



# Newsletter for Seniors

Warren-Hamilton Counties Office for the Aging

1340 State Route 9 • Lake George, NY 12845 • 518-761-6347

Toll Free Number 1-888-553-4994

NY Connects 1-866-805-3931

**SPRING EDITION**

**2020**

## May & June

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Catherine Bearor -  
*Services Specialist*

Susan Dornan -  
*NY Connects Coordinator*  
Hanna Hall - *Services Specialist*

Dinah Kawaguchi - *Keyboard  
Specialist*

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Rose Ann O’Rourke -  
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Jami Rivers - *Receptionist*

Cindy Ross - *Fiscal Manager*

Mary Ann McCarthy -  
*Volunteer Coordinator*

Catherine Keating - Stauch -  
*Registered Dietician / Menu*



**Newsletters are available  
online at:**

[www.warrencountyny.gov/ofa/  
newsletters.php](http://www.warrencountyny.gov/ofa/newsletters.php)

**Or contact Mary Ann at  
761-6347 to be added to our  
email list.**

# Congratulations

2020

**SENIORS OF THE YEAR**

**HAMILTON COUNTY**

**KENNETH LOCKE**

**ALICE MEGARGLE**

**WARREN COUNTY**

**RICK & SARAH HUSSA**



Thank you for your nominations for “Senior of the Year” and “Contributing Senior of the Year.” Volunteers are an essential part of our community and we thank you for your dedication.

The New York State Office for the Aging and the Association on Aging in New York will be inviting these seniors to an awards ceremony in the fall.

The Warren/Hamilton Counties Office for the Aging will be recognizing these seniors at a recognition event to be held at a later date.

\*\*Programs made possible through funding from the US Dept of Health and Human Services—ACL, NYSOFA and both Warren and Hamilton Counties. \*\*

All meals served with 1% milk, bread, margarine, (Congregate site only - **coffee, and tea and juice**). Diabetic desserts are available for those with diabetes. **Menus subject to change.** **Frozen Dinner Heating Instructions: Oven:** 350 degrees for 30-45 min or 160 degree (Loosen aluminum foil top or puncture film seal) **Microwave:** Plastic Containers only - loosen film seal, heat on high 5-6 minutes. Let stand 2-3 minutes prior to serving. **Caution contents will be hot.**

MONDAY	TUESDAY	WEDNESDAY	THURSDAY	FRIDAY
<b>June 1</b> Sour Cream Chicken Potato of the Day Scandinavian Veggies Tropical Fruit	<b>June 2</b> Veal Parmesan Penne Pasta Marinara Sauce Winter Squash Mandarin Oranges	<b>June 3</b> Meat Lasagna Green Beans California Medley Mandarin Oranges	<b>June 4</b> CHEF'S CHOICE	<b>June 5</b> Lemon Baked Fish Roasted Red Potatoes Cauliflower Dump Cake
<b>June 8</b> Chicken Pot Pie with Potatoes & Veggies Brussel Sprouts Rice Pudding	<b>June 9</b> Salisbury Steak Mashed Potatoes Carrots Yogurt w/Berries and Granola	<b>June 10</b> Roast Turkey/Gravy Mashed Potatoes Asparagus Brownie	<b>June 11</b> Pork Chops Sweet Potatoes California Medley Chilled Pears	<b>June 12</b> Breaded Fish Au gratin Potatoes Mixed Veggies Fruited Gelatin/Topping
<b>June 15</b> Cheeseburger Deluxe Lettuce/tomatoes Potato of the Day Scandinavian Veggies Mandarin Oranges	<b>June 16</b> American Goulash Broccoli Corn Chilled Pineapple	<b>June 17</b> Chicken & Stuffing Casserole Brown Rice Italian Medley Veggies Tropical Fruit Cup	<b>June 18</b> Manicotti Marinara Meat Sauce Oriental Veggies, Carrots Fresh Fruit	<b>June 19</b> Happy Father's Day Cold Plate Sliced Roast Beef Potato Salad Coleslaw Chilled Peaches
<b>June 22</b> Chicken Stir-Fry Brown Rice Japanese Medley Applesauce	<b>June 23</b> Meatloaf Mashed Potatoes Winter Squash Apple Crisp	<b>June 24</b> Sloppy Joe on a Bun Roasted Potato Bites California Medley Fruited Gelatin/Topping	<b>June 25</b> Macaroni & Cheese Stewed Tomatoes Green Beans Mandarin Orange	<b>June 26</b> Cold Plate Chef Salad Marinated Veggies Birthday Cake w/ Frosting Happy Birthday!!
<b>June 29</b> Cheese Omelet Sliced Ham Hash Brown Potatoes Broccoli & Pudding	<b>June 30</b> Baked Fish Scandia Sweet Potatoes Spinach Strawberry Shortcake			<b>Age 60+ Suggested contribution is \$3</b>  <b>Under age 60, required contribution is \$5</b>



