



Cortland County Area Agency on Aging Senior News

September/October 2016

Elizabeth Haskins, Director

753-5060

A publication of the Cortland County Area Agency on Aging, 60 Central Avenue, Cortland, NY 13045

www.aging.cortland-co.org

From the desk of: Elizabeth Haskins, Director

Older Americans Act Reauthorization Signed into Law April 2016

The Older Americans Act (OAA) was first enacted in 1965 under President Lyndon B. Johnson along with Medicare and Medicaid. Together the three serve as a solid foundation of services and supports to help aging individuals live independently in the setting of their choice, being treated with dignity and respect.

Funding available under the OAA, NYS Office for Aging and the Cortland County Legislature provides the support for the many programs available through the Area Agency on Aging. On behalf of the 5,000 plus aging individuals, caregivers, and professionals who have sought information and assistance from the staff of the Area Agency on Aging over the past several years, I wish to thank the many individuals, Advisory Board members and partner organizations who joined us in advocating for the passage of this important legislation.

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Changes Are Coming for Medicare Identification Numbers

By HIICAP Counselors

Once eligible, Medicare beneficiaries are issued a red, white, and blue card that has their Medicare identification number on it. The number issued is generally a combination of a Social Security Number of the beneficiary or their spouse, followed by a letter/s. However, on April 16, 2015 Congress passed the Medicare Access and CHIP Reauthorization Act (MACRA). A portion of this Act requires Medicare to remove Social Security Numbers from Medicare ID cards and replace existing Medicare Health Insurance Claim Numbers (HICN) with a Medicare Beneficiary Number (MBI). The MBI will be a randomly generated identifier that will not include a Social Security Number or any personally identifiable information. This step is being taken to minimize the risk of identity theft for Medicare beneficiaries and reduce opportunities for fraud.

Starting in early 2016, Center for Medicare Services (CMS) will be required to issue new Medicare cards with an MBI to approximately 60 million Medicare beneficiaries. Be on the lookout for more information in 2017 on this topic. If you have questions on this or other health insurance issues as a Medicare beneficiary, please contact the Area Agency on Aging at 753-5060 to speak with a certified HIICAP counselor.

OLDER AMERICANS ACT IMPACT
THE AGING NETWORK SERVES AN AVERAGE OF 11 MILLION PEOPLE PER YEAR.
Over a 5-year period it provided:

- Over 130 MILLION RIDES** to doctors' offices, grocery stores, and other essential places.
 - Nearly 90% of riders say the service helps them to continue to live in their own homes.
 - 98% of riders would recommend the service to a friend.
- More than 1 BILLION MEALS served**.
 - Over 90% of older adults say they would recommend the nutrition program to a friend.
 - More than three-quarters report the program improves their health.
- Over 60 MILLION HOURS** of homemaker services.
 - Nearly 100% of older adults say the services help them to continue to live in their own homes.
 - 97% of those receiving homemaker services report needing help with heavy housework.
- Nearly 20 MILLION HOURS** of case management.
 - 96% of older adults say case management has helped them continue to live in their own homes.
 - 90% rate the services as good to excellent.
- Over 30 MILLION HOURS** of respite care.
 - Almost three-quarters of caregivers report feeling less stressed due to the service.
 - Over 80% report that the services made it easier to care for their loved one.
- Almost 248 MILLION HOURS** of community service.
 - 213,000+ participants in the Senior Community Service Employment Program.
 - Over 80% of workers report that they are satisfied with the program.
- More than 1.5 MILLION** individual consultations to LTC residents and their families.
 - Long Term Care Ombudsmen addressed more than 1.1 million complaints made by or for residents of LTC facilities.
 - 70% of complaints were resolved or partially resolved to the satisfaction of the resident.

This presentation represents accomplishments between 2008 and 2015. For more information about OAA programs, please visit www.aging.cortland-co.org.

ACL American for Community Living
NET WORTH THE ACT THE SENIOR ASSOCIATION FOR ACTION AND RESEARCH

PAT'S RETIREMENT JOURNAL

Contributed by Patricia Walter

Dear Lorian,

Your mother sent a picture as you left for your first day of school. I am enclosing a picture of your father on his first day. He was very excited to be going to school. You and he felt very different than I did on my first day. I was not so excited...

Last month I alluded to communicating with my grandchildren through letters telling family stories. This is an activity that not only bridges the gap for long distance relationships but also affords us the opportunity to share family history. In days when the family frequently gathered around a meal, it was common for the conversation to turn to family stories. (I think we all had parents who walked 5 miles to school, uphill both ways.) Now, families are spread out or too busy to gather on a regular basis. We run the risk of missing those cherished stories. Family stories fill in the blanks around the dates and places of basic genealogy and provide the color of the woven fabric of our heritage. These stories secure our past and the past of our children and grandchildren as well.

You don't need to be a writer to share family stories. Just be a story teller. Use current family events to reminisce about past family stories. If you have a grandchild getting married, share your memories of her parents' wedding. If there is a death in the family, write some favorite memories of that person. If you enjoy working in the garden, tell her why you get pleasure from it so she knows more about you. Include stories about times that you have spent together. Start with, "Do you remember the time we...?" "I had such fun when you..."

