

# THE SENIOR STARTER

THE PLACE TO START FOR SERVICES

BY THE

**TOWN OF COLONIE  
SENIOR RESOURCES DEPARTMENT**

JANUARY 2023



## Greetings!

And just like that, it's 2023! The old adage that time flies seems to be more evident as we age, and I am not sure why? Time is time, no matter our age. In our youth, we're so busy seeking fun and knowledge that we don't think in terms of time, only experiences. I suggest that we continue that journey as we enter our older years. Take on new experiences, learn a new skill, share our gifts and talents with those around us, and let's see if time "stands still" for us, just like it did in our youth. My wish for you this year is that you have many "stand still" moments and overall good health and well-being.

January is Mental Wellness month and we have included a great article on this topic. Interesting to note, that Mental Wellness doesn't equate with "happiness" but refers to our ability to cope with all that life brings our way. Please give it a read.

Just a reminder that our Senior Resources department is a one-stop resource for many of your needs, including:

- General Information
- Financial/Entitlement Assistance
- Medicare Health Insurance Counseling
- Caregiver Information & Assistance
- Housing & In-Home Solutions
- Social/Recreational Opportunities

Please don't hesitate to give us a call or send us an email with your needs or concerns.

Sincerely,  
*Angelina*

Angelina J. Searles  
Director



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Newsletter Editor  
Carrie Blanchard

## Albany Guardian Society Classes

**Tuesday, January 17 • 9:30-10:15am**  
Chair Yoga

**Wednesday, January 18 • 9:30-10:30am**  
Strengthening Your Mental Health

**Friday, January 20 • 9:30-10:30am**  
A Conversation about Advance Directives

**Monday, January 23 • 1:30-3pm**  
Effectively Using Your iPhone -Apple - Intermediate

**Tuesday, January 24 • 9:30-10:30am**  
Aging-in-Place: Your Home for your Lifetime

**Wednesday, January 25 • 1:30-2:30pm**  
Legacy Writing

**Monday, January 30 • 1:30-2:30pm**  
Stress-Sleep Connection

**Registration is required! Visit here to register:**

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



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



## STAFF CONTACT INFORMATION

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## FREE at-home COVID tests

Every U.S. household is eligible to order 4 free at-home COVID-19 tests. Call 1-800-232-0233 or visit <https://www.covid.gov/tests>

### **The tests available for order:**

- Are rapid antigen at-home tests, not PCR
- Can be taken anywhere
- Give results within 30 minutes (no lab drop-off required)
- Work whether or not you have COVID-19 symptoms
- Work whether or not you are up to date on your COVID-19 vaccines
- Are also referred to as self-tests or over-the-counter (OTC) tests



## StateWide's Medicare Corner

### *Durable Medical Equipment Scams*

All along the east coast, there has been an increase in the number of Durable Medical Equipment scams!

Durable Medical Equipment includes braces (such as back, knee, wrist, and ankle), Blood Sugar Monitors, canes, hospital beds, CPAP devices, infusion pumps, walkers, wheelchairs, scooters, and breast prothesis, to name a few. Many Medicare Beneficiaries are receiving unsolicited Durable Medical Equipment at their doorsteps, only to find later that Medicare has been billed for this equipment. Many beneficiaries are opening the boxes and finding a letter that the Durable Medical Equipment company wants them to sign, attesting that they have received the equipment and are responsible for the balance owed.

**Do not sign or mail back any paperwork and call NY StateWide Senior Action Council's Helpline @ 1-800-333-4374 for assistance!**

Remember, only your doctor can prescribe Durable Medical Equipment, and that Medicare only covers the cost of the equipment if you get it from a supplier enrolled in the Medicare Program. And that Medicare only pays 80% of the approved amount, you pay the remaining 20%.

If you believe you have been a victim of a scam, or would like a presentation on Medicare Fraud, Patient's Rights or need assistance with your health insurance, call the StateWide office at 1-800-333-4374 and our trained, certified, and unbiased counselors will help you. All our services are free and confidential.



## NYS Medical Debt Protection Law

### **2023 Update**

Governor Kathy Hochul signed legislation ([S.6522A/A.7363A](#)) to protect patients facing steep medical bills that can lead to wage garnishment or liens against their property.

"No one should face the threat of losing their home or falling into further debt after seeking medical care," Gov. Hochul said. "I'm proud to sign legislation today that will end this harmful and predatory collection practice to help protect New Yorkers from these unfair penalties. With medical debt a burden for far too many, this is an important step to address this crucial issue."

This bill amends the civil practice law and rules to prohibit health care providers from placing home liens on an individual's primary residence or garnishing wages to collect on medical debt. Gov. Hochul outlined her goals to protect New York's consumers and improve their financial health in her [2022 State of the State Address](#), which includes addressing medical debt and protecting consumers from abusive and punitive practices that lead to increased and undeserved financial pressure.

More than 50,000 New Yorkers have been sued for medical debt over the past five years; this problem is most pervasive in Upstate NY. Previously, hospitals or health care providers had been able to impose and enforce liens on a patient's primary residence to satisfy a judgment in a medical debt lawsuit, leading to housing instability and devastating financial consequences for vulnerable New Yorkers.

**Senator Gustavo Rivera said,** "New Yorkers should not fear losing their homes or livelihoods as a result of seeking medical care, especially during such challenging financial times.

**Assemb. Richard Gottfried said,** "New Yorkers struggle with health care costs even when they have insurance. People seeking care end up with bills to cover ever-increasing out-of-pocket costs, including high deductibles, copays and the various fees insurance doesn't cover. People's homes and income should not be threatened to satisfy medical debt.

