
- Install efficient showerheads and faucet aerators to save water and reduce water-heating costs.

For more information about Home Performance with ENERGY STAR and a list of participating contractors in your area, visit www.nyserda.ny.gov/home-performance or call toll-free 1-877-NY-SMART (1-877-697-6278).

Stay Warm And Dry To Avoid Frostbite And Hypothermia



Frostbite and hypothermia are the two most common cold-weather illnesses that can often be prevented by staying warm and dry. Frostbite is the most common injury resulting from exposure to cold and causes a loss of feeling and color in affected areas. Hypothermia occurs when a person's body begins to lose heat faster than it can be produced. Body temperature that is too low affects the brain, making the victim unable to think clearly or move well. When body temperature drops below 95 degrees normal body functions can be affected.

Avoid frostbite and hypothermia when you are exposed to cold temperatures by wearing proper clothing that keeps you warm and dry. Wet clothing loses 90 percent of its insulating value.

What is the best clothing for cold weather?

- Hat, scarf or hood to protect your head and neck.
- Wool socks and well-fitting boots high enough to cover your ankles.
- Water-resistant coat and shoes.
- Mittens. Mittens protect your hands better than gloves.
- Sleeves that are snug at the wrist.
- Wool, silk, or polypropylene inner layers of clothing will hold more body heat than cotton.
- The outermost layer of clothing should be tightly woven and preferably wind resistant to reduce body heat loss caused by wind.



Celebrate The Holiday Season In The Hudson Valley

The scenic Hudson Valley is a great place to spend the holidays. Picturesque towns and villages in the Hudson Valley host holiday celebrations featuring tree lightings, music for all ages and a variety of events worth taking part in. Listed here is a small sampling of holiday events in our area:

Holiday Tours – Ellison

December 26-December 28
(Tours Offered; 10am, 11am, 1pm, & 2pm)
Ellison Mansion Decorated For The Season
Knox's Headquarters – Vails Gate, NY
(845) 561-5498 – www.nysparks.state.ny.us/historic-sites

Watt Christmas Wonderland

December 4-December 29
(Open 6pm-9pm Daily)
"A Spectacular Drive Through Christmas Village"
310 Scotchtown Road – Goshen, NY
[Donation: \$5 per carload]
(845) 294-3391 – www.wattchristmaswonderland.com

Holiday Spirit Festival

December 16, 17, 18, 22, 23, 26, 29, 30
(Friday 6pm-9pm; Sat & Sun 5pm-9pm)
38 Sheafe Road – Wappingers Falls, NY
[\$11/Adults; \$8/Children 2-11]
(845) 297-9627 – www.holidayspiritfestival.com

Holiday Tours – Decorated FDR Home

December 4-December 31
(9am, 10:30am, 12:30pm, 2:30pm, & 4pm)
Tours offered on Sundays December 4-31
Franklin Roosevelt National Historic Site
4079 Albany Post Road, Hyde Park
[\$14; 15 years & under free]
(845) 229-9115 – www.nps.gov/hofr

Decorated Mansion Tours

December 26-December 31
Locust Grove
2683 South Road, Poughkeepsie
[\$10/Adults; \$6/Children under 12]
(845) 454-4500 – info@lgny.org

Holiday House Tours – Boscabel

Daily in December except Tuesdays
(10am-3pm – last tour begins @ 3pm)
1601 Route 9D – Garrison, NY
[\$16/Adults; \$13/Senior (62+);
\$8/Children ages 6-14; Free/Child under 6]
(845) 265-3638 – www.Boscabel.org

Holiday Lights in Bloom

December 2-January 1, 2012
(Fridays-Sundays; 5pm-8pm)
Orange County Arboretum
211 Route 416 – Montgomery, NY
[Free Admission]
(845) 615-3830 – www.orangecountyarboretum.org

Winter Holiday Train

Rides offered Saturday & Sundays through January 2, 2012
(Departure Times – 1pm, 2pm, 3pm, 4pm)
No Train Service December 24, 25, or 31
Decorated Train Ride – Historic City Of Kingston
Catskill Mountain Railroad – Westbrook Lane
[\$6/Adults; \$4/Ages 2-11; Children under 2 ride free]
(845) 688-7400 – www.catskillmtrailroad.com

Free Tax Preparation Services Offered By AARP Tax-Aide

AARP Tax-Aide is the nation's largest free, volunteer-run tax preparation service for low to moderate income taxpayers, with special attention to those 60 years of age and older.

