



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

MAY

2016

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**Newsletters are now
available online at:**

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

**Or contact Suzanne Scott at
761-6347 to be added to our
email list.**

May is

Mental Health Awareness Month

*Warren-Washington Association for Mental Health
Mental Health Month Celebration*

“Mental Health Matters”

at Crandall Public Library

Thursday, May 12 • 11:30am-1:15pm

Community Awards Presentation

Light Lunch Fare begins at 11:30 • Program begins at 12:15

(518) 747-2284 www.amh.org

April Showers Bring May Flowers...and also Ticks!

What are the Symptoms of Lyme Disease?

Early symptoms may be mild and easily missed. If you find a tick attached to your skin, remove with tweezers and watch for symptoms. The first symptom may be a rash, at or near the site of the bite. A “bulls-eye” patch that grows larger appearing three days to one month after the bite with a diameter of two to six inches and lasts three to five weeks. It may be warm to the touch and is not usually painful or itchy.

How is Lyme Disease Treated?

Early treatment involves antibiotics and almost always results in a full cure. However, the chances of a complete cure decrease if treatment is delayed.

In a small number of cases, Lyme disease can become a chronic condition.

Where do Ticks Live?

Deer ticks live in shady, moist areas at ground level. They will cling to tall grass, brush and shrubs, usually no more than 18-24 inches off the ground. They also live in lawns and gardens, especially at the edges of woods. Deer ticks cannot jump or fly, and do not drop onto passing people or animals, only by direct contact.

To Protect Yourself in Tick Infested Areas:

Wear light-colored clothing with a tight weave to spot ticks easily. Wear enclosed shoes, long pants and a long sleeved shirt. Tuck pant legs into socks or boots and shirt into pants. Consider using insect repellent. Stay on cleared trails. Avoid contacting vegetation. Avoid sitting directly on the ground or on stone walls.

Keep long hair tied back, especially when gardening.

Department of Health



NY Connects

Your Link to Long Term Services and Supports

The Language we use... Treating People with Respect

The language we use can make people feel good or disrespected. Even referring to the person who is not there with us in person, the words we use are heard by others who may feel offended if we don't speak about the person as a "person".

Here are some tips:

Instead of "Little old lady needs help"
say "Mrs. So & So needs help"

Instead of "Are you disabled?"
say "Do you have a disability?"

Instead of "Is he diabetic?"
say "Does he have diabetes?"

Instead of "He is learning disabled"
say "He has a learning disability."

Instead of "She is wheelchair bound"
say "She uses a wheelchair most of the time"

Instead of "She's old"
say "She is 68 or 75...or 89"

Instead of "Client on my case load"
say "Person I am working with"

Instead of "Mentally retarded"
say "person with intellectual disabilities"

NEVER equate the person with whatever the disability may be.

DONT refer to someone as a paraplegic or epileptic.

Labels are diagnoses, not people.

Tell what a person HAS, not what a person IS.

Warren-Washington Association for Mental Health



Shades of Blue: The Show, a staged reading of original essays from the authors of the critically acclaimed book, *Shades of Blue*, as well as locals who have experience or love someone with a mental illness. The show will be directed by Logan Beth Fisher on May 28 at the Charles R. Wood Theater in Glens Falls at 7pm. Tickets are \$20 and proceeds will benefit WWAMH.

The silent epidemic of depression affects millions of people and takes dozens of lives every day, and yet our culture grapples with the stigma against open discussion of mental illness. Editor Amy Ferris has collected stories written by so many talented authors to illuminate the truth behind that stigma and offer compassion, solidarity, and hope for those who have struggled with depression and other mental illnesses.

Part of the agency's mission is to promote the awareness and importance of mental wellbeing in the community. One way is to increase the dialogue about mental illness, which will hopefully lessen the stigma. Using the authors' voices to educate the public on the complexity of mental illness will in turn show why agencies like WWAMH are essential in the community. Proceeds raised at this event will support the various programs offered.