### Contact the Governor's Press Office

**Phone:**

**Albany: 518-474-8418**

**Email:**

**[Press.Office@exec.ny.gov](mailto:Press.Office@exec.ny.gov)**



## Mental Wellness Month

According to the World Health Organization mental wellness is defined as: "A state of well-being in which the individual realizes his or her own abilities, can cope with the normal stresses of life, can work productively and fruitfully, and is able to make a contribution to his or her community."

Notice how this definition says nothing about *happiness*. It's also not defined as the absence of mental illness.

Mental wellness means you are able to adequately cope with the stresses that life throws at you, whether that be as simple as a household task or as complicated as a loss of a loved one. It's the balance between your emotional, physical, spiritual, and mental self. Here are some tips to enhance your mental wellness:

- **Create a mental health wellness plan:** Create a guide of coping skills, people to talk to in stressful situations, and enjoyable activities to ensure that you maintain the balance between your thoughts, emotions, and behaviors.
- **Practice self-acceptance:** Use the new year as an opportunity to practice self-acceptance and self-esteem.
- **Put yourself first:** Self-care isn't selfish. It's important to take time every day for yourself and your mental health. Engage in something that is meaningful and brings you joy.
- **Learn a new skill:** Creative hobbies can provide a sense of pride and achievement.
- **Exercise:** Exercising for at least 30 minutes every day can help alleviate symptoms of depression and anxiety. Go for a walk, ride a bike, take a fitness class, or play a sport with friends and family.
- **Be grateful:** Practicing gratitude every day can invoke feelings of thankfulness and optimism that make managing challenges easier. Don't beat yourself up when you make a mistake – everyone makes them.
- **Eat well:** A balanced diet contributes to both physical and mental health.
- **Get enough sleep:** Most health authorities recommend that adults get between 7 and 9 hours of sleep each day.
- **Ask for help when you need it:** It's a sign of strength to reach out to resources and supports when your mental wellness is suffering.

*The key to  
a healthy life is having  
a healthy mind.*



## 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 @ 1pm



Peter G. Crummey  
Town Supervisor

## TOWN OF COLONIE

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### Supervisor Crummey's Colonie Connection

Happy 2023! As we embark on a new year and new opportunities, I am excited about where we are as a Town today and the potential for even greater progress and prosperity tomorrow. It is an honor to serve the residents of Colonie, and I am sincerely grateful for the outpouring of support and encouragement I have received during my first year as Supervisor. We have seen the dramatic and positive impact on our community due to our improvements to our parks and recreational spaces. Our commitment to repairing 22 miles of Town roads has led to safer and smoother travel across our borders and I plan to repair 25 miles this year! Thanks to the tireless dedication of our public safety professionals, our Colonie families, businesses and neighborhoods are safe and thriving. While we have made headway, there is still much to accomplish. Later this month, I look forward to presenting the 2023 State of the Town address. It provides a fabulous opportunity to detail not only where we have been, but more importantly, where we are going.

This is journey we will take together.

I would like to congratulate as our *Celebrate a Senior* Honoree Charles Buck. I thank you for your dedicated service to our country and appreciate your kindness to give back to our community. Don't forget to submit nominations, including a photograph, to [blanchardc@colonie.org](mailto:blanchardc@colonie.org) by January 15 for our next

Town of Colonie *Celebrate a Senior* segment.

As always, please don't hesitate to call my office for any concerns or questions you may have.

Happy New Year!

**Happy New Year!**

## Celebrate a Senior Spotlight

Senior Resources would like to recognize Charles Buck as the January honoree. Charles has been a long-term resident of Colonie and he is being acknowledged for his time in the Armed Forces. He was drafted and served in the Army from October 1966 to 1968 and went to basic training in Fort Jackson, SC. After completion of basic training he was sent to Texas for training in advanced infantry, where he was taught the technical skills needed for his specific Army job. Charles was then sent to Fort Sill, Oklahoma for training in Track & Vehicle School. He was to ensure all military vehicles, tanks and artilleries were maintained and ready for use. Charles was stationed in Germany and Panama where he spent the last 13 months of his service and completed his overseas duty.

Charles was discharged in October of 1968 as an Army Specialist (E-4).

After his time in the service, he decided he wanted to stay home and earn a living. Charles used his military training to open his own business and work as an auto mechanic as he always enjoyed getting his hands dirty and working on machines. When asked about his hobbies, Charles said “I never worked a day in my life because I loved what I did”. He officially retired at the age of 62 and enjoys spending time with other veterans and lifting their spirits with his keen sense of humor. Charles is kind, respectful and always brings a smile to anyone he meets. We would like to thank Charles for his time and service to our country!



## simply healthy from your Hannaford Dietitian

### 8 Simple Steps to Good Health

**1. Eat lots of vegetables.**

There are so many choices, from eating fresh veggies to salads, soups and healthy pizzas.

**2. Change the way you think about meat.**

If you eat meat, have smaller amounts (3 ounces or less) of chicken or lean meat.

**3. Always eat breakfast.**

Start your day with fiber-rich foods, such as fruit and whole grains, that can keep you feeling pleasantly full for hours.

**4. Eat seafood twice a week.**

Fish, such as tuna, herring, salmon and sardines, are rich in heart-healthy omega-3 fatty acids.

**5. Cook a vegetarian meal one night a week.**

Build these meals around beans, whole grains, vegetables and heighten the flavor with fragrant herbs and spices.

**6. Use good fats.**

Include sources of healthy fats in your daily meals, especially extra-virgin olive oil, nuts, olives and avocados.

**7. Enjoy low-fat dairy.**

Eat Greek yogurt or regular yogurt and try small amounts of a variety of cheeses.

**8. Enjoy fresh fruit for dessert**

Instead of ice cream or cookies every day, save the sweets for a special treat. Choose from a wide range of fresh fruits – figs, oranges, pomegranates, grapes, apples, berries.