

Montgomery County Office for Aging, Inc.

A private, not-for-profit agency



LIFESPAN



Volume XIX No. 6 Serving Montgomery County Older Adults since 1975 November/December 2016

Caregiver of the Year

James "Jim" Wray has been recognized as Caregiver of the Year by the Montgomery County Legislature at their meeting in October. Jim is the primary caregiver for his wife, Julia "Judy" Wray.

Growing up in the Bronx, Jim worked at the A & P Tea Company, then as a policeman at the World's Fair and Yonkers Raceway, then for the City of New York as a Social Welfare Investigation Supervisor, before starting a thirty year career with the NY State Department of Social Services. He had various supervisory responsibilities including assisting with the automation of the child welfare and eligibility systems, overseeing field operations, and supervising the implementation of the Medicaid Managed Care Program.



The Wray family relocated to the area in 1975, when they fell in love with their country property outside Fultonville. Jim has a history of involvement with the Fonda Fultonville Central School. He served for twenty years as soccer and basketball referee, coached girls' basketball, and currently oversees the football team chain measurement crew. He was a

member of the school board and served two years as its president.

After raising six children, Julia was employed as the Desk Manager for the Poplars Inn for ten years. Along the way, Jim began to notice changes in her mood and memory which eventually led to a decrease in her abilities. Jim is able to keep her at home by providing round-the-clock care including housekeeping, meal preparation, personal care, shopping, companionship, etc. Jim and Judy have been married for fifty-two years.

Montgomery County Office for Aging, Inc. assists Jim through the Caregiver Respite Program. A home health aide comes weekly for a few hours so he can get a much needed break. He likes to go out for dinner and a movie, or get together with friends.

Dr. Rao Donates to Meals

To help reduce the number of seniors on the home-delivered meals program waitlist, Dr. Govind Rao agreed to sponsor home-delivered meals for five seniors for an entire year at a cost of over \$10,000. Dr. Rao has expressed concern for seniors not being able to eat healthy and sponsoring these meals will help assist the OFA in meeting the needs of older adults currently on a waitlist for these services. The donation was made possible through the Neena Rao Charitable Foundation and Dr. Rao is hopeful that this will become an

annual donation in the years to come.



Left to right: Jennifer Savage, OFA Office Manager; David Jordan, OFA Executive Director; Jyothi Rao and Dr. Govind C. Rao

Allen Donation

The Foundation for the OFA recently received a \$1 million endowment from the estate of Frances Lignal and George Allen. This generous donation will be used to further the mission of the OFA by helping older adults throughout Montgomery County to maintain their independence, dignity and quality of life. At a ceremony held on Oct. 6, a monument was unveiled that designates the facility as "The Allen Kitchen" in honor of this generous donation.



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- In local nursing homes



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**From the
Director
David Jordan
Executive Director**



People may have pets for different reasons but, for many older adults, pets can enhance their lives while also improving their health. Popular culture and media often show us that people benefit in a variety of ways from having pets and, in many circumstances, pets may be a senior's only companion (i.e. loss of a spouse, living alone, etc.). In many of these circumstances, the pet may truly be "man's best friend."

Pets can provide a comfort system and actually produce a chemical chain reaction in the brain that helps to lower levels of the stress-inducing hormone (cortisol) and increase the production of the feel-good hormone (serotonin).

**Montgomery County
Office for Aging, Inc.**

The Designated Area Agency on Aging

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LIFESPAN is published bi-monthly by the Montgomery County Office for Aging, Inc. and funded by Title III B of the Federal Older Americans Act.

The Benefits of Pets

In fact, pets have been shown to reduce blood pressure and stress levels in humans and can actually help lower cholesterol, fight depression and help protect against heart conditions.

There are many advantages for seniors who care for pets. This responsibility can help stimulate physical activity and can help seniors remain active and healthy. In fact, the benefits of this relationship can be reciprocal so the pet can benefit equally as well. Pets can provide companionship for people and help to combat feelings of loneliness. Pets can be the contact that is always there to provide support when friends or family aren't available.