Please get in touch with Logan Beth Fisher at Loganbethfisher@gmail.com for more information.

NY Connects continues providing information & assistance to connect people of all ages with long term care resources. We have information about home health care, housing, transportation, Medicaid waiver programs, support groups, home delivered meals, and much more. More people are seeking information and assistance to plan ahead for long term care needs. How can we help you?

Call Susan @ 1-866-805-3931. For information about services in other counties, the State NY Connects # is 1-800-342-9871.



Celebrating over 50 years of Service to our Senior Community

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

518 793-2189 • 380 Glen Street • Glens Falls, NY 12801

Email: agreaterglensf@nycap.rr.com

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

No residency requirements. Need not be a member to participate in any of the activities or trips.

New Members Welcome *Some of this month's highlights.*

Tues-5/3	Game Day - bring your favorite/play ours - free	1:00 pm
Wed-5/4	Scrabble group - looking for players	1:00 pm
Thurs-5/5	Coffee & Cop - One-on-one with Officer Willette	1:00 pm
Fri-5/6	The Ageing Eye - Glens Falls Association for the Blind - eye screening/healthy eye tips	1:00 pm
Mon-5/9	Art Class-Cost: \$15-all materials provided - call to register	12:30 pm
Wed-5/11	Law Day-speaker on Senior issues - Estate planning etc.	1:00 pm
Fri-13	Defensive Driving Class - call to register	9 am-5 pm
Mon-5/16	Alzheimer's Association - Laughter is the best medicine	1:00 pm
Tues-5/17	Film/Popcorn - "The 5 People You Meet In Heaven"	1:00 pm
Thurs-5/19	Newcomers Reception - Welcome to newest members	1:30 pm
Fri-5/20	Therapy Dogs visit - Come and enjoy wagging tails and fun	1:00 pm
Mon-5/23	Special Bingo - large cards/refreshments/fun	1:00 pm
Tues-5/24	Public Health information	1:00 pm
Wed-5/25	Saratoga Racino - gas donation \$6 - call to sign up	9:30-3:00 pm
Thurs-5/26	Senior Theater performance - Wood Theater	2 pm/7 pm
Fri-5/27	Writers' Group - guest speaker and sharing session	1:00 pm
Tues-5/31	Coffee & Coloring - materials provided - fun, relaxing	1:00 pm
Monday- Friday	Thrift Shop - new items all the time	10 am-12 pm
Every Tues	Bingo in AM/Program in PM - Transportation provided	10:30 am
Every Thursday	Chair Yoga - with Tobey - Sponsored by MVP	10:15- 11:00 am
Monday-Thursday	Osteo exercise program - Monday-Thursday - Sponsored by RSVP	9:00-10:15 am
Every Friday	Tai Chi Class with Sam Ling - Cost: \$6	9:00 am-10:00 am

Don't be lonely- come and participate in "Your Senior Center".

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

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:** Panama Canal, British Isles, Alaska, Hawaii

Transportation to center available - 24 hours notice

Communicating with your Doctor or Health Care Professionals

Physicians and other medical professionals are a central part of the care team of a person with dementia. Other members of the team include family, friends and other individuals who work together to ensure the best care possible. Effective communication is important among the entire care team, particularly with health care providers, as it can help ease the process of asking questions and voicing concerns.

Advice for the person with dementia

The following can be helpful as you prepare for a visit with a health care professional:

- Document any changes in your health, including your mood, memory and behaviors.
- Make a note of any progress you've noticed since your last appointment.
- Create a list of current prescriptions and over-the-counter medications.
- Write down any vitamins or supplements you've added to your medication regimen.
- Make a list of questions you want to ask.



Ask questions

Whether you're newly diagnosed or experiencing recent changes, it's normal to have questions about the disease, and it's common to forget what you'd like to ask a doctor.

Consider bringing a list of questions to each appointment so you're prepared to discuss your concerns. Also, be sure to let the physician or other medical professionals know if you need additional information or clarification.

