

THE SENIOR STARTER

DECEMBER 2021



THE PLACE TO START FOR SERVICES
BY THE
TOWN OF COLONIE
SENIOR RESOURCES DEPARTMENT

Greetings!

As I reflect on this past Medicare Annual Election Period I am dismayed by the amount of tv ads, mailers and telephone calls that were targeted at our Medicare beneficiaries. The ads tout \$0 premium plans, Medicare premium givebacks and use tv personalities to present these Medicare health insurance plans. As for the generic mailers, they do not typically include the name of the company and will appear urgent in nature. Medicare is a difficult topic to understand and the confusion these ads have placed on our seniors is totally understandable.

Our Senior Resources Department has certified NYS Health Insurance counselors that provide free, unbiased Medicare health insurance assistance. I know that December 7th marks the end of the Annual Election Period but keep in mind, if you are enrolled in a Medicare Advantage Plan, January 1st through March 31st is the Medicare Open Enrollment Period. During this timeframe, Medicare Advantage enrollees can switch to another Medicare Advantage plan or back to Original Medicare. We are here to help you navigate through the myriad of Medicare information and are happy to assist you!

Stay well and safe!

Sincerely,
Angelina

Angelina J. Searles
Director

From all of us at Senior Resources, we would like to wish you a Happy Holiday Season! Best Wishes for a Healthy & Happy New Year!

Angelina

Carrie

Katie

Kelly

Racheal



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Newsletter Editor
Carrie Blanchard

Employee Recipe Corner

courtesy of Kelly O'Sullivan

Saltine Toffee Cookies

(otherwise known as Christmas Crack)

Ingredients

4oz saltine crackers (1 sleeve)
1 cup butter (2 sticks)
1 cup dark brown sugar
2 cups semisweet chocolate chips
3/4 cup chopped walnuts or pecans or
M&M's



Directions

Step 1

Preheat oven to 400 degrees F.

Step 2

Line cookie sheet with saltine crackers in single layer.

Step 3

In a saucepan combine the sugar and butter. Bring to a boil and boil for 3 minutes. Immediately pour over saltines and spread to cover crackers completely.

Step 4

Bake at 400 degrees for 5-6 minutes. Remove from oven and sprinkle chocolate chips over the top. Let sit for 5 minutes. Spread melted chocolate and top with chopped nuts. Cool completely and break into pieces.

**JOIN OUR EMAIL LIST BY
EMAILING CARRIE AT
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40 Department of the U.S. Individual For the year Jan. 1- Your first name

Legal Aid Society
NORTHEASTERN NEW YORK

VIRTUAL TOWN HALL

Thursday, December 9, 2021 • 2:00 to 3:00 pm
Tax Help

Members of the public can call in to listen to the Town Hall by phone or attend via the *LASNNY* Facebook page or Zoom. There is no cost to attend and pre-registration is not required.

Staff attorneys from the Clinic will answer questions about income tax issues such as stimulus payments, the new Child Tax Credit, notices from the IRS, and what you can do if you have a tax bill you cannot afford to pay. Representatives from the Volunteer Income Tax Assistance Program (VITA) and will also join the Town Hall. Speakers will discuss how taxpayers can get free assistance with income tax issues including free tax preparation and e-filing services.

Attendees are invited to submit their questions about income tax issues. Questions can be left in a message at 518-462-6765 ext. 416 or emailed to townhall@lasnny.org before the Town Hall.

To join by phone, please call (646) 876-9923
Webinar ID: 865 7405 6065

To attend by Zoom, go to www.bit.ly/LASNNYtax-dec2021.

To attend by Facebook Live, go to
www.facebook.com/LASNNY



Social Security Scams Alert



If you receive a call, text, or email that...

- Threatens to suspend your Social Security number
- Warns of arrest of legal action
- Demands or requests immediate payment
- Requires payment by gift card, prepaid debit card, internet currency, or by mailing cash
- Pressures you for personal information
- Requests secrecy
- Threatens to seize your bank account
- Promises to increase your Social Security benefit

...it's a SCAM!

Protect yourself from these scams by:

- Stay calm and don't provide any personal information.
- Hang up or ignore it.
- Report SS related scams to the SSA Office of the Inspector General (OIG)
- Get up-to-date information on current scams
- Spread the word and share your knowledge

If you need to report a scam, you can report it here:

https://oig.ssa.gov/?utm_campaign=oig-scam-22&utm_content=oig-hompage-button&utm_medium=email&utm_source=govdelivery



1097 Loudon Road Cohoes, NY 12047
(518) 783-1210

We're now offering same-day home delivery for your prescriptions. It's easy, safe and convenient!

