

Newsletter for Seniors

OCTOBER 2015

Warren-Hamilton Counties Office for the Aging

(518) 761-6347

1340 State Route 9, Lake George, NY 12845

Toll Free Number 1-888-553-4994

NY Connects 1-866-805-3931

WARREN COUNTY STAFF:

CHRISTIE SABO ~ DIRECTOR

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SUSAN DORNAN ~ NY CONNECTS, POINT OF ENTRY COORDINATOR

JAMI RIVERS ~ RECEPTIONIST

DINAH KAWAGUCHI ~ PART-TIME TYPIST



OFA Staff Bio: Hanna Hall

Hanna started with Warren/Hamilton Counties Office for the Aging June 2013 as part-time clerk and typist. In April 2014 she began her current position as Aging Services Assistant and HIICAP counselor (Health Insurance Information, Counseling and Assistance Program). One of the job aspects Hanna likes most is helping clients understand the Medicare process. She enjoys getting to know her clients and being able to help them with the services provided through OFA.

Newsletters are now available online at
www.warrencountyny.gov/ofa/newsletters.php

Please contact Susan Dornan to be added to our email list.

(518) 761-6347 or dornans@warrencountyny.gov

**HAPPY BIRTHDAY TO OUR WONDERFUL VOLUNTEERS
WHO DELIVER MEALS & DRIVE!**

- 8 PRISCILLA SANDERSPREE**
10 ELLEN O'HARA and also ALAN KOECHLEIN
12 MAUREEN SHAUGHNESSY
15 KAREN DESIMONE
21 CLARA FIORE

THE FUN CENTER



COLUMBUS DAY TRIVIA

- 1. Christopher Columbus landed where on October 12?**
A) Bermuda B) Plymouth
C) Bahamas D) Key Largo
- 2. Christopher Columbus was:**
A) English B) Irish C) Hispanic D) Italian
- 3. At what age did Christopher Columbus begin sailing?**
A) 9 B) 11 C) 12 D) 15
- 4. Where is Christopher Columbus buried?**
A) Toledo B) Plantation C) Dublin D) No one knows

***Happy
Halloween
Word
Search!***



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

FIND THESE WORDS:

HAY HAYRIDE BOO OCTOBER APPLE BAT
WITCH TRICKS TREATS FANGS PUMPKIN
CANDY ORANGE CORN BLACK SCARECROW

Time for a Medicare “Checkup”
Medicare Open Enrollment Starts October 15th

By Linda L. Miller, MPA

During the wonderful month of October with the foliage and the harvest at its peak, it’s tempting to focus on the beauty and bounty of the season. However, it’s also important at this time of year to conduct a Medicare “checkup,” in other words, an annual review of your Medicare health and prescription plans. And, if you decide that your Medicare coverage is not all that you want it to be, it’s the right time of year to make a change.

Medicare Open Enrollment begins **Thursday, October 15th** and extends to **Monday, December 7th**. During this period you can add, drop or switch Medicare Part D or Medicare Advantage health plans. Your new coverage will begin on January 1, 2016.

To understand this better, it might help to review the basics:

People with Medicare get their coverage either through Original Medicare or through a Medicare Advantage Plan.

If they have Original Medicare-Part A (hospital) and Part B (medical services)-many purchase a supplemental policy, commonly known as “Medigap,” to fill in the gaps of Original Medicare. Since Original Medicare doesn’t include drugs, people with Medigap policies also need a Part D plan for prescription drug coverage.

If they signed up for a Medicare Advantage health plan, the plan provides Part A and Part B coverage and usually includes Part D prescription drug coverage.

Why would anyone want to switch from their current Medicare Part D or Medicare Advantage plan to a new one? Let’s consider some possible reasons that you might switch, one by one:

Your health has changed.

If you have a newly-diagnosed condition, you might need to update your coverage by considering more comprehensive coverage or a plan that includes the specialist you visit in its network.

Your costs have increased or personal finances have changed.

If you’ve begun taking an expensive prescription in 2015, it’s another good reason to compare Part D plans for next year. Prices can vary dramatically between plans. Perhaps your plan does not even cover the drug you need; in that case it’s incumbent upon you to seek other options.

Perhaps, in the *Annual Notice of Change* you received in the mail at the end of September, you note that the plan is increasing its costs for 2016. Be sure to look beyond premiums to consider co-pays, deductibles and how you use the plan. For example, some Medicare Advantage plans add “bells and whistles” in the form of fitness

Your income has decreased and you might qualify for assistance through the **Medicare Savings Program** or **Extra Help for Part D** drug costs.