Pets help to provide a daily routine for seniors who want to stay active. Numerous studies have shown that many of the physical problems that people encounter can be delayed or avoided by remaining active. Having a pet to care for can help provide a routine and form of physical activity every day. Also, older adults with pets often exhibit less stress than those without pets.

Having a pet can help a senior stay more engaged in their community by getting out more often. Tasks such as

going to the vet or going to the pet groomer can help people remain more involved in their community and avoid isolation. Pets can be a great way to make new friends as well. It can be hard to make new friends as we get older but pets can provide a nice icebreaker to get a conversation started with someone new.

Pets can also serve an important purpose in helping keep a senior safe.



If someone lives alone, potential thieves are more likely to avoid the house with the barking dog, whether it's a six-pound Chihuahua or a 100-pound Rottweiler. In addition, seniors who may have difficulty hearing can benefit from a dog that barks when the doorbell rings. The peace of mind that can come with having a pet that serves this purpose can reduce the stress that a senior may feel as well. They may be less worried that they might not be able to hear someone at their door.

Finally, if you're a person who likes pets, there really is no replacement for the feeling that comes from having your pet there to greet you at your door when you come home or enjoying a good scratch behind their ear. Those benefits may not be measurable but they certainly can be just as valuable.

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Bon Appétit!

Tracy Hojoh
Registered Dietitian



According to Today's Dietitian, the top nutrition trends of 2016 were: ancient grains, nuts & seeds, protein, green tea and clean eating. **Nuts & seeds** can be enjoyed in meals, individually wrapped packages, and various snack foods. Due to their plant-based protein, healthy fats, and ability to satiate nuts have quite a health "aura." Consumers are drawn to them because they're associated with weight and cardiovascular health benefits, according to research. Nuts and seeds are naturally protein packed and a convenient grab-and-go snack option for kids and adults. Expect to see nuts and seeds as ingredients in cereals, bars, and snack foods, such as chips. "**Ancient grains**" is a description of a

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Donations are greatly appreciated.

Nutrition Trends of 2016

group of grains that have one common factor: their long history of cultivation and use. The category includes true grains (such as teff, farro and kamut) as well as quinoa and seeds, like amaranth. Products containing ancient grains are as varied as the grains themselves. They can be found in everything from cereals and crackers to pizza and quiche. They're even found in traditional favorites, such as Cheerios. They're higher in protein than durum wheat; rich in vitamins, minerals, and phytochemicals; and high in fiber. Some are gluten-free. Many ancient grains can grow and thrive with less pesticides and fertilizers than wheat, and they require less irrigation. This means they have a decreased carbon footprint as well. **Green tea's** connection to a 'healthy lifestyle' receives more marketing than other types of tea. The health benefits of tea arise from the antioxidants it contains, primarily flavonoids, also known as catechins. Compared with black tea, green tea contains 3.5 times as many catechins. Matcha is a very fine green powder made from the green leaves of tea bushes grown in the shade. It's the only tea where the leaves are consumed as part of the drink rather than being infused in hot water. Therefore, the antioxidant content is higher than other teas. Flavonoids in green tea prevent oxidation of LDL ("bad") cholesterol and reduce blood clotting. In addition to drinking it as a beverage, green tea is showing up in products ranging from cocktails to baked goods because it imparts a savory flavor to foods. **Clean eating** has a foundation of choosing foods in their whole-food state or as close as possible to how they're found in nature. Beyond that, the definition of clean eating seems to be up to interpretation. For some, only whole foods are clean; for others, minimally processed foods are acceptable. Organic foods, grown or made with no pesticides, hormones, or GMOs, are a part of clean eating for many. Choosing local and in-season produce can be as well. Clean eaters