Copy your letters and place them in a loose leaf binder, and you will have a document to be cherished for years to come. Think of the laughter and appreciation you will bring for generations to come as your family becomes closer to their past.

WE NEED YOUR SUPPORT

Because needs are always greater than the resources available to meet them, the Cortland County Area Agency on Aging encourages and appreciates financial contributions. Thank you!

Name _____		
Address _____		
Phone _____		
I designate my contribution of \$_____ for:	<input type="checkbox"/> Newsletter	<input type="checkbox"/> Use Where Most Needed
All donations are greatly appreciated.	<input type="checkbox"/> Legal Services	<input type="checkbox"/> Caregiver Respite Prgm
All contributions are tax deductible to the	<input type="checkbox"/> Handyman	<input type="checkbox"/> In-Home Services
extent of the law.	<input type="checkbox"/> Nutrition Prgm	<input type="checkbox"/> Meals on Wheels
	<input type="checkbox"/> RSVP	
Clip and return this coupon with your donation.		



VOLUNTEER OPPORTUNITIES

through the
RETIRED AND SENIOR VOLUNTEER PROGRAM
for anyone age 55+

Contact RSVP if you are interested in these or other volunteer opportunities:

- **Distribute Meals on Wheels in apartment buildings.** The Area Agency on Aging's Nutrition Program needs volunteers to substitute occasionally for other volunteers who distribute meals to homebound residents at the Friendship House and the Cortland Housing Authority's residences at 51 Port Watson Street and 42 Church Street. You can specify which weekday(s) you are available and which site(s) you prefer. Approximately one hour of your time mid-morning to late-morning is needed. Meals on Wheels drivers deliver and transfer the meals onto a wheeled cart for you to distribute them throughout the building to designated residents. Confidentiality required. No lifting. Training provided.
- **Instructors for AARP's "Smart Driver" 6-Hour Driver Refresher Classes:** AARP, the County Health Department, and our Agency seek instructors to teach up to 35 people about three times a year, with each class being six hours long and usually held during two, three hour sessions. Instructors first attend the AARP Smart Driver course, and then complete eight hours training and a mentoring program before teaching independently.
- **Mentors** are needed to spend one or two hours per week in a public setting with a child age 5-12 or in Grade 6-12. It's an opportunity to serve as a positive role model for a child. Younger children enjoy trips to the zoo, parks, swimming, crafts, board games, etc., while older youth enjoy spending time with a caring person who enjoys listening. Mentors need patience, the ability to listen, and transportation. The day and time you meet with your young person is flexible. Training is provided by the supervising agency. Background checks are required.
- **Leaders for "BoneSavers" strength training exercise classes:** RSVP and our Agency are looking for volunteers to co-lead an hour-long gentle exercise routine done slowly with hand and ankle weights that provides strength training for about 12 people. Classes are held twice a week year-round, but you can volunteer on a rotating or limited basis, depending on the number of leaders. Training provided.

Contact RSVP: 753-5057, or rsvp@cortland-co.org,
or Room B-4 in the County Office Building, 60 Central Ave., Cortland

WE WANT TO HELP YOU.

The Agency staff each specializes in a variety of subjects. While walk-ins can sometimes be seen, the person who can best assist you may be with someone, out of the office, or doing a home visit.

To make sure that you are served by the person whose expertise is in your area of need, we encourage you to call to set up an appointment. Call 753-5060.



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Senior Nutrition Services - Cortland County Nutrition Program - 753-5061



Congregate (Senior Centers, Focal Points) - Senior Dining, Breakfast/Brunch, Hot Lunch including salad bar, Evening Meal from entrée to dessert, Nutrition/Health Education, Activities/Fitness Social Time, and Gathering Place

Senior Center Locations and Information

Cortland - 753-5166	Monday-Friday - 7:00am-2:30pm, Thursday until 7:30pm Breakfast: Monday & Thursday 7:00-9:00am	County Office Building 60 Central Avenue, Cortland
Harford - 844-3808	Monday-Thursday - 9:00am-2:30pm	Creamery Hills Senior Living Complex, Creamery Rd., Harford
Homer - 749-2362	Monday 2:00-7:30pm, Tues.-Thurs. 9:00am-2:30pm	Town Hall, N. Main St., Homer
Marathon - 849-3884	Monday-Friday - 8:00am-3:00pm	Civic Center, Brink St., Marathon
McGraw - 836-8916	Monday-Thursday - 9:00am-2:30pm	Community Bldg., Clinton St., McGraw
Scott - 749-7973	Monday-Thursday - 9:00am-2:30pm Friday - 7:30-11:30am, Breakfast Served 7:30-9:30am	United Methodist Church Route 41, Scott
Truxton - 842-6253	Monday, Wednesday, Thursday - 8:30am-2:00pm Tuesday 2:00-7:30pm	United Methodist Church Route 13, Truxton
Willet/Cincinnati - 863-4887	Monday-Thursday 8:00am-3:00pm Friday: 8:00am-1:00pm, Brunch 8:00-11:00am	Willet Town Hall, Route 41, Willet

Meals on Wheels - Homebound Delivery, Hot Nutritious Lunches, Supper and Weekend Meals, Monday-Friday Delivery, Nutrition Counseling, Dedicated Drivers, Daily Client Safety Check, and Emergency Blizzard Bags



Food Pantries - Emergency Food, Three Day Food Supply, Nutrition Education, Temporary Food Security, Information and Referral



Ask the Dietitian:

Carolyn Allen, MS, RD, CDN

Q: Are there any foods that can help my eyesight?