**A check list for things to do while staying quarantined:**

1. **Call a friend or relative that you have not spoken to or heard from in a while.**
2. **Learn something New for example—a new language, how to improve your gardening skills. One of my favorites is listening to Guy Raz—podcasts “How I Built This” looking at how innovators and entrepreneurs start their businesses.**
3. **Complete a home project you have been meaning to do. Such as declutter areas in your home.**
4. **Travel to another country with out leaving home. For example, read about French culture, Art , Land marks such as Pont des Arts the Lock bridge in Paris. Research either on your own or with family members if you live in the same house. Decorate your kitchen, dining room or back deck to look like a French café and make Crepes for dinner . Find out something about France to share with one another over dinner.**
5. **Read something challenging and thought provoking such as James Allen, As a Man Thinketh.**
6. **Keep a journal about this time of living through COVID-19. Include how you handled the stay at home, wearing masks and gloves, shopping for food, how you felt emotionally and the kindness of others. My grandmother was alive and sick during the 1918 Pandemic and the story was passed down of the one neighbor who would make a meal every day and leave the food on the porch for grandma and her 3 sick children. ( Who knows your grandchildren may someday have your journal published as a best seller).**
7. **Find some time every day to rest, reflect on our current situation, imagine a better future and practice gratitude.**

Mary Ann

You gain strength, courage and confidence by every experience in which you really stop to look fear in the face. You are able to say to yourself, "I have lived through this horror. I can take the next thing that comes along." You must do the thing you think you cannot do.

~ Eleanor Roosevelt



*you cannot always have happiness, but you can always give happiness”*

Author Unknown



**Meal site numbers:**

**Bolton: (518)644-2368**  
**Cedars: (518)832-1705**  
 cedars@warrencountyny.gov  
**Chestertown: (518)494-3119**

**Johnsburg: (518)251-2711**  
**Long Lake: (518)624-5221**  
**Warrensburg: (518)623- 2653**  
**Lake Pleasant: (518)548-4941**  
**Indian Lake: (518)648-5412**

**Lake Luzerne: (518)696-2200**  
**First Presb. Church Glens Falls & Solomon Heights, Queensbury: (518)832-1705**  
**Wells: (518)924-4066**

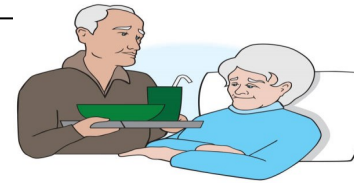
**Please Note: Contact your Mealsite to request a substitution if you do not care for Fish or Liver. The meal site Phone Numbers are listed above.**

# SPRING Word Search



F C A P Q L E V X T O M F Y R A B  
 L Z A R P R O M I S E I E Z I K S  
 B U C E I C I C L E T T F V B G R  
 R Q M I P K P S O N Q T R C A O A  
 E L M M S N O P A U S E E W N D Y  
 A H W A K V L L I V E N E E O A T  
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 H O S L E D A L E S O P R U P O N  
 J C S F F S X A L L I H C B S C S

SUNRISE	SEASON	ENVISION	DAYDREAM
COMPASS	RESTORES	PROMISE	OPPORTUNITY
WELCOME	VIVID	REIMAGINED	INSPIRE
NEW	PLANT	COMMITTED	BREATHE
PURPOSE	LIVEN	PAUSE	CHILLAX

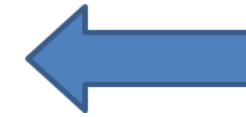


*Dear OFA,*

I live in the Glens Falls/Queensbury area and am finding it extremely difficult to continue to work and to care for my wife who has memory loss, possibly Alzheimer's. I don't like leaving her at home alone during the day. I served in the military and once a month I like to get together with other veterans at the VFW. Our income is somewhat limited and we can't afford to hire all the help we need. What are some options that could assist us? Troubled in Tri-County