Your coverage is changing.

Perhaps your current plan will be reducing its network in 2016; check to make sure your doctor and other health care providers are still in the network.

If your plan is leaving the area; the company will notify you by early October that you need to choose another plan for next year. **(continued top of next page)**

You are dissatisfied with the plan.

This could be for many reasons; perhaps you cannot get the care you want from your preferred health care provider because of network limits or perhaps the customer service is terrible. Perhaps the deductibles are too high and you are looking to limit your out-of-pocket costs.

Also, you need convenient care close to where you live and from a provider you like. Perhaps you are moving or, your doctor left his or her practice and you are looking for new options.

Important Note: If you have retiree coverage from a former employer, you may not be able to make the changes outlined here.

Tip for Savvy Consumers: The health plans provide you with lots of colorful, glossy materials, but your real work is to compare between the plans for your specific, individual health needs. In order to compare plans effectively, you need to use the Find-a-Plan feature of the Medicare.gov website. <http://www.medicare.gov/find-a-plan>; the updated plan information will be available by the time Open Enrollment begins. At that site, you can learn more about costs and also compare plan quality by checking the “star ratings” of 3 to 5 stars.

If I need help comparing plans or don't use a computer, where can I go?

For help during Open Enrollment in finding the best Medicare plan for you, you have several options. You can call Medicare toll-free at **1-800-Medicare (1-800-633-4227)**, 24 hours a day, seven days a week to review plan options over the phone. (TTY users should call 1-877-486-2048.)

If you have limited income and resources, you may be able to get Extra Help paying your prescription drug coverage costs. For more information, visit www.socialsecurity.gov/i1020 or call Social Security at **1-800-772-1213**. (TTY users should call 1-800-325-0778.)

Review the *Medicare and You 2016* handbook for better understanding of what Medicare covers and the plans for next year. You should receive this handbook soon if you haven't already.

For individual help, you may make an appointment to meet at the Office for the Aging with a HIICAP counselor. HIICAP is the New York State Health Insurance Information, Counseling and Assistance Program and counselors offer free, unbiased and confidential assistance to Medicare beneficiaries. Please call earlier rather than later if you'd like help during the Open Enrollment season. The telephone number is **518-761-6347**.

So, please remember the dates—Open Enrollment begins Thursday, October 15th and extends to Monday, December 7th. So, in addition to enjoying the fall foliage, do a Medicare “checkup” and be confident you'll have coverage that's right for you.

REGULAR HEAP WILL OPEN NOVEMBER 16, 2015.

PLEASE CALL US AT 761-6347 IF YOU DID NOT RECEIVE HEAP LAST YEAR AND WE WILL MAIL YOU AN APPLICATION ONCE WE RECEIVE THEM FROM HEAP. If your household size is 1 person, you may qualify if your income is 2,244 monthly or less. If your household size is 2 persons, you may qualify if your combined income is 2,935 monthly or less.

Catherine's Corner
Catherine Keating, RD CDN Certified Dietitian Nutritionist

MEDITERRANEAN DIET

Numerous studies have now shown that the Mediterranean diet can cause weight loss and help prevent heart attacks, strokes, type 2 diabetes and premature death.

It's a way of eating rather than a formal diet plan. It focuses on eating foods like fish, fruit, beans, vegetables, high-fiber breads, whole grains, nuts, and olive oil.

It's easy to adopt a Mediterranean style of eating by making some simple changes to your diet. Here are six easy steps to get started:

START WITH THESE SIX EASY STEPS

1. Focus on good fats. Replace saturated fats with olive oil and other mono- and polyunsaturated fats. Try avocado as a sandwich spread instead of mayonnaise, and snack on a handful of almonds instead of chips or pretzels.
2. Increase plant-based foods, including a variety of fruits and vegetables, whole grains, legumes and nuts. The Dietary Guidelines for Americans recommends one to two cups of fruit and two to three cups of vegetables each day.
3. Get your protein the Mediterranean way and opt for nuts, beans, eggs, poultry and fatty fish like salmon or tuna.
4. Leave the salt shaker off the table and season your foods with herbs and spices like garlic, oregano and cinnamon.



5. Enjoy moderate amounts of dairy products: plain yogurt, feta cheese, parmesan cheese and 1% milk.
6. Being active and social are also important parts of the Mediterranean diet. Get some physical activity every day and enjoy meals with family and friends.

Adopted By: Nutritionist 411

DO YOU HAVE A POWER OF ATTORNEY?

This is a written document where you give legal authority to another to make decisions about your money or property.

Choose someone who will act in your best interest and who will also honor your wishes and respect your boundaries.