A: First, if you are having trouble seeing, please call your doctor and/or optometrist immediately to get them checked out. In your diet, there may be some foods that promote eye health. And it is not just carrots that can help, so move over orange goodness and make some room!

Go for the green! Dark leafy greens contain lutein, zeaxanthin, vitamin C and beta-

carotene. These help protect eyes from the sun. They may also reduce the risk of cataracts and macular degeneration. So get your green on and help yourself to dark leafy greens such as collards, spinach, turnip greens. Not a green fan? Try broccoli, peas, kiwi, red grapes, yellow squash, oranges, mangos, corn and honeydew melon which also contain these powerful nutrients.

Orange does not just mean carrots! While carrots have been the popular food choice to promote eye health, other orange veggies like sweet potatoes and buttermilk squash also contain beta carotene. Beta carotene converts into vitamin A in your body which helps fight

against macular degeneration, dry eyes, night blindness, and eye infections. Not fond of orange veggies? Milk, liver, and eggs also contain vitamin A.

I am seeing red! Bright red vegetables have a good source of vitamin C. Vitamin C is an antioxidant that can lower your risk of cataracts. Snack on strawberries, red bell peppers, or citrus fruit like oranges and cantaloupe to up your vitamin C intake.

Something smells fishy. Increasing your intake of omega-3s found in salmon, mackerel, sardines and anchovies may help decrease dry eyes. These fatty fish also contain vitamin D which can help fight macular degeneration. If fish isn't for you, walnuts, peanuts, flax, pumpkin and chia seeds have a good source of omega-3. Milk and fortified orange juice also have vitamin D.

If you are looking for other ideas to help with your eyes, try some green or black tea. Loaded with antioxidants, tea may help reduce the risk of macular degeneration and cataracts. Chocolate, berries and apples also contain antioxidants to help support eye health.

Sources: <http://www.eatright.org/resource/health/wellness/preventing-illness/5-top-foods-for-eye-health>

The Fight Against Inflammation

By: Carolyn Allen, MS, RD, CDN

Inflammation comes in all forms and may be linked to certain diseases. From arthritis, appendicitis, Crohn's, cardiovascular disease, Alzheimer's, psoriasis, diabetes, cancer and depression, inflammation plays a role. What can you do to help reduce your inflammation and possibly fight chronic disease?

There is research indicating that some foods can suppress inflammation. However, the amount of these foods which contribute to the reduction of inflammation is blurry. Be forewarned- there is NO miracle food cure for inflammation. The best advice would be to make these foods part of your daily intake so they become routine, and over time, you may see and feel positive results.

First, think food groups and colors - whole grain, fruits, vegetables, protein and dairy. The more colors you have on your plate, the more inflammation fighting properties like fiber, probiotics, and antioxidants you will get.

Whole grains have more fiber than their white counterparts. Fiber helps reduce inflammation markers, such as C-reactive protein. Look for whole grain or whole wheat bread, pasta, cereal, brown rice and others like oatmeal, quinoa, farro, and barley.

Fruits and vegetables contain different combinations, amounts and kinds of phytochemicals, antioxidants (Vitamins E & C) and polyphenols, all of which can help reduce inflammation. Include all colors to reap the most benefit. Examples of great sources are: tomatoes, dark green leafy veggies like kale, spinach and collards, beets, peppers, onions, strawberries, cherries, blueberries, raspberries and oranges.

Omega-3s found in fatty fish like salmon, mackerel, sardines, herring, halibut, oysters, trout and tuna, and nuts and seeds like walnuts, peanuts, flaxseed and pumpkin seeds have also been shown to reduce inflammation. Other nuts and seeds may also help reduce inflammation due to their fiber, vitamins, minerals, and antioxidants.

Yogurt contains probiotics which is important for gut health and inflammation. Look for live active cultures on the container.

Spices and other foods may also be of some benefit. Ginger, curry, turmeric, garlic, coffee, and olive oil may help reduce inflammation and can keep your food interesting and delicious.

In short, try to stay away from high saturated and trans fat, including fried food and fast food, processed food, refined carbohydrates (white breads, pasta, rice, etc.) and sweetened beverages, which have shown to increase inflammation and chronic disease.

Sources: <http://www.eatright.org/resource/health/wellness/preventing-illness/inflammation-and-diet>
<http://www.health.harvard.edu/staying-healthy/foods-that-fight-inflammation>
<http://www.webmd.com/food-recipes/anti-inflammatory-diet-road-to-good-health?page=1>

Managing Concerns About Falls



Have you turned down a chance to go out with family or friends because you were concerned about falling? Have you cut down on a favorite activity because you might fall? If so, *A Matter of Balance: Managing Concerns About Falls* is a program for you.

A Matter of Balance is a free 8-week class series designed to reduce the fear of falling and increase activity levels among older adults. Participants learn to set realistic goals to increase activity, change their environment to reduce fall risk factors, and learn simple exercises to increase strength and balance.