*Dear Troubled,*

*You may want to give NY Connects a call at 1-866-805-3931 (ask for Susan) or make an appointment to meet with her to review your options. Have you considered care at a skilled nursing facility during the day so your wife could be around others and get the care she needs while you are at work? Office for the Aging may be able to assist with the cost of daycare and transportation to Ft. Hudson Health Systems for your wife. Also, Caregiver Support Initiative can provide some paid respite for you and other support. You can have some one stay with her a few hours while you go to the VFW meetings. Contact Caregiver Support Initiative at 518-832-4042. The 24 Hour Helpline for the Alzheimer's Association is 1-800-272-3900. Sincerely, OFA*



Have a question for us?  
 Email it to our newsletter editor,  
 Mary Ann @  
[McCarthyM@warrencountyny.gov](mailto:McCarthyM@warrencountyny.gov)  
 We will answer it in an upcoming issue or follow up with you directly if you prefer.

### Some helpful telephone #'s

Hamilton County Social Services: 518 -648 - 6131

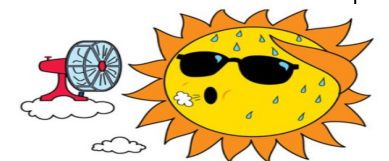
Hamilton County 24 Hour Crisis Services: 1-800-533-8443

Family Services Association (Glens Falls) : 518 -793- 0797

Warren County Veterans Services: 518 -761-6342

## BE COOL ! SUMMER ARRIVES JUNE 21

ELIGIBLE HOUSEHOLDS THAT INCLUDE AN INDIVIDUAL WITH A DOCUMENTED MEDICAL CONDITION THAT IS MADE WORSE BY EXTREME HEAT MAY RECEIVE COOLING ASSISTANCE THROUGH HEAP. APPLY BY CONTACTING WARREN COUNTY HEAP AT 518-761-6338 OR HAMILTON COUNTY DEPARTMENT OF SOCIAL SERVICES AT 518-648-6131.







## Emergency HEAP Benefit

The 2019-2020 Emergency benefit opened January 2, 2020



Beginning April 24, 2020, a third Emergency Benefit is available for households who have exhausted the Regular, first Emergency and second Emergency HEAP benefits and who are in a heat or heat-related energy emergency, as defined by HEAP, and who meet the eligibility guidelines for Emergency benefit assistance. The program will end 6/30/2020 or earlier if funding runs out.

### Emergency HEAP benefits and eligibility are based on:

- Gross Household Income,
- Available Resources, and
- Type of Emergency

If you have an emergency, contact your Local Department of Social Services for assistance.

Warren County: 518-761-6300  
Hamilton County: 518-648-6131

### You may be eligible for an emergency HEAP benefit if:

- Your electricity is necessary for your heating system or thermostat to work and is either shut-off or scheduled to be shut off or
- Your electric or natural gas heat is off or scheduled to be shut-off or
- You are out of fuel, or you have less than one quarter tank of fuel oil, kerosene or propane or have less than a ten (10) day supply of wood, wood pellets, corn, or other deliverable heat source.

and

- Your gross monthly income is at or below the current income guidelines as posted in the table below or you receive Family Assistance, Safety Net Assistance, Supplemental Nutrition Assistance (SNAP) or Code A Supplemental Security Income.

- The heating and/or electric bill is in your name

and

Your household's available resources are:

- Less than \$2,000 if all members of your household are age 60 or younger; or
- Less than \$3,000 if any member of your household is age 60 or older.

### 2019-2020 HEAP Benefit Gross Monthly Income Guidelines

Household of 1: \$2494/month Gross  
Household of 2: \$3262/month Gross  
Household of 3: \$4030/month Gross  
Household of 4: \$4797/month Gross

## Tender-Crisp Spring Braise

### Ingredients

- 2 tablespoons olive oil
- 8 ounces new potatoes, cut into 1/2-inch thick slices
- 4 small carrots, peeled, trimmed and diagonally cut into 1-inch pieces
- 4 cups mushrooms, halved (12 oz.)
- 1 large onion, cut into thin wedges
- 3 cloves garlic, peeled and sliced

- 1 pound asparagus, trimmed and cut into 1 1/2-inch pieces
- 1 tablespoon olive oil
- 2 skinless, boneless chicken thighs, cut into strips
- 1/2 teaspoon salt
- 1/4 teaspoon ground black pepper
- 3/4 cup reduced-sodium chicken broth
- 1 tablespoon snipped fresh tarragon

