

Review Medicare coverage

Medicare coverage and costs change yearly. During the Annual Coordinated Enrollment Period ending Dec. 31, each Medicare beneficiary should answer this question: Shall I continue with my current coverage or consider changes for the coming year?

The available Medicare options are dizzying.

Original Medicare includes Part A, covering hospitalization, and Part B, covering doctors' visits. Most people receive Part A free. Part B requires a monthly premium. In 2010, because there will be no Social Security cost-of-living increase, Part B premiums will vary. Beneficiaries currently paying a Part B premium will



SARAH JANE BLAKE
Guest Viewpoint

continue to pay \$96.40 per month. Beneficiaries new to Medicare will pay 15 percent more, or \$110.50 per month. Some others will pay higher Part B premiums. And there are exceptions.

When enrolling in Original Medicare, timely enrollment in a Medicare Prescription Part D may avoid a penalty later. Fifty Part D plans will be available in New York State for 2010. You may not even have to enroll in a Part D plan now if you have certain other drug coverage. Compare Part D plans to identify your 2010 costs for premiums, deductibles, drugs and to confirm that your drugs on a plan's formulary (list of drugs). And there are exceptions.

Medicare beneficiaries have the option of choosing a Medicare Advantage Plan administered by a Medicare-approved private company. Medicare Advantage plans must cover all of the services that Original Medicare A and B cover and may offer extra coverage for dental, vision, hearing or wellness programs. Prescription drug coverage is usually included. You must continue to pay the Part B premium and usually pay a premium to the private company. And there are exceptions.

Twenty-five Medicare Advantage Plans will be available to Tompkins County residents in 2010. There are some 2009 Medicare Advantage Plans (Private Fee for Service Plans) that will not be offering continuous coverage into 2010: Coventry (Avantra), Health Net (Pearl), Secure Horizons by United Healthcare (only MedicareDirect plans 52 and 4) and Wellcare. If you are a current member of one of these plans and do nothing, you will automatically be enrolled in Original Medicare. You will not, however, be automatically enrolled in a Part D plan. You will have to do this during the Annual Coordinated Enrollment Period to avoid a penalty. And there are always exceptions.

Tompkins County HIICAP (Health Insurance Information Counseling and Assistance Program) counselors are available to help at no charge.

Sarah Jane Blake is the Tompkins County HIICAP coordinator.

CLINICS

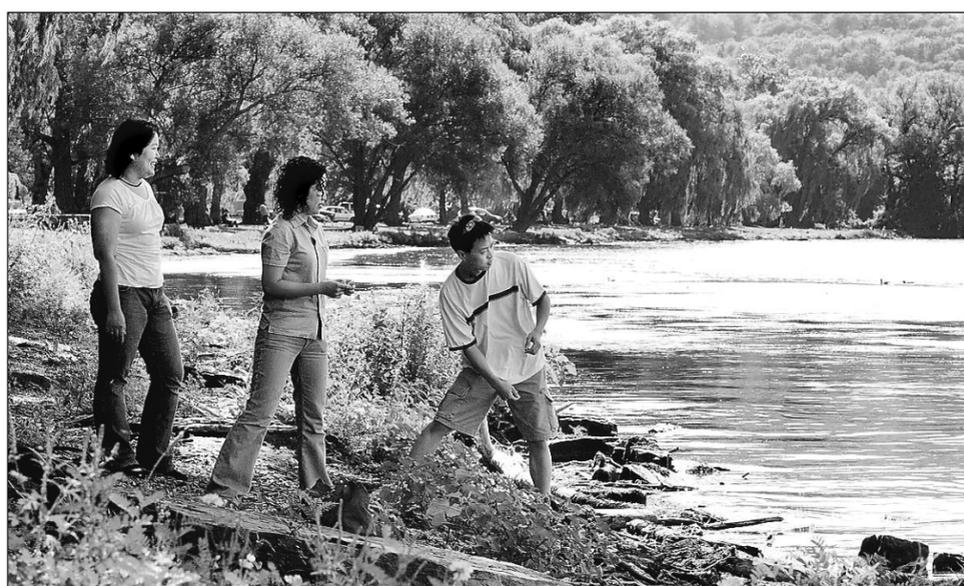
Medicare Part D Prescription Drug Clinics, Lifelong, 119 West Court St., Ithaca:
► Thursday, Dec. 10, 10 a.m. to noon.
► Tuesday, Dec. 15, 1 to 3 p.m.
► Monday, Dec. 21, 10 a.m. to noon.
► Tuesday, Dec. 29, 1 to 3 p.m.
Attendees should bring:
► List of prescriptions, dosages and frequency.
► Medicare card.
► Any other health insurance information including how you currently pay for your prescription drugs.

More information: Lifelong at 273-1511.