Choose someone who manages money and property carefully.

Choose someone who will use good judgment and common sense.

For more information go to www.usa.gov or call Office for the Aging

Would you like to volunteer for a couple hours a week? Many of our volunteers are “snowbirds” who will be heading south for the warmer weather so we will need additional volunteers. If you can help, we would love to hear from you. Give us a call and we will answer your questions; then you can decide if you’d like to give us a try. Thank you.

**August 2015 we
served : 3,367
congregate
meals and
10,358 home
delivered meals.**

LONG-TERM CARE IS TYPICALLY NOT COVERED BY YOUR HEALTH INSURANCE. IF YOU NEED HELP WITH DRESSING, GROOMING, USING THE TOILET, EATING, AND GETTING IN AND OUT OF BED, THEN NOW IS THE TIME TO TALK WITH SOMEONE WHO CAN INFORM YOU OF THE OPTIONS AVAILABLE.

Home care can be paid for privately, through Medicaid, or if you have a long-term care insurance policy. For more information, contact the Warren-Hamilton Counties NY Connects at 1-866-805-3931.

The Greater Glens Falls Senior Citizens Center

380 Glen Street, Glens Falls, NY 12801 Phone 793-2189 E-Mail: agreaterglensf@nycap.rr.com

Kim Bren, Executive Director Shiela Satterlee, Assist; Lauren Tompkins, Outreach Specialist
Joan Counter, Admin. Assistant

Visit our website at <http://www.greaterglensfallsseniorcenter.com> for more information.

Ongoing activities at a glance:

Lunch Bunch/Monthly Luncheons/Osteo Busters Exercise Classes/Tai Chi Class/Blood Pressure/Sugar Clinics/
Good Books Club/ Computer Classes/Performing Line Dancing/Woodshop/Golf/Bowling/Crafts/Cards/Bingo
& Much More. Trips include: Albuquerque Balloon Festival, Caribbean Cruise, The Greek Isles, New York City,

Monday- Friday	Thrift Shop-new items all the time	10 a.m.-12 p.m.
Every Tues	Bingo in AM/Program in PM-Transportation provided	10:30 a.m.
Every Thursday	Chair Yoga- with Toby- Sponsored by MVP	10:15- 11:00 a.m.
Mon-Thurs.	Osteo exercise program- Monday-Thursday-Sponsored by RSVP	9:00-10:15 a.m.
Every Friday	Tai Chi Class with Sam Ling-Cost: \$6	9:00 a.m.-10:00 a.m.

Southern California. Call Center for pricing and information on the upcoming trips and events or see on line.

Don't be lonely- come and participate in "YOUR SENIOR CENTER" TRANSPORTATION TO CENTER AVAILABLE- 24 HOURS NOTICE necessary



Sat-10/3	Annual Fall Fair-lots of bargains, Café, collectibles, baked goods, jewelry	9 a.m.-2 p.m.
Mon-10/5	Good Books Club	1:00 p.m.
Tues-10/6	Shoebox packing party-gifts to Operation Christmas Child	1:00 p.m.
Wed-10/7	Defensive Driving-call to register and pricing	9 a.m.-5 p.m.
Thurs-10/8	Film/Popcorn- <i>"The Imitation Game"</i> starring Benedict Cumberbatch	1:00 p.m.
Fri-10/9	Jewelry Session-\$2-bracelet or necklace-sign up ASAP	1:00 p.m.
Tues-10/13	Coffee & Cop information session	1:00 p.m.
Wed-10/14	Special Bingo-prizes, refreshments, lots of different games	1:00 p.m.
Thurs-10/15	Lunch Bunch-Broadway Family Diner-Call Center to sign up	12:00 p.m.
Fri-10/16	Health Plan representative information meeting-sign up	1:00 p.m.
Tues-10/20	Flu Shot Clinic-no appointment needed.	12-2 p.m.
Wed-10/21	Saratoga Racino trek	9:30 a.m.
Wed-10/21	Medicare information program-sign up to attend	1:00 p.m.
Thurs-10/22	Health representative information meeting	1:00 p.m.
Fri-10/23	Writers Group meet	1:00 p.m.
Mon-10/26	Health Plan information meeting-sign up	1:00 p.m.
Thurs-10/27	Health plan information-call to sign up	1:00 p.m.
Wed-10/28	Part D drug plan information meeting-sign up to attend	1:00 p.m.
Thurs-10/29	CDPHP health plan information-call to sign up	10 a.m.-12 p.m.
Fri-10/30	Halloween Costume Lunch-call to register-Cost: \$7	12:00 p.m.