### Directions

- Step 1 - In a 12-inch nonstick skillet heat the 2 tablespoons oil over medium-high heat. Evenly layer potatoes and carrots in skillet. Cook, uncovered, 5 minutes, until potatoes are golden, turning once. Add mushrooms and onion. Cook 5 to 6 minutes, until vegetables are crisp-tender, stirring often. Add garlic and asparagus; cook 3 minutes. Transfer vegetables to bowl; set aside.
  - Step 2 - In same skillet, heat the remaining 1 tablespoon oil. Sprinkle chicken with half the salt and pepper. Cook chicken in hot oil about 3 minutes, until lightly browned, stirring occasionally. Add broth; bring to boiling. Reduce heat. Simmer, covered, about 3 minutes or until no pink remains. Increase heat to medium-high. Stir in cooked vegetables; heat through. Stir in tarragon and remaining salt and pepper.
- Makes 4 servings.

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## Chickpea Alfredo with Spring Veggies

start-to-finish: 35 mins Servings: 6 Yield: 7 cups



- 1/3 cup unsalted raw cashews
- Boiling water
- 12 ounces dried whole grain or brown rice fettuccine
- 1 cup chopped fresh asparagus
- 2 cups lightly packed fresh spinach or arugula
- 1/2 cup frozen peas, slightly thawed
- 1 1/4 cups water
- 1/4 cup garbanzo bean (chickpea) flour
- 1 tablespoon lemon juice
- 2 teaspoons olive oil
- 2 cloves garlic, minced
- 1/2 teaspoon kosher salt
- 1/2 teaspoon freshly ground black pepper
- 2 tablespoons snipped fresh basil and/or parsley (optional)
- Shaved Parmesan cheese (optional)

### Directions

Step 1 - In a small bowl combine cashews and enough boiling water to cover. Let stand, covered, 20 minutes; drain. Rinse and drain again. Meanwhile, cook pasta according to package directions, adding asparagus the last 3 minutes and spinach and peas the last 1 minute; drain. Step 2 - In a small saucepan whisk together 1 1/4 cups water and flour until smooth (mixture may be a bit foamy). Cook and stir over medium heat just until bubbly. Step 3 - For sauce, in a blender combine soaked cashews, flour mixture, and next five ingredients (through pepper). Cover and pulse several times, then blend 5 minutes or until smooth. If desired, stir in basil and/or parsley. Step 4 - Transfer pasta mixture to a serving dish. Drizzle with sauce; toss to coat. Sprinkle with additional black pepper and, if desired, cheese.

**Nutrition Facts:** Per Serving: 290 calories; 7 g total fat; fat; 0 mg cholesterol; 190 mg sodium. 209 mg potassium; 49 g carbohydrates; 8 g fiber; 11 g protein; 1307 IU vitamin a; 7 mg vitamin c; 55 mcg folate; 26 mg calcium; 3 mg iron;

Adopted By: www.bhg.com



# HIICAP Corner

## Medicare Information and Updates



### Spring 2020

Over recent months many changes have happened and we would like to take a moment to review for Medicare beneficiaries some things to keep in mind. **Contacts/links are listed at the end of this article.**

\* **New to Medicare:** If you are becoming eligible for Medicare and are already collecting Social Security you will automatically be enrolled into Medicare Parts A and B. If you are not collecting Social Security and want or need to sign up for Medicare you can still do so through the Social Security Administration (SSA). If you have questions about supplemental Medicare coverage options, you may contact Medicare on line or by phone or call your local Office for the Aging.

\* **Assistance Program:** Beneficiaries on a fixed income may be eligible for assistance paying for the costs of Medicare, including Part B premiums and Part D expenses, through the Medicare Savings Program (MSP). Individuals who have gross monthly income below \$1456 or couples with gross monthly income below \$1960 can apply through their local Department of Social Services (DSS) by submitting the form found at <https://www.health.ny.gov/forms/doh-4328.pdf>. If already receiving benefits, contact DSS for status or eligibility questions.

\* **Coronavirus Coverage Issues:** Currently there are many sources of information dedicated to Coronavirus and the health care system. This is also true for Medicare beneficiaries. Below are some resources for those clients who want to stay on top of the changes and information related to Medicare and Medicare plans.

The information updates regularly and includes not only specific coverage issues but changes being requested on behalf of Medicare beneficiaries. If you are enrolled in a Medicare Advantage Plan or a Prescription Drug Plan you are encouraged to contact your plan directly to get answers to your billing and coverage questions.

