

GOLDEN GLOW

Published by Schuyler County Office For the Aging and NY Connects



Schuyler County
Office For the Aging

323 Owego St., Unit 7
Montour Falls, NY 14865

(607) 535-7108
www.schuylercounty.us



NY Connects
Your Link to Long Term
Services and Supports

of SCHUYLER COUNTY

(800) 342-9871 (607) 535-7108

Nutrition Reservations: (607) 535-7470
OFA Transportation Requests:
(607) 535-3555

**“Your Connection to Long Term Services and
Supports, REGARDLESS of AGE”**

Vol. 56 No. 1

January/February 2026

DIRECTOR’S CORNER

As we begin a new year, I want to extend warm wishes to all of our Schuyler County older adults, caregivers, families, and community partners. Since stepping into the Director role this past October, I have been grateful for the warm welcome and the many meaningful conversations I’ve had with community members so far. If we haven’t met yet, please feel free to call, email, or stop by the office — I truly look forward to connecting with you.

January is often a time for reflection, planning, and setting intentions. At the Office for the Aging, our mission remains the same: to support the independence, well-being, and dignity of our older residents. As you read through this issue of the *Golden Glow*, you’ll find helpful information designed to support your health and peace of mind — from winter wellness strategies and nutritious meal ideas to Medicare Advantage reminders during the open enrollment period. You’ll also see guidance from NY Connects on long-term care planning, as well as resources for eyeglasses, vision assistance, and navigating care options in our region.

I also want to acknowledge the incredible role caregivers play in our community. Many of you are balancing appointments, household needs, emotional support, and planning for the future. This issue includes information on navigating funeral expenses and understanding the rising costs families may face — topics not always easy to discuss but important for preparing ahead. Please remember that caregiver support groups, respite options, and our staff are available to walk alongside you.

Looking ahead, we remain committed to strengthening transportation options, expanding outreach, and increasing opportunities for health, wellness, and social connection. If you’re interested in becoming more involved, we are currently seeking volunteer Health & Wellness instructors. Training is provided at no cost, and volunteers truly help older adults build strength, confidence, and positive relationships.

Wishing You a Healthy and Hopeful Start to the Year

Thank you for your continued support and for helping make Schuyler County such a compassionate and vibrant place to live. May the months ahead bring warmth, health, and meaningful connection for you and your loved ones. Please enjoy this issue of the *Golden Glow*, and as always, do not hesitate to reach out if we can be of assistance. Thank you for your unwavering commitment to making Schuyler County a wonderful place to live

Wishing you a safe winter season and a very Happy New Year!

Sincerely,
Justine Patterson, Director
Schuyler County Office
for the Aging

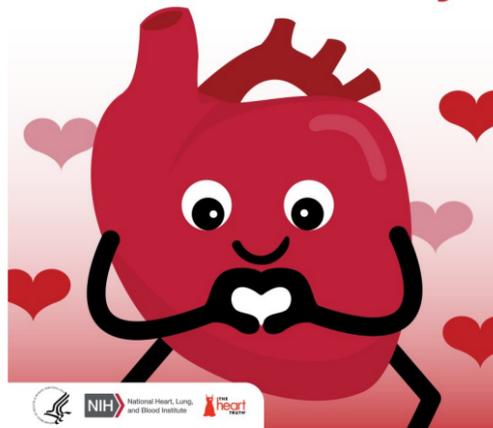


Mark Your Calendar! February 6, 2025

National Wear Red Day

Wear red to help raise awareness about heart disease. This is the leading cause of death in the United States. Wear red for those you love and take steps to protect your heart!

National Wear Red Day®



Weather Closures

This is a reminder that there may be days when we are not able to get out to you due to weather conditions. We may be able to get an automated call out to you, but the best thing for you to do is to check the local tv stations (WENY and WETM), listen to a local radio station or look at our Facebook page. Those are all the places we will post closing messages if we are not able to open our nutrition program. If we know a snowstorm is heading our way, we will try to get a frozen meal to you when we deliver the hot meal the day before the anticipated storm.

Individual services such as transportation or home visits will be determined by the service provider and based on safety. You will receive a direct call letting you know if your trip needs to be cancelled or your home visit needs to be rescheduled.

Please try to keep canned goods and other non-perishable food items on hand. Also, have extra blankets handy along with a flashlight and batteries in case the power goes out due to heavy wind or ice. Need help planning or obtaining emergency preparedness items? Call us at 607-535-7108.