The Alzheimer's Association National Early-Stage Advisory Group developed a list of questions to help others make the most of doctor visits. These may be helpful as you create a list to share with the doctor:

Diagnosis

- Which test(s) or tools were used to determine my diagnosis?
- What were you measuring with the tests performed?
- Can my symptoms be attributed to any other causes?
- How did you come to the conclusion of Alzheimer's disease?

Alzheimer's disease

- How will the disease progress?
- What is my prognosis?
- What can I expect in the future?
- How will my diagnosis affect my overall health?
- How will this disease affect how I manage my other health conditions?
- When do I have to stop driving?
- Can I still work? If so, in what capacity?



Treatments

- Which treatment options are available?
- Which symptoms are being targeted by each medication?
- Are there alternative treatments available?
- How will the effectiveness of each treatment be measured?
- Are there any possible side effects?
- Is one treatment option more likely than another to interfere with medications for other conditions?

Clinical studies

- Which clinical studies are available?
- Is published information about clinical treatment studies available?
- What are the possible risks and benefits for participation in a clinical study based on my medical history?

Health care team

- How familiar are you with Alzheimer's disease?
- Who will be responsible for overseeing my care moving forward?
- If hospitalization is necessary, will you be able to provide care in this setting?
- How frequently will follow-up appointments be scheduled?
- Under what circumstances should I contact you?
- Who else might be recommended as a member of my care team (e.g., specialist, counselor)?
What would their roles be?
- At what point will you consider me unable to make my own health care decisions?
- How will you work with my care team during the course of the disease? What information will be shared?

Care and support

- Are there support services and other resources where I can learn more about my diagnosis so I can live a fulfilling life for as long as possible?
- Are there any lifestyle changes that may help me continue to live well with the disease?

Advice for members of your care team in the mild (early) stage

While in the mild stage of Alzheimer's the person with the disease should be included in all conversations regarding care and encouraged to independently share any health-related observations with the physician and other members of the medical team. If the person appears to need help communicating his or her needs, you may want to ask permission before interjecting.

This is a good time to ask the person with dementia to sign a release of information so that you can freely communicate with the doctor on the person's behalf when the disease becomes more advanced.

As the disease advances

Over time, as the person's needs change and ability to communicate declines, the care team should consider which adjustments to make in order to ensure good health care. The team will also need to provide any updates on behalf of the person with dementia in order to maintain accurate health records that are accessible in case of an emergency.





Catherine Keating-Stauch, RD CDN Certified Dietitian Nutritionist

Foods High in Fiber & Fiber Rich Foods

This high fiber foods list is essential to your good health and our ABC ranking for these foods high in fiber gives you simple guidelines for choosing the very best, healthiest fiber rich foods. To be healthy you need 30 to 40 grams of fiber a day. But studies show only 5% of the population eats the recommended amount. The average person gets only about **10 grams a day**.

By choosing fiber rich foods from this list, you can lower cholesterol and reduce your risk of heart disease, constipation, hemorrhoids, diverticulitis, colon cancer, high blood sugar, diabetes and obesity.

Healthy Foods High in Fiber

The following high fiber sources are specifically ranked for fiber content. The **“A”** category is the highest, (over 7 grams of fiber per serving). **“B”** is (3 grams or more). And **“C”** fiber foods have less than 3 grams.

Category A of Fiber Rich Foods

Foods High in Fiber	Amount	Total Fiber
Avocado	1 med	11.84
Black beans,	1 Cup	14.92
cooked		
Bran cereal.....	1 Cup	19.94
Broccoli, cooked	1 Cup	4.50
Green peas,	1 Cup	8.84
cooked		
Kale, cooked.....	1 Cup	7.20
Kidney beans,	1 Cup	13.33
cooked		
Lentils, cooked.....	1 Cup	15.64
Lima beans,	1 Cup	13.16
cooked		
Navy beans, cooked .	1 Cup	11.65
Oats, dry.....	1 Cup	12.00
Pinto beans,	1 Cup	14.71
cooked		
Split peas, cooked	1 Cup	16.27
Raspberries	1 Cup	8.34
Rice, brown,	1 Cup	7.98
uncooked		
Soybeans, cooked.....	1 Cup	7.62