Cortland County Area Agency on Aging (AAA) and the Retired and Senior Volunteer Program (RSVP) will be offering *A Matter of Balance: Managing Concerns About Falls* at the Cortland Senior Center, September 7-October 26, every Wednesday from 1:00-3:00pm. Pre-registration for this eight-week class series is required by calling the Area Agency on Aging at 753-5060.

Voter Registration



The National Voter Registration Act is commonly referred to as the "Motor Voter" bill because it allows for new voter registration opportunities at all DMV offices when you apply for or renew your New York State Driver's License or ID card.

State residents also have the opportunity to register to vote at a wide variety of other NYS agencies. This component of the National Voter Registration Act is called the "Agency-Based Voter Registration Program", and it provides registration opportunities when applying for services or assistance at state agencies. The Cortland County Area Agency on Aging, located at 60 Central Ave., Room B4, Cortland, NY, is an Agency-Based Voter Registration Program.

The voter registration form should be used as a change of address form and is also used to

change from one party to another, or to enroll in a party for the first time.

Absentee Ballots can be used if you are absent from your county on Election Day, if you are unable to get to the polls due to a temporary or permanent illness or disability, or if you are the caregiver of an individual who is ill or physically disabled.

Mail-In Voter Registration applications and applications for Absentee Ballots can be obtained at any participating NYS Agency. Applications are also available at Cortland County Board of Elections located at 112 River Street, Cortland, NY or by calling 607-753-5032. Applications may also be obtained on-line at www.elections.ny.gov/VotingRegister.html.

For more information or assistance with any of the voter registration forms, please call the Area Agency on Aging at 607-753-5060.



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STAFF SPOTLIGHT



My name is Cyndy VanPatten Young, and I am an Aging Services Specialist for NY Connects. For years, I have admired the services offered by the Area Agency on Aging and am proud to say that I

am now a “member of its group”! I was born and raised in Cortland County and have spent most of my working life in local nursing facilities as a social worker. I enjoy working with elders, their families and other professionals who support and service elders in our community. Over the years one very distinct observation that can be made is that individuals are now living healthy and productive lives much longer than ever before. It is not uncommon to see seniors in their mid to late 90’s living very fulfilling active lives.

Many have not heard of NY Connects or how the program functions. It is a trusted program under the guidance of the Area Agency on Aging that gives clients and their families information and assistance about an array of available long term care services and supports within the Cortland and surrounding communities. Our call center is available to provide options counseling on a range of topics such as home care, cost savings programs, housing, health insurance information and discharge planning efforts. We are also able to provide in home assessments at no cost.

Because of the nature of our work, it is vitally important to be knowledgeable of other agencies/programs within the community so we may “connect” our clients to the most appropriate agency with expertise in their given area. To enhance education, we are active in facilitating a monthly “Lunch and Learn” held at CRMC and organize an annual Resource Fair. Both programs are designed to help educate the community on various health care services. You are welcome to join us.

I enjoy meeting with various groups to spread the word about NY Connects. Should you belong to an agency or service group and are interested in knowing more about us, please feel free to give me a call at 753-5060.

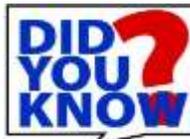


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...Medicare covers blood tests 100% to screen for diabetes if you are at risk for diabetes or are pre-diabetic. Medicare

beneficiaries are eligible for diabetes screening every 12 months if the beneficiary has: hypertension, dyslipidemia, prior blood test showing low glucose, obesity, or the beneficiary meets at least two of the following: you are overweight, you have a family history of diabetes, you have a history of diabetes during pregnancy or you are 65 years of age or older.

Cortland County Health Educators - Courtney McCallen and Melissa Potter

Staying healthy can be easier if you make small changes in your life. As you get older it becomes more important to take care of yourself. Follow these five things for a healthier you!

1.) Cancer Prevention - Complete your doctor recommended health and cancer screenings when they are due. Having regular cancer screening like a colonoscopy or mammogram can save your life and find cancer in its earliest stages when it is easiest to treat. If you are a woman 40-64 years old or a man 50-64 years old and have a high deductible insurance plan, call the Cancer Services Program to find out if we can help. We may be able to help cover costs associated with breast, cervical and colorectal cancer screenings that would be part of your deductible. For more information or to apply, please call (607) 758-5523.

2.) Be tobacco-free! There are resources to help people quit or prevent them from starting in the first place. Cigarette smoke contains thousands of hazardous chemicals that can cause disease and cancer. People who are exposed to secondhand smoke are also at risk for developing many of the same diseases and cancers. If you want to quit smoking, talk to your doctor or call the NYS Smokers Quit line 1-866-697-8487. There are resources, medications and support to help you quit smoking.

3.) Don't let the cooler temperatures stop you from keeping active! There are so many benefits of exercise, as it can improve your mental and physical health, as well as help make some new friends. Try a new fitness class, join a walking group, find a dancing class, go apple or pumpkin picking, or do some outside chores - all great active activities.

4.) Eat Smart! The fall season marks the return of some favorite foods: caramel apples, pumpkin desserts, and creamy soups. While these are welcome treats, don't overlook the healthier foods the season has to offer. Seasonal produce like apples, pumpkin, yams,

pears, and squash can be the cornerstone of healthy dishes that really pack a nutritional punch. Fall vegetables are packed with nutrients that can keep you healthy.

