



Senior Dining Guide / page 5

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Washington County's

SeniorTimes

February-April 2020 Edition

Contact the Office for the Aging at 518-746-2420 or 800-848-3303

Keep your brain healthy

As we begin a new year (and decade!), the Alzheimer's Association is encouraging everyone to make brain health a priority. We all know about heart healthy care and now, we are learning strategies to keep our brains healthy too. Research shows that healthy lifestyle interventions may reduce the risk of cognitive decline and help reduce the risk of dementia. This is crucial as more than 5 million Americans are currently living with Alzheimer's.

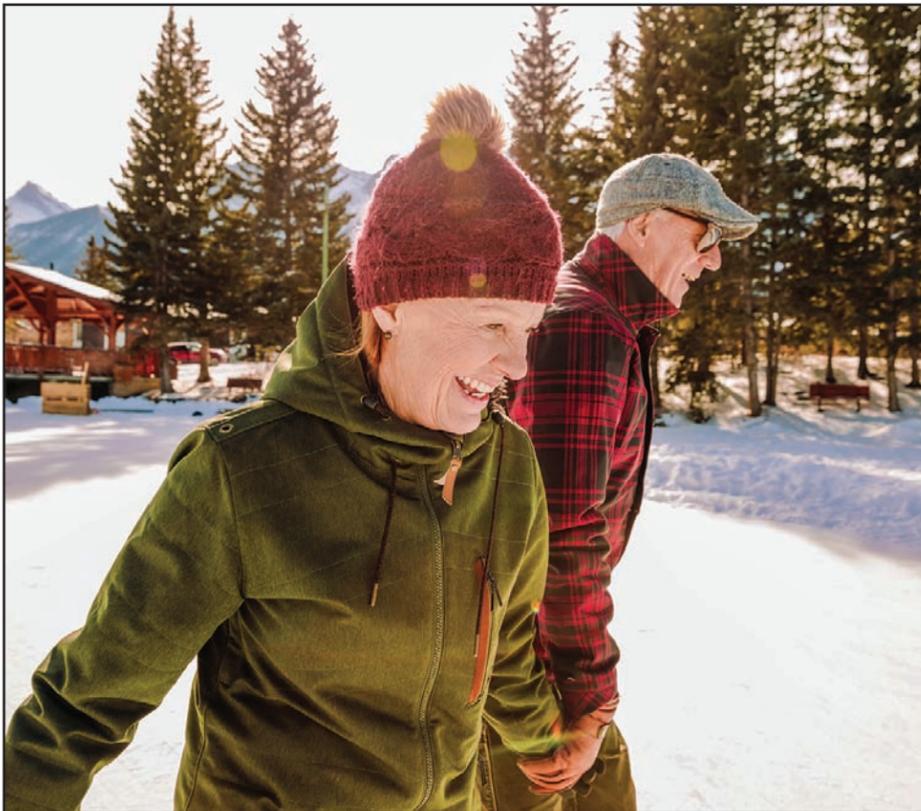
The following tips are aimed at promoting brain health.

Break a sweat. Engage in regular cardiovascular exercise that elevates your heart rate and increases blood flow to the brain and body. Several studies have found an association between physical activity and reduced risk of cognitive decline.

Hit the books. Formal education in any stage of life will help reduce your risk of cognitive decline and dementia. For example, take a class at a local college, community center or online.

Butt out. Evidence shows that smoking increases risk of cognitive decline. Quitting smoking can reduce that risk to levels comparable to those who have not smoked.

Follow your heart. Evidence shows that risk factors for cardiovascular disease and stroke – obesity, high blood pressure and diabetes – negatively impact



Engage in regular cardiovascular exercise to promote brain health.

your cognitive health. Take care of your heart, and your brain just might follow.

Heads up! Brain injury can raise your risk of cognitive decline and dementia. Wear a seatbelt, use a helmet when playing contact sports or riding a bike, and take steps to prevent falls.

Fuel up right. Eat a healthy and balanced diet that is lower in fat and higher in vegetables and fruit to help reduce the risk of cognitive decline. Although research on diet and cognitive

function is limited, certain diets, including Mediterranean, may contribute to risk reduction.

Catch some Zzz's. Not getting enough sleep due to conditions like insomnia or sleep apnea may result in problems with memory and thinking.

Take care of your mental health. Some studies link a history of depression with increased risk of cognitive decline, so seek medical treatment if you have symptoms of depression, anxiety

See **BRAIN**, pg. 15

Caregiver Corner Give yourself permission!

By Jean-Marie Lundgren

Why do we not ask for help? We care for our loved ones, making sure that they have everything they need and when we need assistance, we just pooh-pooh the idea.

We lose sleep. We drink cold coffee. We do not make our own doctor's appointments and yet we will take our loved ones to a hundred appointments.

We do range-of-motion exercises with our loved one and we are too tired to take a walk or feel we cannot leave to take a walk.

WHAT IS WRONG WITH US?

Well . . . a lifetime of caring for others is a good thing. However, not caring for ourselves puts us in more danger than the ones we care for. The statistics state that 80% of caregivers become more ill than the ones we are caring for.

Speaking of statistics, let's look at a few. These are based on an alliance with the National Alliance for Caregiving and the AARP Public Policy Institute which published Caregiving

See **PERMISSION**, pg. 12

Greetings!

Every March, our office likes to highlight the importance of proper nutrition while you age. When you give your body the nutrients it needs, you're taking key steps to staying healthy, active, and living an independent lifestyle. Good nutrition not only helps you feel better but can also help defend against chronic disease and help you recover faster from illness. On the other hand, inadequate nutrition interferes with the

body's ability to recover from illness or injury and may worsen chronic disease, which often increases the need for health care and other intervention services.