Category B of Fiber Rich Foods

Foods High in Fiber	Amount	Total Fiber
Almonds.....	1 oz.....	4.22
Apple w/skin.....	1 med.....	5.00
Banana	1 med.....	3.92
Blueberries	1 Cup	4.18
Cabbage, cooked	1 Cup	4.20
Cauliflower, cooked.	1 Cup	3.43
Corn, sweet	1 Cup	4.66
Figs, dried	2 med.....	3.74
Flax seeds	3 tsp	6.97
Garbanzo beans.....	1 Cup	5.80
cooked		
Grapefruit.....	1/2 med.....	6.12
Green beans,	1 Cup	3.95
cooked		
Olives.....	1 Cup	4.30

Oranges, navel	1 med.....	3.40
Papaya.....	1 each.....	5.47
Pasta, whole wheat....	1 Cup	6.34
Peach, dried.....	3 pcs.....	3.18
Pear.....	1 med.....	5.08
Pistachio nuts	1 oz.....	3.10
Potato, baked.....	1 med.....	4.80
w/skin		
Prunes	1/4 Cup....	3.02
Pumpkin seeds.....	1/4 Cup....	4.12
Sesame seeds.....	1/4 Cup....	4.32
Spinach, cooked	1 Cup	3.98
Strawberries	1 Cup	5.94
Sweet potato,	1 Cup	3.68
cooked		
Swiss chard, cooked ..	1 Cup	5.04
Winter squash	1 Cup	5.74
Yam, cooked.....	1 Cup	5.30

Category C of Fiber Rich Foods

Foods High in Fiber	Amount	Total Fiber
Apricots	3 med	0.98
Apricots, dried.....	5 pieces	2.89
Asparagus, cooked...1	Cup.....	2.88
Beets, cooked.....	1 Cup.....	2.85

Bread, whole wheat...1	Slice.....	2.00
Brussel sprouts,	1 Cup	2.84
cooked		
Cantaloupe, cubes	1 Cup	1.28
Carrots, raw.....	1 med.....	2.00
Cashews	1 oz.....	1.00
Celery	1 stalk	1.02

Tex-Mex Taco Salad

2 servings | **Active Time:** 30 minutes | **Total Time:** 30 minutes

- ★ 1/2 cup prepared salsa
- ★ 2 tablespoons reduced-fat sour cream
- ★ 1/2 teaspoon canola oil
- ★ 1 small onion, chopped
- ★ 2 cloves garlic, minced
- ★ 8 ounces lean ground beef or turkey
- ★ 1 large plum tomato, diced

- ★ 1/2 cup canned kidney beans, rinsed
- ★ 1 teaspoon ground cumin
- ★ 1 teaspoon chili powder
- ★ 1/8 teaspoon salt, or to taste
- ★ 2 tablespoons chopped fresh cilantro
- ★ 4 cups shredded romaine lettuce
- ★ 1/4 cup shredded sharp Cheddar cheese

This version of the chain-restaurant favorite has fresh flavors and a healthy nutritional profile. Vary the heat by varying the type of salsa you use. Baked corn tortilla chips and lime wedges are natural accompaniments.

