

## Myths and Facts about Health Care Reform

Much has been said about President Obama's plans for health care reform. The President stresses that he is interested in reducing rising costs, protecting consumers from insurance abuses, providing affordable coverage for those who are uninsured, and offering a plan that does not add to the deficit. The reform process has been confusing for many – Congress is now working on several versions of the plan, and rumors are flying. This month's AARP Bulletin addresses some of the myths by providing the facts:

**MYTH: The plans will lead to socialized medicine.**

**FACT: The plans include nothing resembling socialized medicine.**

Though opponents continue to call reform plans "government run health care," the idea that the government would insure all citizens or run hospitals has been rejected by President Obama and Congress. In some versions, a single "public plan"—available only to those without employer insurance—would be set up to provide a voluntary alternative to the many private plans that offer individual health insurance. Lawmakers are also considering state-run community health co-ops as an option.

**MYTH: Private insurers will go out of business.**

**FACT: The plans build on the current system, keeping employer-sponsored group insurance and giving more consumer protections to those employed by small businesses or who buy insurance as individuals.**

Supporters of a public plan option argue that it would act as a safety net for the uninsured, provide competition for private insurers and, in Obama's words, "keep them honest." The myth started when a research firm announced findings that the vast majority of people insured by their employers would leave for the public plan if it was available to them. However, the public plan option would exclude those with employer insurance.

**MYTH: Medicare will be eliminated or cut.**

**FACT: Proposals seek savings from Medicare costs, by finding new ways to pay doctors more fairly and eliminate waste and fraud (not by cutting benefits).**

All the proposals would cut the amount of subsidies now paid to Medicare Advantage private health plans, which cost an average of 14 percent more per person than traditional Medicare does. Without subsidies, the private plans could become more efficient, or they could raise premiums, reduce benefits or withdraw from Medicare. The proposals also add benefits to Medicare—such as covering more preventive services and narrowing the Part D "doughnut hole."

**MYTH: The government will encourage euthanasia to save costs.**

**FACT: A section of the plan covers consultation with doctors on end-of-life planning (wills, health care proxies, hospice care), not on ending lives.**

Those pushing this myth identify page 425 as their source, but the clause is actually on page 424. It states that the plan would require Medicare to pay doctors for their time if beneficiaries chose to consult them for information on advance care planning, such as making a living will, appointing a health proxy, and hospice care (already covered by Medicare). Medicare would pay for these sessions only once every five years. The radical right interprets this as "pushing suicide to cut Medicare spending." Sarah Palin described the consultations as "death panels."

**Myth: The government will ration care.**

**FACT: Proposals seek to prevent denial of care.**

Under every proposal, insurance companies would no longer be able to deny coverage on the basis of current health or preexisting medical conditions. The proposals also would require plans to offer benefits packages with a comprehensive range of medical services equal to those in typical employer-sponsored plans. An independent advisory board, removed from political influence, would recommend new specific services to be covered based on scientific evidence. Annual or lifetime limits on coverage would be prohibited. None of the bills places any age limits on receiving medical care.

**Still have questions?** For more information on health care reform plans, check out these non-partisan web sites:

▶ **The Kaiser Family Foundation** ([www.kff.org/healthreform/sidebyside.cfm](http://www.kff.org/healthreform/sidebyside.cfm))

▶ **The Annenberg Public Policy Center's fact checker** (<http://www.factcheck.com>)

▶ **Politifact.com's Truth-O-Meter** ([www.politifact.com/truth-o-meter](http://www.politifact.com/truth-o-meter))

## September Programs

Sage has three exciting opportunities coming up this month! Don't miss out on your chance to attend these programs:

On September 20 and 27 Roslyn Rasberry and Susan White present *Strengthening the Rainbow: A Healthy Relationship Journey for the LGBT Soul*. The seminar broadens understandings of health and relationships. The program focuses on all levels of relationship, including self, intimate partner, family, community and beyond. The 2 part seminar will take place from 9am to 1pm on the 20th and 27th. Food will be provided. Registration is \$10 for Sage Members, \$15 for non-members.

In September and October local artist and Sage Board Member Wendy Harris will be offering *Discovering Your Inner Artist: Painting with Pastels*, an introduction to painting with pastels. The four week class will take place 9/8, 9/ 22, 10/ 13, and 10/27 from 6-7:30.

Materials are provided. Registration is \$40 for Sage Members, \$60 for non-members.

