

THE SENIOR STARTER

AUGUST 2023



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

Greetings!

Our Town funded Six Club Picnic, held on August 2nd at Shaker Road Fire House #2, Loudonville was a wonderful success! The event was attended by 155 club members, provided an opportunity for our seniors to gather together to socialize, play games, enjoy great food and win prizes. Many thanks to the Six club Picnic Committee volunteers and Senior Resources Specialist II Carrie Blanchard. Their time, dedication and attention to detail provided a memory making picnic. We greatly appreciate all their efforts and are looking forward to the next Six Club Picnic in 2024!

Since most people I talk to are amazed at how quickly August arrived I decided to put the question before Google, to determine why time seems to be speeding up.

It's not our imagination, there's scientific theory available to explain this phenomenon. Glenn Stok's article, "Eight Credible Reasons Why Time Goes Faster as We Age", provides us with some interesting explanations on this topic. You can access the article by clicking on the following link:
<https://owlcation.com/humanities/time-glitches>.

With less humidity and cooler nights upon us, I hope you get an opportunity to enjoy a cultural event, a concert, an activity at the library or some time in nature. The last weeks of summer are upon us and my hope is you're able find some way to enjoy the season and make some lasting memories.

Happy Summer!

Sincerely,
Angelina
Angelina J. Searles
Director



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Newsletter Editor
Carrie Blanchard

FREE Online Caregiver Support

The NYS Office for the Aging (*NYSOFA*) and AgingNY have partnered with Trualta to offer their web-based caregiver education and support platform at no cost to any unpaid caregiver in New York State. Funding for this initiative is supported in the Fiscal Year 2023 state budget through NYSOFA programs to address social isolation and expand caregiver supports.

Once registered, caregivers can select personalized training and track their progress on these topics: self-care, stroke recovery, dementia care, medication management, and more. Users can log-in from any computer, tablet, or smartphone.

New Yorkers can access the service at <https://newyork-caregivers.com>



Live Online Learning - FREE

The New York State Department for the Aging has partnered with the Association on Aging in New York and GetSetUp to provide hundreds of live online classes to keep you mentally, physically and socially active. Classes are interactive, easy to join, offered day and night and free for our community. Topics of interest include: cooking, fitness & wellness, technology, travel and art. Visit our website to sign up or get more information!

<https://www.getsetup.io/partner/NYSTATE>



StateWide's Medicare Corner

Caution Against Diabetic Supplies Scams

In August of 2022, Congress passed the Inflation Reduction Act (IRA), which included Medicare Part D drug reforms & changes for beneficiaries. Some of the IRA changes took effect in Jan. 2023, with the introduction of capped insulin costs at \$35/month through a Part D drug plan, eliminating the need for deductibles. As of July 1, 2023, the same benefits became available through Medicare Part B. These new out-of-pocket limits offer greater protection from overwhelming expenses for older adults on fixed incomes. **BEWARE:** Alongside these positive changes, SMP has been receiving reports of unsolicited diabetic monitoring devices being mailed to individuals. While DME companies play a crucial role in supplying necessary healthcare equipment like wheelchairs, catheters, and glucose monitors, fraudulent companies across the country are taking advantage of Medicare beneficiaries. These scammers charge for equipment without demonstrating the medical necessity, potentially defrauding individuals in need.

Review your Medicare Summary Notice and be sure:

- Your Medicare number is not billed for diabetic supply charges you don't need.
- The providers listed on your MSN are doctors you've seen before.
- Your doctor has assessed your condition and orders the equipment or supplies for you.

The NYS SMP program educates Medicare beneficiaries on how to protect themselves from fraud and abuse and is the go-to resource when people suspect they've been victim to a scam. **For more information, call the NYS SMP Helpline at 800-333-4374.** Our certified counselors can assist with Medicare questions, appeals and billing issues, Medicare Fraud, and Patient's Rights.

**JOIN OUR EMAIL LIST BY
EMAILING CARRIE AT
BLANCHARDC@COLONIE.ORG**



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Fight Financial Fraud

Here are some steps you can take to protect yourself and your loved ones from becoming a victim:

Add a Trusted Contact Person to Investment Accounts: Establishing a trusted contact person is an important first step because it can help your financial institution move quickly and effectively when they suspect financial exploitation. This person has *no* authority over your accounts, but is someone your financial institution can contact to discuss issues such as the status of your mental or physical well-being; activity on your accounts that might indicate possible financial exploitation or other limited circumstances as permitted by law. You can learn more about trusted contacts at <https://www.finra.org/investors/investing/investment-accounts/brokerage-accounts#trusted-contacts>.

