

Montgomery County Office for Aging, Inc.

A private, not-for-profit agency



LIFESPAN



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Services and Supports

of MONTGOMERY COUNTY

(800) 342-9871 (518) 843-2300

Volume XIX No. 5

Serving Montgomery County Older Adults since 1975

September/October 2016

Community Breakfast Scheduled

The Montgomery County Office for Aging, Inc. will hold its annual Community Breakfast and Public Hearing sponsored by Capital District Physicians' Health Plan on Thurs., Oct. 27 at Rolling Hills Country Club in Fort Johnson. The program begins at 8:30 a.m. with a free buffet breakfast.

The agency's Advisory Council and

Executive Director will present the proposed 2017 budget and services. Guest speakers are to be determined. We will post more information on our website and Facebook page shortly.

Reservations are required as seating is limited. Please contact OFA, 843-2300, by Oct. 14, to make a reservation.

Essay Contest

The Montgomery County Office for Aging, Inc. is holding its annual essay contest in observance of National Grandparents Day on Sept. 11. The contest is open to any school-age child who would like to submit a brief essay describing why their grandparent (or another special older adult in their life) is so important and meaningful to them. Please submit contest entries no later than Fri., Oct. 7. Entries can be mailed or brought to our office at 135 Guy Park

Avenue, Amsterdam, NY 12010. Please include: the child's name, age and school as well as a contact phone number. The winner will receive a gift package for Emerald Cinema and will be invited, along with their grandparent, to be honored at our annual Community Breakfast on Thurs., Oct. 27 at Rolling Hills Country Club. The grandparent will receive special recognition and the winning essay will be read out loud to the attendees.

Apply for STAR

STAR (New York State School Tax Relief Program) lowers school taxes for certain property owners without age or income requirements, who use their homes as their primary residence. The state sets the amount of the benefit every year based on the value of property in the school district and the school tax rate.

"Enhanced STAR" provides for even greater STAR benefits. To be eligible you must be at least 65 by Dec. 31, 2017 and your 2015 total income must be \$86,000 or less.

Older adults and the disabled, who are property owners with a limited income, may be eligible for additional real property tax exemptions as well. To renew or change from basic to enhanced the filing date for the city of Amsterdam is Dec. 1, 2016, and for all the towns, Mar. 1, 2017 for the 2017-2018 school year. To receive an application or information, contact your local assessor. All new applicants must contact the NYS Tax Department by calling 457-2036 or apply online at www.tax.ny.gov/STAR.

"Burn the Mortgage" Event

The Foundation for Montgomery County Office for Aging will host a "Burn the Mortgage" event. This year the Foundation embarked on a campaign to raise \$50,000 to eliminate the mortgage for the OFA's commercial kitchen. The event will be held on Thurs., Oct. 6 from 4-6 p.m. at the commercial kitchen located at 17 Carman Ct. in Palatine Bridge. There will be a brief ceremony at 5 p.m. and light refreshments will be served. We hope that you will join us in celebrating the success of this campaign and thank everyone who contributed.

Veterans Dinner

The Montgomery County Office for Aging, Inc. will host a Veterans Dinner with entertainment on Fri., Nov. 4 from 4 to 6 p.m. at the Canajoharie Moose, 159 Erie Blvd. The meal will be eat-in or take-out and will include stuffed chicken, sour cream and chive mashed potatoes, Prince Edward blend vegetables, roll, dessert and beverage. Presale tickets will be available Sept. 1 for \$9. Tickets will be \$10 at the door and all veteran's will pay only \$5. Tickets will be available at the Senior Picnic. Presale purchases are not necessary, but are strongly suggested as meals are limited.



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From the Director

David Jordan
Executive Director



Problem gambling among older adults is on the rise. Gambling is more accessible than it has ever been with the influx of casinos and the senior population can be especially vulnerable to becoming addicted. In fact, casinos often cater to seniors by providing free bus transportation, free or discounted meals, special rewards and other prizes to entice them to visit. Gambling addiction can cause undue hardship and unintended consequences for the senior.

There are many reasons why an older adult can be especially vulnerable to developing a gambling problem. In addition to being targeted

Gambling Problems

by casinos, seniors may use gambling as a way to distract or escape feelings of loneliness, depression, sadness or even a chronic health condition. The loss of a spouse or loved one or boredom may cause an older adult to look to gambling to provide some happiness or excitement in their lives. Limitations in a person's social network or a person's physical and/or mental condition can contribute to developing a gambling addiction as well.