To support proper nutrition, Washington County Office for Aging provides key programs that include:

- Home-delivered meals,

Letter from the Director

vices with a registered dietitian,

- Nutrition education, and
- Restaurant dining, a unique program offered in Washington County.

Our focus is on promoting the general health and well-

- Meal dining sites,
- Farmer's market coupons,
- Nutrition counseling ser-

being of older individuals. Our services are intended to reduce hunger and food insecurity, promote socialization, and delay the onset of chronic health conditions. I urge you to think about your nutritional habits. Do you want to learn more or make changes to your diet or overall health? If so, please do not hesitate to call our office for details.

Sincerely,
Gina Cantanucci-Mitchell
Executive Director

CALL 800-354-4232 TO HAVE YOUR BUSINESS INCLUDED IN OUR NEXT SENIOR TIMES

Cambridge gears up for a busy 2020

By Martha Waite, secretary

During the winter months our activities lessen due to inconsistent weather patterns, nasty colds and colder temperatures. However, it is warm inside our center at 5 Park Place in the village of Cambridge. There is always a puzzle in progress on the table and fun and fellowship residing in our rooms.

The Thrift Shop has been successful in sales with the exper-

tise in merchandising demonstrated by the ladies in charge. We also open our shop one Saturday each month to make it more convenient for community residents to shop for bargains. Because we are in a free-standing building and pay rent monthly as well as utilities, the monetary issue is very much a concern. But with regular attendance of our members, each one takes a part in achieving the common goal of working together.

In November we filled a bus for a day trip to New York City to enjoy and admire the annual Christmas Show Spectacular featuring the Rockettes at Radio City Music Hall. Our own Christmas party was well attended by seniors that included a complete ham dinner, singing, gifts and the judging of the Ugliest Sweater Contest.

In addition to our daily lunches, as we are a county meal site, activities added have been card playing, Bone

Building exercises, Bingo for Prizes, nutritional updates, Price is Right game, and a monthly movie afternoon. At the February members meeting we will elect a new slate of officers and begin planning for more extensive events as the weather gets warmer.

If you happen to be in the Cambridge area, please stop in to see us and say hello. Our hours are from 10 a.m. to 2 p.m. each weekday except for holidays.

Hartford seniors begin new year with elections

By Armand Harrington

Hartford Seniors missed the last Senior Times issue, so we'll back up a bit.

At our July 23 meeting we had 20 members present. We had a guest speaker, Mary Randles from the Argyle Cheese Farmer located in Argyle, who talked about all the cheeses and yogurts they carry at the store. She also brought many samples to hand out.

We also had received a thank-

you from Matthew Mulhall who received the award we donated to Hartford School, for most improved student for the four years in high school for graduation.

On Aug. 13 we had our picnic at the Fire House. We were going to Moreau Park but chance of rain changed our minds. Everyone brought a dish to pass and Phil Hodge and Armie cooked hamburgers and hotdogs. Everyone had a great time.

On Sept. 10 we had 32 members present. We bowed our heads in a moment of silence in memory of a dear friend and member, Jim Holcomb. Jim attended most meetings and came to the Fire House three days a week to walk with the walkers. He certainly will be missed. We planned a food sale for Oct. 4 at the Kingsbury firehouse at the Fall Festival. This was to benefit our club and it turned out well. We also discussed upcoming events.

On Sept. 24 we had a Pop Up meal with Elizabeth Humiston from Washington County. Sharon Zayachek from the Aging and Disabilities Resource Center/Office for the Aging came as well and discussed her program.

On Oct. 4 we had our food sale at the County Fall Festival. We had lots of sweets to sell and hope we can do this again this October.

On Oct. 8 we had our meeting with 37 members present. Matt Ashton, Investigator for Washington County, spoke to us on all kinds of scams. He said you have to be so careful when receiving phone calls. It is best if you don't know the person just hang up. Kathy Tiffitt called Sweet Basil and got us signed up for our Thanksgiving dinner on Nov. 12. They gave us lots of choices to choose from.

On Oct. 10 several of us went to the Legion in Hudson Falls for the Washington County dinner.

On Oct. 22 there were 40 members present. Phil Hodge spoke of a phone for the hard of hearing. It shows what the caller is saying so if you are hard of hearing you can read what is being said. Lettie Hayes

See **HARTFORD**, pg. 10

Local help with your Medicare questions. Take advantage of it.

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When it comes to Medicare, one size definitely does not fit all. What works well for your neighbor may not be the best fit for you. And what met your needs last year might not be the best fit this year. Take advantage of this time to explore your Medicare choices so you can enroll in a plan with confidence. I'm here to help. I know the ins and outs of Medicare. And I know how to make it easier for you to understand, as well.

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What is the Restaurant Dining Program?

The Senior Dining Program is a partnership between the Washington County Office for the Aging and local restaurants that offers senior citizens a unique opportunity to remain connected to their family, community and home by allowing them to eat what they want, when they want in local area restaurants.

This innovative program seeks to increase senior citizens' opportunities for socialization and community activity; ensure nutritional needs are met and provide for stronger bonds between local business and the seniors in their community.

How Does It Work?

Restaurants agree to provide a meal that meets one-third of the recommended nutrition requirements. A typical meal is 3 oz. meat, ½ cup of starch, 1 cup vegetables, 1 slice of bread, dessert/fruit and milk.

Restaurants can specify days of participation.

Restaurants can limit menu choices.