Looking to get in shape this fall? Starting September 14 Sage will offer a 16 week exercise program, *Variety is the Spice of Life*, led by exercise physiologist Anne Bowdoin. Anne will offer a variety of different exercise activities, including yoga, pilates, walking, balance, core strengthening and strength training. Participants can compete to earn prizes including a \$100 gift certificate to Carousel Center. There is no fee to participate.

Space for all these programs is limited. Please register now by calling 315-478-1923 or emailing [celliot@sageupstate.org](mailto:celliot@sageupstate.org).

## Second Sunday Potluck: 9/13, 4:30 pm Intergenerational Panel

A panel of people from different generations will discuss what it's like to be LGBT. The panel will feature members of Sage Upstate, Syracuse University, and the Q Center.

Potlucks are held on the 2nd Sunday of each month at the First English Lutheran Church, 501 James, at Townsend & James in Syracuse



## IN THIS ISSUE...

- |   |       |
|---|-------|
| ▼ Sage Upstate Calendar                 | 4 - 5 |
| ▼ Sage to hold Race Dialogues Circles   | 7     |
| ▼ Health & Wellness: Health Care Reform | 8     |

## Bus Planned for March on Washington

The Lavender Inkwell Bookshoppe is organizing a bus trip for the upcoming National Equality March, which will be held on October 11 in Washington DC. The march is being organized by Equality Across America, a grassroots network which plans to bring supporters of equality for lesbian, gay, bisexual and transgender Americans from every race, class, faith and community to the nation's capital. The march has one demand: "Equal protection in all matters governed by civil law in all 50 states."

Organizers are asking people to sign on as an endorser and to help mobilize others -- learn more at the web site: [www.equalityacrossamerica.org](http://www.equalityacrossamerica.org).

John Besaw and Scott Henni, Lavender Inkwell owners, are hoping to gather a group of at least 50 to take a bus to the event. Please contact them at 315-424-7191, or [lavenderinkwell@verizon.net](mailto:lavenderinkwell@verizon.net).

*Sage Upstate News is published monthly by the staff of Sage Upstate for aging lesbian, gay, bisexual, transgender, and questioning persons in Central New York and their allies.*

**Sage Upstate Staff:**

Kim Dill, *Executive Director*  
Carrie Elliott, *Program Coordinator*  
Barbara Johnson, *Office Manager*  
Tony Fonehouse, *Office Assistant*

**Sage Upstate Board:**

Ralph Valente, *Chair*  
Wendy Harris, *Vice-Chair*  
Bruce Carter, *Treasurer*  
Adrea Jaehnig, *Recording Clerk*  
Barb Genton, *Ex-Officio*  
Arlene Ahl  
Alyn Hoxie  
Mike LaMontagne  
Helen Landfear  
David Leslie  
Marilyn Pinsky  
Roslyn Rasberry  
Casey Sprock  
Mary Traynor  
Akosua Woods

Sage Upstate is a not-for-profit organization that promotes the health and well being of lesbian, gay, bisexual, transgender and questioning people in Central New York as they age.

Sage Upstate receives funding from members and donors. Additional funding has been received from the New York State Department of Health, the Central New York Community Foundation, the Gifford Foundation, the Onondaga County Department of Aging and Youth, and the New York State Office for the Aging.

Sage Upstate presents a wide variety of programs that may entertain as well as provide information. These programs represent the views of the speakers only, who are responsible for the content and accuracy of their presentation, and should in not be considered an endorsement by Sage Upstate.



## From the Executive Director

By Kim Dill

Last month I joined a few other community folks for a meeting with our own Senator David Valesky and Senator Tom Duane, who is the sponsor of three pending pieces of legislation related to LGBT New Yorkers: the Dignity for All Students Act, the Gender Expression Non-Discrimination Act, and the Marriage Bill. Senator Duane feels he still has the votes to pass these pieces of legislation. Governor Patterson has said he will bring up the marriage bill this month. Senator Duane thought we may see movement on the other two bills as well. Let your Senator know how you feel about these bills -- call their offices today! I also got the chance to speak to Senator Duane about his support of our work with other LGBT senior organizations around the state (pictured above).