In 2011, over 140 AARP Tax-Aide volunteers provided free tax assistance and preparation for nearly 6000 residents in Dutchess, Orange, Putnam and Ulster counties. There are more than 50 AARP Tax-Aide sites located throughout Dutchess, Orange, Putnam and Ulster counties and all sites offer FREE electronic filing service for both Federal and New York State returns. Sites are open from February 1 through April 15 and appointments are required. Site locations, hours and contact information can be found on the AARP Tax-Aide website www.aarp.org/taxaide or by calling 1-888-227-7669.

You DO NOT need to be a member of AARP or a retiree to use this service.

In addition, AARP Tax-Aide provides 24-hour year-round Internet tax assistance service at its website www.aarp.org/taxaide. Taxpayers can pose

questions online and get quality-reviewed answers back within a few business days.

AARP Tax-Aide is a program of the AARP Foundation, offered in conjunction with the IRS.

The AARP Foundation is AARP's affiliated charity. Foundation programs provide security, protection and empowerment for older persons in need. Low-income older workers receive the job training and placement they need to rejoin the workforce. Free tax assistance and preparation is provided for low and moderate income individuals, with special attention to those 60 and older. The Foundation's litigation staff protects the legal rights of older Americans in critical health, long-term care, consumer and employment situations. Additional programs provide information, education and services to ensure that people over 50 lead lives of independence, dignity and purpose. Foundation programs are funded by grants, tax-deductible contributions and AARP.



The Truth About Natural Gas & Carbon Monoxide

Natural gas is used to heat more homes nationwide than all other heating fuels combined and supplies nearly one-fourth of all of the energy used in the United States. Due to its efficiency, cleanliness and reliability, natural gas is growing increasingly popular. Although accidents with natural gas are rare, Central Hudson urges its customers to learn all they can about safety guidelines when using natural gas.

Natural gas is delivered to homes and businesses through a network of underground pipes and lines. The pipes delivering natural gas from its source to large regions are called transmission lines, and often run along rights-of-way through rural and suburban areas. Branches of these transmission lines terminate at natural gas gate stations, where the pressure is reduced and the gas is diverted into local distribution mains. These mains usually run along streets and roadways, providing gas service to neighborhoods and commercial districts. Service lines from these mains bring natural gas to individual homes and businesses. A gas meter separates the service line from the home, and the natural gas is distributed to the individual appliances by indoor piping. **Be sure your piping has been tested and meets all local and utility codes.**

Natural gas is colorless and odorless, so an odorant, called mercaptan (which has a "rotten egg" smell), is added so that natural gas can be easily detected in the event of a leak. Natural gas is lighter than air, and when outdoors can dissipate quickly. However, when indoors, escaping natural gas can collect in an area within the home and create a hazard.

Natural gas also has a higher combustion temperature than most fuels. When adjusted properly, natural gas appliances produce flames which are mostly blue, indicating that the fuel is burning efficiently and has the correct fuel-to-air ratio.

What Should I Do If I Smell Natural Gas?

If you think you smell natural gas, don't light or use a match, turn lights on or off, use a flashlight, cell phone, telephone, **flush or run water**, or turn on or off any other **appliance or electric/electronic device**. Call Central Hudson as soon as possible at **(800) 942-8274** to report a gas odor.

In most cases, if a problem exists in the natural gas service line or meter, it is Central Hudson's responsibility to repair. All natural gas piping from the meter into your home and inside your home, as well as your natural gas appliances, are the homeowner's responsibility.



Gas Safety Tips:

- **Don't use a gas oven or range for space heating** or for any other purpose than that for which it was designed.
- For safety and for efficiency, gas appliances, such as kitchen stoves and gas fireplaces, should be **inspected and cleaned** periodically, and their gas connections should be inspected as well.
- Keep paints, thinners, gasoline, oils, aerosol sprays, boxes, papers and other **flammable materials away from natural gas appliances**, including water heaters, furnaces/boilers and other natural gas appliances. Vapors from flammable liquids are typically heavier than air, and can ignite when exposed to an open flame – such as pilot lights or operating heating appliances. Keep flammable solvents and liquids in fireproof cabinets.
- Do not refuel lawn mowers or other power tools with gasoline, and do not clean brushes or tools with solvents, **when near a heating appliance or any source of flame**. Spills can spread and vapors can ignite quickly.
- When purchasing natural gas appliances, look for the seal of a national testing agency, such as the **American Gas Association (AGA)** or the **Underwriters' Laboratory (UL)**.
- When moving gas appliances for any reason, be sure that the natural gas connection has been properly shut off and disconnected.
- Recognize that the burning of any fuel can create carbon monoxide. Heating systems and chimney flues should be serviced by professionals to ensure their safe and proper operation, and as an added measure, homeowners should **install carbon monoxide detectors**, which are required by New York State in newly constructed dwellings or existing buildings offered for sale.