\* **Medicare Fraud:** Please remember that there are fraud claims being generated by scammers who are billing Medicare for unauthorized COVID-19 tests/treatments or medical supplies. Be safe by not giving your Medicare number to anyone other than your doctor, health care provider, or other trusted representative and review your billing statements/Medicare Summary Notices for unusual claims.

### Contacts for updates/information:

Medicare: [www.medicare.gov](http://www.medicare.gov) or 1-800-633-4227

CMS (Centers for Medicare/Medicaid Services); [www.cms.gov](http://www.cms.gov)

Medicare Rights Center: [www.medicarerights.org](http://www.medicarerights.org) or 1-800-333-4114

SMP (Senior Medicare Patrol): [www.smpresource.org](http://www.smpresource.org)

Social Security: [www.ssa.gov](http://www.ssa.gov) or 1-800-772-1213/1-877-405-4875 (local)

Warren County DSS: 518-761-6300/Hamilton County DSS: 518-648-6131



### Spring Pizza Primavera Tip:



Can't find flatbreads? Tortillas will work just as well! Prep: 20 mins roast: 10 mins at 475° bake: 5 mins Servings: 4

### Ingredients

- 2 cups cut-up fresh asparagus
- 2 yellow sweet peppers, cut into thin, bite-size strips
- 2 medium red onions, sliced
- 8 fresh mushrooms, sliced
- 4 teaspoons olive oil
- 1/2 teaspoon salt
- 4 whole wheat flatbreads
- 1/2 cup grated Pecorino-Romano cheese (2 ounces)
- 2 cups halved cherry tomatoes
- 1/2 cup shredded mozzarella cheese (2 ounces)

### Directions

Step 1 - Preheat oven to 475°F. Line a large baking sheet with parchment paper; set aside. In a large bowl combine asparagus, sweet peppers, onions, mushrooms, oil, and salt. Spoon vegetable mixture onto prepared baking sheet, spreading into an even layer. Roast for 10 minutes; remove from oven and set aside.

Step 2 - Place flatbreads on two large baking sheets; sprinkle Pecorino-Romano cheese evenly over flatbreads. Arrange the roasted vegetables and the cherry tomatoes evenly on flatbreads. Sprinkle with mozzarella cheese. Bake about 5 minutes or until cheese is melted.

**Nutrition Facts:** Per Serving: 329 calories; 14 g total fat; 22 mg cholesterol; 875 mg sodium. 673 mg potassium; 39 g carbohydrates; 11 g fiber; 10 g sugar; 20 g protein; 1555 IU vitamin a; 68 mg vitamin c; 3 mg niacin equivalents; 73 mcg folate; 303 mg calcium; 4 mg iron.

Adopted By: www.bhg.com



**HIICAP**  
Health Insurance Information,  
Counseling and Assistance  
Program





## A Word of Caution about USDA Rural Development Loans

By Rose Landau, Esq.

If you live outside the limits of an urban center—and odds are that you do if you live in Washington, Warren, or Hamilton Counties—you've probably heard about USDA Rural Development Loans. If you qualify for a USDA Rural Development Loan, you can get a fixed rate, thirty year mortgage. Compared with other mortgages, USDA Rural Development Loans offer low interest rates and don't require borrowers to come up with a down payment.

So what's the catch? If you put little or no money down, you will have to pay a mortgage insurance premium. And if you finance a home with a USDA Rural Development Loan, that home has to be owner-occupied and a single family home. You cannot rent the house out to tenants, nor can you make the house a duplex and share it with another family.

But perhaps the most important caveat to be aware of is that USDA Rural Development Loans are issued by the federal government, and the federal government has more ways of getting repaid than a private lender does.

Imagine that you take out a loan to buy a home. For circumstances outside of your control, you cannot keep up with the mortgage payments, and the house is foreclosed upon. New York is a deficiency state. That means that if your house is sold for less money than you owed on the mortgage, the lender can sue you for the balance of what you owe. If you find yourself in this situation, you probably don't have much money for the lender to take, even if they do get a deficiency judgment against you. Perhaps your only income is from Social Security. A private lender cannot garnish your Social Security check. You might not like knowing that there's a money judgment against you, but you would be judgment proof.

However, if you owe money on a USDA Rural Development Loan, your Social Security checks may be garnished to repay that loan. If you receive more than \$750 a month in Social Security benefits, up to 15% of your monthly benefits can be garnished, provided that doesn't leave you with less than \$750.