Here are a few other items:

- ▶ The Annual Picnic was wonderful -- more than 100 folks came despite torrential downpours in Syracuse. Thank you to everyone for being patient -- the little rain we got at the picnic put out the coals so the cooking was very slow. Folks still had a great time and many new members signed up too.
- ▶ Carrie and I met with Tyler Brown from the Onondaga County Department of Aging and Youth about a new program that may be very helpful to Sagers. The Community Living Program helps people 60 and older to "age in place." Funds are available help people stay in their homes and live independently, including the purchase medical equipment, ramps and other home renovations. Look for more information about this in future newsletters and programs at Sage.
- ▶ We are all so excited about three great programs starting this month. One will help you find your "inner artist." Another will help you get in shape (and stay that way). The third will challenge you to explore relationships with ourselves, our partners, and others. Call Carrie for more info and sign up now -- space is limited.
- ▶ Once again Sage Upstate is looking for new space. We've grown out of the meeting space available to us in the First English Lutheran Church. A committee led by Willard Doswell is looking at all options -- including expanding our space in the church, moving to a new building, or sharing space with other community organizations. We'll keep you up to date as we move forward in this process. If you have expertise or interest in this area -- please give me a call -- all feedback is appreciated.

Hope to see you at an event sometime this month!

## Around Town

▼ Don't miss **Mind Gaymes**, the CNY Pride benefit on September 12, 8 pm, at the First English Lutheran Church, 501 James St. Gay mind reader Bob Lawson will amaze the audience with his extra sensory skills. Tickets cost \$15 advance, \$20 at door -- purchase on line at [www.cnypride.org](http://www.cnypride.org) at Lavender Inkwell Bookshoppe, or at Clinton Street Spa.

▼ **Banned Books Week** will feature a reading and discussion at **Lavender Inkwell**, 304 N, McBride St. in Syracuse. The theme of the event is "What does freedom of expression mean to me as an LGBT person?" Sage Upstate members are encouraged to read an excerpt from your favorite banned book (for a list see [www.ila.org/pdf/2008banned.pdf](http://www.ila.org/pdf/2008banned.pdf)). Students from local Gay-Straight Alliances from area schools will also be invited to participate to make the discussion intergenerational. The event will be held on Saturday, September 26, 2:00 - 4:00 pm, and will feature food and door prizes.

▼ On September 29, 3:00 - 5:00 pm, the **Women's Information Center** (601 Allen Street in Syracuse) will kick off their "Third Sunday Salon" series with "Feminism: The Other F-Word?" led by Roslyn Rasberry and **Susan White**. The suggested donation of \$5-\$10 (no one will be turned away) and refreshments will be provided. For more information, call 315-478-4636

### LGBT Affirming Recovery Resources:

**Monday Nights, 7 pm, Women's Info:** Pride LGBT Al-Anon Meeting. Open to All; 601 Allen Street in Syracuse  
**Wednesday Nights, 8 pm, First English Lutheran Church:** Boys In The Band AA Group (Gay Men's Meeting); 501 James St., Syracuse  
**Sunday Nights, 7 pm, Women's Info:** Live and Let Live LGBT AA; 601 Allen St., Syracuse

Alcoholics Anonymous, 315-463-5011  
[www.syaaa.org](http://www.syaaa.org)

### \*\*Sage Upstate Mailings To Change\*\*

The Sage Upstate name and logo will soon be featured on envelopes for mailings. We may also send post cards and other information that is not in an envelope. This is one of the steps being taken as part of a larger effort to increase visibility of the organization. We know that this is a concern for some, and for this reason, we will offer the option of continuing to receive all Sage mailings in an envelope with only the PO Box listed. We will be sending out a letter informing our participants about this change, which will take place in Fall 2009. We are committed to maintaining the privacy of members who choose this option. If you do not want to receive mailings with our name and logo on the envelope, or materials not enclosed in an envelope, please contact Kim Dill at 315-478-1923 or [kdill@sageupstate.org](mailto:kdill@sageupstate.org).

### Sage To Hold Race Dialogue Circles

In May and June of this year Sage Upstate's Community Building Committee held mini race dialogues for the Sage Upstate board, staff and Uzuri members. These mini dialogue circles were designed to serve as a jumping off point for ongoing conversations among Sage leadership and Sage members about diversity in our community.

The circles were composed of 12 members, were made up of equal numbers of white participants and participants of color, and were opportunities for individuals of different races to come together to talk about the intersections between homophobia/heterosexism and racism. Dialogues were facilitated, and participants were given an opportunity for open discussion, as well as materials that helped facilitate more structured conversations. Board member Mary Traynor described the experience as an occasion "for people of all kinds to talk openly and honestly with one another about their own feelings, beliefs and fears, and to see what we have in common and move beyond our prejudices."