avoid highly processed foods that contain added sugar and unhealthy fats, as well as artificial ingredients such as preservatives and additives. Eating more whole and minimally processed foods is in line with current nutrition recommendations, which emphasize eating fruits, vegetables, whole grains, nuts, seeds, and lean animal proteins and reducing intake of added sugars, fat, and sodium. To avoid the pitfalls of product nutrition claims, consulting the food's ingredient list is your best option to learn what it contains. **Protein** continues to be a hot commodity for consumers and the focus is shifting from the total amount consumed to the particular types people are prioritizing in their diets. Research has shown protein's benefits in promoting satiety and preserving lean muscle mass, especially as we age. People are lured to alternatives to animal proteins due to sustainability and environmental concerns. People want food from the earth versus foods that feed off the earth and emit greenhouse gases, particularly grain-fed livestock, such as cows.

Consumers are taking more of an interest in learning where their food comes from and choosing quality over quantity when it comes to their protein sources-especially when it's animal based. This is in line with the National Restaurant Association's 2016 What's Hot Forecast, which includes locally sourced meats and seafood, as well as environmental sustainability on its list

of top trends for the year. Grass-fed animal proteins such as dairy, meat, and eggs seem to be increasingly popular. Pulses, such as dried beans, peas, and lentils, are definitely on the hot list, as they are a vital source of plant-based proteins and amino acids. The United Nations deemed 2016 The International Year of Pulses and Americans are starting to include them in their diet more often. They're cost-effective and offer nutrients such as fiber and vitamins, in addition to being an excellent source of protein.

Source: Today's Dietitian



HIICAP Hotline

Meeghan Stock
Client Services
Representative



If you currently have Medicare (Parts A and/or B), you can enroll or re-enroll in a Medicare Part D Prescription Drug Plan (PDP) or Medicare Advantage Plan with Prescription Coverage (MA.PD) from Oct. 15 to Dec. 7, 2016. This is called the Annual Coordinated Election Period and your newly chosen plan begins on Jan. 1, 2017.

Important Medicare Dates:
Oct. 15 to Dec. 7, 2016 is the Annual Coordinated Election Period. - Here is

Medicare Annual Open Enrollment

your chance to join a new Medicare Part D or Medicare Advantage plan for the 2017 plan year (however your plan will not take effect until Jan. 1, 2017). If you already have a Medicare Part D or Medicare Advantage plan, this is your time to look back over 2016 and make an enrollment decision for your coverage for 2017. If you make no decision, you will remain in the same plan as you elected in 2016. There is no enrollment required to renew your present coverage

Jan. 1, 2017 - Your new Medicare Part D or Medicare Advantage plan becomes effective and you will be able to begin using your benefits (your old

plan will automatically be discontinued).

Jan. 1 to Feb. 14, 2017 - Members of Medicare Advantage Plans may disenroll from their Medicare Advantage Plan returning to Original Medicare and select a stand-alone Medicare Part D plan.

Jan. 1 to Dec. 31, 2017 - Persons turning 65 can enroll in a 2017 Medicare Part D or Medicare Advantage Plan. Medicaid recipients can also enroll or change their enrollment.

Assistance in comparing plans is available by appointment ONLY. Please call OFA at 843-2300.

Resource: Q1Medicare.com

Caregivers' Corner

Stephen Prohaska
Case Manager



Schedule time for yourself and do what works for you. Respite services through an agency, or getting a friend

Caregivers Should Take A Break

or family member to cover for you, can provide you with a temporary break from your caregiver role. You can then devote time to yourself while your loved one is cared for by someone else. It is vital for you to take some time away so you don't become overwhelmed. Even taking a short

break can help restore and renew you. This may require some planning so that you can feel secure and relaxed while you're away. Do something you enjoy and as you become more comfortable, you can increase the length of your outside activities. Don't feel guilty about wanting or needing time away from your caregiving. It's okay and necessary to take a break. Start slowly; make plans to spend a short amount of time away.

