

THE SENIOR STARTER

March 2024



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

Greetings!

March is Brain Injury Awareness month and is a dedicated time for recognizing and raising awareness about brain injuries, the prevention of these injuries and the challenges survivors face. A Traumatic Brain Injury (TBI) is caused by trauma to the brain from an external force, such as a fall, bump, blow or jolt to the head. Non-traumatic brain injuries are caused by stroke, seizure, oxygen deprivation, tumor and substance abuse.

According to the CDC, people aged 75 or older account for nearly one-third of TBI-related hospitalizations and more than one-quarter of all TBI-related deaths. Brain injury may result in physical, cognitive and behavioral/emotional impairments that may be either temporary or permanent. There are some steps that you can take to prevent a TBI. They include, wearing protective gear if you participate in contact sports, ride a bike or motorcycle. Always wear a seatbelt. Don't drive under the influence of drugs or alcohol. Improve balance and strength with regular physical activity. Install handrails on stairways. Eliminate trip hazards in the home and consider installing grab bars next to the toilet and in the tub or shower for older adults.

If you care for someone with a TBI, you want to be sure to support and promote their independence while continuing to respect their autonomy. It's important to take care of yourself in the process. Join a support group or connect with others who understand what you're going through. If you are in need of assistance with navigating this process, please do not hesitate to call our office to speak to one of our caseworkers.

This month's Senior Spotlight, Ellen Gibson, lives her life with an invisible disability. She shares with all of us, her life accomplishments as well as her attitude-of-gratitude towards those who have made a positive impact on her life. Ellen's resilience is remarkable.

Please read on to learn about some new free tax preparation sites, memory kits available to caregivers, as well as an excellent article on change.

Happy Spring!

Sincerely,
Angelina

Angelina J. Searles
Director



Psst--- We are excited to be hosting another health fair at the Crossings on the afternoon of May 31st! We will have more details as spring arrives!



Inside This Issue

- ⇒ Greeting - Angelina Searles, Director
- ⇒ Staff Contact Info. Pg. 2
- ⇒ Colonie Library Classes, Pg. 2
- ⇒ Veteran's Assistance, Pg. 2
- ⇒ StateWide Medicare Corner Pg. 2
- ⇒ HEAP Assistance, Pg. 3
- ⇒ Field Foundation, Pg.3
- ⇒ QR Code Warning, Pg. 3
- ⇒ Food Bank, Pg. 3
- ⇒ Colonie Library Tax Program, Pg. 4
- ⇒ Tax Prep. Options, Pg. 4
- ⇒ Change, Pg. 5
- ⇒ Memory Kits, Pg. 5
- ⇒ Hospital Discharges, Pg. 6
- ⇒ Caregiver Voucher, Pg. 6
- ⇒ Senior Clubs, Pg. 7
- ⇒ Town Supervisor's Message, Pg. 7
- ⇒ "Celebrate a Senior" Spotlight, Pg. 8

12 Metro Park Road, Suite 103
Albany, NY 12205
(518) 459-5051

Newsletter Editor
Carrie Blanchard

Colonie Library Classes & Events

Tuesday, March 5 • 1:30-3:30pm
Conversational Italian

Tuesday, March 5 • 6:30am-7:15pm
Personal Growth Book Club

Thursday, March 7 • 10-11:30am
Inclusible Adult Gaming

Sunday, March 10 • 2-4 pm
The Historical Society of the TOC

Tuesday, March 12 • 1-2 pm
Estate Planning Update: New Rules and More

Wednesday, March 13 • 6-8 pm
Film Series - Murder, My Sweet (1944)

Thursday, March 14 • 6-7:30pm
Daughters of the American Revolution

Saturday, March 23 • 10:30-11:30am
Beginners Chair Yoga

Monday, March 25 • 1:45-5pm
Free Movie Monday: "Oppenheimer"

Registration is required! Visit here to register:

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

Or call 518-458-9274



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

Genetic Testing Fraud

Scammers are calling Medicare beneficiaries offering them "free" screening or cheek swabs for genetic testing to obtain their Medicare information. These scammers are targeting people through telemarketing calls, health fairs, and even door-to-door visits. Beneficiaries who agree to a test swab and verify their personal information and provide their Medicare information may receive a cheek swab, an in-person screening or a test kit in the mail, even if it is not ordered by a physician or medically necessary. If Medicare denies the claim, the beneficiary could be responsible for the cost of the test which could be thousands of dollars.