Retired seniors often have an increase in unstructured time after retirement and gambling can fill that void in their lives. Additionally, many seniors may have disposable income from their retirement that gives them the ability to gamble excessively. On the other hand, some may try to use gambling as a way to compensate for their limited fixed income, rationalizing that this is their "reward" and they "deserve" it. Sadly, some older adults may try to use gambling as a way to overcome their financial problems by hitting that one big jackpot. This usually ends badly with the senior being in much worse financial shape after gambling away all of their assets.

There are other environmental factors that contribute to seniors gambling but slot machines are easily the most popular form of gambling among seniors. Today's slot machines are much more addictive than the old mechanical machines with spinning fruit. Today's machines are electronic and can provide intense sensory stimulation with large video screens, music and vibrating, ergonomic chairs. The casinos want to make the experience as exciting and comfortable as possible so the person doesn't want to leave. Factors such as lighting, sounds, smells and floor design are all developed to enhance the experience

and entice the person to stay longer and continue gambling.

Gambling is not a risk-free activity but there are safeguards that can help keep you or a loved one from developing a problem with gambling addiction. Here are some tips:

- Set a money limit you can afford to spend/lose
- Do not gamble on credit
- Only use cash that you brought into the casino (don't use ATM)
- Avoid chasing lost money and treat wins as a bonus
- Set a time limit and use a "buddy" system
- Accept loss as part of the game. After all, casinos are designed to make money.

Gambling away your financial assets can be tragic at any age but it can be especially damaging for an older adult who may not have the means to make up the losses because they are not working anymore. So, how do you recognize if you or a loved one may have a gambling addiction? Here are some warning signs to consider:

- Preoccupation with gambling
- Gambling beyond limits in order to experience the thrill or "action"
- Communicating a sudden need for money or loans
- Experiencing intense mood swings following wins/losses
- Missing possessions or assets
- Paying bills late

If you recognize any of these warning signs for you or a loved one and have a concern about problem gambling, there is help available. Gamblers Anonymous can be contacted at www.gamblersanonymous.org and the local Albany contact number is (518) 292-0414.

(Source: www.huffingtonpost.com)

Montgomery County Office for Aging, Inc.

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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.



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Bon Appétit!

Tracy Hojhn
Registered Dietitian



Fall is a great time to enjoy seasonal produce. Not only are the fall fruits and vegetables colorful and delicious, but most are packed with nutrients such as fiber, folate and Vitamins A and C. Here is a small sampling of some fall fruits and vegetables and their key nutrients: apples (fiber), beets (folate), brussels sprouts (Vitamin C), cranberries (Vitamin C and fiber), figs (fiber), kale (Vitamins A and C), parsnips (Vitamin C and folate), pomegranates (Vitamin C and fiber), pumpkins (Vitamins A and C), rutabagas (Vitamins A and C), sweet potatoes (Vitamins A and C and



Fall Produce

fiber), turnips (Vitamin C) and winter squashes such as acorn and butternut (Vitamins A and C and fiber). For the freshest selections make sure to utilize the numerous farm stands that we are fortunate enough to have all over our county. Not only will you end up with tasty, reasonably priced produce, but you have the added benefit of helping your local economy and supporting hard working farmers. If you received the SNAP Farmer Market Coupons this summer, please don't forget to use them before Nov. 30!

Mandarin Orange-Pineapple Delight Cake

(Courtesy of Joyce Gray, Recipe Contest winner, Dessert category)
Ingredients: 1 box yellow cake mix, 4 eggs, ½ c Crisco oil, 1 - 11oz can mandarin oranges with juice, 1 - 8 oz. container Cool Whip, 1 small package instant vanilla pudding, 1 - 29 oz. can crushed pineapple, drained
Directions: Preheat oven to 350°. Mix cake mix, eggs, oil and mandarin oranges (with juice). Pour into a greased cake pan. Bake for 30 minutes or until an inserted toothpick comes out clean. Mix cool whip, dry pudding mix and drained pineapple. Spread on cake when cool.

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: Thanks to all who purchased tickets for the Splash for Cash raffle in support of our services. Christine Andrzejczyk, Delbert E. Becker, Jr., Jonathan Bell, Thomas Bubniak, Linda Burdick, Tom Butt, Kathy Davis, Patricia Drygula, Linda Everson, Katherine Fleischman, Yolanda Francisco, Grace Frederes, Christopher Funk, Tracy Gutowski, Joan Jacques, Bobbi Jones, Eddie Klementowski, Brenda Ko, Bonnie

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Congratulations to our winners!
Stop in after Sept. 16 to get your 2017 lottery calendar. This year the calendars feature pet pictures sent in by our readers.

CAFÉS

Bring a friend and have lunch at one of our cafés. Lunch is served Monday through Friday at 12 p.m. Call 843-2300 or 673-2000 to make a reservation or to cancel a reservation.