Source: NYSOFA

Lottery Calendar Winners To Date

Thank you to all who purchased calendars in support of our services and to those who wished to donate their winnings back. Congratulations to our winners: Alan Babbie, Edward Becker, Joan Bez, Ann Bianchi, Tom Butt, Cory Cedrone, Rebecca Christman, Pat Czech, J. Davis, Kathy Davis, Judi Decker, Mary Donato, Roger Farley, Sandy Gass-Trip, Tracy Gras, Jordan Hodge, Fran Hopkins, Joan Jacques, Cynthia Jones, Eddie Klementowski, Brenda Ko, Rita Kopec, Stanley Korona, Jr., Mary Jo Krause, Molli McCarty, Daniel McNamara, Ted Madej, Tara Martin, Joseph Martino,

Maria Mancini, Gail & James Maynard, Charles Nowicki, William Nowicki, Howard Oare, Norma Pollock, Kelly Quist-Demars, Linda Sarnowicz, Anna Saul, Paul Savarese, Randy Schimmenti, Barbara A. Smith, Joseph Somers, Bill Stacknik, Virginia Stevenson, Marilyn Swanker, Anne Marie Tibbetts, Barbara Tomasik, United Way, Barb Wheeler and Marion K. Wilder.

2017 Lottery Calendars are in!
Stop by our office or fill out the form on page 7 to get your calendar featuring pet pictures sent in by our readers.

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As I outlined in the first segment of this series of articles, individuals can be appointed by friends, family members, or even acquaintances to serve in a fiduciary role (a person in a trust relationship) as Health Care Agent, Power of Attorney (Attorney-in-Fact), and/or Executor. In this article I will focus on the Power of Attorney.

Power of Attorney Job Description: The person granting a Power of Attorney is called the Principal. The person acting on behalf of the Principal is called the Agent or Attorney-in-Fact. The title Attorney-in Fact does not refer to an attorney, unless an attorney is appointed to be the Power of Attorney Agent, which is permissible under the law.

An agent acting under a Power of Attorney has the following legal powers:

- To buy or sell real estate
- To manage property
- To conduct banking transactions
- To invest, or not invest, money
- To make legal claims and conduct litigation
- To attend to tax and retirement matters
- To make gifts on behalf of the Principal to individuals including the Agent

Boxwood Trees

White Cottage Gardens is selling boxwood trees to benefit the OFA again this holiday season.

\$50 vouchers can be purchased at OFA to be redeemed for a 20+ inch, holiday decorated boxwood tree provided by White Cottage Gardens located at 194 Guy Park Avenue in Amsterdam. Proceeds



to benefit OFA. Once your voucher is purchased you can make arrangements for pickup directly with White Cottage Gardens (additional fee for delivery). These trees are a beautiful gift that your recipient can enjoy for months.

What am I Getting Into?

An agent under a Power of Attorney may not make health care decisions for the principal. Those decisions are reserved to the Health Care Agent under a Health Care Proxy. As the agent for a Principal under a Power of Attorney, you are a representative, not a boss. The Principal can continue to make financial decisions for him or herself as long as he or she has the legal capacity to do so. As agent, you are obligated to act in the best interests of the Principal.

Self-dealing, putting your selfish interests over the interests of the Principal, will not be allowed. As agent, you will be required to keep the Principal's property, including money and investments, separate from yours. You must also keep accurate financial records of your activities as agent. Make sure you provide any bank or other financial institution with a copy of the Power of Attorney.

In order for an Agent to give gifts over \$500 under current Power of Attorney Law, the Principal must sign a Statutory Gift Rider (SGR) that must be notarized and witnessed by two witnesses. This allows the agent to gift or transfer assets out of the Principal's name without receiving value in return. The best example of this is in a Spousal Medicaid situation where one spouse is living at home and one is in the nursing home. The house is exempt for the community spouse but not for the nursing home spouse. A transfer of the Nursing Home Spouse's

one-half interest is exempt, but is a transfer for value. The SGR is necessary when the community spouse is also the agent under a Power of Attorney for the nursing home spouse and is transferring this one-half interest to him or herself.