Annual Basket Raffle

Monday, October 26 through Saturday, November 14

View over 50 theme baskets and purchase raffle tickets at the Queensbury Center, 742 Bay Road, Queensbury.

Take some chances to win a great early Christmas gift or treat yourself!

Just \$1 per ticket, or better yet, 10 tickets for \$5.

For more information: visit www.SeniorsOnTheGo.org or call 761-8224



(518) 761-8224  **QUEENSBURY SENIOR CITIZENS INC.** SENIORS ON THE GO! 742 Bay Rd. Queensbury NY 12845

Burlington Vermont Fri. Nov. 20th Fine Crafts & Art Show

A Premier Annual Event held at the Sheraton Conference Center in South Burlington



This is the largest and oldest juried arts & crafts show in the state of Vermont. Occupying two floors, 150 vendors showcase a wide variety of one of a kind and limited edition pieces of quality artwork and craftsmanship. This event draws thousands of people from around the northeast each year. It is a great place to find some hand-crafted unique gifts for the holidays or to simply enjoy browsing!

Lunch included at...
Shanty on the Shore
RESTAURANT



followed by

Burlington History Tour

Learn about interesting local history beginning with the Shanty and the land it sits on dating back to its purchase by Ira Allen back in 1775. In 1833 the Shanty was erected by Isaac Nye as a store, and sold dry goods & groceries. In 1834 Isaac Nye builds a wharf at the end of King Street. In 1894 James Wakefield a rigger & sail maker leased the Shanty to manufacture yachts, fixtures, awnings, tents and wagon covers. It was James Wakefield and his son who rowed out to the breakwater during a terrible winter storm to rescue the crew of a sunken canal ship, the "General Butler".

Our local step on guide, author and three time former city councilor Gary De Carolis will take us on a fascinating city tour after lunch sharing facts & stories of the Champlain Valley and Burlington through the ages. He will speak about the history from long before the region was first spotted by Samuel de Champlain in 1609, the years around the war of 1812, how it grew from a hamlet to a village, then a town and finally a city in 1865 and up until today.

Cost \$69 Deadline: Fri. Oct. 23rd

Staatsburgh Mansion Tues. Dec. 8th



Journey back to the extravagance & opulence of Christmas celebrations of the wealthiest people of the Gilded Age a century ago in the Hyde park area. Built in 1832 Staatsburgh was the former home of banker and railroad magnate Ogden Mills and his wife Ruth. Back in the day it was a party house and Mrs. Mills, a famous society hostess. Enjoy a guided tour of the 25 room Greek revival mansion decked out for the holidays and get a sense for what life was like in the day.

Beekman Arms in Rhinebeck NY



Included is a festive holiday lunch at the Beekman Arms in the historic village of Rhinebeck. It is America's oldest operating Inn. After lunch browse through the Beekman Arm's classic red barn that houses over 35 antique dealers or check out some of the quaint shops along the street for gift giving ideas this holiday season.



Grab your holiday essentials at a great price with a stop at the Christmas tree shop in Colonie before swinging by the festive light exhibit sponsored by Quick Response in Round Lake on the way home.

Quick Response Holiday Lights
Round Lake NY

Cost \$79 Deadline: Fri. Nov. 6th

Visa, Master Card or Discover Accepted - Call 745-4439



Survivor Support Group

Healing for those who have lost someone to suicide

South Glens Falls 2nd & 4th Tuesdays at 7pm

Contact Andrea at 518-223-3401

Warning Signs of Suicide

- ~ Talking about being a burden to others**
- ~ Sleeping too little or too much**
- ~ Withdrawing or feeling isolated**
- ~ Increasing the use of alcohol or drugs**
- ~ Talking about feeling hopeless**
- ~ Talking about having no reason to live**
- ~ Talking about feeling trapped or in unbearable pain**
- ~ Talking about wanting to die or to kill oneself**
- ~ Looking for a way to kill oneself**

GET HELP:

**If you or someone you know needs help,
call the National Suicide Prevention Lifeline at :**

1- 800- 273- 8255.

Trained crisis workers are available to talk 24 hours a day, 7 days a week. If you think someone is in immediate danger, do not leave the person alone~ stay there and call 911.

FALL FAIR

Greater Glens Falls Senior Center
380 Glen Street, Glens Falls, NY 12801
793-2189



House & Porch Sale

Saturday, October 3, 2015 9am-2pm

Bring Your Family

Have a Great Time!

Lunch at the Sherman House



Café

Offering Jewelry, Crafts, Collectibles, Baked Goods, Thrift Shop,
Boutique, Housewares, Books, Appliances, and much more!