Nutrition Per serving : 343 Calories; 13 g Fat; 5 g Sat; 3 g Mono; 81 mg Cholesterol; 26 g Carbohydrates; 32 g Protein; 8 g Fiber; 851 mg Sodium; 737 mg Potassium
Exchanges: 1 starch, 2 vegetable, 4 lean meat

Tips & Notes: Tips for Two: Refrigerate leftover beans for up to 3 days. Toss with a green salad or into soup for extra protein; mash with

Combine salsa and sour cream in a large bowl.
 Heat oil in a medium nonstick skillet over medium heat. Add onion and garlic and cook, stirring often, until softened, 1 to 2 minutes. Add beef (or turkey) and cook, stirring often, until cooked through, 3 to 5 minutes. Add tomato, beans, cumin, chili powder and salt; cook, stirring, until the tomato begins to break down, about 2 minutes. Remove from the heat, stir in cilantro and 2 tablespoons of the salsa mixture.
 Add lettuce to the remaining salsa mixture and toss to coat. Divide the lettuce between 2 plates, top with the cooked meat and sprinkle with cheese.

Roasted Butternut Squash

Total Time: 1 hr 5 min **Prep:** 5 min **Cook:** 1 hr **Yield:** 4 servings, plus leftovers

- ★ 2 medium butternut squash, halved lengthwise and seeded
- ★ 4 teaspoons butter
- ★ 4 teaspoons brown sugar
- ★ Salt and pepper

Directions

Preheat oven to 400 degrees F.
 Place butternut squash halves on a large baking sheet flesh side up.
 Place 1 teaspoon butter in the middle of each squash.
 Sprinkle brown sugar over each squash.
 Season with salt and black pepper.
 Roast 50 to 60 minutes, until flesh is fork-tender.
 Reserve 2 halves for future meal.

Adopted by: Food Network

Collard greens,.....1Cup..... 2.58
 cooked
 Cranberries.....1/2 Cup 1.99
 Cucumber, sliced.....1 Cup..... 0.83
 w/peel
 Eggplant, cooked.....1 Cup..... 2.48
 Kiwifruit1 each 2.58
 Mushrooms, raw1 Cup..... 1.36

Mustard greens 1 Cup2.80
 cooked
 Onions, raw 1 Cup2.88
 Peanuts..... 1 oz.....2.30
 Peach 1 med.....2.00
 Peppers, sweet 1 Cup2.62
 Pineapple 1 Cup1.86
 Plum 1 med.....1.00

Raisins1.5 oz box.. 1.60
 Romaine Lettuce.....1 Cup..... 0.95
 Summer squash,1 Cup..... 2.52
 cooked
 Sunflower seeds.....1/4 Cup..... 3.00
 Tomato1 med..... 1.00
 Walnuts.....1 oz2.98
 Zucchini, cooked1 Cup..... 2.63



518 761-8224 • 742 Bay Road • Queensbury, NY 12845

The Queensbury Center is located at the Queensbury Town Complex on the corner of Bay and Haviland.

QSC Trip Planner • Contact Melissa at 745-4439 or melissa@seniorsonthego.org for further travel info.

Sun. May 1st Gideon Putnam gourmet Sunday brunch followed by **The Calendar Girls at Saratoga's Homemade Theater** based on a true story of a charitable venture to produce a calendar that "bares all" in order to raise money for a local hospital. **Member cost \$83, non-members \$93. Deadline: April 15th**

Thurs. June 9th - Bennington VT - Tour of Park McCullough Historic: Enjoy lunch and a "Vine to Wine" tour and tasting at Honora Winery. After lunch we will head to **East Arlington's Chocolatorium** to sample their chocolate and learn about how it is made. **Member cost \$84, non-members \$94. Deadline: Fri. May 6th**

Mon. June 20th - Fri. June 24th Montreal/Quebec Includes Lodging & transportation, (4) dinners (4) breakfasts, and guided tours. **Cost \$669pp dbl, Single \$868 Deadline for deposit (\$50) due by 4/8. Final Payment due 5/6**

Thurs. July 21st - Chesterwood & Berkshire Botanical Garden, Stockbridge Mass. Daniel Chester French is best known for sculpting the Abraham Lincoln Memorial. After lunch we visit the Berkshire Botanical Gardens for time on your own. **Member cost \$76, non-members \$86. Deadline: June 17th**

Wed. Aug 24th VT Marble & Dorset Theater's presentation of "Emerson's Bar & Grill". Tour of Vermont Marble in Proctor VT. See a brief introductory film, visit the Hall of Presidents and Tomb of the Unknown Soldier among others. Lunch is included at Mulligan's of Manchester. **Member cost \$94. non-members \$104. Deadline: June 24th**

To avoid the additional cost of \$10 per trip for non-members, we encourage you to join QSC for an annual fee of \$15 per household so that we can keep you informed through our monthly newsletter.