That is the worst possible scenario. You could take out a mortgage and keep up with all the payments. You could start to fall behind and work out a new repayment plan that you can stick to. You could receive notice that a foreclosure action has started against you and call Legal Aid for help stopping the foreclosure. For some people, USDA Rural Development Loans are the best or only option. But like any loan agreement, it's important that you enter into it fully understanding what you are agreeing to and what might happen if you one day cannot hold up your end of the bargain. If you are facing foreclosure or fear that you might be, call the Legal Aid Society at 518-587-5188.



Catherine Keating-Stauch, RDN CDN Certified Dietitian Nutritionist

The summertime is a time of fun and relaxation for most people. But for seniors, the heat and sun can be dangerous if the proper precautions aren't taken. Here are some great tips that seniors can use to make sure they have a fun, safe summer.

- Dark urine;
- Intense sweating;
- Nausea or vomiting;
- Rapid pulse;
- Dizziness;
- Loss of consciousness/fainting (heat syncope).

**1. Avoid Sunburns** - Sunshine is the best natural source of vitamin D, and can provide plenty of great health benefits for seniors. Sunscreen is the best way to protect fragile skin from sunburn and sun poisoning. Seniors should apply sunscreen with an SPF of 30 to 50 every two to four hours while they are outdoors

To lower the risk of overheating, make sure to stay out of the sun when it's at its peak strength, between 10am and 4pm.

**2. Dress Right** - Another important element of summer safety is proper clothing. In order to protect your skin from the harmful rays, make sure the right attire is worn. Choose wide brimmed hats that cover the face and neck, as well as sunglasses with protection from both UVA and UVB rays. Clothing should be light-colored and loose to prevent chaffing.

**5. Stay Cool** - On particularly hot days, seniors should stay in an air-conditioned environment and limit their time outdoors. If your home doesn't have air conditioning, open windows at opposite ends of the house to create a cool draft. It's also a good idea to spend some time in air-conditioned buildings such as shopping malls, grocery stores, and libraries.

**3. Prevent Dehydration** - Loss of fluids through sweating, and certain medications can put you at risk for dehydration. It's important to know the [signs of dehydration](#). Make sure to avoid sugary soft drinks or caffeinated beverages like coffee and tea, as these can dehydrate you further.

**6. Keep Bugs at Bay** - Summer bugs are more than just a pesky problem. Some are linked to health concerns like Lyme disease and West Nile virus. Protect yourself by placing cans of [strong bug spray](#) in easy-to-access locations.

**4. Be Aware of Overheating** - During heat waves, the elderly are most at risk for hyperthermia, heat stroke, syncope, and even death. With age, the efficiency of our bodies' sweat glands is naturally reduced, making it easier to succumb to the heat. Some symptoms of common heat illnesses include:

**7. Sunglasses** - Sunglasses play a key role in sun safety and in protecting eyesight. Researchers say that faithfully wearing a quality pair of sunglasses can help [protect the eyes from cancerous growths and from cataracts](#), a condition that occurs more frequently with age. Make sure your [sunglasses block 100% of both UVA and UVB rays](#).

Adopted By: CompleteCare.CA





## May is Osteoporosis Month



Catherine Keating-Stauch, RDN CDN Certified Dietitian Nutritionist

### Vitamin D: Count on Sunshine and Milk Don't Fall Short on Recommendations



News about vitamin D is everywhere. Vitamin D allows us to absorb more calcium. New research has linked vitamin D deficiency with many diseases, including high blood pressure, coronary heart disease, diabetes, cancer, multiple sclerosis and rheumatoid arthritis.

#### How to Safely Get Vitamin D – From the Sun

**Vitamin D** is often referred to as the “sunshine” vitamin because our skin can make it when we are out in the sun. About 5 to 30 minutes of sun (without using sun screen) during peak hours (10 a.m. to 3 p.m.) twice a week on our face, hands and arms is enough to meet our needs.

**Sunscreen** with SPF of 30 can block 95 to 99 percent of vitamin D production. After your 5 to 30 minutes, however, be sure to put on some sun block or a cover-up to prevent skin damage. In winter months, it may be necessary to get more of your vitamin D from foods. Although most of us get enough vitamin D from food and sun exposure, some people may need more, including those who live in northern states, are not outside often, are older or have dark skin.

#### How to Get Vitamin D – From Food

Aim for 3 cups of vitamin D-fortified milk a day.

Use milk instead of water in making hot chocolate, soups and sauces.

Choose vitamin D-fortified yogurts, cheese and orange juice whenever possible.

Check labels and choose breakfast cereals that are fortified with vitamin D.