Seniors will present a ticket to the wait staff prior to ordering. The ticket must be signed and dated by the senior presenting it and is good for a single meal only. Tickets are available through the office for a recommended contribution of \$4. Gratuity is the responsibility of the senior.

Tickets may not be used by anyone under 60.

What Restaurants Participate in the Program?

The Auction Barn

4016 State Route 40
Argyle
518-638-6003
Tue & Wed 7 a.m.-2 p.m.
Thu-Sat 7 a.m.-8 p.m.
Sun 8 a.m.-Noon

Market 32

354 Broadway
Fort Edward
518-832-6236
Daily 8 a.m.-7 p.m.
Redeemed at food service cashier only

Seeley's

291 Broadway
Fort Edward
518-747-0800
Breakfast only

Price Chopper

8648 NY 22
Granville
518-642-9755
Daily 8 a.m.-8 p.m.
Redeemed at food service cashier only

Johnson's Cabin Grill

State Route 40
Hartford
518-632-9900
Tue-Sun breakfast/lunch/dinner

Cabin Café

3157 State Route 4
Hudson Falls
518-409-4600
Tue & Wed 8 a.m.-2 p.m.
Thu & Fri 8 a.m.-8 p.m.

Charlie B's Main Street Café

67 Main Street
Hudson Falls
518-793-5522
Mon, Wed, Thu, Fri ONLY

Sally's Hen House

3978 Route 4
Hudson Falls
518-746-0040
7 days breakfast & lunch

China Wok

164 Broadway
Whitehall
518-499-0003
Mon-Fri 11 a.m.-3 p.m.

Fort Ann Service Center

11300 State Route 149
Fort Ann
518-639-8343
Mon-Fri 5 a.m.-9 p.m.
Sat 6 a.m.-9 p.m.
Sun-7 a.m.-9 p.m.

Granville seniors have a busy winter

By Helen Hayward

The Granville seniors are meeting twice a month, on the first and third Thursday, at 12:30 p.m. All seniors are welcome to join us. This year we planned to have our Thanksgiving luncheon catered at our senior center, as weather is always so uncertain. The lunch was delicious and there were leftovers to take home. Most of us don't cook a big dinner anymore so leftovers are welcome.

We have had several programs informing us about scams. There always seems to be a new one. We also have had Washington County doing a pop-up lunch and a speaker. The craft club made

Christmas cookies and delivered them to a local assisted living facility. There was enough to take a platter to the local DPW also.

Our Christmas luncheon was at a local restaurant, West Main Grill. Delicious, as always, and door prizes were raffled off.

We are planning to participate in the town-wide yard sale in June this year. We have tables and chairs, kitchen utensils and other things we aren't using and this would be a good time to clean out a little bit.

We are also planning to get involved in chair yoga. There is quite a bit of interest and we all could use the exercise.

Happy New Year and be careful!

About the New York State Office for the Aging

The mission of the New York State Office for the Aging (NYSOFA) is to help older New Yorkers be as independent as possible for as long as possible through advocacy, development and delivery of person-centered, consumer-oriented, and cost-effective policies, programs, and services that support and empower older adults and their families, in partnership with the network of public and private organizations that serve them. Stay connected to the New York State Office for the Aging—download the NYSOFA mobile app for iOS or Android; visit the NYSOFA Facebook page; follow @NYSAGING on Twitter; or visit www.aging.ny.gov.



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Need a unique gift?

Having trouble finding a gift for someone? Why not give the gift of a delicious meal at one of our local Washington County restaurants?

If you know of a family member, neighbor or close friend who is a Washington County resident, 60 years of age or older and who enjoys eating out at local restaurants, the Washington County Restaurant Dining program may be your answer! Dining Tickets are available year-round at the Office for Aging. The tickets are a suggested contribution of \$4.00 each.

For more details, please call Office for Aging at 518-746-2420.

Queen Anne seniors plan two trips in 2020

By Sally Walker

We had a wonderful December. Our basket raffle was a big success. Our mystery trip was to the Villa Roma in the Catskills. We had lunch and a Christmas show. We had our Christmas party at Sweet Basil's in Queensbury. The food was superb. In keeping with the Christmas spirit of giving we made donations to Operation Santa Claus and to the Cornerstone Food Pantry in Fort Ann.

We have lots planned for 2020.

We have two meetings and a breakfast in January, at our second meeting our guest speaker was Doreen Kelly, executive director of Wiawaka Womens Retreat in Lake George. The Retreat was started so that women who worked in the Troy Shirt factories could have a vacation. It is now open for women to have day visits, tours or overnight stays. It is open from the last week in June through August. This was a very interesting and informative talk.

Our Valentine luncheon will

be at the Railyard in Whitehall. It was formerly the Roma. Stacey Barcomb, education specialist from Washington County, will be our guest speaker at our second February meeting. She will talk about caregiver support.

At our March 25 meeting Pete Bly will tell us about his Grand Canyon adventures. Pete is a retired school teacher from Fort Ann Central School.

We have two trips planned for this year. May 28-30 is a trip to the Amish lands in Pennsylvania. We will visit Old

Bedford Village and see the play "Queen Esther" at the Sight and Sound Theater. The second trip is planned for Sept. 13-21. This trip is to Pigeon Forge, Tennessee and to Asheville, North Carolina.

You may call Sue Allen at 518-639-8864 or 518-232-1416 or Rosie Elms at 518-639-8639 or 518-744-0833 for information about these trips.

Queen Anne seniors wish everyone a wonderful year in 2020.

