



# Rota-Briefs



Rotary Club of Cohoes - A Subsidiary of Rotary International

October 28, 2009

**Invocation:** Bob Van Alstine  
**Song:** Keith Hornbrook - America the Beautiful  
**Anniversaries:** none  
**Birthdays:** none

**Visiting Rotarians:** none  
**Guest:** none

## Big Bucks

**Mystery Raffle:** Colin Demers  
**Powerball:** Keith Hornbrook won the prize and donated 1/2 of it to the club.  
**Sawbuck:** Ann Price

**Rotarians Present:** Barrett, Brooks, Demers, Hornbrook, McDonald, Musiker, Rivera, Speidel, E. Tremblay, and Van Alstine

**Good News/Bad News:** The following members paid happy/ sad dollars:  
Amy Musiker because Brian Tilley is speaking to us; Walter Speidel because the Yankees are playing the Phillies; Harry McDonald for Joe Torrey; Colin Demers for missed meetings and because Wicca will be speaking to us on November 4, 2009; Mike Brooks for Colin's Five Questions in the Troy Record; Bob Van Alstine because he attended Part I of the Rotary Leadership Institute; Ed Tremblay because next Tuesday is election day and he urges residents of the City of Cohoes to vote for the city charter amendments; Keith Hornbrook because he attended part I of the Rotary Leadership Institute, and because United Way and Albany County have reduced funding for the Senior Center; Marshall Barrett because the Boston Red Sox did not make it to the World Series; and Brian Tilley because the Phillies will win!

## Rotary Club Officers

**Marshall Barrett** - President  
**Keith Hornbrook** - President Elect  
**Robert W. Van Alstine** - Secretary/  
Editor Club Newsletter  
**Michael Brooks** - Treasurer  
**Beverly Signoracci** - Sergeant At Arms  
**John C. Eaton** - District Governor  
**Cohoes Rotary Web Site** - [www.rotaryclubofcohoes.org](http://www.rotaryclubofcohoes.org)

## Events/ Information:

- [Cohoes Rotary Informational Mixer](#), November 18, 2009, 6 to 8 pm at the Century House in Latham.
- The [Rotary Leadership Institute](#) will be held at Siena College on October 24<sup>th</sup>, 2009
- Exclusive performance of [Beauty and the Beast](#) for Rotarians on Wednesday, December 9, 2009 at the Cohoes Music Hall.

## Club Business:

- The weekly meeting on Wednesday, November 11 will be moved to Thursday, November 12 at the Century House. We will be joining the Twin Bridges Rotary Club and other rotary clubs to listen to a former polio poster child speak.
- It is **important that each member** provide Marshall or I one more names of people that you know that we should invite to attend the [Informational Mixer](#) on November 18<sup>th</sup>. We need your help to make this event a success!
- We still need to sell more mugs and ornaments. A flyer will be available next week.

## Cohoes Rotary Informational Mixer:

The date for the Cohoes Rotary Informational Mixer is quickly approaching. **It is important that each of you attend this important event**, see Event/ Information above.

You are encouraged to bring your spouses. Each member who has invited someone to the Mixer is asked to attend with them. In addition, it is important that each of you mingle and talk to guests about your experiences in Rotary.

## Program:

Brian Tilley, Northeast Zone Director of Long Term Care for New York Life Insurance Company spoke to the club about long term care insurance.

Ed Tremblay responded on behalf of the club.

## Next Week's Program:

Paranormal Investigator and Wicca



**Rotary Club of Cohoes**  
PO Box 81  
Cohoes, NY 12047



**Brian Tilley**

**Long-Term Care Insurance**



**Brian Tilley and Ed Tremblay**

Brain A. Tilley, Northeast Zone Director for Long-Term Care Insurance for the New York Life Insurance Company, spoke to our Rotary Club about long-term care insurance. As Northeast Zone Director, Brian is a resource for over 1,000 insurance agents in New England and parts of New York State.

Most people today live longer and will need care as they get older. Long-term care is much more than care that patients receive in a nursing home. In fact, 80% of claims are for non nursing home related services.

Many more people want to stay at home. This is usually where the Continuum of Care occurs. A typical progression of increasing level of care is as follows:

- Life Line
- Meals on Wheels
- A companion 2 or 3 times a week
- Personal hygiene
- Adult day care

Brian explained that services similar to the ones stated above kept his mother in her home for six years.

Most of the services referred to above are either not covered by Medicaid, or are covered on only to a minimum degree.

Most of the time long-term care insurance is purchased by children or siblings of the insured. Most people also overestimated the cost of long-term care insurance. However it is best to buy it when you are young. There are tax deductions for long-term care insurance, and quality discounts are available. In addition, the health care proposal that President Obama is recommending does not include time long-term care.

Brian also gave members of the club a copy of A Shopper's guide to Long-Term Care Insurance, from the National Association of Insurance Commissioners (NAIC).