Office Closings

There will be no office hours, meal delivery or congregate sites on:

January 1st—New Year’s Day

January 19th—Martin Luther King, Jr. Day

February 16th—Presidents’ Day



Inside This Issue:

Silver Spoon Café Menu.....	2
Nutrition Spotlight.....	3
HIICAP.....	4
NY Connects.....	5
Caregiver’s Corner.....	6-7
Volunteerism and Health Promotions.....	8-9
Bulletin Board.....	10-12

Return Address:
Schuyler County Office for the Aging
323 Owego Street, Unit 7
Montour Falls, NY 14865

LABEL

Standard
Bulk Rate
U.S. Postage
PAID

Silver Spoon Café Menu

Meals served at 12 p.m./ Montour site 11:45a.m.
For reservations call 607-535-7470 by 9 a.m.
Menu Subject to Change

Dates	Mon	Tue	Wed	Thu	Fri
Jan 2	Prior to being served, please notify food servers of any allergies you have.	1% milk is available with every congregate meal.		OFA CLOSED  Happy New Year!	BREAKFAST Scrambled Eggs Sweet Potato Hash Green Beans Aloha Salad Whole Grain Biscuit
Jan 5-9	Apricot Pork Tenderloin Brown Rice Parsley Carrots Harvard Beets Pears	Black Bean Sweet Potato Chili Green Beans Autumn Salad 12 Grain Bread Fig Newtons	Lemon Baked Fish Red Potatoes Cauliflower Mandarin Oranges Whole Grain Spice Muffin	Cabbage Rolls (stuffed with rice and ground beef) Baked Sweet Potato Peaches Whole Grain Dinner Roll	Shredded Beef with Peppers & Onions Whole Grain Couscous Capri Vegetable Blend Ambrosia Salad
Jan 12-16	Shrimp Alfredo Whole Grain Noodles Green Beans Pineapple Tidbits V8 Juice	Chicken Aloha Brussels Sprouts Warm Apple Slices Cucumber and Onion Salad Whole Grain Biscuit	Brunswick Stew Spinach Potato Salad 12 Grain Bread Fig Newton	Scalloped Potatoes & Ham Italian Vegetables Applesauce Whole Grain Apple Muffin	Turkey & Gravy Whole Grain Biscuit Mashed Potatoes Broccoli Fruit Cocktail
Jan 19-23	OFA CLOSED  MARTIN LUTHER KING JR. DAY I HAVE A DREAM	Parmesan Crusted Fish Brown Rice California Vegetable Blend Mixed Berries with Whipped Topping	Macaroni & Cheese Whole Grain Noodles Parsley Carrots Four bean Salad Pineapple Tidbits	BBQ Chicken Spinach Whole Grain Couscous Cranberry Fruit Salad V8	Pizza Rice Casserole Cauliflower Peaches Tossed Salad
Jan 26-30	Chickpea Stew Quinoa Green Peas Fruit Cocktail	Salisbury Steak Farro Broccoli Carrot Celery Salad Orange	Greek Chicken Zucchini & Tomatoes Tabouli Salad Applesauce Whole Grain Dinner Roll	Fish Mornay Winter Squash Beets Lime Desert Salad Whole Grain Biscuit	Swedish Meatballs Whole Grain Egg Noodles Succotash Pears & Blueberries Cucumber & Onion Salad
Feb 2-6	Sante Fe Chicken Fajita Blend Vegetables Brown Rice Corn Relish Mandarin Oranges	Turkey and Bean Casserole Italian Blend Veggies Mixed Berries Whole Grain biscuit	Parmesan Crusted Fish Couscous Peas Seven Layer Salad Peaches	Sloppy Joe Whole Grain Bun Capri Blend Vegetables Cucumber & Tomato Salad Applesauce	Cheese and Broccoli Strata Spinach Chickpea Salad Pineapple Fig Newtons
Feb 9-13	Chicken & Gravy Whole Grain Biscuit Parsley Carrots Pears & Blueberries Banana	Vegetable Lasagna Winter Squash Fruit Cocktail Four Bean Salad Whole Grain Dinner Roll	Swiss Steak Baked Potato with Sour Cream Green Beans Fresh Orange Whole Grain Pumpkin Muffin	Shepherd's Pie Whole Grain Biscuit Cabbage with Pineapple Salad V8 Juice	Italian Crusted Fish with Tartar Sauce Orange Amaranth Pilaf Winter Blend Vegetables Tomato Basil Salad Mixed Berries
Feb 16-20	OFA CLOSED  Presidents' Day	Pork Supreme Baked Sweet Potato Pineapple Broccoli Whole Grain Biscuit	Lentil & Vegetable Stew Brown Rice Tossed Salad with Dressing Pears V8 Juice	Chicken Pasta Primavera California Blend Vegetables Mixed Berries Fresh Apple Whole Grain Dinner Roll	Meatloaf Mashed Potatoes with Beef Gravy Parsley Carrots Whole Grain Spice Muffin Fruit Cocktail
Feb 23-27	Chili Con Carne Spinach Fresh Grapes Whole Grain Biscuit	Lemon Garlic Fish Couscous Peas Ambrosia Salad Cucumber Onion Salad	Hawaiian Chicken Farro Cauliflower Banana Tropical Fruit Salad	Macaroni & Cheese Zucchini & Tomatoes Fruit Fluff Tossed Salad	Pork Stir Fry Brown Rice Italian Blend Veggies Cranberry Fruit Salad Whole Grain Dinner Roll