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52 Division St.
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Fall Open Enrollment is the time of year when you can change your Medicare coverage. You can do this by joining a new Medicare Advantage Plan or by joining a new stand-alone prescription drug plan (PDP). You can also switch to Original Medicare with or without a stand-alone Part D plan from a Medicare Advantage Plan during this time. Listed below are six things to keep in mind while you are deciding on your Medicare coverage.

1. Fall Open Enrollment occurs from Oct. 15 to Dec. 7 of every year. If you enroll in a plan during Fall Open Enrollment, your coverage starts Jan. 1. In most cases, Fall Open Enrollment is the only time you can pick a new Medicare Advantage or Medicare Part D plan. If you have Medicare Advantage, you can also switch to Original Medicare. To get Medicare drug coverage, you must join a stand-alone Part D plan at this time.
2. Review your current Medicare health and drug coverage. If you have Original Medicare, take a look at next year's Medicare & You handbook to know your Medicare costs and benefits for the upcoming year. If you are unsatisfied with your Original Medicare coverage, you can make changes to your coverage during Fall Open Enrollment. If you have a Medicare Advantage Plan or a stand-alone Part D plan, you should receive an Annual Notice of Change (ANOC) and/or Evidence of Coverage (EOC) from your plan. Review these notices for any changes in the plan's costs, benefits, and/or rules for the upcoming year. If you are dissatisfied with any upcoming changes, you can make changes to your coverage during Fall Open Enrollment. Even if you are satisfied with your current Medicare coverage, take action and look at other Medicare options in your area that may better suit your individual needs in the upcoming year. For example, even if you are satisfied with your current Medicare Advantage or Part D plan, you should check to see if there is another plan in your area that will offer you better

6 things about Fall Open Enrollment

health and/or drug coverage at a more affordable price. Research shows that people with Medicare prescription drug coverage (Part D) could lower their costs by shopping among plans each year; there could be another Part D plan in your area that covers the drugs you take with fewer restrictions and/or lower prices.

3. Help is out there. If you want to join a stand-alone prescription drug plan (PDP), use the Plan Finder tool on www.medicare.gov. The Plan Finder tool compares plans based on the drugs you need, the pharmacy you visit, and your drug costs. If you want to join a Medicare Advantage Plan, call 1-800-MEDICARE to find out what plans are in your area. When you receive the list of plans, check the plans' websites to see which best fits your needs. After you have researched a plan online, call the plan itself to confirm what you learned. Make sure the plan includes your doctors and hospitals in its network. Confirm that the plan covers all your drugs, and that your pharmacies are in the preferred network. Write down everything about that conversation, including the date of the conversation, whom you spoke with, and the outcome of the call. This information may help protect you in case a plan representative gives you misinformation.

Call or visit the website of your State Health Insurance Assistance Program (SHIP). Your local SHIP can help you understand all your Medicare coverage options. OFA is your local SHIP office.

4. The best way to enroll in a new plan is to call 1-800-MEDICARE. Enrolling in a new plan directly through Medicare is the best way to protect yourself if there are problems with enrollment. Write down everything about the conversation when you enroll through

Medicare, including the date of the conversation, whom you spoke with, and any information you were given during the call. Before you enroll with Medicare, confirm all of the details about your new plan with the plan itself.

5. If you are dissatisfied with your Medicare Advantage Plan, you can disenroll from that plan and join Original Medicare during the Medicare Advantage Disenrollment Period (MADP).

The MADP is every year from Jan. 1 to Feb. 14.

6. Understand the difference between the Fall Open Enrollment and Open Enrollment for the Health Insurance Marketplaces. The Health Insurance Marketplace, also known as NY State of Health, offers an annual open enrollment period for uninsured and underinsured Americans. This enrollment period may overlap with Fall Open Enrollment. The Marketplaces are not meant for people with or eligible for Medicare. If you have or are eligible for Medicare, you should only use the Fall Open Enrollment Period (Oct. 15 to Dec. 7) to make changes to your Medicare coverage.

For assistance comparing plans, please call the OFA for an appointment at 843-2300. Health Insurance Counseling will be by appointment ONLY!

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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. Often these appointments are made without advance notice to the individuals who may be required to act at a moment's notice without much preparation. The purpose of this series of articles is to educate individuals who are called into duty as a fiduciary about the scope of their responsibilities. I will explain the roles and responsibilities of such positions through job descriptions. In this edition I will focus on Health Care Agents.

Health Care Agent Job Description

Your job as Health Care Agent under a Health Care Proxy and Living Will is to make medical decisions the way the individual who appointed you would have made them if he or she were able to make those decisions for him or

herself. Therefore, it is important that you have an understanding of what the individual appointing you would want under the broadest of circumstances. If you do not, then you must make decisions in the individual's best interest. Your job does not begin until the individual appointing you has been deemed by a Doctor to be unable to make such decisions. Once called into duty you become the individual's advocate with the following authority:

You can access the patient's medical records.