The Sage Board found this experience to be so valuable they wish to build on these experiences by holding a full 6 week race dialogue circle beginning October 13 from 6-8pm at the Sage Upstate Center. This will be an excellent opportunity for interested Sage members to meet people of other races, and to share experiences, commonalities and differences. The circle is taking place as part of a larger effort to make Sage a more open and affirming place for all people.

We know that at Sage we all come together with the common connection of being LGBT, but we are a very diverse community, and we hope that these circles will allow us an opportunity to further explore that diversity and to meet people in conversation in a way that is not normally available to us.

Space for the circles is limited. Contact Carrie Elliott at 315-478-1923 or [celliott@sageupstate.org](mailto:celliott@sageupstate.org) to register.

# Sage Upstate Calendar: September 2009

Unless otherwise noted, all activities below are free and are held in the Sage Upstate Center, 501 James Street (corner of Townsend and James in the First English Lutheran Church). To register for classes, or for more information, contact Carrie Elliott at 315-478-1923 or [celliot@sageupstate.org](mailto:celliot@sageupstate.org).

**60+ Circle of Friends:** Group for LGBTQ seniors 60 and older. Meets 9/23 for lunch. Contact Sage for details.

**Art Classes:** September 8th and 22nd, October 13th and 27th, 6-7:30. Local artist and Sage Board Member Wendy Harris will instruct participants in painting with pastels. Register in advance, space is limited.

**Biking Group:** Sage members meet to bike on Wednesdays in September at 6:30 at Onondaga Lake Park in Liverpool in parking lot across from Heid's, weather permitting.

**Buddy Network Training:** Saturday, September 12th. 9am-12pm. Please register in advance.

**Coming Out Later In Life:** 1st & 3rd Thursdays (9/3, 9/17), 7 pm. Peer led discussion group; members share experiences, find connections & support.

**HERS Group for Women:** 1st and 3rd Wednesday (9/2, 9/16), 6 pm. Facilitated by Susan White, MA. This group explores aging issues among lesbian, bisexual, and transgender women. Please register in advance.

**Karaoke Sing-a-Long:** Saturday September 26th, 6:30pm.

**Knitting Circle:** The knitting group meets Wednesdays in September starting September 16th at 7 pm, with instructor Deborah Hardy.

**Men's Night Out:** First and third Friday, (9/4, 9/18) 6 pm. Join other Sage guys for pizza, games, movies & fun.

**Monday Night Men's Group:** Peer support group for Gay, Bisexual and Transgender Men. This group is closed. Please contact Sage Upstate to be added to the group's waiting list

**Sage Board Meets:** Wednesday, Sept 16, 5:30 pm.

**Second Sunday Potluck:** Sunday, September 13th, 4pm. Intergenerational Panel. Please bring a dish to pass if you are able.

**Second Sunday Potluck Committee:** Join the committee that plans the potluck each month -- we need your energy and ideas! Monday, September 14, 5 pm.

**Strengthening the Rainbow:** Sunday September 20 and 27th, 9am - 1pm. Seminar on Health and Relationship, using four phase model, presented by Susan White and Roslyn Rasberry. \$10 for members, \$15 for non-members. Please register in advance.

**Transgender Potluck:** Saturday, September 19, 5 pm. Join other aging trans folk in the area for a potluck and socializing. Bring a dish to pass if you are able.

**Uzuri:** Friday, September 11, 6:30 pm. Group for LGBT people of color as they age. Join us for food, new connections and great conversation. This month celebrate Uzuri's 2nd birthday with your Uzuri friends.

**Variety is the Spice of Life Exercise Classes:** Mondays in September 6:30-7:30pm at Sage Upstate. Led by Anne Bowdoin. Get fit and earn prizes while you do. A variety of different exercise activities. Please register in advance.

**Volunteer Night:** 9/29, 6pm. Come enjoy pizza and learn more about volunteer opportunities at Sage while helping send out the Sage Newsletter.

**Women's Coffeehouse:** Fourth Friday (9/25) at 7:00 pm. Coffee, pizza, games, and socializing with other Sage women.

**Women's Pitch Group:** First, Second, and Third Fridays (9/4, 9/11, 9/18)

**Regional Networks:** Networks hold gatherings for LGBT seniors in their home counties. Bring a dish to pass if you are able.