Carbon Monoxide Safety

As cooler weather arrives and we all restart our home heating systems after months of non-use, the threat of carbon monoxide poisoning is most critical.

Carbon Monoxide is a colorless and odorless poisonous gas, produced when an inadequate supply of air causes the faulty burning of a fuel: oil, coal, kerosene, gas or wood. In the home, this can happen when the flue to a fuel-burning appliance is blocked, typically by soot, nests or other debris. Any kind of fuel – and any kind of furnace, boiler, water heater or cooking range – can produce carbon monoxide.

People affected by carbon monoxide poisoning often experience headaches, dizziness, nausea, drowsiness, tightness in chest, weakness or flu-like symptoms. As exposure to carbon monoxide increases, the symptoms become more severe and can lead to unconsciousness or even death.

Help prevent carbon monoxide from forming in your home or building

- Keep chimneys and flues free of debris, and have them cleaned and inspected periodically for cracks, leaks and for any buildup of soot or creosote.
- Fuel-burning equipment needs air and air space around it to function properly. Extreme caution should be used when partitioning a furnace or water heater, as this can limit the amount of air available for combustion and cause a build-up of carbon monoxide. Newer "direct-vent" furnaces may supply air to the unit by a pipe to the outdoors – make sure this pipe is never blocked by snow, leaves or other debris.
- Have heating systems cleaned and serviced regularly, including an inspection of the heat exchanger for any cracks or leaks, and adjusting the fuel to air mix for efficient combustion.
- Prolonged use of kitchen and bathroom exhaust fans, the constant use of power vents in attics, and even an open, working fireplace, can reduce the amount of air in the home. Lack of air can cause improper combustion of fuel-burning equipment, and can result in a backup of flue gases, including carbon monoxide.

Problems that could indicate an improperly functioning heating system include:

- Soot near the heating ducts and registers.
- Excessive moisture in the house or on the windows.
- A burning smell in the home.
- The heating system runs continuously, or is unable to heat the home or building.

If you experience any of the above problems, contact your heating contractor right away.

Carbon Monoxide Safety Tips

- Install carbon monoxide detectors in your home including the area near the heating system and any fuel-burning appliances and near the bedrooms.
- If adding a coal or wood-burning stove, be sure it is professionally installed and properly vented.
- Never attempt to heat your home with an oven, stove or charcoal grill.
- Avoid blocking heating ducts and return ducts with drapes, furniture or floor coverings.
- Be sure that your fuel-burning heating system and water heater has a required "**spill switch**" installed. When a chimney or flue is blocked, the products of combustion (including carbon monoxide) can escape into a home or building – a dangerous condition called "spillage." To help prevent this condition, a safety device called a spill switch is installed. The spill switch will automatically interrupt the supply of fuel and shut off the heating system if it detects a blockage. Central Hudson recommends that spill switches be installed on all existing gas heating appliances.



If carbon monoxide is suspected, shut off the appliance if you can. Ventilate the home by opening windows and doors, and have everyone in the house step outside. **Call 911** and seek medical attention right away if CO poisoning is suspected; and contact your heating contractor to repair the problem.

It's Best To Give, Then Receive



Do you know someone who could use a little help paying their utility bill? Central Hudson Gift Certificates are available in any amount. They're perfect for the person who has everything, the hard-to-shop-for, or anyone who'd appreciate a little help with their Central Hudson bill. You may choose to have the gift certificate mailed to the recipient or you may deliver it yourself.

Anyone who purchases a Central Hudson Gift Certificate valued at \$50 or more between November 1 and December 31, 2011 will be entered to win one of three \$100 Central Hudson gift certificates.

Full terms and conditions for this promotion can be found on our website at www.CentralHudson.com or you may contact customer service at (845) 452-2700 for a copy.