NUTRITION SPOTLIGHT

Successful Meal Planning in the New Year

By Amber Kautz, PhD, MS, RDN

For many of us, the start of a new year may also mean a fresh opportunity to work on our diet. Whatever nutrition goals we may have, for example to eat less sweets or more vegetables, **meal planning** is one strategy that can be used to achieve them. Meal planning involves organizing and preparing meals in advance to help meet nutrition needs while saving time and/or money. Meal planning can be done for a single day or for a full week (or even longer). If you haven't tried meal planning before, it can seem overwhelming to plan for a whole week at a time. Start by planning one meal for one or two days.

Follow these steps to successfully plan your meals in advance and meet your nutrition goals!

- 1. Decide on your menu.** It can be helpful to use a calendar or a notepad to write out your plan for meals.

Tips for menu planning:

- Choose meals that sound appealing to you, so that you are more likely to stick to your plan.
- Aim for variety to help meet your nutrition needs. Think of MyPlate! Try to keep half of your plate fruits and vegetables, and the other half split between lean protein and whole grains.
- Consider ingredients that you have on hand (in your fridge or pantry) to reduce what you need at the grocery store.
- Check weekly supermarket sales to see what ingredients you may want to include while also sticking to your budget.
- Think about leftovers. Do you want leftovers, and if so, are you able to safely store them and use them before they expire?

- 2. Make a list of ingredients you'll need and go shopping.**
- 3. Prepare what you can in advance to help save time when you are ready to cook the meal.**



Gnocchi with Spinach and Chicken

Source: Taste of Home



Prep Time: 10 minutes
Cook Time: 15 minutes

Servings: 4

Ingredients:

- 1 (16 oz) package of potato gnocchi
- 2 Tablespoons olive oil
- Breast meat from 1 rotisserie chicken (shredded and skin removed)
- 2 green onions
- 1 ½ cup unsalted chicken broth
- 2 minced garlic cloves
- 1 Tablespoon cornstarch
- 3 cups fresh baby spinach
- ½ cup heavy whipping cream
- ¼ cup shredded parmesan cheese

Directions:

1. Cook gnocchi according to package and set aside. Meanwhile, in a large skillet, heat olive oil over medium-high heat; add chicken and green onions until onions are tender. Add garlic; cook 1 minute longer.
2. Stir in 1 cup chicken broth. Bring to a boil and cook for 3-4 minutes. In a small bowl mix cornstarch and ½ cup chicken broth until smooth; stir into chicken mixture. Return to a boil, stirring constantly; cook and stir until thick. Add spinach and cream; cook until spinach is wilted.
3. Drain gnocchi and add to pan. Sprinkle with parmesan cheese and serve.

Nutrition (per 1 cup):

Calories 604, Fat 28 g, Saturated Fat 12 g, Cholesterol 119 mg, Carbohydrates 58 g, Protein 27 g, Fiber 4 g, Sodium ~ 700 mg

Ask Amber

Can Vitamin C help protect me from getting a seasonal cold?

Vitamin C is an essential nutrient that we must eat in our diet. Vitamin C has many important functions including supporting our immune system, aiding in wound healing, and helping our bodies to absorb iron. It was long ago discovered (in sailors) that long-term severe deficiency of vitamin C can cause scurvy – a disease characterized by weakness, anemia, and poor wound healing. However, in the US, vitamin C deficiencies are rare, and many adults consume adequate vitamin C from foods and supplements. It is recommended that adult men consume 90 mg of vitamin C per day, and adult women 75 mg. Good food sources of vitamin C include citrus fruit, berries, bell peppers, tomatoes, and fortified cereals and juices.