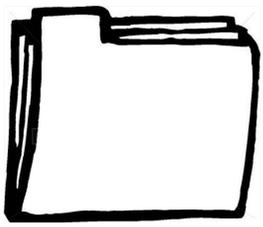
Sat. Sept. 24th - Shaker Hancock Country Fair in Pittsfield MA- Interpreters will bring the Shaker story to life. Demonstrations of Shaker crafts, music, dance and a quilt exhibit. Lunch on your own from the Food Truck Rodeo or Village Harvest Cafe. Includes transportation and admission. **Member cost \$59, non-members \$69 Deadline: Sept 2nd**

Oct. 3rd-6th Cape May, NJ with White Star Tours (3 Nights, 3 Breakfasts, 3 Dinners). Trolley tour of Historic District, tour of Physick Estate, Dolphin watch cruise, Elaine's Dinner Theater, Carriage House Exhibit, Historic Smithville. Beachfront accommodations. **Cost \$529pp dbl Single \$729 Deadline: Deposit \$50 7/1/16. Final payment due 8/12/16**

Thurs. Oct. 13th Green Mt. Flyer Fall Foliage Train, VINS & Artisan's Way - Vermont Institute of Natural Science (VINS) and learn about raptors. Then Windsor VT for a stop at **Artisan's Way** including **Simon Pierce Factory**, Harpoon Brewery, VT Farmstead Cheese Co., and Silo Vodka Distillery. Box lunch on train ride to Rockingham, back on Green Mountain Railway. Vermont Country Store. **Member cost \$79, non-members \$89. Deadline: Sept. 9th**

Thurs. Nov. 3rd - Springfield Mass. - Visit Storowtown Village Museum, consisting of 18th & 19th century buildings. Tour through the village of shops and houses centered around a typical New England town green. A New England style meal included at the Storowton Inn. Visit the Yankee Candle Flagship Store. **Member Cost \$77, non-members \$87. Deadline: Oct. 7th**

Sun. Dec. 4th - NY State Museum's Taste NY Holiday Market, food demonstrations, specialty food vendors, living historians and museum exhibits. Dinner at **Grandma's Pies & Restaurant** and the Albany Capital Holiday Lights display in Washington Park. **Member Cost \$62, non-members \$72. Deadline: Fri. Nov. 18th**



Filing a Long Term Care Insurance Claim

Dr. William Lane is the owner of William Lane Associates, a gerontological firm based in Delmar, NY. He is writing a monthly column on issues related to health insurance for the OFA.

William C. Lane, Ph.D.

In last month's column I touched on a few issues related to long term care insurance. While I am receiving questions related to purchasing a long term care insurance (LTCI) policy, most of the inquires I receive focus on how to file a claim. Last month I pointed out three things you should determine:

Know the length of your elimination period. This is a deductible period that generally runs from 20 to 100 days in which the claimant is responsible for paying for the care received. Save all of the receipts proving you or Medicare paid for your care during this period.

Meet the eligibility test. Generally, you will need assistance with two or more activities of daily living. The final determination will be made by someone (physician, nurse, care manager) designated by your insurance carrier to make the final determination.

Check on caregiver requirements. Check your policies as some older policies will require that you hire only licensed caregivers. Newer policies may be more flexible and will allow you to hire the care aide of your choice, such as a friend or neighbor.