Protect yourself and your personal information by doing the following:

- If you receive a genetic testing kit in the mail, don't accept it unless it was ordered by your physician.
- Be suspicious of those who offer you "free" genetic testing, then ask for your health insurance information.
- A physician you know and trust should assess your condition and approve any request for genetic testing.
- Medicare Beneficiaries should always be cautious of any unsolicited requests for their Medicare number.
- Treat your Medicare card like a credit or debit card.

If you are contacted by anyone who offers these tests, report it to the NYS Senior Medicare Patrol (SMP). Their certified counselors provide educational presentations and can help with questions, concerns, or complaints about potential fraud or abuse.

Call the NYS SMP Helpline at 800-333-4374.

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



STAFF CONTACT INFORMATION

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QR Code Warnings

Short for quick response codes, QR codes are two-dimensional bar codes that automatically open a web browser or app when they are scanned using a phone camera. They are used by restaurants, parking garages, merchants, and charities to make it easy for people to open online menus or make online payments. The popularity and the trust placed in QR codes have become an interest of scammers. The FBI warned the public that scammers had been caught pasting look-alike QR codes over legitimate ones to funnel funds to fraudulent accounts. Recently, the FTC warned consumers that being scammed by a QR code could take you to a spoofed website and/or install malware that steals your information from your device.

Guidance issued from both agencies include:

- After scanning the QR code, ensure that it leads to the official site or service. Malicious domain names may be almost identical, except for a single misplaced letter.
- Before scanning a QR code presented on a menu, vendor, parking garage, or charity, ensure that it has not been tampered with by carefully looking for stickers placed on top of the code.
- It is rare for legitimate sites or services to have a QR codes within emails instead of a link. Be highly suspicious of QR codes embedded in the body of an email.
- Phones already have a built-in scanner available through the camera app. Do not install a stand-alone QR code scanner on a phone without good reason and scrutiny.

<https://arstechnica.com/security/2023/12/ftc-warns-consumers-to-beware-of-qr-codes-used-in-malware-and-payment-scams/>



Field Foundation

The Town of Colonie Senior Resources Department is pleased to announce that we have been awarded the “Albert J. and Elsbeth Field Memorial Fund, Bank of America, N.A., Trustee” grant.

The Field Memorial Fund is a grant for income eligible seniors for the purpose of providing individuals with a tangible item(s) so that the individuals’ lives may be somewhat brightened and or improved. The grant amount per individual cannot exceed \$450 for the 2024 calendar year.

We can accept receipts dated 11/15/23 to current for reimbursement.

In order to be eligible, you must meet the following criteria:

- ◆ ***Age 65+ and/or disabled***
- ◆ ***Resident of Albany County***
- ◆ ***Eligible for and/or receive SNAP or Medicaid***

If you are eligible and are interested in receiving the grant or if you should have any questions, please call Carrie Blanchard, 518-459-3977. She will advise you of the process and send out the necessary paperwork that is required.

****Grants are available on first come, first service basis****



Food Bank Distribution

On the 2nd Tuesday of each month, the Colonie Senior Service Center, Incorporated (CSSC, Inc.) makes food items like produce, staples and frozen meats from the Regional Food Bank available from 11:30am-12:30pm.

This takes place during their congregate meal service. Those who are in need are welcome to participate. You do not need to be signed up for the congregate meal service.

Please bring your own reusable bag.

For additional information or questions, please contact Diane at 518-459-2857, ext. 305.



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:

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

Get in-person tax help and **FILE FOR FREE!**

Tax Department employees will walk you through your income tax returns, step-by-step, as you complete your own tax return. **It's quick and easy!** We'll help you prepare and e-file your income tax return in person at a location near you.

In partnership with **William K Sanford Town Library**, sessions are available on select dates in the **Activity Room**. You must pre-register and schedule an appointment. For information, a list of necessary documents, or to schedule a session, talk to a Tax Department site coordinator or visit www.tax.ny.gov/tap/.