- **FREE** same day delivery right to your home, Monday-Saturday.
- Deliveries made within 10-mile radius of Cohoes, NY.
- Prescriptions available at Caring Wellness discounted prices.
- Prescription copay savings **Talk to a member of the pharmacy team about copay options*
- 90-day supply of medication, or the max your plan allows.
- Automatic prescription refills
- Reduced risk of running out or missing a dose.

It's as simple as visiting our website link (<https://www.caringwellnesspharmacy.com/transfer>) and providing some basic information to get started.

****Individuals are responsible to inquire about Part D plan participation with this pharmacy. ****



Albany Guardian Society Classes

Tuesday, December 7 • 9:30-10:30am

Reflux Preventing Tips

Tuesday, December 7 • 1:30-3pm

Voice Assistance: What is Alexa, Siri, Google home?
What can they do for you?

Thursday, December 9 • 9:30-10:30am

Better Bones and Balance

Registration is required! Visit here to register:

<https://albanyguardiansociety.org/events/>



ALBANY GUARDIAN SOCIETY®

How to Shop Safely Online: A Guide for Seniors

While anyone who participates in any online activities may be exposed to potential scams, seniors continue to be especially vulnerable.

Online Identity Theft Targets Seniors by:

- Tech Scams
- Business Imposter Scams
- Government Imposter Scams

Warning Signs of Online Identity Theft:

- Unexplained financial activity
- Calls from debt collectors
- A store refuses to take your check
- There are unexplained collections on your credit report
- Your health claim is denied

Tips to shop online safely:

- Stick with familiar websites
- Avoid oversharing
- Get creative with passwords
- Use known networks
- Carefully shop online in public

What to do if your Identity has been stolen:

- Call each company where the fraud took place and speak with their fraud dept.
- Place a fraud alert on each of the 3 credit bureau's reports. They are free and last for 1 year.
- Report it to the FTC (Federal Trade Commission)

For more tips and information on how to protect yourself from identity theft, please visit this website:
[How to Shop Safely Online: A Guide for Seniors – Reviews.com](https://www.reviews.com)

Senior Clubs of Colonie Updates

Wishing all members of the senior clubs a Happy & Healthy Holiday season! Looking forward to 2022 and what the new year will bring! Trip sheets will start in January so make sure to attend your club's monthly business meeting to get your copy and stay current on upcoming trips from all clubs. If anyone should have any questions or concerns, please feel free to reach out to me as I will be happy to assist you!

Thank you!

Carrie Blanchard * 518-459-3977 * blanchardc@colonie.org

Surviving Family During the Holidays

Ahh, the holidays: That wonderful time of year when families are brought together in the spirit of joy and grateful celebration. When generations can bond over lovingly prepared food and participate in traditions that hark back to the times when things were simpler.

Sometimes, though, the reality is that we don't live in a Hallmark movie. We don't all have matching pajamas (despite what Facebook tells you), and we can't always participate in a family gathering without some kind of conflict. So here are a few ways to make the holidays a little more *It's A Wonderful Life* and a little less *National Lampoon's Christmas Vacation*.

Ask for support - Asking for support is key. Make an alliance. Delegate responsibilities. Reach out to someone who you can trust and ask for what you need, whether it's moral support in an emotionally fraught environment or simply assistance in the kitchen.

Take Care of Your Own Needs - For example, if you know you need your daily jog or else you turn into the Grinch, make it clear that you need time to accomplish your goals. Carve out a time that won't interfere with family plans and then when you can enjoy some exercise announce your intentions, and then *go*. Everyone will be happier for it.

Set Realistic Expectations - If you have a family member who always over-indulges and inevitably creates drama by the night's end, don't somehow think things will be different this year. Approach the gathering braced with your knowledge of past experiences so that you aren't disappointed when it happens...again.

Plan Ahead for Family Holidays - Having a plan can prevent all kinds of fiascos, even if your family isn't that hard to be around. Make sure you have ideas for occupying the time that you are all together because nothing breeds conflict better than boredom. That said, make sure you're not too committed to those plans. Sometimes people don't feel like having an agenda, and that's okay. Be prepared to be flexible.

Limit Together-Time - Depending on the level of your family's dysfunctionality, maybe the best idea is to limit the time you all spend together. If you're visiting for a few days or more, make plans for activities or events where you're not necessarily interacting: take the kids somewhere. It's important to take a break from each other no matter how much love you share because too much together time can be dangerous.

Find Happiness in Helping Others

The priceless gift we give to each other are not the ones wrapped in fancy paper,
but the gifts we give when we give of ourselves.

It is the love that we share.

It is the comfort we lend in times of need.

It is the moment we spend together helping each other follow our dreams.

The most priceless gifts we can give are the understanding and caring that come from the heart.

And each and every one of us has these gifts to offer...

through the gift of ourselves.



- Ben Daniels