A multitude of programs at Kingsbury/Fort Edward

By Max McDonnell, director

Snow and ice storms have closed our senior center a few times these past few months. Some of our planned activities had to be canceled. We even had to cancel our AARP Smart Driver course scheduled for Nov. 12. This was rescheduled for Jan. 21.

Here's what the center has been up to:

■ **November** Lunch Bunch at Cabins Café, Route 4, Hudson Falls, enjoyed Washington County Nutrition Program's lovely Thanksgiving dinner, Turkey Raffle. We were able to have two winners thanks to Hannaford's great prices. Senior Bus with driver, George Sprague, participated in the South Glens Falls Holiday Parade, and

National Game and Puzzle Week was celebrated at the center with many of our seniors using their skills.

November presentations held at the center: United Healthcare with Kelly Buell, Aetna with Danielle Smith, Blue Shield of NENY with Casey Bates, Fidelis Care with Ed Riley, Caregiving and Holidays with Stacey Barcomb, Alzheimer's education specialist, Effective Communication Strategies with Lindsay Stanislawski, Alzheimer's presenter, Fort Hudson Health-Home Care, and presentation by author Joseph Cutshall King.

■ **December 5** Seniors enjoyed a nice luncheon and show with Laura Roth at the Lake Luzerne Senior Center.

■ **December 12** Seventy-three attended our annual Christmas dinner at the Idle Hour Club, Fort Edward, with choice of turkey, pork or salmon. Many door prizes awarded that were donated by the many insurance reps attending. Senior Linda Buerkley made the many festive centerpieces which were also given away as door prizes.

■ **December 16** Fifty-five attended the Hudson Falls Rotary's Christmas party with baked ziti, bread, desserts served.

■ **December 19** Forty attended the center's singalong with Max, Debbie Mumblo, and our very own Ukulele Club.

Seniors with Linda Buerkley, our instructor, made a gorgeous "For the Birds" wreath for the North Country Tree Festival. We took third place and won a Green Ribbon for Best Traditional. We also raised close to \$82 for the Prospect Program. We take great pride in participating in this worthwhile fundraiser every year.

December presentations held at the center: Steve Babson on

fraud, Fort Hudson Health, Care Management, Planning for Future Care with Stacey Barcomb, Alzheimer's education specialist.

■ **January 15** Cornhole tournament at the Aviation Mall; we won a trophy sponsored by James Williams of Humana. Then we enjoyed lunch at the Ninety Nine Restaurant in Queensbury.

■ **January 17** Ice cream social at the center.

■ **January 22** Twenty seniors enjoyed lunch at O'Toole's in Queensbury. Thank you, Gladys Monahan

Activities have included quarterly birthday celebrations, writing workshops with Linda Buerkley, craft session with Linda Buerkley, Ukulele Club/Orchestra with Max McDonnell giving lessons (12-14 participants), knitting with Sharon, pool league, pinochle, bingo, board games, Bunco, Osteo Busters, Silver Sneakers, tai chi, Zumba, Exercise with Marilyn, Line Dancing with Jan Young

Feel free to join us. Call to reserve a meal 24 hours in advance at 518-747-9352.

We're located at 78 Oak St., Hudson Falls.

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Senior of the Year Award nominations due Nov. 20

Please see the nomination form included in this edition. If you nominated someone or yourself in previous years and you were not selected, we strongly encourage you to re-submit for next year! Please complete the form included in this edition or call Washington County's Office for Aging for a nomination form and once completed, return it to Washington County Office for Aging. Through an anonymous process, two individuals will be selected by the Washington County Office for Aging Advisory Council.

WASHINGTON COUNTY
VOLUNTARY REGISTRATION FOR SPECIAL POPULATIONS EMERGENCY RESPONSE

DO YOU HAVE A SPECIAL NEED IN CASE OF AN EMERGENCY?

Pursuant to NYS Executive Law §23-a, the Washington County Office for the Aging and Emergency Services are compiling a VOLUNTARY registry of persons who would need assistance during evacuations and sheltering because of physical or mental disabling condition. This information will be used to make various response agencies aware of those with special needs.

Information provided WILL BE KEPT CONFIDENTIAL to the extent allowed by law. Registrations will remain in the system for one year, after which the registration will have to be renewed by simply notifying Washington County CARES of any changes in status and their desire to remain in the database

(Please print)
Name _____ Date of Birth _____

Home Phone # () _____ Cell Phone# () _____

911 Location Address (No PO BOX) _____ APT # _____

Town or Village _____ Zip _____ Church Aff. _____

Please fill out if you go out of state for a period of time or go to workshops/facilities. This will prevent sending someone to rescue you when you are not at home. Time during such situations is valuable.

(Please Print)
State / Workshop / Facility etc. _____

Starting Hour _____ Ending Hour _____

Starting Date _____ Ending Date _____

Please fill out local contact person information below. This could be a family member, neighbor, caregiver etc..

Local Contact Person

Name _____ Relationship _____

Home Phone # _____ Work Phone # _____ Cell Phone # _____

Please check all disability/equipment information that pertains to you below.

- Blind Hearing Impaired Physical Developmental Medical
 Speech Impaired Dialysis Wheelchair Oxygen Service Animal
 Other (please indicate) _____

Check Box If you are NON-Ambulatory Check Box If you currently have any type of medical alert service

I hereby consent to have my name placed in the Washington County emergency registry of person's with disabling conditions. The undersigned understands that registration does not guarantee that Washington County, or any other agency, will provide assistance. In accordance with state law, Washington County is not liable for any claim based upon the good faith failure to exercise or performance or the good faith failure to exercise or perform a function or duty on the part of any officer or employee in carrying out a local disaster preparedness plan. By my signature hereon, I waive any and all claims against Washington County arising from use of this registry pursuant to law. I further understand that Washington County will rely upon the information given by me in this registration and agree to provide updated information as soon as it becomes available. I hereby consent and pre-authorize emergency response personnel to enter my home during search and rescue operations if necessary to assure my safety and welfare during an emergency or natural disaster.