You should provide the Principal with regular complete accountings of money and/or property for which you are acting as agent. Such accountings will avoid the perception that you are doing, or have done, anything wrong. There is no official or government monitoring of Agents acting pursuant to Power of Attorney. That is the responsibility of the Principal. That is why the accountings are so important.

If the Principal believes that you as agent are not following his or her instructions, he or she can revoke your ability to act as agent under the Power of Attorney at any time.

Agents under a Power of Attorney are generally not paid, but can be paid as long as so specified in the Power of Attorney document. Their authority ends upon revocation or at the death of the Principal. While there is no legal requirement to file a Power of Attorney in the Office of the County Clerk, for Powers of Attorney signed prior to 2010, it is good practice to do so and will be required if transferring real property by Power of Attorney. Powers of Attorney signed in 2010 or after may be certified by an attorney who has compared the copy to the original.

“Burn the Mortgage”

The Foundation for the OFA celebrated a successful 2016 fundraising campaign in which they reached their goal of raising \$50,000 to pay off the remaining mortgage for the agency's commercial kitchen in Palatine Bridge which was built in 1999. A replica of the actual mortgage was burnt at a ceremony held at the OFA kitchen on Oct. 6 with many members of the nearby community in attendance. The elimination of this monthly mortgage payment will enable the OFA to utilize the funds in other areas of need.

Pictured at right: left to right, David Jordan, OFA Executive Director; William Winsman, OFA Board President; and Del B. Salmon, Foundation Board President.



At Home

Elizabeth Smitka
Case Manager



Sept. is National Preparedness Month and emergencies can happen anywhere and anytime. **Be prepared.** Get an emergency kit together. Have at least 3 days supply of water and non-perishable food, a first aid kit, a flashlight and radio with plenty of extra batteries for both.

Have a list of important information on each family member, lists of medications and pharmacies, any allergies, health conditions, doctors names, addresses and phone numbers, and copies of your insurance cards. Have a supply of medications

National Preparedness Month

labeled and ready to take with you. Be prepared to care for yourself and those you care for, for a short period of time. Also, don't forget about your pets, their food and medications. Have a contact list, choose contacts out of your current area, have their phone numbers listed. Find safe spots in your home in case of weather related issues like basements or interior rooms without windows, etc. Choose multiple meeting areas in your neighborhood or just outside your neighborhood and out of town. Make sure your contacts are aware of these meeting areas. If you drive, plan escape routes in the event you are told to evacuate. Have a fire extinguisher in your home and be sure everyone knows how to operate it. If necessary, learn how to shut off water,

electric and gas. If you are homebound and have no way to evacuate if told, be sure you have notified your local police or fire departments. Remember, **it's better to be prepared** for an emergency then to later think, **"I wish I had been prepared."**

Welcome Beatrice

We are pleased to announce that the OFA now has a Spanish speaking Client Services Representative.



Nos complace anunciar que la OFA ahora un español habla cliente servicios representante.

Montgomery County Office for Aging, Inc. gratefully acknowledges the following contributors:

"Hannaford Helps"
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The Amsterdam United Methodist Church

In memory of Daniel J. "Pucky" Agresta
Tom & Betty Minnitti

Mary Pikul
In memory of Mary Cappuccio
Patricia Mannino & John Michalski

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Helen Januszewski

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Diane, Valerie, Kimmy, Jim & Anthony

In memory of Walter Kowalski
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In memory of Joseph Makarowski
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- Please make check payable to: Montgomery County Office for Aging, Inc.

Clip and return this coupon with your donation to 135 Guy Park Ave., Amsterdam, NY 12010
Thank you! All donations are greatly appreciated!