**Cayuga Network:** September 27, 2pm at the Auburn Unitarian Universalist Church, 607 N Seward Ave, Auburn. Games, conversation and planning for the fall. Please bring a dish to pass if you are able.

**Cortland Network:** September 19th, 4pm, Cortland County LGBT Resource Center, 29 Central Ave, Cortland. New members are encouraged to join. The group will meet for a potluck and socializing. Main dish will be provided, please bring side dish or deserts to share if you are able.

**Oswego Network:** September 27, 2pm, Fallbrook, 103 Thompson Rd, Oswego, NY. Bring a dish to pass if you are able.

## Buddy Network Q & A: Buddy Helpers



### What is Sage Upstate's Buddy Helper List?

Sage's Buddy Helper List contains the names of Sage Members who are volunteering to be called upon by other Sage members who are in need of short term assistance.

### What Assistance Do Buddy Helpers Provide?

Buddy Helpers can provide many different types of **short term** assistance. They can assist with rides to doctor's appointments or Sage Events. They can assist with light housework, outdoor work, and help with pet care and errands as needed. Some Buddy Helpers assist by making hospital visits.

### What Can't Buddy Helpers Provide?

Buddy Helpers **will not** provide personal/medical care. The **do not** provide long term services, although if you are in need of long term services Sage will try to connect you with other programs in our community.

### How Do I Get a Buddy Helper?

Sage keeps a running list of Buddy Helper volunteers, separated by region. **This list is confidential, and is only available to Sage Members in need of assistance.** Members in need can contact Sage, and we will provide them with a copy of the list.

Individuals on the list have offered to help based on their personal availability; Sage can not guarantee that a helper will be available in your area or to help with your particular need. If you are unable to find assistance using the Buddy Helper List we will do our best to help you connect with a volunteer who can meet your needs.

### How Can I Become a Buddy Helper?

Sage needs Buddy Helpers to make this program work! Buddy Helpers fill out an application form, available through the Sage office, and attend a 1.5 hour training on the guidelines of the Buddy Helper Program, including restrictions on services provided and confidentiality.

Sage Updates our Buddy Helper List Quarterly; individuals can remain helpers for as long as they are interested in volunteering, or ask Sage to remove their information from the next addition of the list if they are no longer interested in or able to help through the program.

Sage Upstate's next Buddy Network Training is right around the corner! Join us September 12, 9-10:30 (or 9-12 for those interested in volunteering as Buddy Visitors). Even if you're not sure if you want to volunteer the training is a great way to find out more about our program. Plus, food is provided! To register, contact Carrie Elliott at 315-478-1923 or [celliot@sageupstate.org](mailto:celliot@sageupstate.org).



Up Top: Sage Members enjoy the picnic. Ralph Valente addresses member, Kim Dill does some grilling and Ron Baldwin and Robin McAdam enjoy some food. Down Below: Kim Dill and other community members meet with senators Valesky and Duane



## Activities to Resume at Sage

### Knitting

Sage Upstate's Knitting Group returns full time in September. The group will return to their regular schedule of weekly meetings each Wednesday at 7pm starting September 16.

### Men's Empowerment

Sage Upstate's Men's Empowerment Group returns in September. The bi-weekly support group, facilitated by David Bullard, LMSW will meet 9/9 and 9/23 at 7pm at Sage Upstate.

### Cooking Class

Ralph Valente is again looking for participants for a 6 week course for kitchen novices and intermediate home cooks to begin this fall. Past participants have loved this class. Sign up if you're interested in learning about mastering basic culinary techniques; stocking a pantry; kitchen safety; or wine pairings.



To register for programs contact Carrie Elliott at 315-478-1923 or [celliot@sageupstate.org](mailto:celliot@sageupstate.org).

**Don't Miss Your Chance to Sign Up for these Great Fall Programs!**



*Variety is the Spice of Life*  
**Exercise Program**  
 Mondays September through December; 6pm - 7pm  
 Free to All Who Wish to Participate

*Discovering Your Inner Artist: Painting with Pastels*  
**September 8 and 22, October 13 and 27**  
 6pm - 7:30pm  
 \$40 members, \$60 others



*Strengthening the Rainbow: A Healthy Relationship Journey for the LGBT Soul*  
**September 20 and 27**  
 9am - 1pm  
 \$10 members, \$15 other

*Sage Upstate Cooking Classes*  
**Tuesdays October 6 through November 10**  
 6pm  
 \$100 members, \$130 others



Registration is required for all of these fall programs, and they're filling up fast! Contact Sage Upstate to register at 315-478-1923 or celliott@sageupstate.org



**Potlucks and activities at the Sage Upstate Center are accessible.** The building elevator runs to the 2nd floor Drop-In Center and to the basement where potlucks are held. In rare cases, classes are held on the third floor, out of the elevator's range. Unless otherwise noted, all activities are accessible.