Signature _____ Date _____

**Please return to: Washington County Office for the Aging
Aging & Disabilities Resource Center
383 Broadway
Fort Edward, NY 12828**

Submitting Agency: Self Spouse
 Public Health Veterans Social Services
 Office for Aging Other _____
please indicate

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Plan for cost of medical care for Alzheimer's

As Tax Day nears, families and individuals across the country are taking a closer look at their finances. During this time, the Alzheimer's Association encourages people to proactively plan for the financial impact of Alzheimer's – one of the most expensive diseases in the country. Today, more than 5 million Americans are living with Alzheimer's and more than 16 million family members are serving as unpaid caregivers. While the costs associated with Alzheimer's can be staggering for families, the Alzheimer's Association offers tips for planning for the financial impact of

Alzheimer's and dementia. Some include:

■ **Look at retirement planning** as a time to think about how to prepare for the need for long-term medical care. After an Alzheimer's diagnosis, your options may be more limited.

■ **Conduct an inventory of your financial resources** (savings, insurance, retirement benefits, government assistance, VA benefits, etc.). A financial planner or elder care attorney can help with this.

■ **Enhance your understanding** of the role and limitations of Medicare, Medicaid and other insurance options. A 2016

Alzheimer's Association report found that nearly 2 out of three people incorrectly believe that Medicare helps pay for nursing home care, or were unsure whether it did.

Disease-related costs can jeopardize a family's financial security and many families and caregivers make enormous personal and financial sacrifices. The 2019 Alzheimer's Association Alzheimer's Disease Facts and Figures report found some staggering results:

■ In 2018, the lifetime cost of care for a person living with dementia was \$350,174.

■ Average out-of-pocket costs

for health care and long-term care services not covered by Medicare, Medicaid and private insurance exceed \$10,000 annually.

■ Nearly half (48 percent) of care contributors must cut back on their own expenses – including basic necessities like food, transportation and medical care – to afford dementia-related care, while others must draw from their own savings or retirement funds.

For more information on financial planning, visit: https://www.alz.org/help-support/i-have-alz/plan-for-your-future/financial_planning

Washington County's Office for Aging and Disabilities Resource Center (formerly known as Washington County CARES)

We offer language translation services for those who speak a language other than English, interpretation services and TTY/TDD services.

We welcome opportunities to speak with groups and appreciate invitations to share our information at events. Call us to schedule!

Services offered:

- In-home personal care assistance for non-Medicaid individuals over 60 (to include, but not limited to, light housekeeping, escort to appointments, meal preparation, shopping, dressing, bathing, personal care and other instrumental activities of daily living)
- Medicaid home care assistance
- Adult protective services (investigations, guardianship and representative payee services)
- Consumer-directed personal care assistance program (Medicaid and non-Medicaid)
- Caregiver support services (to include in-home personal care assistance (as described above), companionship/respite, support group, social adult day care, personal emergency response services)
- Health insurance information, counseling, and assistance (HIICAP)
- Home-delivered meals
- Senior Dining Program
- Nutrition counseling
- Nutrition education
- Community programs, to include a nutritious meal
- Restaurant Dining Program
- Transportation
- Personal emergency response services (medical alert)
- Legal assistance
- Social adult day care services
- Senior center recreation and education
- Services for the blind and visually impaired
- Emergency planning
- Evidenced-based programs: Tai Chi and Savvy Caregiver
- Farmer's market coupons
- Senior of the Year program
- Senior events (i.e., picnic, high school plays, health insurance expo, holiday cookie exchange, etc.)
- NY Connects Services (options counseling/person-centered counseling and information and assistance for long-term services and support planning for individuals/caregivers of all ages)

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A word of caution about 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, 30-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



Be sure you understand all the ins and outs of USDA Rural Development Loans.

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.



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Medical transport a growing need

The Warren/Washington Retired Senior and Volunteer Program, better known as RSVP, is an active and vital part of our communities, matching senior citizens age 55 and older with meaningful volunteer opportunities.

One of RSVP's most successful and impactful undertakings is the Medical Transportation program. RSVP volunteers from Warren and Washington counties provide area seniors with rides

to their medical appointments. (Although this is a free service, donations are always welcome and, in fact, are vital to keeping this important program going.)

The efficient administration of this program means a significant effort by the RSVP staff, as they match volunteer drivers with requests for rides on a daily basis. Until recently, the transportation needs of seniors in southern Washington County were handled by three volun-

teers: Linda Record, Gail Dewey and Dorothy Beattie. The time and effort provided by these three individuals was instrumental to the success of the Medical Transportation program in southern Washington County for many years. In 2019 alone, 22 volunteers served 73 Washington County seniors by providing more than 335 rides to medical appointments. Recently, the Medical Transportation program has been centralized, and now all transportation activity – for both Warren and Washington counties – is administered by the RSVP office in Queensbury.

RSVP has seen a growing need

among area seniors for this service. It is particularly vital for those living in remote areas or without family nearby. As a result of this greater need, RSVP is continually searching for able and willing seniors to volunteer as Medical Transportation drivers. Although not all volunteers accept it, mileage reimbursement is available. If you are interested in volunteering for this rewarding opportunity, please contact Warren/Washington RSVP at 518-743-9158. Additionally, if you are a senior citizen and need help getting to your medical appointments, please contact RSVP for more information.