5.) Get your Flu Shot! - The flu shot can help you stay healthy during flu season. According to the CDC, the flu is a contagious respiratory illness caused by influenza viruses that infect the nose, throat, and lungs. It can cause mild to severe illness, and at times can lead to death. The best way to prevent the flu is by getting a flu vaccine each year.

Report a Lost Social Security Card

You don't have to report a lost Social Security card. In fact, reporting a lost or stolen card to Social Security won't prevent misuse of your Social Security number. You should contact Social Security at 1-800-772-1213; TTY 1-800-325-0778 if you believe some one is using your number.

There are several other actions you should take:

- Contact the Federal Trade Commission at 1-877-438-4338 or online www.ftc.gov/bcdp/edu/microsites/idtheft.
- File an online complaint with the Internet Crime Complaint Center at www.ic3.gov.
- Contact the IRS Identity Protection Specialized Unit by calling 1-800-908-4490.
- Monitor your credit report.

If you do not have computer access and need assistance with this process, contact the Area Agency on Aging at 607-753-5060

(The Social Security Standard June 2016)

To help defray the cost of printing and mailing, the Area Agency accepts paid advertisements for Senior News. Acceptance of ads does not constitute endorsement of any service, product or business.



The Dilemma of the Working Family Caregiver

Should I quit my job to take care of my elderly parents?

Can my boss force me to choose between my job and caregiving for my Dad?

How can I tell my Mom that she can't move in with us because I couldn't manage both my job and caregiving, and we can't make ends meet without my income?

If I quit my job so that I can care for my father at home, can I get financial assistance for the services I provide to him?

Unfortunately, I did not make these questions up. These are REAL questions coming from REAL people, posted on the internet in caregiver support forums in recent weeks. Those who are employed and are also family caregivers are increasing each year with no signs of leveling off or decreasing.

Our elderly family members are living longer, and workers are retiring later. Due to less prosperous economic times and a tough job market, many workers are fearful of losing their jobs. Gallup polls indicate that nearly 73% of family caregivers in America are employed either full time or part time, representing 15% of the workforce. AARP finds that 22% of workers 45-64 report being a family caregiver, typically caring for a parent. Family caregivers are often forced to make adjustments to their work schedules, such as taking time off, arriving late/leaving early, changing jobs, abandoning careers, or even leaving the workforce entirely.

Family caregivers frequently sacrifice their own financial well-being to provide care for a loved one. This has far reaching effects beyond the individuals and families themselves. A recent survey estimates that workers who care for elderly relatives cost U.S. businesses about \$34 billion annually due to absenteeism and reduced productivity. Reduced earnings for the caregiver mean less money to spend and put back into the economy. The financial impacts ripple through our entire economy, potentially felt by families, employers, government programs, social agencies, and more.

The need to balance work and family caregiving creates stress for employees and employers

alike. Unfortunately there are no easy answers, and no "one size fits all" solutions.

Tips for Working Family Caregivers:

- Talk to your employer: Look into flexible working hours, and take advantage of employer sponsored benefits available to family caregivers through your employer.
- Stay informed and up to date on current caregiving information and supports available online and in the community. (The Caregiver Resource Center here in our Area Agency on Aging is good place to start.)
- Ask for and accept help when it is offered to you from family and friends.
- Join a support group or an online support forum, or even consider a professional therapist.
- Take care of yourself by keeping on top of your own health and medical conditions, exercising, eating regular nutritious meals, and planning for occasional breaks from your caregiving responsibilities.

The issues created for those who are both working and caregiving are likely to become even more common as the number of Boomers and their aging parents continue to increase. Employers and employees in companies large and small must strive to find solutions that will benefit both the employer and the working family caregiver.

For help with caregiving issues, contact the Cortland County Area Agency on Aging, 60 Central Avenue, Cortland, NY 13045, 607-753-5060.

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Family Caregivers Support Group

Family Caregivers Support Group will meet at 12:30pm in the dining room of the Cortland County Office Building the fourth Thursday of each month. If you would like to come early and have lunch before the meeting, the Senior Center dining room is open for lunch 11:30am-12:30pm. There is a suggested donation of \$3.00 for those age 60 and over, \$6.00 for those under 60. Please call Carole Leach at 753-5060 if you plan to come to lunch.

Come join us and meet other people who are also coping with caregiving issues!

- The group is open to those who provide care and support for a loved one, friend or neighbor who is 60 or older.
- Walk-ins are welcome.
- For more information, call the Caregivers Resource Center at 753-5060.

Meeting Dates: September 22, 2016
October 25, 2016
*November 17, 2016
*December 15, 2016

(*These meetings are on the 3^d Thursday, because of holidays.)

HIICAP NEWS

Health Insurance Information, Counseling & Assistance Program

Fall Open Enrollment - Changing Medicare Health Coverage

Fall Open Enrollment is the time of year you can change your Medicare coverage. Listed below are a few things to keep in mind while you are deciding on your Medicare coverage.

1. Fall Open Enrollment occurs from October 15 to December 7. If you enroll in a plan during Fall Open Enrollment, your coverage starts January 1. In most cases, Fall Open Enrollment is the only time you can pick a new Medicare Advantage or Medicare Part D plan.

If you have Medicare Advantage Plan, you can also switch to Original Medicare.

