

THE SENIOR STARTER

January 2024



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

Greetings!

Happy New Year! Welcome wishes to all new readers and a great big thank you to return subscribers. Each month our goal is to provide aging resources that will help enrich and maintain the quality of life for our town's older adults and their families and caregivers. We provide articles on caregiving, Medicare health insurance, entitlement benefits, mental and physical health, as well as Town of Colonie seniors being celebrated for their life efforts. We want to celebrate you! I hope in the year ahead you'll reach out to us to nominate your friend, neighbor, or even yourself for our "Celebrate a Senior" Spotlight. I am always so fascinated by life stories and each month I look forward to reading these testimonies.

For all those readers enrolled in a Medicare Advantage plan, be sure you know the full value of all your benefits. Over time most Medicare Advantage health insurance providers have added "Extra-Benefits" that most subscribers are unaware of. These may include dental, over-the-counter supplies, in-home supports, to name a few. You may call your plan to inquire about these benefits or contact our office to speak to one of our trained Medicare health insurance counselors.

There's been much written and discussed about the ills of social isolation and its impact on our aging population. One way to counter loneliness is to consider becoming involved in one of our six Town of Colonie funded Senior Citizen Clubs. If you've never been a "joiner" now is the time to do so, your health depends on it!

Wishing you all a Happy, Healthy and Safe 2024!

Sincerely,
Angelina

Angelina J. Searles
Director



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(518) 459-5051

Newsletter Editor
Carrie Blanchard

Colonie Library Classes & Events

Wednesday, January 10 • 6-8pm

Led by Lenny Zapala - Laura (1944)

Sat., January 13 • 10:30am-12:30pm

Chinese Lunar Performance (All Ages)

Sunday, January 14 • 2-4pm

Schenectady Art Society Reception

Tuesday, January 16 • 1-4pm

AND

Wednesday, January 17 • 1-4pm

AARP Smart Driver

(Must attend both sessions. Fee: \$25)

Tuesday, January 16 • 3:30-5pm

Introduction to Podcasting

Sunday, January 21 • 2-4pm

Low Bridge on Erie Canal by John Scherer

Monday, January 22 • 2-4:30pm

Free Movie Monday: "Golda"

Monday, January 22 • 5:30-7pm

First Time Homebuyers Seminar

Tuesday, January 23 • 1-2pm

Resumes, Cover Letters & Interviewing



Registration is required! Visit here to register:

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



Monthly Veteran's Assistance

A representative from the NYS Department of Veterans' Services is available to assist veterans and family members with any questions or issues concerning eligibility for benefits, VA health care or any other veteran related concerns.

When: The 2nd Monday of each month

Time: 12-2pm

Location: Our office - 12 Metro Park Rd. Ste.#103, Albany, NY 12205

Appointments Required!

Call our office 518-459-5051, ext. 2 to schedule



StateWide's Medicare Corner

Consumer Alert: Remote Patient Monitoring

The Health and Human Services Office is alerting the public about a fraud scheme involving monthly billing for remote patient monitoring. This scam involves signing up Medicare enrollees for remote patient monitoring (RPM). Legitimate RPM involves using medical devices such as scales, glucose monitors, blood pressure cuffs, cardiac rhythm devices, and other equipment to remotely monitor for anomalies in patients with chronic medical conditions. This new treatment is beneficial for those whose condition might deteriorate quickly, where monitoring can reduce complications, hospitalizations, or death.

Unscrupulous companies are signing up Medicare enrollees for this service, regardless of medical necessity. Scammers have several ways to make contact. It may involve phone solicitations, internet ads or television advertising. These contacts may originate from a Durable Medical Equipment Company (DME) or pharmacy. Equipment may or may not be sent or is equipment that is not FDA approved. Billing then occurs for set-up, patient teaching, and monthly monitoring of data. Most often, the monthly monitoring never happens, but the enrollee is billed monthly anyway.

Protect Yourself:

- If you receive a call from someone offering you a free brace that will be billed to Medicare, hang up asap!
- If unordered medical equipment is delivered, don't accept it unless your personal health care provider ordered it. Refuse delivery or return it to the sender. Keep a record of the sender's name and the date you returned the items. Report it to the HHS-OIG Hotline at 1-800-447-8477.
- A trusted health care provider you know should approve any requests for equipment to address your medical needs.

If you believe you have fallen victim to a Medicare card scam, contact the New York State Senior Medicare Patrol (SMP) at 800-333-4374.