You may order a gift certificate any time of year by completing the form below and sending it with your check to:

Central Hudson Gas & Electric
Attn: Consumer Outreach/Gift Certificate
284 South Avenue, Poughkeepsie, NY 12601

Gift Certificate Request Form:

Name of Recipient _____

Address _____ City _____

Recipient's Account # _____

Your Name _____

Address _____ City _____

Daytime Telephone # _____ Gift Amount \$ _____

Email Address _____

Please make check or money order payable to Central Hudson. We cannot accept credit card payments. Please do not send cash and do not include orders for gift certificates with your utility bill.

Mail the gift certificate to me

Mail the gift certificate to _____

E-mail the gift certificate to _____

I wish to remain anonymous



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 14,000 Hudson Valley households. Thank you for your generosity!

The need for assistance continues to grow and 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.

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:

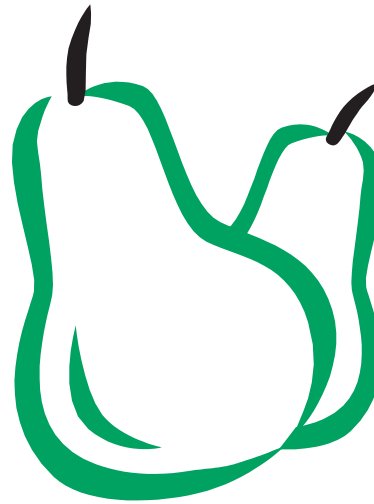
Kingston	(845) 331-1803
Beacon	(845) 831-1253
Poughkeepsie	(845) 471-1210
Newburgh	(845) 562-0413

Winter Recipes

Pear-Cranberry Crumble

Ingredients:

½ Cup	Unsweetened Apple Juice
⅓ Cup	Dried Cranberries
½ tsp	Vanilla Extract
4	Firm, Ripe Pears, <i>each peeled, cored & cut into 12 slices</i>
3 Tbsp	Sugar
⅓ Cup	Quick Cooking Oats
¼ Cup	Packed Brown Sugar
3 Tbsp	All-Purpose Flour
3 Tbsp	Whole Wheat Flour
1 tsp	Ground Cinnamon
⅛ tsp	Ground Nutmeg
2 Tbsp	Cold Butter



Directions:

1. In a small bowl, combine the apple juice, cranberries and vanilla; let stand for 15 minutes. Arrange pear slices in an 11-in. x 7-in. x 2-in. baking dish coated with nonstick cooking spray. Sprinkle with sugar. Pour apple juice mixture over pears.

2. In a bowl, combine the oats, brown sugar, all-purpose flour, whole wheat flour, cinnamon, and nutmeg. Cut in butter until crumbly. Sprinkle over pears. Bake uncovered at 350 degrees F for 40-45 minutes or until pears are tender and tipping is golden brown. Serve warm.

Recipe courtesy of www.allrecipes.com

Carrot, Potato, and Cabbage Soup

Ingredients:

4	Large Carrots, <i>thinly sliced</i>
2	Large Potatoes, <i>thinly sliced</i>
1	Large Onion, <i>thinly sliced</i>
¼	Medium Head of Green Cabbage, <i>thinly sliced</i>
2	Cloves of Garlic, <i>smashed</i>
6 Cups	Chicken Stock
1 Tbsp	Olive Oil
¼ tsp	Dried Thyme
¼ tsp	Dried Basil
1 tsp	Dried Parsley
1 tsp	Salt
	Ground Black Pepper, <i>to taste</i>



Directions:

Combine the carrots, potatoes, onion, cabbage, garlic, chicken stock, olive oil, thyme, basil, parsley, salt, and pepper in a stock pot over medium-high heat; bring to a simmer and cook until the carrots are tender, about 20 minutes. Transfer to a blender in small batches and blend until smooth.

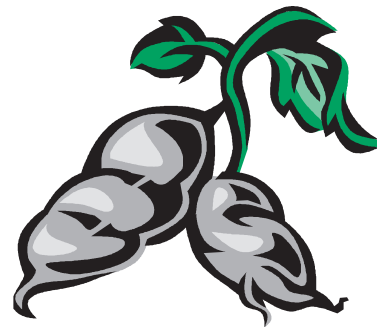
Recipe courtesy of www.allrecipes.com

Baked Sweet Potatoes

A very easy, healthy addition to any meal

Ingredients:

2 Tbsp	Olive Oil
3	Large Sweet Potatoes
2 Pinches	Dried Oregano
2 Pinches	Salt
2 Pinches	Ground Black Pepper



Directions:

1. Preheat oven to 350 degrees F. Coat the bottom of a glass or non-stick baking dish with olive oil, just enough to coat.