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What's the scoop with all this fruit?

**By Kristin Stewart
Registered Dietitian**

If you have attended any of our congregate meal sites or receive our home-delivered meals, I'm sure you have noticed a change in what we are providing. I think it is important to note that the population we serve is large; it includes very independent seniors in very good health who are active in the community and attend our meal sites, but it also includes very dependent seniors in compromised health.

Our meals are meant to meet the needs of both extremes. Someone suffering from congestive heart failure for example cannot tolerate a high sodium intake which is why our meals stay within a third of what is recommended for an entire day. Someone suffering from Diabetes Mellitus needs a consistent amount of calories coming from carbohydrates which is why our meals consistently provide 50% of calories from carbohydrates which is what is recommended by the American Diabetes Association.

The reason for fruit desserts is so that we provide a third of recommended daily fiber intake for

overall good health, including digestive health which is an issue for a large portion of our population. The list goes on and on when it comes to how our meals are developed, we have standards provided by the New York State Office for the Aging that we are required to meet. We have to make sure the meal travels well, stays hot or cold enough in tran-

sit and when it arrives it is still in an appealing presentation.

In the next few months you will likely see some additional changes to our menu. I can promise you I do listen to all of you when I attend the meal sites and/or during interviews and take all of that into consideration when working with the nutrition program staff to devel-

At the end of the day, however, I hope you can understand that this is after all a "nutrition program" and it is our duty and my privilege to work closely with the nutrition program staff to develop nutritious meals that will improve your overall nutrition status and health.

Anytime you have a question or concern related to nutrition please do not ever hesitate to give me a call. See you around the county!

We Need Your Support!

Because needs are always greater than the resources available to meet them, the Washington County Aging and Disabilities Office encourages financial contributions.

Name:

Address:

I designate my contribution of \$ _____ for:

- | | |
|--|---|
| <input type="checkbox"/> Use where most needed | <input type="checkbox"/> Informational and referral |
| <input type="checkbox"/> In-home services | <input type="checkbox"/> Transportation |
| <input type="checkbox"/> Legal services | <input type="checkbox"/> Senior center activities |
| <input type="checkbox"/> Home-delivered meals | <input type="checkbox"/> Senior Times |
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NY Connects is there to help

NY Connects is a trusted place where you can get the information and assistance you need to make informed decisions for the care you need. Long term care can include many services that will help people of all ages remain independent in their daily lives. Finding those services can be confusing. A child or



NY Connects
Your Link to Long Term Services and Supports

an adult with a disability, an older adult, caregivers, family members, friends or neighbors and even helping professionals should reach out to Washington County Office for Aging and Disabilities Resource Center, Home of NY Connects, at 1-800-848-3303, to discuss needed services.



Washington County Office for Aging and Disabilities
Resource Center



Check us out on the web . . .

www.co.washington.ny.us/148/Office-for-the-Aging



Hartford

Continued from page 2

made a birthday Cake for the last three months' birthdays. Lettie's cakes are so delicious.

Our last meeting of 2019 was on Nov. 26 with 37 members present. We have had some new members. We again had another Pop Up meal. We also signed up for our Christmas dinner which we had on Dec. 10 at Sweet Basil. As you can see we really enjoy going there. We have decided to start all meetings at 12:30. Hope everyone had a Merry Christmas and a

Happy New Year. The club surprised Armie and Karen with a cake made by Lettie Hayes for their 60th Wedding Anniversary and a card was presented. Many thanks to all!

We started 2020 on Jan. 14 at 12:30 with 27 members present. We had election of officers.

President: Karen Harrington
Vice President and 50/50: Kathy Tift

Secretary: Marie McCotter
Treasure: Lorraine Holcomb
Sunshine Lady: Blanche Ross

We discussed up and coming events. Soup lunch and Pop Up meals. Looking forward to "2020."

Free caregiver support program

Would you or someone you know be interested in caregiving classes/support groups related to dementia and Alzheimer's?

The Savvy Caregiver is a FREE multi-session program that helps caregivers better understand the changes their loved ones are experiencing, and how to best provide individualized care for loved ones along the continued decline associated with Alzheimer's or other form of

dementia.

Washington County Office for Aging has partnered with the Alzheimer's Association of Northeastern New York.

If you or someone you know would be interested in attending, please call Lindsay Stanislowsky, program manager with the Alzheimer's Association at 518-888-5368 or e-mail her at listanislowsky@alz.org.



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Are You Up-To-Date on Your Preventive Services?

Medicare covers a full range of preventive services to help keep you healthy and help find problems early, when treatment is most effective. Ask your doctor which of these services is right for you.



✓	Preventive service	Date	Notes
	One time "Welcome to Medicare" Preventive Visit—within the first 12 months you have Medicare Part B (Medical Insurance)		
	Yearly "Wellness" Visit—get this visit 12 months after your "Welcome to Medicare" preventive visit or 12 months after your Part B effective date		
	Abdominal Aortic Aneurysm Screening		
	Alcohol Misuse Screening and Counseling		
	Bone Mass Measurement (Bone Density Test)		
	Cardiovascular Disease (Behavioral Therapy)		
	Cardiovascular Screenings (cholesterol, lipids, triglycerides)		
	Colorectal Cancer Screenings		
	Depression Screening		
	Diabetes Screening		
	Diabetes Self-management Training		

✓	Preventive Service	Date	Notes
	Flu Shot		
	Glaucoma Test		
	Hepatitis B Shot		
	Hepatitis B Virus (HBV) infection screening		
	Hepatitis C Screening		
	HIV Screening		
	Lung Cancer Screening		
	Mammogram (screening for breast cancer)		
	Medical Nutrition Therapy Services		
	Medicare Diabetes Prevention Program		
	Obesity Screening and Counseling		
	Pap Test and Pelvic Exam (includes a breast exam)		
	Pneumococcal Shots		
	Prostate Cancer Screening		
	Sexually Transmitted Infection Screening and Counseling		
	Smoking and Tobacco Use Cessation		

Your "Guide to Medicare Preventive Services" has more information about these and other preventive services, including costs and conditions that may apply. Visit [Medicare.gov/publications](https://www.medicare.gov/publications).