2. Review your current Medicare health and drug coverage. If you are unsatisfied with your Original Medicare coverage, you can make changes to your coverage during Fall Open Enrollment. If you have a Medicare Advantage Plan or a stand-alone Part D plan, you should receive an *Annual Notice of Change (ANOC) and/or Evidence of Coverage (EOC)* from your plan. Review these notices for any changes in the plan's costs, benefits, and/or rules for the upcoming year. If you are dissatisfied with any upcoming changes, you can make changes to your coverage during Fall Open Enrollment.

Even if you are satisfied with your current Medicare coverage, look at other Medicare options that may better suit your individual needs in the upcoming year. For example, even if you are satisfied with your current Medicare Advantage or Part D plan, you should check to see if there is another plan that will offer you better health and/or drug coverage at a more affordable price.

3. If you are dissatisfied with your Medicare Advantage Plan, you can disenroll from that plan and join Original Medicare during the Medicare Advantage Disenrollment Period (MADP). The MADP is every year from January 1 to February 14.

4. Help is out there. The Cortland County Area Agency on Aging - Health Insurance Information, Counseling & Assistance Program (HIICAP) has New York State Certified HIICAP Counselors that are available for individual, unbiased counseling.

In mid-September call or stop in to the Area Agency on Aging to get your Open Enrollment paperwork. This paperwork helps counselors do preliminary work in preparation for your appointment. Once the form is completed, obtain a printout from your pharmacy of the last six months of prescriptions. The print out and the form can be mailed or dropped off to the Agency. Beneficiaries then will be contacted to schedule their individual appointment.

For more information on Medicare's Annual Enrollment period, please contact the Area Agency on Aging at 607 753-5060.

Home Energy Assistance Program (HEAP)

As summer draws to an end, it is time to begin preparing for winter. One of the biggest concerns of winter is higher heating bills. The Home Energy Assistance Program (HEAP) is a federally funded program that may assist you with a one-time payment sent directly to your heating company to help supplement your heating expenses. The 2016-17 HEAP season will open in November. HEAP benefits through the Area Agency on Aging are available to anyone 60 and over who meet the income requirements. Both homeowners and renters may be eligible. As of press time, the monthly income guidelines and official opening date for the 2016-17 HEAP season have not yet been released.

If you received a HEAP benefit for the 2015-16 season, you should be receiving a HEAP application by mail for the upcoming season in September. Please complete the application and return it to the Area Agency on Aging, 60 Central Ave., Cortland, NY 13045. If you do not receive an application by mail, you may still apply when the HEAP season officially opens. Seniors who have an active Food Stamp (SNAP) case should receive an automatic credit for HEAP authorized to their heating vendor. Food Stamp recipients may contact the DSS HEAP Department after the HEAP season opens if they have questions.

Please watch for more HEAP information in the next newsletter. Contact the Area Agency on Aging at 607 753-5060 if you have any questions.

Senior Pets for Seniors

Pets are great companions for older adults. They help reduce depression and loneliness and offer love and affection. As we move into our fifties and sixties and beyond, we often have the opportunity to take an older pet into our home. Animal rescue organizations usually have many older pets. Far too often, senior dogs and cats are overlooked at shelters as families look for a pet that they can raise and have for a long time. Because of this, some

shelters will sometimes reduce adoption fees for senior pets.

Consider the advantages: older pets are usually much calmer than kittens or puppies, not to mention that they are generally house trained. Older dogs often understand basic commands like sit and stay, so you will save a lot of time and energy that you would normally spend on training. Instead, you can skip to the fun things like playing fetch and going for walks.

Older pets often lack the sometimes bad habits of youngsters - they often do not scratch the furniture, nip, or bark as much. Since they already have their adult teeth, they are less likely to chew your favorite things. Older pets have already gone through the "need to run all the time" stage. They usually have a more relaxed outlook and established character, so you will have a better idea of how they will fit with your lifestyle. The older pet's personality is more developed, so it is easier to judge your compatibility. Because they are already full grown, you won't be surprised by size, coat or color.

Pets lose their homes for a variety of reasons, like their former family moving, losing a job or developing allergies. Some pets lose their owner to a nursing home placement. Displaced older pets often remain in shelters longer, and when they are adopted will quickly form bonds with their new families. They will be delighted to have a loving human again, and they will cuddle, purr, or wag their gratitude.

According to their website - cortlandspca.org - the Cortland Community SPCA will reduce their adoption fees by 50% for anyone age 65 years or older who adopts a pet seven years of age or older. Check with other shelters for their fees. Opening your home to an older animal is a win for both you and your new pet.



WHEN IT'S TIME TO TURN IN THE CAR KEYS

Many older adults are perfectly capable of driving safely regardless of age while others have lost their ability to drive safely. Some older adults, who have lost their ability to drive safely, remain behind the wheel despite the worry they cause caregivers, loved ones, and friends as well as the danger in which they put pedestrians and others.



Taking the keys away from a person you care for (or even coming to the conclusion for yourself that you should not be driving) is not an easy thing to do. This can be a traumatic experience leaving one feeling like all of their independence has been relinquished. One feels that they have lost the ability to come and go as they please and have lost their ability to go shopping independently, visit relatives and friends, go to church, etc. For many, losing the privilege of driving can lead to depression or further declining of health and physical impairments.