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Stewart Park's shoreline is a great place to skip stones into Cayuga Lake, but an accumulation of deep sediment has made it off-limits to swimming since the 1960s.

How park's swimming days ended

"Why can't we swim at Stewart Park like we used to?" That is a question frequently asked by longtime Ithaca residents who remember the early 1960s when swimming at the south end of Cayuga Lake was a popular summer pastime.

You didn't need to be around in the 1950s or '60s, though, to wonder about this. A similar question occurs to anyone who drives through Watkins Glen on a hot summer weekend and sees families tumbling out of their cars and headed to the water at Clute Park.

Why can people swim at the south end of Seneca but not Cayuga Lake? Answers to these questions require understanding:
► The landscapes that creeks pass through as they enter the south end of each lake.

► Amounts of suspended sediments carried by these creeks.

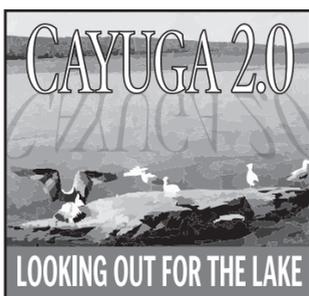
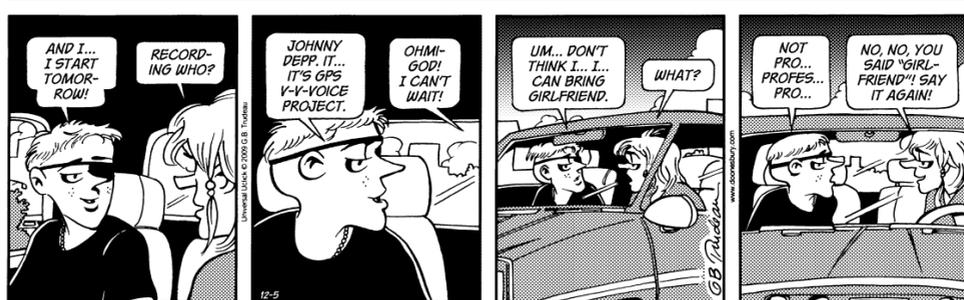
► What happens to those sediments once they reach the lakes.

A prohibition against swimming has been enforced at Stewart Park since 1964, when lifeguards were unable to see a drowning boy in the turbid, sediment-laden water at the public swimming beach. This sad history, along with more information about the history of swimming at Stewart Park, is described in the "Stewart Park Rehabilitation Action Plan" recently published by Rick Manning of the Cayuga Waterfront Trail Initiative. Find it on the Web at ithacajournal.com/StewartRehab.

Main causes

However, the murky conditions at the south end of Cayuga Lake were not new in 1964. Suspended particles of clay and silt have been washing into Cayuga Lake since the glaciers receded at end of the Pleistocene about 12,000 years ago. The glaciers produced the valley that contains our beautiful lake, and relentless erosion deposited an underlying layer of sediment as much as 740 feet thick below the existing lake bottom. Currents within the lake tend to move sediment-laden creek water sharply to the east once it enters the lake so that it hugs the shore along Stewart Park and then flows up along the east side of the lake. If you look at the lake after a heavy rainstorm, you can often see the muddy water moving up the east shoreline.

DOONESBURY



ABOUT THIS SERIES

Cayuga 2.0 is a series of monthly guest viewpoints about the health of the Cayuga Lake watershed and the challenges and opportunities related to it. The viewpoints are provided by the Tompkins County Water Resources Council.

► Next month's installment: How wetlands protect water quality.

ON THE WEB

To read the "Stewart Park Rehabilitation Action Plan" released on Aug. 26, 2009, go to: ithacajournal.com/StewartRehab.

The amount of sediments carried downstream to Cayuga Lake was large right after the glaciers receded, then slowed as the land became covered with forests. However, the rate of sediment accumulation in the lake increased again, seven-fold, after Europeans arrived in Tompkins County and started clearing land and plowing fields. This movement of sediment has continued to be large because of land development and construction that disturbs soil and clay deposits.

Streams and creeks in the steep landscape carry soil and sediment until this material is deposited in marshes or along the lake shoreline. Extensive marshes were a dominant feature at the south end of Cayuga Lake until the mid-1930s, when they were filled and creeks were channelized to increase the amount of developable land. Almost all of the land around the inlet, including Stewart Park and Cass Park, were formerly marshlands that once trapped sediments.

Plants thrive in sediment

Those sediments now flow directly into the lake. This creates frequent turbid water conditions and is creating a new shelf of soft sediment upon which rooted aquatic weeds grow luxuriantly. Plants that once grew in Renwick Marsh now grow where the forces of nature are slowly forming a new marsh just off the shore at Stewart Park.

Taken together, increased land

erosion and filling of the marsh have made the Stewart Park shoreline particularly unsuitable for swimming.