Include tuna on a regular basis, in sandwiches, casseroles or salads

Grill or bake salmon for a vitamin D-rich meal, once a week if possible.

#### How Much Do I Need?

The current recommendations: children and adults aim for 600 IU of vitamin D per day, while those over 70 should get 800 IU. Milk is an important source of vitamin D. Other dairy products, like yogurt and cheese, often contain vitamin D, but aren't required to, so always check the label.

Other good sources, like salmon, contain 100 to 250 IU for a serving of farmed salmon and as much as 500 IU for wild.

You are a woman over age 55

There are plenty of vitamin D supplements on the market, but the Institute of Medicine encourages people to get vitamin D from foods. Always check with your doctor before taking supplements.

Adopter By: Maureen Bligh, Registered Dietitian Nutritionist. HealthyEating.org/ Dairy Council of California

## Beware of Social Security Phone Scams



Securing today and tomorrow

Telephone scammers are pretending to be government employees. They may threaten you and may demand immediate payment to avoid arrest or other legal action. Do not be fooled!

**If you receive a suspicious call:**

1. **HANG UP!**
2. **DO NOT GIVE THEM MONEY OR PERSONAL INFORMATION!**
3. **REPORT THE SCAM AT [OIG.SSA.GOV](http://OIG.SSA.GOV)**



### What to look out for



The caller says there is a **problem** with your Social Security number or account.



Scammers **pretend** they're from Social Security or another government agency. Caller ID or documents sent by email may look official but **they are not**.



Any call asking you to pay a fine or debt with retail gift cards, cash, wire transfers, or pre-paid debit cards.



Callers threaten you with arrest or other legal action.

### Be Alert

Social Security may call you in some situations but will **never**:

- » Threaten you
- » Suspend your Social Security Number
- » Demand immediate payment from you
- » Require payment by cash, gift card, pre-paid debit card, or wire transfer



### Be Active

Protect yourself and your friends and family!

- » If you receive a questionable call, just hang up and report the call at [oig.ssa.gov](http://oig.ssa.gov)
- » Learn more at [oig.ssa.gov/scam](http://oig.ssa.gov/scam)
- » Share this information with others





## Fraud Advisory

FOR IMMEDIATE RELEASE  
January 8, 2020  
<https://oig.ssa.gov>

### Inspector General Warns Public About New Twist to Social Security Phone Scams

The Inspector General of Social Security, Gail S. Ennis, is warning the public that telephone scammers may send faked documents by email to convince victims to comply with their demands. The Social Security Administration Office of the Inspector General (OIG) has received reports of victims who received emails with attached letters and reports that appeared to be from Social Security or Social Security OIG. The letters may use official letterhead and government "jargon" to convince victims they are legitimate; they may also contain misspellings and grammar mistakes.

This is the latest variation on Social Security phone scams, which continue to be widespread throughout the United States. Using robocalls or live callers, fraudsters pretend to be government employees and claim there is identity theft or another problem with one's Social Security number, account, or benefits. They may threaten arrest or other legal action, or may offer to increase benefits, protect assets, or resolve identity theft. They often demand payment via retail gift card, cash, wire transfer, internet currency such as Bitcoin, or pre-paid debit card.

Inspector General Ennis urges continued vigilance against all types of phone scams no matter what "proof" callers may offer. As we continue to increase public awareness of phone scams, criminals will come up with new ways to convince people of their legitimacy. Social Security will never:

- threaten you with arrest or other legal action unless you immediately pay a fine or fee;
- promise a benefit increase or other assistance in exchange for payment;
- require payment by retail gift card, cash, wire transfer, internet currency, or prepaid debit card; or
- send official letters or reports containing personally identifiable information via email.

If there is ever a problem with your Social Security number or record, in most cases Social Security will mail you a letter. If you do need to submit payments to Social Security, the agency will send a letter with instructions and payment options. You should never pay a government fee or fine using retail gift cards, cash, internet currency, wire transfers, or pre-paid debit cards. The scammers ask for payment this way because it is very difficult to trace and recover.

If you receive a call or email that you believe to be suspicious, about a problem with your Social Security number or account, hang up or do not respond. We encourage the public to report Social Security phone scams using our dedicated online form, at <https://oig.ssa.gov>. Please share this information with your friends and family, to help spread awareness about phone scams.

For more information, please visit <https://oig.ssa.gov/scam>. Members of the press may make inquiries to Social Security OIG at (410) 965-2671.