All contributions are tax deductible to the extent of the law.
For tax purposes, we will send you a letter for single donations of \$250 or more.

Adopt-A-Senior

Last year the OFA facilitated an Adopt-A-Senior program. It was initiated with the help of many caring individuals from all over the county. We are once again seeking your assistance in identifying older adults in need of a little holiday cheer. We are also in need of caring individuals willing to participate by purchasing holiday gifts. If you are interested in making a difference in someone's life or are aware of someone who is in need, please contact OFA at 843-2300. The number of individuals we assist will depend on the number of responses we get. We hope to have another successful season!



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Thank you in advance for your support!

Bad Weather

In the event that bad weather makes driving too dangerous, it may be necessary to cancel the home-delivered and café style meal services. That means meal sites would be closed and that no meals would be delivered to home-bound participants.

Please keep food on hand for these days. Emergency meal packs will be

distributed to home-delivered participants and should be used when delivery of meals is not possible.

Meal delivery cancellations will be broadcast with school closings.

Be sure to have your driveway and walkways clear so your driver can safely deliver your meal.

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Our goal for this campaign was to raise \$50,000. We are happy to report that we have reached our goal!



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Happenings



Alzheimer's Association's Caregiver Support Group: 6 p.m., first Tues. of each month at St. Mary's Healthcare Memorial Campus, Wilkinson Conference Room. Call Maura Fleming, 867-4999, ext. 209 or 1-800-272-3900 to attend or for more information.

Alzheimer's Support Group at Arkell Center: 10-11 a.m., fourth Tues. of each month. No registration required. Call 673-4408 for more information.

Exercise Classes offered at the Inman Senior Center sponsored by OFA: 8:30 a.m. Tues. and Fri., Silver Sneakers; **3 p.m.**, Mon., Yoga Stretch; and **8:45 a.m.**, Thurs., Zumba Gold.

Public Information Sessions: 9-11 a.m., Thurs., Nov. 10 at Arkell Center, Canajoharie. These sessions offer information and assistance with regard to seniors and OFA services. Call the OFA, 843-2300, for more information to follow.

Veteran's Dinner: 4-6 p.m., Fri., Nov. 4 at Canajoharie Moose, 159 Erie Blvd. Presale tickets will be available Sept. 1 for \$9. Tickets will be available at the door for \$10. All veterans will only pay \$5.

Call us for more information on any of our events, 843-2300.

Office Closings

Fri., Nov. 11,
Veterans' Day
Thurs., Nov. 24,
Thanksgiving Day
Fri., Nov. 25,
Day After Thanksgiving

Fri., Dec. 23 & Mon., Dec. 26,
Christmas Observed
Fri., Dec. 30, Closing at 12 p.m.
New Year's Eve Observed
Mon., Jan. 2,
New Year's Day Observed

Stuffed Bread Sale

The Montgomery County Office for Aging and Trinity Services Group are offering a holiday stuffed bread fundraiser to benefit the OFA. Stuffed bread choices are sausage, pepperoni or spinach and the cost is \$15 per loaf. Approximately 20 slices per loaf. Presale orders only. There will be two pick up days and locations both from 1-3 p.m. The Allen Kitchen, 17 Carman Ct., Palatine Bridge on Wed., Dec. 14. OFA, 135 Guy Park Ave., Amsterdam on Wed., Dec. 21. Palatine Bridge orders are due on Tues., Dec. 6 and Amsterdam orders are due on Tues., Dec. 13. Please fill out the form below and return with check by the order due date based on pick up location.



2016 Holiday Stuffed Bread Order Form

Name _____

Address _____

Phone _____

___ Sausage ___ Pepperoni ___ Spinach

Pick up location: ___ Palatine Bridge order due by Dec. 6

___ Amsterdam order due by Dec 13

Checks can be made payable to: MCOFA
Mail to or drop off at OFA, 135 Guy Park Ave.,
Amsterdam, NY 12010