- You only need basic computer skills and an active email account.
- If you earned \$79,000 or less in 2023, you qualify.
- Safe and secure online tax software.
- Use on-site computers, or your own laptop, tablet, or mobile device.

COLONIE LIBRARY

February							March							April							
			1	2	3					1	2					1	2	3	4	5	6
4	5	6	7	8	9	10	3	4	5	6	7	8	9	7	8	9	10	11	12	13	
11	12	13	14	15	16	17	10	11	12	13	14	15	16	14	15	16	17	18	19	20	
18	19	20	21	22	23	24	17	18	19	20	21	22	23	21	22	23	24	25	26	27	
25	26	27	28	29			24	25	26	27	28	29	30	28	29	30					
							31														

■ Sessions available by appointment on the above listed dates, scan the QR code for available times.



AARP Tax-Aide

The **AARP Foundation Tax-Aide** provides tax assistance to anyone, free of charge, with a special focus on taxpayers who are over 50 or have low to moderate income. Appointments are required.

Here are a few local sites to call and leave your information with for a call back for an appointment: **Colonie AARP Tax Prep:**

Call 518-218-6740

Cohoes AARP Tax Prep:

Call 518-235-2420

Guilderland Public Library AARP Tax Prep: Call 518-313-6324

For more AARP Tax-Aide locations call:

1-888-227-7669 or visit their website at:

https://www.aarp.org/money/taxes/aarp_taxaide/locations/



More Free Tax Preparation

The CASH Coalition of **United Way** has partnered with local agencies and community services to create a network of VITA volunteers (Volunteer Income Tax Assistant) to offer FREE Federal and NYS income tax preparation for families & individuals with an income of about \$60,000 or less. All volunteers are IRS certified.

You can make an appointment online at <https://www.unitedwaygcr.org/cash/free-tax-prep>

The website will list qualifications for using VITA, and what tax paperwork to bring in.

Also, if you made less than \$73,000 in 2023 and you are comfortable using the computer, the United Way offers a self-file system for free along with a chat function to get online help when needed.

<https://myfreetaxes.com/form/by-myself>

Change



Do you resist change? Or do you embrace it?

Most people resist change. It seems the older we get, the harder it is to make changes.

Why is that?

I have some thoughts.

Change is hard. Even if we don't like a situation we are in, we are used to it so we don't change it.

With making a change, there are many unknowns.

With making a change you might ask: "What if things get worse?" "What if things don't work out?" "What if I'm more miserable?"

We usually don't think first of the good things that could happen. We tend to lean towards the negative.

Change involves risk. Many people are risk-adverse, so they stay stuck.

As we get older, we don't want to move, even though it might be to a better situation.

We don't want to leave an unhappy relationship because we might be lonely.

We don't want to follow a doctor's recommendation because it might involve a change.

A famous playwright once said that if he gets very anxious about a new project, he initially wants to scream 'no' to it. He knows the anxiety means 'don't change, stay the same.'

But then he realizes he has always grown from the new experience. He has learned something new about himself from a change.

Many older people tell me "I'm too old to change." "It's too difficult." "You can't teach an old dog new tricks."

When we take small steps though, we are better able to make a change.

If one is faced with moving from independent living to assisted living, how many stories have we heard of people going kicking and screaming -

then finding out months later, they wished they'd done it sooner. They find they are no longer as lonely, are more active and in a better daily mood.

Change is hard at any age. Think of your life now. Is there something you'd like to change - but are afraid?

Instead of thinking of the negatives, try to think of what the benefits could be.

That's the first step to change.



Submitted by: Carole B. Okun, LCSW-R, caroleokun@gmail.com

Memory Kits Available to Caregivers

Does your loved one have any type of dementia, memory loss, or cognitive impairment?

Good news! The William K Sanford Town Library now has Memory Kits available at the Adult Information Desk, which include a collection of resources and items that allows users an opportunity to engage in conversations about their life experiences. You may check these out for two-week periods.

The Memory Kits include music CDs with soothing music, DVD with a video loop of familiar images to discuss, photo card & materials designed to spark fond memories and conversations of days gone by. In addition, include hands-on low frustration activities to promote mental and emotional stimulation.

The kits are intended to stimulate conversation or reminiscence with a person with a memory loss. Each kit has its own theme, "Summer", "1950s" and "Dogs".