People who are "eating greener" include those who grow their own food and compost all their waste, to those who simply take a re-usable bag to the grocery store.

We're all interested in making decisions that are better for the environment. If you want to step up your efforts toward environmental food decisions, here are a few tips to consider.

**Eat Fresh Produce in Season** - Eating in-season, local produce ensures that your food has traveled fewer miles to get to you, which means it's fresher, too. One way to ensure you're getting in-season produce is to visit your nearest Farmers' Market; you'll also feel good about supporting local farmers.

**Cook at Home** - Cooking your own foods allows you to have more control over the ingredients, likely reducing the calories and salt you eat and ensuring that you're eating a more nutritious meal.

**Reduce Food Waste** - Reducing your own food waste will save you money and help out the local landfill. Plan your meals so you cook the food you purchased. To do this, make sure you rotate the oldest food to the front of the refrigerator.

**Ditch Overly-Packaged Food** - You know what an apple doesn't have? A wrapper. An easy way to go green with your food is to ditch packaged products, which will reduce the packaging waste. You'll likely find yourself eating better, too.

**Grow Your Own Food** - A little vegetable plot in your back yard can provide a lot of vegetables and fruits.

### Eat a Balanced Diet in the Right Amounts

- Remember to eat for your health by eating right-sized, balanced meals from all five food groups. Your waist and your wallet will thank you.

**Should I Buy Organic?** - Organic farming doesn't include the use of pesticides, herbicides or synthetic fertilizers. Since organic food has become more popular, much of it is grown by large scale producers and may have similar food miles and water/soil conservation practices as conventional agriculture. Organic foods can be more expensive, and it really comes down to a personal choice whether to buy them or not.

**Both conventional and organic milk, fruits and vegetables provide the same nutrient value.**

Ultimately, how green you go is up to you. There are a lot of easy things you can do to help the planet by adjusting your plate. The best part? Most of the changes you make will benefit your own health immediately.

Adopted By: Trina Robertson, Registered Dietitian; [HealthyEating.org/](http://HealthyEating.org/)  
Dairy Council of California







**Attention Veterans and Surviving Spouses**

ARE YOU ELIGIBLE...For medical, disability, pension property tax exemptions, and other discounts?

Let us complete a Veteran or Surviving Spouse 360° review of your eligibility to local, state and federal benefits.

WARREN COUNTY VETERANS' SERVICES

Call 518/761-6342 for an appointment

**Legal Aid is Here to Serve Warren and Hamilton Counties**

When legal troubles come your way, your best chance of success is to proceed with an attorney's advice and/or representation. At Legal Aid we believe that you shouldn't be denied the benefit of an attorney just because you can't afford one. If you think we can help you, let us know.

Our phone number is 518-587-5188 (Warren County) or 518-563-4022 (Hamilton County).



**SPRING THINGS**

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U L I Y M S  
O U R A I N  
Q T L M X E  
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**The 2020 Census is accessible for everyone.**

We're making sure that **however you choose to respond**—online, by phone, or by mail—that **the census is accessible**. You'll receive an invitation to respond **beginning in mid-March**. You choose how you want to respond.



You can respond **online** in English or in 12 additional languages. The online questionnaire is accessible, following the latest web accessibility guidelines. We'll also have a video in **American Sign Language** available to guide you through responding online.



You can respond by **phone** in English or in 12 additional languages. You can also respond in English by **TDD** at 844-467-2020.



By mid-April, we'll mail a **paper questionnaire** to every household that hasn't already responded. (Some households will receive a paper questionnaire along with the first invitation in March.)

We'll have **braille and large print guides** available online to assist you with completing the paper questionnaire.



If necessary, you can respond **in person** beginning in mid-May. Census takers will visit all households that have not yet responded.

We'll have census takers available who can communicate in **American Sign Language** and additional languages. When the census taker visits to help you respond, you can request that another census taker who communicates in American Sign Language returns, if you prefer.

If you prefer, you may also choose to have another member of your household interact with the census taker.

**Responding is important.** A complete count helps ensure that services like Medicare, Medicaid, social security, and public transportation can support those who need them.

**Responding is safe.** All of the information you share with us is protected by law and cannot be used against you.

**Responding is accessible.** We're doing everything we can to ensure the ways to respond are accessible for everyone.

Any questions? Please visit [2020census.gov](https://2020census.gov). This website is 508 compliant and accessible to people of all abilities.

**Shape your future START HERE >**

United States\* **Census 2020**