There are at least 5 important steps in filing your long term care insurance claim. While there will be variations between companies, these general steps should give you a quick guide regardless of your carrier. If you are the beneficiary you can designate someone (spouse, child, sibling, neighbor, etc.) to act on your behalf in filing the claim. While this person is not required to have a Power of Attorney, he/she must be your designated legal representative to act on your behalf. The exact rules for the designation differ from carrier to carrier.

Contact your insurance carrier. While it is always a good idea to contact your agent, remember your insurance contract is with the company and not your agent. Call your insurance company's claims department if you need assistance. The latest contact information should be on your premium invoice from the company. For a list of phone numbers for all long term care insurance companies go to the New York State PlanAheadNY website at <http://www.planaheadny.com/insurers.htm>

Review your eligibility requirements for receiving benefits. You may become eligible to receive benefits from your plan if a licensed health care provider (physician, nurse, case manager from a licensed home care agency, etc.) has certified that you are unable to perform at least 2 activities of daily living and/or that you require assistance due to severe cognitive impairment. Activities of daily living include bathing, dressing, toileting, continence, eating and transferring (getting in and out bed and chairs).

Complete all the required forms within the time limits specified by the company. Once you have notified the company of your intent to file a claim (formally called a "notice of claim") your carrier will provide you with all the necessary forms within a certain number of days. Almost all policies will state that if you do not submit these forms that include proof of the claim within a specified period your claim will automatically be denied. Keep in mind even if there is a valid reason why you could not meet a filing delay, your claim may still be denied. So, make sure that you move quickly both to complete the forms and obtain the necessary proof of need information, such as a physical exam from your physician and an assessment from a professional who is recognized by the carrier.

Interview with a company representative. Once you have submitted your forms you will be contacted by a representative of the company. This representative will go over all of your information. They may ask you for additional information.

Approval of your claim. If your claim is approved, you will receive a form from the company stating the date you will become eligible to receive benefits. Today, most companies will assign a care coordinator to help you in obtaining the services covered by the policy.

Continued on next page. ►



Volunteer Board Bulletin

Happy Birthday
to our Volunteers
celebrating in
May!

Anne Mabb..... 5
Tom Ives..... 9
Chuck Adams 13
Diane Frazier..... 21
Becky Lummis 21
Joan Flanagan..... 23
Nancy Stedman..... 24
Peter Dzedzic 28



A Forgotten Tradition: May Basket Day

The curious custom – still practiced in discrete pockets of the country – went something like this: As the month of April rolled to an end, people would begin gathering flowers and candies and other goodies to put in May baskets to hang on the doors of friends, neighbors and loved ones on May 1.

In some communities, hanging a May basket on someone's door was a chance to express romantic interest. If a basket-hanger was espied by the recipient, the recipient would give chase and try to steal a kiss from the basket-hanger.

Perhaps considered quaint now, in decades past May Basket Day – like the ancient act of dancing around the maypole – was a widespread rite of spring in the United States.

By Linton Weeks

Insurance claim continued from previous page.

If your claim is not approved, you will receive a notice stating the reason(s) for the denial. You are entitled to request a review by sending a written letter to the company within 60 days of the denial. If they uphold the denial, you may request an appeal. The exact appeal procedures will vary from company to company.

Once your claim has been approved and you have satisfied your elimination (deductible) period you can begin to file claims. Keep in mind that you may also have a service day waiting period. There is a period of time after you become eligible for benefits and start receiving and paying for care that the plan will pay these claims. To file a claim, you will need itemized bills that provide an explanation of the services provided, proof of payment and invoices from a formal provider. If you pay an informal or other caregiver **do not pay for any services in cash.**

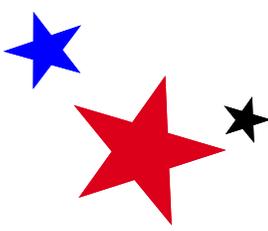
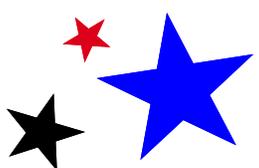
If this process sounds confusing you are right. If you speak to an agent who says that the process is easy and he will do the work for you, be careful. Remember, it is you and not your agent who has a contract with the company.