## When and Where Other Rotary Clubs Meet:

<b>Monday</b>	
<b>Corinth</b>	<b>7:15PM</b>
Agape Bed and Breakfast, Rt. 9N, Corinth	
<b>Hudson Falls</b>	<b>12:10 PM</b>
Pizza Hut. Rt.4, Fort Edward	
<b>Racing City Rotary</b>	<b>5:30 PM</b>
Olde Gaslight Restaurant, 12 Ballston Avenue, Saratoga Springs	
<b>Burnt Hills/Ballston Lake</b>	<b>6:15 PM</b>
Bill Sewell Community Room, Town of Ballston Town Hall	
<b>Lake George</b>	<b>6:15 PM</b>
Holiday Inn Rt. 2223 State Rt. 9	
<b>Tuesday</b>	
<b>Northern Lake George</b>	<b>7:30 AM</b>
Watson Arts Center, Silver Bay	
<b>Wilton</b>	<b>7:30 AM</b>
Friendly's Restaurant, Route 50, Wilton	
<b>Latham</b>	<b>12:00 PM</b>
Century House, Latham	
<b>Watervliet</b>	<b>12:10 PM</b>
First Presbyterian Church, 819 23 <sup>rd</sup> Street, Watervliet Meets 2 <sup>nd</sup> and 4 <sup>th</sup> weeks only)	
<b>Ballston Spa</b>	<b>12:15 PM</b>
Manna's Restaurant, 17 Low St, Ballston Spa	
<b>Glove Cities</b>	<b>12:15 PM</b>
Holiday Inn, Rt. 30A, Johnstown	
<b>Menands</b>	<b>12:15 PM</b>
The Corner Well Restaurant, 698 North Pearl St.	
<b>Scotia</b>	<b>6:00 PM</b>
Turf Tavern, 40 Mohawk Avenue, Scotia	
<b>South Glens Falls</b>	<b>5:45 PM</b>
Humbuggs, Corner Bluebird Rd. and Rt. 32, South Glens Falls	
<b>Chestertown</b>	<b>6:15 PM</b>
O.P. Frederick's Restaurant, Rt. 8., Chestertown	
<b>Lansingburgh</b>	<b>6:15 PM</b>
Paradise Lounge, 630 2 <sup>nd</sup> and 117 <sup>th</sup> Streets, Troy	
<b>Northville</b>	<b>6:30 PM</b>
(Call for locations and directions)	
<b>Schoharie</b>	<b>6:30 PM</b>
Parrot House - Rt. 30 Main St. Schoharie	

<b>Wednesday</b>	
<b>Niskayuna</b>	<b>7:15 AM</b>
Route 7 Diner, 1090 Troy-Schenectady Road	
<b>Delmar</b>	<b>7:30 AM</b>
Normanside Country Club, 150 Salisbury Rd., Delmar	
<b>Mohawk Valley</b>	<b>7:30 AM</b>
Senior Center, 204 Canal St., Fort Plain	
<b>Schenectady East</b>	<b>7:30 AM</b>
Old Country Buffet, Crosstown Plaza, Rt. 7, Schenectady	
<b>Turning Point</b>	<b>7:30 AM</b>
General Schuyler Pantry 166 Broad St., Schuylerville	
<b>Champlain Canal</b>	<b>8:00 PM</b>
Community Room, Mid-Rise Senior Apts, 180 N. Main Street Mechanicville	
<b>Albany</b>	<b>12:15 PM</b>
Wolferts Roost Country Club, 1230 Van Rensselaer Blvd., Albany	
<b>Amsterdam</b>	<b>12:15 PM</b>
Raindancer Steak Parlor, Rt. 30N, Amstgerdam	
<b>Cohoes</b>	<b>12:15 PM</b>
Century House, Rt. 9, Latham	
<b>Colonie-Guilderland</b>	<b>12:15 PM</b>
Western Turnpike Golf Course Rt. 20, Guilderland	
<b>Saratoga Springs</b>	<b>12:15 PM</b>
Longfellows Restaurant, Rt. 9P	
<b>Cobleskill</b>	<b>6:10 PM</b>
Best Western Inn of Cobleskill Rt. 7, Main Street, Cobleskill.	
<b>Granville</b>	<b>6:15 PM</b>
AJ's Restaruent, Quaker Street, Granville	

<b>Thursday</b>	
<b>Malta Sunrise</b>	<b>7:15 AM</b>
Malta Diner Rts. 9 & 67, Malta (Exit 12 off I87)	
<b>Rotterdam Sunrise</b>	<b>7:15 AM</b>
McLanes Restaurant, 2717 Broadway, Rotterdam	
<b>Shenendehowa</b>	<b>7:15 AM</b>
Coburg Village Retirement Facility, Grooms Rd., Clifton Park	
<b>North Creek</b>	<b>7:30 AM</b>
Marsha's Restaurant, Main St., North Creek	
<b>Schenectady</b>	<b>12:00 PM</b>
Stockade Inn, 1 North Church St., Schenectady	
<b>Twin Bridges</b>	<b>12:00 PM</b>
Salty's, Northway Exit 8A, East of Rt. 9, Halfmoon	
<b>Glens Falls</b>	<b>12:10 PM</b>
Queensbury Hotel, 88 Ridge Street, glens Falls	
<b>Troy</b>	<b>12:15 PM</b>
The Red Front Restaurant, 71 Division Street, Troy	
<b>Middleburgh</b>	<b>6:05 PM</b>
Middleburgh United Methodist Church, Rt. 145 Middleburgh Main St. & Bush Rd.)	
<b>Salem</b>	<b>6:15 PM</b>
Bunker Hill B&B on Bunker Hill Rd. Salem (5.5 mi. NW of Salem)	
<b>Southern Rensselaer</b>	<b>6:15 PM</b>
Holiday Inn Express, US 4 East Greenbush (Exit 9 off I 90)	
<b>Broadalbin</b>	<b>6:30 PM</b>
The White Holland House, 1520 Ste Highway 29, Gloversville	
<b>Fort Ann</b>	<b>6:30 PM</b>
Mountain View Java, Rt 4, Fort Ann	
<b>Sharon Springs</b>	<b>6:30 PM</b>
Pit Stop BBQ, Rts. 10 & 20, Sharon Springs	
<b>Friday</b>	
<b>Glenville</b>	<b>7:15 AM</b>
Turf Tavern, Rt. 50, Scotia	

**Rotary Club of Cohoes**  
**PO Box 81**  
**Cohoes, NY 12047**