2. Wash and peel the sweet potatoes. Cut them into medium size pieces. Place the cut sweet potatoes in the baking dish and turn them so that they are coated with the olive oil. Sprinkle moderately with oregano, salt, and ground black pepper (to taste).

3. Bake in a preheated 350 degrees F oven for 60 minutes or until tender.

Recipe courtesy of www.allrecipes.com



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:

My wife became ill and was recently hospitalized at the beginning of December. As a result, we are finding it very difficult to pay our Central Hudson bill by the due date. Does Central Hudson have any programs to assist us during this difficult time.

In need of a payment extension!

Dear In Need Of A Payment Extension:

We know that an extended hospital stay can create a host of personal inconveniences. Central Hudson has a special program that allows you to extend the payment date of your bill. The Hospitalization Program offers our customers a payment extension of up to 30 days in the event that the customer or a family member residing in their household is hospitalized for a minimum of three days.

For details on how to request an extension due to hospitalization, please contact a Customer Service Representative at (845)452-2700 or you may print the application by visiting our website at www.centralhudson.com. The application can be found by clicking on the "Your Home" section of our website and selecting the link labeled "Payment Assistance & Special Help." Scroll to "Help During Hospitalization" to learn more and to download the application.

Did You Know?

If you live in **Orange County** and you are not income eligible for heating assistance through the Home Energy Assistance Program (HEAP), you may be eligible for assistance with your heating costs through the Orange County Fuel Fund. The Orange County Fuel Fund assists Orange County residents in need pay for their heating costs by providing a one-time grant up to \$1,000 to their heating provider, depending on your primary heat source.

You may be eligible:



2. Proof of Income for all members of the household (*All income is considered*). Listed below are examples of income sources and documentation required.

- Social Security Benefit Awards
- Disability Stubs, or;
- Child Support/Alimony
- Payroll Wages
(*Most recent pay stubs. If paid weekly; 4, if paid bi-weekly; 2*)
- 2010 Tax Return (*Federal & State, all pages needed*)
- Bank Statements (*3 most recent, both checking & savings for all members of the household*)
- Proof of Savings & Investments

How Can I Apply For Help Through The Orange County Fuel Fund?

- Apply Online at www.uwoc.org by clicking on "Read More" link within the Fuel Fund section at the bottom of the page.
- By calling (845) 457-4774 ext. 3112.

How Often Can I Apply for Help From the Fuel Fund?

You may apply for help once in a twelve-month period.

In addition to the Fuel Fund, the Orange County Energy Initiative offers other energy-related services for Orange County residents such as the Energy Savers Program and Energy Conservation workshops. For more information, you may visit www.uwoc.org or call the Orange County United Way at (845) 457-4774. ext. 3112.

Household Size	Monthly Household Income Limit is Below	Household Size	Monthly Household Income Limit is Below
1	\$2,496	7	\$6,481
2	\$3,264	8	\$6,625
3	\$4,028	9	\$6,770
4	\$4,801	10	\$6,913
5	\$5,569	11	\$7,376
6	\$6,337	11+	Add \$478

And you have savings, investments, or assets of \$10,000 or less.

What Type Of Documentation Will I Need To Apply?

1. Identification for all members of the household.

- Driver's Licenses for all persons over 16
- Birth Certificates or Passports
- Social Security Numbers (*copies of SS card(s) if you do not file taxes*)



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Winter Slip & Fall Safety

Walking to and from parking lots and between buildings during the winter requires special attention to avoid slipping and falling. No matter how well the snow and ice is removed from streets and sidewalks, you may encounter some slippery surfaces when walking outdoors in the winter. Each year numerous injuries are reported due to slips and falls on slippery surfaces. It is important to be continually aware of the dangers and to walk safely on ice and slippery surface. A few simple measures can make it safer to walk outdoors in the winter. Removing snow and ice, putting sand or salt on areas where you walk, and wearing proper footwear can make a big difference.

A few safety tips to prevent winter slips and falls are outlined below:

- Wear boots with non-skid soles so you do not slip when you walk.
- Take small steps to keep your center of balance under you, especially when entering and exiting a vehicle.
- Keep both hands free for balance, rather than in your pockets.
- Use handrails, if available.
- Test potentially slick areas by tapping your foot on them (Use Caution).
- Keep walkways clear of debris, water, ice and slippery materials.



Making the Most Out of the Senior Times

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