Remember, the Warren/Hamilton Counties Offices for the Aging can help you through this process. Call them at (518) 761-6347 for any questions about filing a long term care insurance claim.

May 2016

Warren/Hamilton Counties Office for the Aging
Menu by: Catherine Keating-Stauch, RD CDN

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

MONDAY	TUESDAY	WEDNESDAY	THURSDAY	FRIDAY
<p style="text-align: center;">May 2</p> <p>Baked Chicken Tenders with Sauce Potato of the Day Tomato & Zucchini Chilled Pears</p>	<p style="text-align: center;">May 3</p> <p>Beef Tomato Florentine with Noodles & Cheese Scandinavian Veggies Garlic Bread Tropical Fruit Cup</p>	<p style="text-align: center;">May 4</p> <p>Lemon Baked Fish Roasted Red Potatoes Carrots Fresh Grapes</p>	<p style="text-align: center;">May 5 Cold Plate</p> <p>Chopped Salad with Grilled Chicken Cubed Cantaloupe Dinner Roll Brownie</p>	<p style="text-align: center;">May 6 Happy Mother's Day</p> <p>Roast Pork/ Gravy Mashed Potato Peas & Onions Mother's Day Dessert</p>
<p style="text-align: center;">May 9</p> <p>Swedish Meatballs Over Noodles Brussels Sprouts Chilled Pineapple</p>	<p style="text-align: center;">May 10</p> <p>Apple N' Onion Chicken Sweet Potatoes California Medley Carrot Cake</p>	<p style="text-align: center;">May 11</p> <p>Quiche of the Day Muffin of the Day Mixed Veggies Strawberries & Banana</p>	<p style="text-align: center;">May 12</p> <p>Meat Lasagna Green Beans Tossed Salad Mandarin Oranges</p>	<p style="text-align: center;">May 13 Cold Plate</p> <p>Tuna salad on a Bun Macaroni Salad Broccoli Salad Birthday Cake</p>
<p style="text-align: center;">May 16</p> <p>Breaded Haddock Au gratin Potatoes Japanese Veggies Rice Pudding/Topping</p>	<p style="text-align: center;">May 17 Chef's Choice</p>	<p style="text-align: center;">May 18</p> <p>Roast Turkey/Gravy Cranberry Sauce Mashed Potatoes Hubbard Squash Peaches</p>	<p style="text-align: center;">May 19</p> <p>American Goulash Tossed Salad Asparagus Apricots</p>	<p style="text-align: center;">May 20 Cold Plate</p> <p>Chicken Salad on bed of Romaine Lettuce Pasta Salad Tomato, Onion & Cucumber Salad</p>
<p style="text-align: center;">May 23</p> <p>Chicken Pot Pie with Potatoes & Veggies Spinach Chilled Pears</p>	<p style="text-align: center;">May 24</p> <p>Meatloaf Mashed Potatoes Peas Peach Cobbler</p>	<p style="text-align: center;">May 25</p> <p>Chicken & Stuffing Casserole Sweet Potatoes Carrots Tropical Fruit Cup</p>	<p style="text-align: center;">May 26 Cold Plate</p> <p>Egg Salad on Roll Sliced Tomatoes/ Lettuce Marinated Veggies Cookie of the Day</p>	<p style="text-align: center;">May 27 Memorial Day Picnic</p> <p>Cheeseburger Deluxe Lettuce/Tomatoes Baked Beans Coleslaw Fresh Fruit</p>
<p style="text-align: center;">May 30 Meal Site Closed <i>Memorial Day</i></p> 	<p style="text-align: center;">May 31</p> <p>Baked Fish Scandia Orange Rice Pilaf Italian Veggies Mandarin Oranges</p>		<p style="text-align: center;">Suggested Contribution Per Meal: \$3</p>	

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 Glens Falls & Solomon Heights, Queensbury: 832-1705
Wells: 924-4066