Shut Down Telemarketers: Signing up for the National Do Not Call (DNC) Registry at <https://www.donotcall.gov/> can help reduce unwanted telemarketers from contacting you on your home or mobile phone. The DNC Registry is managed by the Federal Trade Commission (FTC). There is no cost for this service.

Block Spammers: The DNC registry is effective in blocking marketers, but doesn't stop spammers & fraudsters. Approach *all* calls, text messages and emails from unknown senders with extreme caution and don't answer or respond. Learn to block these calls and emails in the future and delete them immediately <https://consumer.ftc.gov/unwanted-calls-emails-and-texts/unwanted-emails-texts-and-mail>

Protect Your Credit: If you're concerned about identity theft, reported data breaches or someone gaining access to your credit report without your permission, you or your POA can freeze your credit report with the three major credit rating agencies (Equifax, Experian, TransUnion) for free. You can also place a fraud alert on your credit report, which can stop someone from opening new credit accounts in your name, but not prevent the misuse of your existing accounts. You still need to monitor all bank, credit card and insurance statements for fraudulent transactions. A credit fraud alert allows creditors to get a copy of your credit report as long as they can verify your identity.

Trust but Verify: It can be difficult to judge whether a request for information or financial help is legitimate regardless if it's from a business, app, charity or a family member/friend. Do take all the time you need to identify the parties you're dealing with and the reasons they are requesting your personal information, financial access or financial help. Don't hesitate to get a second opinion from a trusted friend, family member or professional.

Being a victim of financial fraud or exploitation can be financially and emotionally devastating. The stakes and risks increase as we age, so always be on the lookout for red flags. The good news is that we can all take steps to protect ourselves and our loved ones. Being vigilant and working with a team of trusted advisors, family members and friends can help establish meaningful safeguards. Financial literacy empowers adults of all ages with the information and skills we all need to make better financial decisions.

For more information or tips please visit <https://www.schwab.com/learn/story/fighting-financial-fraud-elder-abuse>

N95 Face Masks Available

Albany County provided our office with disposable N95 particulate respirator masks. TOC residents feel free to stop by our office during regular business hours:
M-F, 8:30am – 4:30pm.

Caregiver & Wellness Fair

The Senior Resources Department will be hosting a Caregiver & Wellness Fair on
Friday, September 22nd from 1-3:30 pm
The Crossings Park,
580 Albany-Shaker Road, Loudonville 12211

There will be a variety of vendors participating to provide you with valuable information about their services. This event is free and open to the public.
Refreshments will be provided!

We look forward to seeing you there!

Colonie Library Classes & Events

Tuesday, August 8 • 9:30-10:15am
Tuesday Walking Club @ The Crossings

Monday, August 14 • 2-4pm
iPad Clinic

Wednesday, August 16 • 6:30-7:30pm
Broadway Favorites Singalong

Saturday, August 19 • 11am-12pm
Sahaja Meditation

Tuesday, August 22 • 6-7:30pm
Stay and Stitch

Thursday, August 24 • 10am-12pm
NY StateWide Senior Action Council

Saturday, August 26 • 10-11:30am
Memoir & Essay Writing Group

Registration is required!
Visit here to register:

<https://www.colonielibrary.org/events/>



Senior Clubs of Colonie

Christ Our Light Seniors

Pres. Sal D'Amore, 518-458-1648

Business Meeting: First Monday @ 12:30pm

Colonie Senior Citizens Club

Pres. Kathy Ingalls, 518-482-5049

Business Meeting: First Wednesday @ 10am

Lisha Kill Seniors Citizens Club

Pres. Shirley Hamm, 518-869-3020

Business Meeting: Second Tuesday @ 9:30am

Menands Senior Citizens Club

Pres. Diane Leonard, 518-465-3771

Business Meeting: Fourth Thursday @ 10:30am

Towers of Colonie Silver Streakers

Pres. Ralph Della Rocca, 518-542-1807

Business Meeting: First Monday @ 1pm

Thunder Road Seniors

Pres. Edward Johnson, 518-554-8588

Business Meeting: First Tuesday @ 10am



TOWN OF COLONIE

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Peter G. Crummey
Town Supervisor

Supervisor Crummey's Colonie Connection

As summer continues to brighten our month of August, we get to enjoy the days of warm weather before fall. In August, there are many important events for us to enjoy. On August 21st, our Country will observe National Senior Citizens Day. In addition, our Town will host the first annual Colonie Summer Celebration on August 26th beginning at 5:00pm at the Town Pool located off Schermerhorn Road. Colonie Summer Celebration will feature fireworks and music that will bring an evening of fun for Colonie!