CMS Product No. 11420
Revised September 2018

Paid for by the Department of Health & Human Services.



Please look at the **updated media outlets** for Nutrition Program announcements:
Spectrum Local News; WNYT/ WNYA TV (channel 13); WRGB/WCWN TV (channel 6); WRVE-The River;

WYJB-B95.5; WFLY-Fly92; 810 WGY.
Online postings are located on our "Washington County, NY Office for Aging and Disabilities Resource Center" Facebook page and on the Post

Star and Times Union websites (under the Businesses & Churches section).
Remember: When Hudson Falls School is closed, so is the Washington County Nutrition Program!



What's New in 2020?



Part A: hospital insurance

Part A premium	Free if you've worked 10 years or more \$252 per month if you've worked 7.5 to 10 years \$458 per month if you've worked fewer than 7.5 years
Part A hospital deductible	\$1,408 each benefit period
Part A hospital coinsurance	\$0 for the first 60 days of inpatient care each benefit period \$352 per day for days 61-90 each benefit period \$704 per lifetime reserve day after day 90 in a benefit period (You have 60 lifetime reserve days that can only be used once. They're not renewable.)
Skilled nursing facility coinsurance	\$0 for the first 20 days of inpatient care each benefit period \$176/day for days 21-100 each benefit period



Part B: medical insurance

Part B premium (for those with incomes below \$87,000)	\$144.60 is the standard premium
Part B deductible	\$198 per year
Part B coinsurance	20% on most services Part B covers



Part D: prescription drug coverage

Part D premium	Average is \$32.74 per month
Part D maximum deductible	\$435 per year

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Permission

Continued from front page

in the U.S. 2015 Report.

■ About 34.2 million Americans have provided unpaid care to an adult age 50 or older in the prior 12 months. 60% of those caregivers are females, 40% males. Nearly 1 in

10 are caregivers over the age of 75. While most of the over-75 are caring for their spouse, they have been caring for their loved ones for more than 10 years.

■ Three in five care recipients have a long-term physical condition and a 25% have memory problems; 37% of the care recipients have more than one

ongoing problem or illness.

■ On average, caregivers spend 24.4 hours a week providing care to their loved one. Nearly one-quarter, 23%, provide 41 or more hours of care a week. Caregiving is particularly time-intensive for those caring for a spouse/partner – 44.6 hours a week.

In many ways, caregivers feel

that they had no choice in taking up the role of caregivers. This is partly that they may not know that there are programs that would assist them keep their loved ones at home. Often when meeting with families, they express amazement that there were such programs as

See **CARING**, pg. 13



What's New in 2020?

Changes to supplemental benefits in 2020

This year, Medicare Advantage Plans can cover supplemental benefits that are not primarily health-related for beneficiaries who have chronic illnesses. These benefits should address environmental factors that may affect the health, functioning, quality of life, and risk levels of beneficiaries with chronic conditions. Plans can now offer benefits like meal delivery, transportation for non-medical needs, and home air cleaners. In order to be eligible for this benefits, you must be chronically ill. This means that you:

- Have at least one medically complex condition that is life-threatening or significantly limits your health or function
- Have a high risk of hospitalization or other negative health outcomes, and
- Require intensive care coordination.

Since Medicare Advantage Plans will be able to create sets of supplemental benefits for people with specific chronic illnesses, **not every member of a Medicare Advantage Plan will have access to the same set of benefits.**

When can I change my coverage in 2020?

During the Medicare Advantage Open Enrollment Period (MA OEP), you can switch from your Medicare Advantage Plan to another Medicare Advantage Plan or to Original Medicare with or without a stand-alone prescription drug plan. The MA OEP occurs from January 1 through March 31. Changes made during this period are effective the first of the following month.

If you have Extra Help in 2020, you have a Special Enrollment Period (SEP) to enroll in a Part D plan or switch between plans. This SEP is available once per calendar quarter for the first three quarters of the year (January-March, April-June, and July-September). If you use the Extra Help SEP to change your coverage, the change will become effective the following month.

If you qualify for another Special Enrollment Period, you may be able to make changes to your Medicare health/drug coverage. For example, you may have an SEP if you move outside of your plan's service area or if you made the wrong plan choice during Medicare's Open Enrollment Period because of misinformation you received from the Medicare Plan Finder. Call 1-800-MEDICARE to use an SEP, and contact your State Health Insurance Assistance Program (SHIP) by calling 877-839-2675 for more information.

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Caring

Continued from page 12

Nursing Home Diversion and Transition, Managed Long-Term Care, EISEP and Plattsburgh State Initiative programs are there.

Many organizations like the Alzheimer Organization can

help or direct caregivers to where they can get help. The Aging and Disability Resource Center is a great start to get information, direction and help.

So then, why do we not ask for help? Spouses have told me that was part of the "for better or worse." Daughters report that they promised their parent

that they would keep them at home, even though the daughter is also raising children at the same time. Parents who never looked for services for their disabled child because it is simply, their child. Even though the parents are now in their eighties.