If needed, a portable CD/DVD is available to borrow for use of the kit.

Please contact the Adult Information Desk at the William K Sanford Town Library for more information: **518-458-9274**.



Unsafe Hospital Discharges

Actively participating in the decision-making process about discharge means the patient and their family or caregiver will be better prepared to make informed decisions and take advantage of the resources available to them.

Because external factors such as health insurance and a person's financial situation can heavily influence discharge decisions, it is imperative for the patient that their family and loved one's advocate for their well-being and push back against premature or unsafe discharges. Although hospitals may be under pressure to discharge patients quickly in order to make space for other sick or injured patients, existing patients who leave before they are healed, or without having proper accommodations in place for post-acute care, are at risk of further injury, delayed recovery, or being readmitted to the hospital.

Be sure to review any insurance coverage the patient has to see if home care, including home health aides, visiting nurses and physicians, or transportation assistance to inpatient, outpatient, or transitional/residential rehabilitation, is covered.

Some patients may be protected against premature or unsafe discharge under a patient's bill of rights. Many states, insurance providers, and health care facilities have their own patient bill of rights. In NYS, patients have the right to identify a caregiver who will be included with their discharge planning and sharing of post-discharge care information or instruction, and to participate in all decisions about their treatment and discharge from the hospital.

As well, the hospital must provide the patient with a written discharge plan and a written description of how to appeal a discharge. Patients who receive services via Medicare have the right to a fast appeal. With a fast appeal, an independent reviewer will decide if a patient's services should continue. A patient may be able to stay in the hospital while the reviewer looks over the case. The hospital cannot force a patient to leave before the reviewer reaches a decision.

When discussing the patient's discharge planning, it's important to be prepared and gather all the information necessary. Here are some questions to ask the hospital staff:

- ◆ Who decides when my loved one is ready for discharge, and how is the decision made?
- ◆ Do you have appeals process in place, and how does that work?
- ◆ What is my/our family's role in the decision-making process?
- ◆ What are all of the care options available to us now and in the coming weeks and months?
- ◆ What factors could extend or shorten the anticipated discharge date? If the date changes, what sort of notice will we be given?
- ◆ What happens if the patient's discharge option is not viable? For example, if the program or facility that is right for the patient has a waiting list, or if we are unable to provide care or modify the home to accommodate the patient's needs?
- ◆ How can I access a complete set of records for my files upon discharge? Is there a charge for this?

Navigating a loved one's medical care and finances, making a home more accessible, and preparing for potential physical and behavioral changes is a lot to take on at once. To learn more, visit: <https://www.biausa.org/public-affairs/media/pushing-back-against-unsafe-discharges> OR call our office to meet with one of our Caseworkers at 518-459-5051, ext. 2.



Statewide Informal Caregiver Voucher Program Now Accepting Applications

After a pause, the New York State Caregiving & Respite Coalition (NYSCRC) is again offering \$600 respite vouchers to informal family caregivers across New York State. The program is open to both Kinship Caregivers caring for a child under 18 years old and caregivers of adults with a long-term chronic condition.

Please note that while they welcome applications from both first-time applicants and veterans of the program, they continue to give first-time applicants priority. They cannot guarantee approval of second vouchers, and these caregivers may be placed on a waitlist. First-time applicants, please use the links below to download voucher forms.

If you've already received one voucher and you'd like to apply for another, please contact Rebecca at rhyde@lifespan-roch.org or Kristine at klawrence@lifespan-roch.org or call 1-866-454-5110 .



<https://static1.squarespace.com/static/57f118b446c3c49d11570ef4/t/659868939be2ea74252bac2f/1704487059602/NYSCRC%2BLifespan%2BVoucher01.24.pdf>

Senior Clubs of Colonie

The Towers of Colonie Silver Streakers Club recently held a club social and shared the below photo of all who attended! Was enjoyed by all!



TOWN OF COLONIE

Office of the Supervisor

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534 New Loudon Road
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Phone (518) 783-2728 Fax (518) 782-2360
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Equal Opportunity Employer

Peter G. Crummey
Town Supervisor



Supervisor Crummey's Colonie Connection

As we enter March, we look forward to the opportunities, events, and warmer weather the Spring season will bring. On March 10th, we will enjoy Daylight Savings Time with sunlight at later hours of the day.