**Would you like an audio copy of the Sage Upstate News?** If you would like to be sent a CD with an audio version of the newsletter, contact us: 315-478-1923 or celliott@sageupstate.org

# September 2009

All activities held at Sage Upstate Center, 501 James St. @ Townsend & James in the First English Lutheran Church unless otherwise noted with \*. Details: p 6. Info: 315-478-1923.

Sunday	Monday	Tuesday	Wednesday	Thursday	Friday	Saturday
		1	2 HERS Group, 6pm *Biking Group, 6:30pm Knitting Circle, 7pm	3 Coming Out Later in Life, 7 pm	4 Men's Night Out, 6pm Pitch Group for Women, 7 pm	5
6	7 Monday Men's Group, 6 pm	8 Art Class, 6pm	9 *Biking Group, 6:30pm Men's Empowerment, 7pm Knitting Circle, 7pm	10	11 Uzuri, 6:30 pm Pitch Group for Women, 7 pm	12 Buddy Netowrk Training, 9am
13 Second Sunday Potluck: Intergenerational Panel, 2:00	14 Potluck Cmtee, 5 Monday Men's Group, 6 pm Variety is the Spice of Life Exercise Class, 6 pm	15	16 Sage Board 5:30 pm HERS Group, 6pm *Biking Group, 6:30pm Knitting Circle, 7pm	17 Coming Out Later in Life, 7 pm	18 Men's Night Out, 6pm Pitch Group for Women, 7 pm	19 Trans Group, 5pm *Cortland County Group, 4 pm
20 Strengthening the Rainbow, 9am	21 Monday Men's Group, 6 pm Variety is the Spice of Life Exercise Class, 6 pm	22 Art Class, 6pm	23 *60+ Circle of Friends, 12:30 *Biking Group, 6:30pm Knitting Circle, 7pm Men's Empowerment, 7pm	24	25 Women's Coffeehouse, 7 pm	26 Karaoke, 6:30pm
27 Strengthening the Rainbow, 9am *Cayuga County Group, 2 pm *Oswego County Group, 2 pm	28 Monday Men's Group, 6 pm Variety is the Spice of Life Exercise Class, 6 pm	29 Volunteer Night, 6 pm	30 *Biking Group, 6:30pm Knitting Circle, 7pm			

**Jeff Kreis Heating A&C**  
 469-7852  
 Heatman315@aol.com

**Gail Sustare, Realty USA,**  
 Personal cell: 345-0392  
 Office: 446-8291 ext 212

**Theresa "Tess" Contos, LMT**  
 315-727-5697  
 www.ascendwellness.com

**Syracuse University LGBT Resource Center** 443-3983  
 aljaehni@syr.edu

Please support the businesses, professionals, and organizations listed on this calendar -- they support our local LGBT community.

**Vivian Derrickson, CFP, CLU**  
 Ameriprise Financial Services  
 6319 Fly Road #2  
 East Syracuse, NY 13057  
 315-251-0512  
 vivian.m.derrickson@ampf.com  
 Financial and retirement planning for gays, lesbians, and domestic partners.

**Hansen's Advisory Services, Inc.**  
 Susan Hansen  
 7067 E Genesee St.  
 Fayetteville, NY 13066  
 hansensadvisory.com  
 315-637-5153  
 sue@hansensadvisory.com  
 Focused Holistic Approach to Financial Planning.

**Onondaga Employee Leasing Services**  
 Deb Rabe, President  
 4 Adler Drive, Suite 2,  
 East Syracuse, NY 13057  
 315-463-7838  
 deb@oelspeo.com  
 Employee benefits, payroll, and human resources provider.

**Cooperative Federal**  
 Three locations in Syracuse:  
 723 Westcott St  
 401 South Ave. Ste. 100  
 800 N. Salina St. Ste. 100  
 315-471-1116  
 www.cooperativefederal.org  
 Loans, accounts, and advice from Syracuse's only community development Credit Union.