I hereby give you all permission to seek help. To relieve

some of the stress of caring for someone as well as caring too much.

Now give yourself permission to seek help. It is not only OK, but it is healthier for you as well as the person you are caring for.

Permission granted!

In moving forward with the nomination process, we feel that giving you a month to submit nominations for the New York State Senior of the Year event is too short. Therefore, we would like to accept nominations throughout the year.

Please feel free to submit a nomination form for someone over the age of 60 who deserves commendable recognition. We will be accepting the forms from now until Nov. 20, 2020. Upon completion of the form, please send it to our office. If you need assistance completing the form, please call our office and someone will be able to assist you!

*Thank you,
Gina Cantanucci-Mitchell*

New York State Senior Citizen of the Year Nomination Form

Washington County Aging and Disabilities Resource Center
is accepting nominations for the

2021 New York State Office for the Aging Senior Citizen's Day Recognition.

If you know a Washington County Senior Citizen (60+) who volunteers their time within their community, take time to nominate them.

Nominee _____

Address _____

Phone # _____



Please submit a summary of the accomplishments which highlights why the nominee deserves to receive the recognition along with the nomination form.

Nominator _____

Phone # _____

Please submit your nominations to:

Washington County ADRC
Attn: Mindy Dudley
383 Broadway
Fort Edward, NY 12828



For more information please contact us at 518-746-2420.

Benefits of tai chi for arthritis

Washington County Public Health in collaboration with the Office for the Aging and Disability Resource Center and other community partners are offering a program called "Tai Chi for Arthritis."

Tai chi is an ancient Chinese practice of slow, continuous, whole body movements, strung together in a "form." Like dance, the movements are learned and followed one after another in a particular order. Tai chi has been shown to increase strength, flexibility, sense of wellbeing and balance. It has also shown to decrease pain in joints, stress,

high blood pressure, falls and fall risks.

There are many types of tai chi, however, medical studies have shown that practicing "Tai Chi for Arthritis" in particular reduces pain significantly, prevents falls for the elderly and improves many aspects of health. For these reasons, arthritis foundations around the world have supported the program, including the American Arthritis Foundation. Also, the Centers for Disease Control and Prevention recommends "Tai Chi for Arthritis" on its official guide for falls prevention.

About "Tai Chi for Arthritis" classes

■ Classes are taught by certified "Tai Chi for Arthritis" instructors.

■ Classes are held twice a week, for eight weeks.

■ Students will be given handouts to support what is covered in class, to help with practice at home.

■ Classes are tailored to all abilities, any ability levels are welcome.

If you are interested in having a tai chi class in your area, please contact Public Health by calling 518-746-2400.

Call us today at 518-642-1234 to have your business included in the May edition of the Washington County Senior Times!

Significant dates to remember, March-July 2020

■ **March 2, 2020** OFA Advisory Council Meeting at 10 a.m. Located at Whitehall Senior Meal Site. Please call OFA for details at 518-746-2565. Reservations needed for lunch.

■ **March 12, 2020** Long Term Care Council Meeting at 10 a.m. Social Networking at 9:30 a.m. Located at the Warren County Human Services Building. Public Welcome and reservations are needed. Call our office for details.

■ **April 2, 2020** Washington County Senior Council Spring

Luncheon at 10 a.m. located at the American Legion in Hudson Falls. Call our office or a County Senior Club for tickets and details. Reservations needed for lunch.

■ **April 30, 2020** Argyle School Senior Dinner Theater (name of play to be announced soon. Dinner at 5 p.m., show to follow. Reservations needed. Please call Office for Aging for details at 518-746-2420.

■ **May 8, 2020** Washington County Senior Council, Senior of

the Year Event at Kingsbury Firehouse at 10 a.m. Reservations needed. Call county club president Max McDonnell at 518-747-9352.

■ **June 8, 2020** OFA Advisory Council Meeting at 10 a.m. Located at Kingsbury/Fort Edward Senior Center. Please call OFA for details at 518-746-2565.

Reservations needed for lunch.

■ **July 10, 2020** Washington County Senior Picnic at the Washington County Fairgrounds. Call OFA for tickets.

As always, please call the Office for Aging at 518-746-2420 if you have any questions regarding the events listed above.

Washington County Senior Times Mailing Request

Please help us keep our mailing list for The Senior Times updated by making the necessary changes if needed.

- Add to Mailing List
- Remove From Mailing List
- Change My Information On Mailing List

Please Print

Name: _____

Address: _____

Old Address _____

Please Return to:
Washington County Office for Aging and Disabilities Resource Center
383 Broadway
Fort Edward, NY 12828

Brain

Continued from front page

or other mental health concerns. Also, try to manage stress.

Buddy up. Staying socially engaged may support brain health. Pursue social activities that are meaningful to you. For example, if you love animals, consider volunteering at a local shelter. If you enjoy singing, join a local choir or help at an after-school program.

Stump yourself. Challenge and activate your mind. Build a piece of furniture. Complete a jigsaw puzzle. Do something artistic. Play games, such as bridge, that

make you think strategically. Challenging your mind may have short and long-term benefits for your brain.

The Northeastern New York Chapter of the Alzheimer's Association serves a 17-county area, including Washington County, in the northeastern most corner of New York State. These counties cover more than 15,000 square miles, representing about 30% of New York State, and are home to 1.5 million people. We estimate that more than 50,000 of the friends and neighbors living in this area have Alzheimer's disease. For more information, visit alz.org/10ways.



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- Decline in self-care ability
- Mental status changes or depression
- Caregiver issues

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