You can release medical records to third parties.

You can request second opinions.

You can make health care decisions on behalf of the patient either in accordance with the patient's wishes if such wishes are known, or in the patient's best interests if such wishes are unknown.

Determining best interests for another person is very difficult. You should always try to assess the situation through the other person's eyes. You do not have the legal or moral authority to do what you would

do if you suffered from the same illness as the patient. Best interests can be determined in the following manner:

Seek advice from the treating physician.

Question the benefits/risks for each procedure and the impact a procedure will have on the overall condition of the patient.

Ask if the patient will get "better" with the proposed treatment and ask for a definition of what "better" means. Will he/she return to the life he or she had before or will he or she leave intensive care, for instance, and remain in a permanently weakened condition.

Ask about the level of pain and how to reduce it.

Determine whether the patient would want to continue to treat the illness or would want to shift the treatment to address the symptoms.

Remember, that as a Health Care Agent you have the legal authority to stop aggressive treatment, once started, if you believe that is what the patient would want.



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Our goal for this campaign is to raise \$50,000. We are happy to report that we are more than half way to our goal. Any support is greatly appreciated.

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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 (NOAH) with plenty of extra batteries for both.

Have a list of important information on each family member, lists of medications and pharmacies, any

National Preparedness Month

allergies, health conditions, doctors names, addresses and phone numbers, and copies of your insurance cards. Have a supply of medications 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."**

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

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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.



“PASS THE BUCK” November 2016

to benefit the Montgomery County Office for Aging, Inc.



You could have 30 chances to win cash prizes ranging from \$50 to \$500.
 Tickets are \$10 each or 3 for \$25.

Please print your information on the ticket(s) below and mail with your payment to or drop off at:

Montgomery County Office for Aging, Inc.
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Check should be made payable to:
 Montgomery County Office for Aging, Inc.

Tickets will be drawn daily at the OFA during the month of November.

Holidays and weekends will be drawn the day prior. If your ticket is drawn, you will be notified by telephone or mail and your winning ticket will be resubmitted for another chance to win.

Please call OFA at 843-2300 for more information.

Thank you for your support.
 Good luck!

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\$50	\$50	\$75	\$50	\$50	\$75	\$50
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27	28	29	30	1 WIN DOUBLES YOUR MONEY \$\$\$		
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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 Arkeel Center: 10-11 a.m., fourth Tues. of each month. No registration required. Call 673-4408 for more information.

"Burn the Mortgage": 4-6 p.m., Thurs., Oct. 6, The Foundation for Montgomery County Office for Aging will host a mortgage burning event at the OFA's commercial kitchen located at 17 Carman Ct., Palatine Bridge.

Community Breakfast/Public Hearing sponsored by CDPHP: 8:30 a.m., Thurs., Oct. 27, Rolling Hills Country Club, Fort Johnson. Includes a free buffet breakfast. Reservations required by Oct. 14 by calling the OFA, 843-2300.

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

Living with Loss—Bereavement Support Group: 6 p.m. Tues., Sept. 13 and Tues., Oct. 11 in the Board Room at St. Mary's Hospital. Call 843-5412, ext. 17 to register or for more information.

Public Information Sessions: 9-11 a.m., Thurs., Sept. 22 at Arkeel Center, Canajoharie. and Wed., Oct. 5 at Fort Plain Senior Center. These sessions offer information and assistance with regard to seniors and OFA services. Call the OFA, 843-2300, for more information.

Senior Picnic: 9 a.m.-2:30 p.m., Fri., Sept. 16 at the Fonda Fairgrounds. "Music for Life" will provide our entertainment. 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.

HEAP 2016-2017

The 2016-2017 HEAP season (Home Energy Assistance Program) begins Nov. 14. You can request an application by calling OFA, at 843-2300. Additionally, a Heating Replacement (HERR) program begins Nov. 7. You must be HEAP eligible and own your home to participate in this program.

If you experience a heat related emergency before Nov. 7, contact Social Services and request Temporary Assistance. Federal HEAP funds are limited, so benefits are issued on a first-come, first-serve basis.

Regular Hours

Please be advised that beginning Sept., 6, we will return to our regular office hours 8 a.m. to 3:30 p.m.

We hope you all enjoyed your summer!

Office Closings

Mon., Sept 5, Labor Day

Fri., Sept. 16, Senior Picnic

Mon., Oct. 1, Columbus Day

Thurs., Oct. 27, Community Breakfast, office will open at 12 p.m.