Additionally, this month we will also celebrate Easter on March 31st! I hope this holiday will be an opportunity to relax and spend time with friends and loved ones. 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/>.

I would like to congratulate our *Celebrate a Senior* Honoree Ellen Gibson for her courage and determination as a volunteer for the Bright Horizons program and the Beltrone Living Center. Ellen is thankful for her friends, family, and community. Today, she serves as an example of perseverance in hard times.

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.



SPRING FORWARD
SET YOUR CLOCKS AHEAD AN HOUR



Celebrate a Senior Spotlight

“People with disabilities may appear different to you, but we are the same people inside. We still have feelings, experiences and emotions to share.” –Ellen Gibson

Ellen Gibson was nominated to be in the Senior Spotlight for her wonderful sense of humor, her strength in overcoming an unexpected, life changing event and her willingness to share her story and advice in an effort to help us all.

First and foremost, Ellen is proud mother of her daughter, Christine, and grandchildren Magen and Vincie. Magen recently graduated college and relocated to Raleigh, NC. Vincie attends Colonie High School and serves as a Volunteer Fire Fighter for Colonie. Ellen’s smile can light up a room as she shares her love for her family, describing Christine as her “hero”.

Ellen worked for home health agencies for 20 years. She helped people accomplish their daily tasks in their homes, enjoyed her job, and found it rewarding. She credited her father for this work value as well as for giving her a wonderful sense of humor. Ellen’s father worked as an orderly for Albany Medical Center and approached life’s challenges with a great sense of humor.

In March of 2014, Ellen felt herself feeling somewhat off and different than usual for reasons unknown. One evening, she found herself going to the wrong school for Magen’s concert performance. Ellen was able to correct this error and go to the correct school, but then she suffered a grand-mal (tonic-clonic) seizure and awoke in the hospital with no memory of the event. Through neurological testing, Dr. Zimmerman concluded that Ellen had suffered a Trauma Brain Injury (TBI) related to a series of mini-strokes (transient ischemic attacks or TIAs). This was an explanation for the changes Ellen had been experiencing, yet it was also an introduction to continued life-style changes she needed to endure.

Ellen faced challenges in her decision making and her in her memory due to her TBI. She continued to find strength in her faith in God and love in her family. It was not long after her TBI that she met the then “Ambassador of Bright Horizons”, Mary Clark. Mary was not an employee, but rather a welcoming peer with a magical smile who introduced Ellen to supportive environment of her peers and a kind staff at Bright Horizons. Bright Horizons is an Adult Day Program that is operated by Colonie Senior Services Center, Inc. (CSSC, Inc). Ellen continues to attend the Bright Horizons program to this day. Ellen describes their environment as one filled with “laughter, love, trust and friendship”. One where stories are shared, jokes are told, and where love, humor, and support are felt. Ellen was blessed to have been Mary’s friend and confidant for five years before Mary passed away. Since then, Ellen is described by the staff as being their ambassador as she greets, introduces and welcomes others - carrying on the tradition of kindness.

Ellen currently volunteers with both Bright Horizons and the Beltrone Living Center (BLC). She provides assistance with activities, helps with buffet dining and calls BINGO games regularly. Although she gives so much of herself to others, Ellen gave a list of people she wanted to recognize as being wonderful supports. She appreciates her spiritual advisor and neighbor, **Father Bradley**, for a lifetime of support. **Jess Flynn**, the Site Director of the BLC, Ellen notes as both awesome and supportive. Ellen enjoys helping with buffet dining because **Blanchard Kenney** is so kind and fun to work with. **Sarah Perkins** (seen in photo) at Bright Horizons “has a heart of gold” and both she and **Susan Napierski** have a wonderful balance of being kind, funny, and honest and “helping me through thick and thin”. **Katie Connelly**, of the TOC Senior Resources Program, “has always been there for me and helped me get to a good place”.

Ellen offers the following advice to others based upon her experiences:

- ⇒ Be the best you can be!
- ⇒ Accept your shortcomings.
- ⇒ Count your blessings.
- ⇒ Don’t be afraid to ask for help.