You may have heard that vitamin C can help to prevent or treat the common cold. Is that really true? While research does not support the role of vitamin C in preventing the common cold, some clinical trials have shown that compared to a placebo, vitamin C supplementation did decrease the severity of cold symptoms.

While Vitamin C may not prevent you from catching that pesky seasonal cold, Vitamin C has many important functions in the body, and it is important to eat foods that are good sources.

Questions? Please reach out to me at akautz@co.schuyler.ny.us



SNAP-Ed nutrition classes are available to anyone receiving or eligible to receive SNAP benefits in Chemung, Schuyler or Steuben Counties. Our SNAP educator Erin Sawdey is here to help you make the most of your SNAP benefits. For more information, contact Erin at (607) 535-6822 or esawdey@co.schuyler.ny.us

True or False

- 1) Following a vegetarian diet automatically means you are at risk of an iron deficiency
- 2) Both 100% fruit juice and baked beans are examples of foods that count towards fruit and vegetable intake
- 3) Low fat foods are always better for you than foods that have higher fat content
- 4) Detox diets are necessary to cleanse the body
- 5) There is more calcium in a glass of whole milk compared to fat free milk

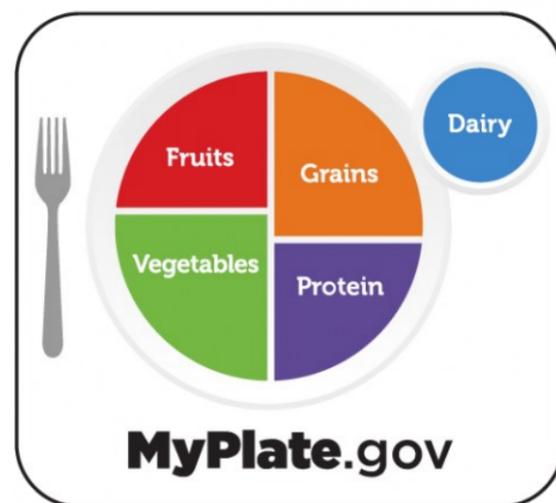
Answers: 1) F 2) T 3) F 4) F 5) F



Weekday Meal Planner

TODAY'S DATE: _____

DAY	INGREDIENTS:
MONDAY	<input type="checkbox"/> _____ <input type="checkbox"/> _____ <input type="checkbox"/> _____ <input type="checkbox"/> _____
TUESDAY	<input type="checkbox"/> _____ <input type="checkbox"/> _____ <input type="checkbox"/> _____ <input type="checkbox"/> _____
WEDNESDAY	<input type="checkbox"/> _____ <input type="checkbox"/> _____ <input type="checkbox"/> _____ <input type="checkbox"/> _____
THURSDAY	<input type="checkbox"/> _____ <input type="checkbox"/> _____ <input type="checkbox"/> _____ <input type="checkbox"/> _____
FRIDAY	<input type="checkbox"/> _____ <input type="checkbox"/> _____ <input type="checkbox"/> _____ <input type="checkbox"/> _____



HIICAP— Health Insurance Information, Counseling and Assistance Program

What's up NEXT??



Medicare Advantage Enrollment begins January 1st and runs through March 31

There is still time to review or make changes!

How to get ready for Medicare Advantage Open Enrollment

Whether you recently enrolled or have had your Medicare Advantage plan for years, you can take this opportunity to confirm— or change — your plan choice. Think about your experiences using your plan and review your plan benefits. How does your plan stack up in the following areas?

- Your doctor and other providers are in the plan network.
- Your prescription drugs are on the plan formulary.
- You are comfortable with your costs, including premiums, deductibles, copays and coinsurance.
- You have the additional coverage that you want for things like dental, vision and hearing care.
- You are happy with your plan's additional benefits.

If you decide to make a change, you have from January 1st through March 31st to do that. You can explore other plan options. Your new plan benefits will be in effect for the rest of the year. If you have any questions, please call the Office for the Aging: 607-535-7108.

Some other things to know about Medicare Advantage Plans

Story by Beth Pinkser

Most Medicare Advantage plans are free upfront, but, in the world of bargains, there's a difference between "free" and "free upfront." Free with no strings attached is good. Zero money down always means the potential for balloon payments on the back end. If we apply that to Medicare, there is the potential of paying nothing when you sign up for Medicare at 65. But you will likely pay higher costs later in life if your health should worsen. Eventually, that "free" plan may cost more than the alternative that was initially deemed too pricey; and by that time, it could be too late to switch.