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



STAFF CONTACT INFORMATION

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HEAP - Home Energy Assistance Program

2023-2024 Income Guidelines:

Household Size	Gross Monthly Income
1	\$3,035
2	\$3,970
3	\$4,904
4	\$5,838

Application Assistance Dates for all HEAP Benefits:

**January 10, 2024,
February 14, 2024,
March 13, 2024
10am -12pm**

**APPOINTMENTS NECESSARY - PLEASE CALL TO
SCHEDULE: 518-459-5051, ext. 2**

HEAP Benefits Available for Application include:

- Regular Benefit • Emergency Benefit
- Heating Equipment Repair/Replacement
- Clean & Tune

Unclaimed Funds

Banks, insurance companies, the courts and corporations are among the many organizations required by law to report dormant accounts to the State Comptroller.

Despite these efforts, many funds remain unclaimed and are turned over to the Office of the State Comptroller.

To check and see if you have unclaimed funds, click this link and enter your name:

<https://www.osc.ny.gov/unclaimed-funds>



The Colonie Library is holding a virtual presentation on **Tuesday, January 16th from 6:30-7:30 pm.**

Provided by the NYS Office of the State Comptroller and sponsored by the Upper Hudson Library System.

Registration is required! Visit here to register:

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

Reducing Procrastination

1. **Ask yourself 'why am I procrastinating?'**
What are the advantages and disadvantages of putting off the task? What are you avoiding?
2. **Make a plan**
What day and time will you start the project and stick to it, even if you don't initially feel like it. You most likely will after the task is done.
3. **Make it easy.**
Do a little bit at a time. Break the project down in smaller pieces.
4. **Think positive.**
Write down the negative thoughts you have about the task you're putting off. That way you get the negative thoughts out of the way.
5. **Give yourself credit.**
Once you start a project you've been avoiding, give yourself credit instead of minimizing your efforts. Try to focus on what you did do and not what you didn't do.

For more information, "The Feeling Good Handbook by David D. Burns, MD (revised 2020) is an excellent resource



Submitted by:
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FREE Wills Clinic

JANUARY 27th, 9:00am-1:00 pm

The Legal Project will be hosting a Wills Clinic for income-eligible senior citizens to meet with attorneys for completion of wills and advanced directives such as a power of attorneys, living wills and health care proxies.

To schedule an intake appointment, call Cheryl Garner at (518) 435-1770, x 318.

<https://legalproject.org/>



**IMPORTANT
ANNOUNCEMENT !**

Unfortunately this year we won't be offering the AARP Tax Aide program. For alternate locations in the Capital Region, you can call AARP Tax Aide directly 1-888-227-7669 or visit https://www.aarp.org/money/taxes/aarp_taxaide/locations.html.

If you have any questions, call Carrie Blanchard @ 518-459-3977.

Laws Protecting NY Consumers

In December, four new laws were signed in NY to protect consumers from unfair business practices, price gouging and medical debt:

According to a 2023 study from the Urban Institute, 740,000 New Yorkers have medical debt on their credit reports.

- ⇒ Prohibits the sale of medicine for an excessive price during a drug shortage. (*Legislation S.608C/A.5653B*)
- ⇒ Prohibits hospitals, health care professionals and ambulances from reporting medical debt to credit agencies. (*Legislation S.4907A/A.6275A*)

Automatic renewals for subscription services are very common, whether it be for digital entertainment or weekly meal delivery. Consumers often forget when the subscription comes up for renewal until they see a charge on their credit card statement.

- ⇒ Requires companies to notify customers of automatic subscription renewals and to provide clear instructions for canceling said services. (*Legislation S.5941B/A.3245D*)

Businesses in New York are allowed to charge different prices depending whether the payment method is cash or credit. But those charges now must be clearly posted.

- ⇒ Clarifies that merchants must post the highest price a consumer might pay for a product, regardless of payment methods (*Legislation S.1048A/A.2672B*)

<https://www.governor.ny.gov/news/video-audio-photos-rush-transcript-governor-hochul-signs-four-new-laws-protect-consumers-price>



Albany County Project Lifesaver

Project Lifesaver is a proven response program partnering Sheriff Deputies with people and their families living with Alzheimer's Disease, Autism, Down Syndrome, Traumatic Brain Injury and other cognitive disorders. The goal is to reach a positive outcome in cases of wandering loved ones and return them home safely.

Project Lifesaver is a program started in Albany County in October of 2013 to assist families in locating a loved one lost while wandering due to disease or special need. The program consists of a band transmitter, which is not much larger than a wrist watch, placed on the ankle or wrist. This band transmits a specific FM radio frequency which can be located by Sheriff Deputies during an incident, using special equipment.