Why Seneca is OK

What about Seneca Lake? Why is swimming possible there? Although Seneca Lake has many features in common with Cayuga, several critical features are also very different. Most importantly, the creeks entering the south end of Seneca Lake carry substantially less water, and the watersheds they drain are smaller and more completely forested (so there is less runoff sediment).

Equally important, the creeks entering the south end of Seneca Lake flow through a large marsh that has not been filled in for development.

Finally, the shape of the lake bottom is different. Because of the suspended sediments entering Cayuga Lake, the water at Stewart Park is extremely shallow. For example, the major drop-off (to water over 100 feet deep) is about a mile up the lake from the park. Water depth does not reach even 6 feet until at least 600 feet from shore.

The drop-off at the south end of Seneca Lake is less than half a mile from shore, and water at Clute Park reaches 6 feet deep within 100 feet of the shoreline.

Future of swimming

Manning's Stewart Park report from August of this year outlines ideas for exploring the possibility of bringing back swimming at Stewart Park.

Any attempt to restore sanctioned swimming at Stewart Park will have to be undertaken with the realization that we are battling a natural process exacerbated by what we and our predecessors have done to our waterfront over the past century.

Stewart and Cass parks are wonderful, and the waterfront along the inlet has great potential for further development as a public place, but the marshes at the south end of the lake are gone. One price that we will continue to pay for their absence is a large amount of sediment in the water along Stewart Park.

► Thanks to H. T. Mullins, Syracuse University; W. M. Kappel, U.S. Geological Survey, Ithaca; and Cornell colleagues E. A. Cowen, C. E. Kraft, and C. M. Kearns for help with this article.

Nelson Hairston is Frank H.T. Rhodes professor of environmental science and chair of the Department of Ecology and Evolutionary Biology, Cornell University.

DARTS & LAURELS

Spelling bee help

Laurel: From David Shoemaker, Ithaca Public Education Initiative board of directors, to all those who helped make the 11th Annual IPEI Adult Spelling Bee a rousing success. Thanks to event sponsor Tompkins Trust Co., media sponsor Cayuga Radio Group, Master of Ceremonies Jean McPheeters, the pronouncer Chris Allinger, timekeeper Stuart Basefsky and judges Ralph Jones, Connie Evelyn and Paulette Manos.

For raffle prizes, thanks to Buffalo Street Books, Cat's Pajamas, Cottonpatch Clothing, DonorsChoose.org, Edgewood Bakery, Family & Children's Service and the Hangar Theatre. Also thanks to Jeff Holcomb and the IHS custodial staff for setting up the event and to Barney Cole of Calf Audio for providing the sound system.

Many thanks to the 24 spelling teams and their sponsors and thanks to all the volunteers.

Driving school at track

Laurel: From Diane Vandelden of Trumansburg. On Nov. 7, 30 young drivers attended a "Tire Rack Street Survival" driving school at Watkins Glen International.

This school could not have taken place without the volunteer efforts of dozens of people from the Genesee Valley Chapter of the BMWCCA. In addition, several businesses supported the school through donations. Thanks to Tompkins Trust Co., Tompkins Insurance Agencies and the Bank of Castile, The Volunteers from Schuyler Ambulance, Tops of Ithaca, Wegmans of Ithaca, Walmart of Ithaca and Watkins Glen, Shur-Save of Trumansburg, The Glen Mountain Market, Dunkin' Donuts of Watkins Glen, Gault BMW of Endicott, Donor Recovery Racing in Rochester, and Towne BMW in Williamsville/Buffalo. Thanks also to the parents who braved the day by re-setting the safety cones, or providing food.

Leaving the scene

Dart: From Charles W. Corbin of Newfield to the lady in the gray car whom we parked next to at Guthrie Clinic the morning of Nov. 20. As she backed out of her parking space, she hit our van on the rear passenger side. She made no attempt to stop, even though we were still seated in our vehicle. Lady, you had an obligation to stop.

► TODAY IN HISTORY

Today is Saturday, Dec. 5, 2009. On this date:

► In 1776, the first scholastic fraternity in America, Phi Beta Kappa, was organized at the College of William and Mary in Williamsburg, Va.

► In 1933, national Prohibition came to an end as Utah became the 36th state to ratify the 21st Amendment to the Constitution, repealing the 18th Amendment.

► In 1979, feminist Sonia Johnson was formally excommunicated by the Mormon Church because of her outspoken support for the proposed Equal Rights Amendment to the Constitution.

WRITE TO US

We welcome letters no longer than 200 words. Please include your name, address and a daytime telephone number. We edit for brevity, accuracy, clarity and grammar. Edited letters should address a single idea. We reject anonymous letters, poetry, Internet pass-alongs and form letters. Writers are limited to one letter within 30 days. Letters and articles may be published in print, electronic media or other forms. We regret we cannot return or acknowledge unpublished letters.

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