For example, that zero monthly premium sounds great, as if there are savings to be had. However, Medicare Advantage is designed to have fixed co-pays like \$30.00 for a specialist visit and 20% co-insurance for other procedures. There can also be other charges that eventually make overall out-of-pocket (OOP) costs more expensive than the Medicare Supplement plan, also known as Medigap.

Of course, it all depends on what care you end up needing, and that shift could happen quickly. If we have one bad day with a fall, or a diagnosis of a chronic illness, such as cancer or kidney disease, your costs will likely skyrocket on Medicare Advantage.

Since the introduction of Medicare Advantage plans (MAP) in 1997, the landscape of healthcare for American seniors has shifted. Heavily marketed by a few large insurance companies, MAPs make up nearly 54% of the nation's Medicare marketplace, according to health policy group KFF (Kaiser Family Foundation). Almost 76% of MAPs that include prescription drug-coverage are zero-premium, meaning enrollees pay nothing "upfront" for premiums except for the Medicare Part B premium (which in 2026 will be \$202.90). Part B covers doctor visits and other outpatient services that don't require hospital admission. The implications of Medicare Advantage's success have been hard for seniors and policymakers to understand.

On the surface, a Medicare Advantage plan that charges no monthly premium seems like a better deal than Original Medicare with a Medigap and Part D plan which have monthly premiums but typically no other charges; although there is a \$2100 maximum deductible for all Medicare users. For the most part, Medicare Advantage customers pay almost \$3,500 less out of pocket in a year than those with Medigap insurance; but that includes the many healthy people who do not have significant healthcare needs. David Grabowski, a professor of healthcare policy at Harvard Medical School observes that, "Medicare Advantage is a great deal if you're healthy, not such a great deal if you are out of pocket a lot."

Costs for one emergency room visit could use up the equivalent of a year's worth Medigap premiums. And out-of-pocket costs add up quickly at \$20 or \$40 for a visit. This is especially true for treatment of a chronic illness which may require multiple visits with multiple elements being billed separately. While a Medigap plan may be expensive monthly — between \$150 to \$400 depending on the company and where you live — in general there will be fewer medical costs at the end of the day.

Another thing to consider is that Medicare Advantage plans often require beneficiaries to obtain prior authorizations before they are approved for certain treatment or services, and this can sometimes lead to delays or denials for necessary medical care. Medigap paired with Original Medicare doesn't typically have these barriers, which makes it easier to access care when you need it. Medigap plans are standardized and don't change once you enroll. However, Medicare Advantage plans can change their providers and cost-sharing rules and benefits annually. This can make long-term financial planning difficult and can cause doubt about unexpected changes in coverage.

How to decide between Medicare supplemental coverage and Medicare Advantage

Both Medicare Advantage and Medigap have clear benefits and tradeoffs and the right choice often depends on your health needs, financial situation and lifestyle. Here's what to weigh as you're deciding which coverage option makes the most sense for your needs:

Consider your healthcare usage

If you visit doctors frequently, need specialist care or expect ongoing medical costs, Medigap's more comprehensive coverage may make sense. On the other hand, if you are relatively healthy and want to minimize monthly premiums, a Medicare Advantage plan could be more cost effective. Also think about *where* you receive care. Seniors who split their time between states or travel often may benefit more from Medigap's nationwide coverage. But, if your care is primarily local and your provider are in-network, Medicare Advantage may also work well.

Weigh long-term costs carefully

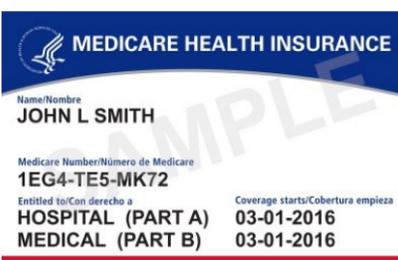
Medigap premiums can rise with age, and Medicare Advantage plans can change cost structures each year. Some seniors start with Advantage plans for the lower premiums and switch to Medigap later. However, in many states, switching to Medigap after you initial enrollment period may require medical underwriting, and you could be denied coverage or face higher premiums if your health has changed.

Factor in Extra Benefits

Many Medicare Advantage plans offer extras like dental, vision, fitness memberships or transportation services. If these are important to you, they may help you make a decision. Medicare focuses primarily on covering medical costs rather than additional perks.