There are many signs to watch for that can indicate that one's driving ability has become impaired, and it is no longer safe for them to drive. Some of these indicators are "dents and scrapes on the car, mailbox, or garage door etc.; drifting into other lanes; making sudden lane changes; ignoring or missing stop signs and traffic signals; confusion in traffic; braking or stopping abruptly; increased nervousness while driving; driving significantly slower than the posted speed or speed of other vehicles; difficulty reacting quickly; getting lost or disoriented easily; increased close calls or near misses; difficulty seeing pedestrians, objects and other vehicles; etc." (www.agingcare.com "20 Warning Signs that an Elder is an Unsafe Driver").

Some of the changes that naturally occur in the aging process and contribute to diminished driving ability (from www.parentgiving.com) include declining vision, hearing loss, limited mobility and decreased flexibility, chronic conditions, medications, and dementia.

Taking a driver safety course can help to refresh safe driving skills for some whose driving ability is declining, while others simply should not be driving at all.

Taking the keys from someone you care for is not easy and should be done in a loving and respectful manner, rather than a confrontational or demeaning way. When you must take the keys away, show empathy and try to imagine how you would feel if you were in those shoes. You may want to enlist the help of siblings or other family and friends to sit and have a candid (but not confrontational) talk with your loved one. The person's physician and Department of Motor Vehicles may also be able to assist in convincing someone who is no longer able to drive safely, that is time to give up the keys.

When you need to take the keys away, provide alternatives to assure the individual that they will still be able to come and go and feel independent. Alternatives may be family or friends who can provide transportation on a regular basis, volunteers, public transportation, or call the Cortland County Area Agency on Aging at 607-753-5060 for information on alternative transportation.

Resources for this article: www.agingcare.com "20 Warning Signs that an Elder is an Unsafe Driver" & www.parentgiving.com "Taking the Car Keys Away from Elderly Parents".



The Cortland County Area Agency on Aging is a member of the National Association of Area Agencies on Aging and is supported by the NYS Office for the Aging, the Cortland County Legislature, and donations from individuals and organizations.



Possible Warning Signs for Financial Abuse

Have you noticed a lot of junk mail pouring into your elderly parent's house? Are you caretaking for your uncle who just met a "friend" online? Are you the Power of Attorney for your elderly father who has been writing large amounts of checks for cash? Being the loved one or the caretaker of a senior makes it important to be on the lookout for warning signs of financial abuse. Of course, no single sign is irrefutable proof, but staying aware will help you avoid or limit the fallout of the financial abuse in the future. Below are possible warning signs of financial abuse:

- Unusual or large withdrawals or transfers from bank accounts, or large credit card charges that the older person can't explain.
- Checks that are missing or include suspicious signatures.
- An individual who suddenly forms a close relationship with the older person, getting easy access to his or her home, money, and other property.
- Changes in account beneficiaries or authorized signers.
- A large number of unpaid bills.
- Missing property.
- Entry forms and prizes from contests, and payments made for "free" vacations or other merchandise.
- Untreated physical or mental health problems, including a dramatic change in mood or disposition, or other evidence of substandard care.
- Sudden social isolation.

If you suspect financial abuse of an elderly person, you can contact Cortland County Department of Social Services at (607)753-5265, local law enforcement, or the senior's financial institution. If you would like further information on financial abuse, please call The Area Agency on Aging at (607) 753-5060.

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211cortland.org

DRIVER SAFETY

You must register in advance through the Cortland County Health Dept. at 758-5509



Month	M	T	W	Th	F	Time	Location	Instructor	Special Instructions
Sept.	13	14				1:00-4:00pm	Homer Senior Center Homer Town Hall, 31 N. Main St., Homer	John Hartman	Lunch avail. at Sr. Ctr w/reservations
Sept					23	9:00am-4:00pm	Cortland Community Center Former Train Station, 90 Central Ave., Cortland	Richard Stock	Bring lunch, 1 hour break

Open to Drivers of any age, but geared for senior drivers.
Approved by NYS DMV for points and insurance reduction.

Class Fee is \$20 for AARP Members and \$25 for Non-members



Newsletter Attempting to Go Green!

Alternate Means of Receiving Senior News

In an effort to Go Green, the Senior News offers alternate ways of receiving the newsletter.

Sign up to receive the newsletter delivered electronically by email. Simply email us at cctaaa@cortland-co.org. Be sure to provide your name, email address, and current mailing address, so we can remove your name from our postal delivery mailing list.

Don't have email? You can still help our newsletter Go Green by picking up a copy at your local Senior Center or the Area Agency on Aging office located at 60 Central Ave., Room B4, Cortland. If you are willing to do that, please give your current mailing address to the secretary or center manager, so we can delete you from the postal delivery mailing list.

The Area Agency on Aging is able to assist individuals and caregivers with limited English proficiency. Telephonic interpretation is available. Call 753-5060.

CORTLAND HOUSING AUTHORITY

The Cortland Housing Authority has 380 high quality apartments available in its senior/disabled and family developments throughout Cortland County. A single person could earn up to \$34,850; and a family of five up to \$53,750 and still qualify to live in one of our apartments.