Client's information is stored confidentially at the County 911 Communication Center for quick access. Upon notification of an incident trained members of the Sheriff's Search and Rescue Team will respond with a directional receiver designed to locate the missing client.

Recovery times for Project Lifesaver agencies average 30 minutes, which is 95% less time than standard operations without Project Lifesaver.

Caregivers can request enrollment information by contacting the Sheriff's Office at 518-720-8023 or projectlifesaver@albanycountyny.gov



5 Tips for Choosing Healthier Foods as You Age

Follow these tips to help you maintain a healthy weight, get needed nutrients, and lower your risk of developing certain diseases.



Eat a variety of foods each day.



Keep a food diary to track what you eat.



Learn more about healthy eating as you age at www.nia.nih.gov/healthy-eating.



Read food labels to learn what's in your food.



Choose foods that don't have a lot of sugar, saturated fats, and sodium.



Be aware of how many calories you need per day.

Women 60+		Men 60+	
Physical activity	Calories	Physical activity	Calories
Not active	1,600	Not active	2,000-2,200
Moderately active	1,800	Moderately active	2,200-2,400
Very active	2,000-2,200	Very active	2,400-2,600

Senior Clubs of Colonie

Christ Our Light Seniors

Pres. Karen Coyne, 518-366-6536

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. Esther Cioffi, 518-314-9385

Business Meeting: Second Wednesday @ 10am

The Senior Resources Dept. would like to recognize the Colonie Senior Citizens Club and the Lisha Kill Senior Citizens Club for their generous donations to assist low-income senior citizens in our community. We truly appreciate your kindness and thoughtfulness all year round!



TOWN OF COLONIE

Office of the Supervisor

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Equal Opportunity Employer

Peter G. Crummey
Town Supervisor



Supervisor Crummey's Colonie Connection

A new year provides us new opportunities! Let's resolve to reach out daily to a family member or a friend to say hello and check on their well-being. As you recall from last year, I reinstated outdoor skating in our West Albany Pocket Park. Our parks staff is at the ready to make the rink again this year when mother nature cooperates! Check Stay Connected for notice of skating availability and other important Town notices. By the way, have you signed up for Stay Connected to receive other notices of activities in our Town? Please visit <https://www.colonie.org/stayconnected/>. Additionally, our Town's Department of Public Works will begin Christmas tree pickup on January 2nd. For more information, visit <https://www.colonie.org/departments/envservices/leaf-yard-waste>

I would like to congratulate our *Celebrate a Senior* Honoree William Ruhl. A lifelong resident of Colonie, William took up an interest in jazz music and cars. After his long career as a CDL driver and mechanic, William retired and now spends his time helping out friends and neighbors with mechanical problems.

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.



Celebrate a Senior Spotlight

William Ruhl, a life-long Town of Colonie resident, is our January Senior Spotlight. William was born at the end of Swatling Road in the mid-1930's. He grew up on Taft Avenue, watching over his younger sisters, Carol (Texas) and Sandra (Clifton Park). He and his sisters spent many Sundays at their grandparents' home during his youth. While he recalled the many apple trees that grew on their property, what he remembers fondly was the delicious sauerbraten dinners his grandmother would serve and how kind she was to treat him to a new suit every year for church.

While in high school, William frequently attended the Empire Raceways in Menands. For those unfamiliar, this was a venue where folks could go to race stock cars. One night he had the opportunity to drive a stock car in a race due to the driver being too inebriated. What an experience!

In addition to his love of cars, William developed a love of music in his youth. He was a bit mischievous and would sneak out of his family home on weekends, ride his bicycle over to Dinty's Terrace Garden in Latham, so he could listen to jazz and big band artists such as Benny Goodman, Guy Lombardo, Vaughn Monroe and Tommy Dorsey. That love continues today as he has an extensive CD collection of jazz hits.

William was able to turn his love of cars into a career. He became a CDL driver, traveling all along the eastern coast. One of his many jobs included driving a limo. During this time, he met Kris Kristofferson, Willie Nelson, Johnny Cash and Shirley McClain—to name a few. William spoke of how generous they were and mentioned how he took Shirley McClain shopping... on her own dime!

William restored cars over the years, including a 1927 Franklin Boattail Roadster. He retired from the Union of Auto Workers after working over 30 years on Green Island.

Since his retirement, William has helped his friends and neighbors with all sorts of mechanical challenges from lawn mowers and snow blowers, to automobiles. He continues to provide them with advice and support as well as colorful stories about the many clubs and entertainment venues he frequented in the Town of Colonie, keeping the history of places like Dinty's Terrace Garden alive.