I would like to congratulate our *Celebrate a Senior* Honoree Joyce Campagna. From a young age, Joyce's parents instilled values of a good work ethic and thinking of others. Joyce passed these values down to her children and is proud of all that they do. Joyce's personal accomplishments include taking part in a ceramics class for 8 years and advancing to level 3 mastership in Reiki, a Japanese form of energy healing. In her free time, Joyce enjoys gardening and talking with family and friends. Joyce reminds us to put others ahead of ourselves and to enjoy everything life has to offer.

Don't forget to submit nominations, including a photograph, to blanchardc@colonie.org for our next Town of Colonie *Celebrate a Senior* segment.

As always, I am here if you have any questions, please don't hesitate to call my office.



National Senior Citizens Day



Celebrate a Senior Spotlight

Our Senior Spotlight shines along with the summer sun on Joyce Campagna. Joyce was born and raised by her loving parents in West Albany along with her three sisters and one brother. Joyce gives credit and thanks to her parents to this day for stressing the importance of thinking of others and instilling strong work ethics.

Joyce's children, Stephanie (Bill) and Charles (Pina) were raised in Colonie and learned at an early age that there is nothing wrong with working hard, as hard work is good for your soul. She reminded them that there is success in pushing yourself beyond 100% and is proud of their accomplishments to this date. Joyce is a proud grandmother of three: Isabella, Carmello and Ava.

Joyce has excelled in her areas of interest by practicing what she taught. Joyce took part in a ceramics class at the Beltrone for eight years. She made many advanced, glazed pieces and shared them with loved ones. It was there that she met Angelina Searles and became familiar with the Senior Resources Department.

In 2006, Joyce advanced to Level 3 Mastership in Reiki, a Japanese form of energy healing. Joyce worked many hours along with her trusted Reiki Master in training and attunement in order to help others. A Reiki session stimulates the body's natural healing abilities and it is complimentary to medical treatment. The attunement process Joyce accomplished allows her to transmit healing energy to others.

Joyce finds a sense of peace and tranquility in gardening. She grows various plants for beauty, food and herbal treatments and they thrive with her nurturing attention.

Joyce has flourished in her life by remembering the importance of working hard, being kind to others and being kind to ourselves. She was her mother's caregiver for close to ten years; her mother survived to the age of 98. She continues to share stories with her family and friends in loving memory of those who have since left the earth. Joyce reminds us that we need to be in touch with what is outside of our own selves. We need to recognize when others are in pain and give people space. She recommends gardening to aid in anxiety because it involves focusing on something other than yourself and the more that we can contribute to others, the less we need to worry. It is an act that does not go unrewarded!





simply healthy

from your Hannaford Dietitian

Added sugar is not so sweet.

Some sugars are naturally found in fruit, vegetables, milk and grains. Other sugars – the kind added to food, drinks and condiments during processing – may increase the risk for heart disease. Eating a lot of added sugar is one probable cause of the obesity epidemic in the U.S. It's also linked to increased risks for high blood pressure, high cholesterol, diabetes, and inflammation in the body.

A typical 12-ounce can of regular soda has 130 calories and 8 teaspoons of sugar. Added sugar also sneaks into seemingly “better for you” beverages, such as sports drinks, fruit drinks and flavored milk.

The American Heart Association recommends limiting added sugar to **no more than 100 calories a day (6 teaspoons) for most women and no more than 150 calories a day (9 teaspoons) for most men.**

Added Sugar Sources: Sugar-sweetened beverages are the biggest source of added sugar in the American diet. Other sources are baked items (like cakes, muffins, cookies and pies), ice cream and candy.

Find It: Read food labels. Syrup, molasses, cane juice and fruit juice concentrate mean added sugar, as do most ingredients ending with the letters “ose” (like fructose and dextrose).

Replace It:

- Enjoy fruit for dessert most days and limit traditional desserts to special occasions.
- Cut back on the amount of sugar you add to things you eat or drink often.
- Buy 100% juice with no added sugar or try Creative Roots coconut water beverages for kids.
- Enhance food with sugar-free spices – try McCormick® cinnamon, nutmeg or ground ginger.
- Add fresh or dried fruit to cereal or oatmeal.
- Drink sparkling water, unsweetened tea or sugar-free beverages such as Smartwater® flavored waters.

Source: American Heart Association, *Simple Cooking with Heart™* at heart.org/simplecooking

Interested in learning more?

Our registered dietitians offer free nutrition education in-store and online. They can give you the information you need to make the healthy lifestyle changes you want. For free nutritional advice, you can contact your Hannaford Dietitian or email a private message to our staff registered dietitian at dietitian@hannaford.com.

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