We have senior/disabled **efficiency** and **one bedroom** apartments located in the City of Cortland. We also have **one bedroom** senior/disabled units in Homer, McGraw, Marathon, Truxton and Cincinnatus.

Our large family apartments (**3, 4 and 5 bedrooms**) are located in the City of Cortland. We also have **two and three bedroom** family apartments scattered throughout the county in Homer, Truxton, McGraw, Cincinnatus and the City of Cortland.

Call 607-753-1771 today for an application. 



is a one-stop shop for transportation

Have you considered taking the bus to see your friends, visit the senior centers, shop, or just be **adventurous**? Would you like someone to assist you? Ask us about our **Bus Buddy** program!

Please call (607) 756-4198 for more information or visit: way2gocortland.org

Inscripción abierta de otoño- Cambio de cobertura de salud de Medicare

Inscripción abierta de otoño es la época del año que usted puede cambiar su cobertura de Medicare. A continuación están algunas cosas a tener en cuenta mientras que usted está decidiendo sobre su cobertura de Medicare.

1. inscripción abierta de caída se produce desde el 15 de octubre al 7 de diciembre. Si se inscribe en un plan durante la inscripción abierta caída, su cobertura comienza el 1 de enero. En la mayoría de los casos, inscripción abierta de caída es la única vez que usted puede escoger a un nuevo plan de Medicare Advantage o parte D de Medicare. Si tienes Plan de Medicare Advantage, también se puede cambiar a Medicare Original.

2. revisar su cobertura de salud y medicamentos de Medicare actual. Si no está satisfecho con la cobertura de Medicare Original, usted puede realizar cambios en su cobertura durante la inscripción abierta de caída. Si tienes un Plan de Medicare Advantage o un plan parte D independiente, usted debe recibir un *Aviso Anual de cambio (ACNO) o evidencia de cobertura (EOC)* de su plan. Revisar estos avisos de cualquier cambio en los costos, beneficios y reglas del plan para el próximo año. Si usted no está satisfecho con los próximos cambios, usted puede realizar cambios en su cobertura durante la inscripción abierta de caída.

Incluso si usted está satisfecho con su actual cobertura de Medicare, buscar otras opciones de Medicare que mejor pueden satisfacer sus necesidades individuales en el próximo año. Por ejemplo, incluso si usted está satisfecho con su plan actual de Medicare Advantage o parte D, usted debe comprobar para ver si hay otro plan que te ofrece la mejor cobertura de salud o medicamento a un precio más asequible.

3. Si no está satisfecho con su Plan de Medicare Advantage, usted puede desafiliarse de ese plan y Unete a Medicare Original durante el período de desafiliación de ventaja Medicare (MADP). [MADP](#) es cada año entre el 1 de enero y el 14 de febrero.

4. ayuda por ahí es. La Agencia de área de Condado de Cortland en envejecimiento-seguro de salud información, asesoramiento y asistencia programa (HIICAP) tiene Nueva York estado HIICAP consejeros certificados que están disponibles para el asesoramiento individual, imparcial.

A mediados de septiembre llamar o dejar en la agencia del área sobre el envejecimiento para obtener sus documentos de inscripción abierta. Esta documentación consiste en un formulario para ser completado por los beneficiarios de la información personal básica. Una vez completado el formulario, obtener una copia impresa de su farmacia de los últimos seis meses de las recetas. La impresión hacia fuera y el formulario puede ser enviado por correo o dejado a la Agencia. Beneficiarios luego serán contactados para programar su cita individual.

Para más información sobre el período de inscripción anual de Medicare, por favor póngase en contacto con la Agencia de área sobre el envejecimiento en el 607 753-5060

Suicide Prevention Walk and Resource Fair

Thursday, September 15
County Office Building Gymnasium
4:00-6:00pm
(The Walk begins and ends at the gym)

Every 40 seconds someone in the world dies by suicide.

Every 41 seconds someone is left to make sense of it.

Got Rent?



The Cortland Housing Authority has a rental assistance program that may be able to help you!

The Section 8 Housing Program helps qualified people meet their monthly rent bills by paying a portion of their rent directly to their landlord.

Interested persons may pick up applications at the Housing Authority offices located at 42 Church Street or 51 Port Watson Street Monday thru Friday from 8:30am to 4:30pm or call 607-753-9364 or 607-753-1771 to request to have an application sent by mail.

Cortland County
Area Agency on Aging
60 Central Avenue
Cortland, NY 13045

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CHANGING YOUR ADDRESS? PLEASE LET US KNOW.

Whether it is temporary or permanent, the Area Agency on Aging appreciates knowing your new address. This will avoid the expense of mail returned to us by the post office (we are charged approximately \$1.25 for each undeliverable newsletter) and help us to keep our mailing list up to date.

If your change of address is temporary, or you do not have second-class mail forwarded, please let us know. We'll send your newsletter to your temporary address until you notify us of your return.

To notify us of your change of address, call the Area Agency on Aging at (607)753-5060; write us at 60 Central Avenue, Cortland, NY 13045; or use the convenient form below. We appreciate your help.

CHANGE OF ADDRESS

Name _____

Current Address _____

New Address _____

Effective from (Date) _____

If temporary, to (Date) _____

Mail to: Area Agency on Aging

60 Central Ave

Cortland, NY 13045

Please remove my name from the
mailing list