**JOIN IN SOME FALL FUN IN OUR
COMMUNITY**

AUTUMN SOCIAL: Friday, October 23

JOIN SAIL FOR AN AGENCY CELEBRATION!

OUR EVENT WILL INCLUDE:

- * APPETIZERS & COCKTAIL HOUR
- * BUFFET WITH A WIDE VARIETY OF OFFERINGS
- * SILENT AUCTIONS: THEMED GIFT BASKETS,
SPORTS MEMORABILIA
- * RAFFLES — IPAD-MINI, 50/50
- LIVE AUCTIONS — CAMP GETAWAY
- * MUSIC FOR DANCING PROVIDED BY
THE MASTER CYLINDERS



TIME: 5:30 pm — 11:00 pm

PLACE: Hiland Country Club, 195 Haviland Road, Queensbury, NY
12804

Cost: \$50 — Members, \$60 — Not Yet Members

Contact: 792-3537

October 2015 Warren/Hamilton Counties Office for the Aging

Meal site Wells-924-4066

Meal site numbers: Bolton: 644-2368; Cedars: 832-1705; cedars@warrencountyny.gov Chestertown: 494-3119 Johnsburg: 251-2711; Long Lake: 624-5221; Warrensburg: 623- 2653; Lake Pleasant: 548-4941; Indian Lake 648-5412; Lake Luzerne: 696-2200; First Presb. Church GF & Solomon Heights, Qsby: 832-1705

MONDAY	TUESDAY	WEDNESDAY	THURSDAY	FRIDAY
<p>Suggested donation is 3 \$ per meal. Frozen Dinner Heating Instructions: Oven: 350 degrees for 30-45 min or 160 degree (Loosen aluminum foil top or puncture film seal) Caution: contents will be hot.</p>	<p>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.</p>	<p>All meals served with 1% milk, bread, margarine. Diabetic desserts are available for those who have diabetes . Congregate site only - <i>coffee, and tea and juice.</i> Menus subject to change.</p>	<p>October 1 Beef Stew Boiled Potatoes/ Carrots Biscuit Cookie of the Day</p>	<p>October 2 Stuffed Shells with Marinara Meat Sauce, Italian Veggies Tossed Salad, Garlic Bread, Tropical Fruit Cup</p>
<p>October 5 Turkey Divan Broccoli Rice Veggie Casserole Chilled Peaches</p>	<p>October 6 Swedish Meatballs Over Noodles Brussels Sprouts Mandarin Orange</p>	<p>October 7 Roast Pork Loin/ Gravy Mashed Potatoes Winter Squash Birthday Cake</p>	<p>October 8 Sour Cream Chicken Sweet Potatoes Spinach Chilled Pears</p>	<p>October 9 Hungarian Goulash California Medley Tossed Salad Gingerbread/ Topping</p>
<p>October 12  Meal Site Closed</p>	<p>October 13 CHEF'S CHOICE</p>	<p>October 14 Turkey Pot Roast Cranberry Sauce Mashed Potatoes Carrots Strawberry Shortcake</p>	<p>October 15 Quiche of the Day Scandinavian Veggies Muffin of the Day Pears</p>	<p>October 16 Spaghetti & Meatballs Marinara Sauce Green Beans Tossed Salad Cinnamon Coffee Cake</p>
<p>October 19 Creamy Parmesan Fish Potato of the Day Mixed Veggies Pudding of the Day</p>	<p>October 20 Macaroni & Cheese Stewed Tomatoes Sunshine Salad Mandarin Orange</p>	<p>October 21 Eggplant Parmesan Spaghetti/Marinara Sauce, Peas & Onions Apple Crisp</p>	<p>October 22 Cheeseburger Pie Roaster Potatoes Bites Broccoli, Coleslaw Fresh Fruit</p>	<p>October 23 Juice of the Day Chicken & Biscuit Italian Veggies Chilled Pineapple</p>
<p>October 26 Chicken Parmesan Penne Pasta/ Marinara Sauce Cauliflower Chilled Apricots</p>	<p>October 27 Pork Chop Roasted Red Potatoes Carrots Chilled Applesauce</p>	<p>October 28 Meatloaf/Gravy Mashed Potato Zucchini & Tomatoes Peach Cobbler</p>	<p>October 29 Chicken & Stuffing Casse- role, Long Grain & Wild Rice, California Medley Tropical Fruit Cup</p>	<p>October 30 Soup of the Day (at congregate sites only) Liver & Onions Potato, Peas & Onions Halloween Dessert</p>