The Bottom Line

When choosing between Medicare Advantage and Medigap, there's no universal answer for retirees. Medigap appeals to many seniors because of its flexibility, predictable costs and stable coverage. Medicare Advantage can be more affordable for those with limited healthcare needs or who value extra benefits. When weighing your options during this enrollment period, be sure to assess your health, budget and lifestyle carefully. By understanding the potential benefits and downsides of each option, you can select the coverage that best fits **your** unique situation and ensures you have the care you need at a cost you can manage. Finally, Office for the Aging has certified counselors who will provide free, unbiased and confidential information to help you make an informed decision. Call us at 607-535-7108 for an appointment.



References: "Most Medicare Advantage Plans are free upfront. You still might not be able to afford one."
www.marketwatch.com/story
www.medicare.gov



**Health Insurance
Information, Counseling
and Assistance Program**

NY CONNECTS

Planning For Your Future Needs

Planning and thinking about how you see your future is part of self-care. The new year is a great time to develop or review the plans you may have made. Keep in mind it is always easier if the first time you think about long term care and support isn't during a crisis. So, if you haven't already thought about it here are some things to consider. Planning ahead for long term care involves a combination of **financial preparation, legal documentation, family discussions and health assessments** to ensure your future needs and preferences are met.

When to start planning? The ideal time to begin planning is in your early 50's through late 60's. Unexpected illnesses or injuries can happen at any age, so it's always best to start the process as early as possible.

Key Steps for Planning Ahead

1. Assess health and future care needs

- A. Evaluate health status and family medical history to identify potential risk or chronic conditions that might influence future support requirements.
- B. Consider your personal preferences regarding where you want to receive care (at home, assisted living or skilled nursing).

2. Discuss plans with family

- A. Have open and honest conversations with loved ones about your wishes, preferences and expectations.
- B. Discuss who can serve as your support network and potential caregivers to ensure everyone understands their role.

3. Create or identify your financial plan

- A. Understand the substantial costs of long-term care vary depending on location and type of care being provided.
- B. Explore funding options for care, along with your personal savings and investments.
- C. Understand what is covered through government funded programs. Medicare provides only limited short term skilled coverage. Medicaid is the primary government assistance program for long term care, but it has strict income and asset eligibility criteria.

4. Prepare legal documents

- A. Establish a Last Will and Testament which is a legal document that outlines how you want your assets distributed, names an executor, and can designate guardians for minor children so your wishes are clearly followed after death.
- B. Establish a durable Power of Attorney (POA) for finances to designate someone to manage your financial affairs if you cannot.
- C. Designate a Health Care Proxy (HCP) to make medical decisions on your behalf when you can't.
- D. Create advanced directives to specify your preferences for medical treatment and end of life care.

5. Organize home environment

- A. Evaluate your home for safety.
- B. Begin decluttering and downsize.
- C. Research local care options.

6. Regularly update and review your plan

- A. Make sure it still meets your needs. If you need help, a NY Connects staff can assist you in discussing available supports and services to help create your plan.



Resources For Eyeglasses

From EyeCare America, a public service program under the American Academy of Ophthalmology

The organizations and resources listed are available for your reference and use. The organizations are not affiliated with EyeCare America or the American Academy of Ophthalmology nor does their inclusion imply endorsement of their goods or services by EyeCare America. In like manner, EyeCare America has not solicited their endorsement.

Lenscrafters / OneSight EssilorLuxottica Foundation aims to eliminate uncorrected poor vision in a generation by creating sustainable access to vision care and providing free eye exams and glasses for those most in need. lenscrafters.com/onesight

Local Lions Club

Local Lions Clubs may provide eyeglasses or assistance for individuals with vision care needs. They may also know of other local resources in your area. Contact your local Lions Club for more information. To locate the Lions Club nearest to you, contact either the Chamber of Commerce or visit www.lionsclubs.org.

New Eyes offers eyeglasses for those in need

New Eyes transforms the lives of children and adults facing financial hardship across the United States through clear vision. <https://new-eyes.org/>

Prevent Blindness

1-800-331-2020 provides vision care assistance to those who meet the federal poverty guidelines. For more information about this eyeglass program, please call to find out if you are eligible to receive a referral for an exam for a prescription and eyeglasses. <https://preventblindness.org/>

Respectacle

User needs to enter his/her prescription and fill out some basic demographic info. Used eyeglasses will be mailed within 7-10 days of order. No additional paperwork or questions asked. <http://www.respectacle.org/faq>

EyeBuy Direct

This is a web-based organization selling generic frames and lenses for as little as \$8. <https://www.eyebuydirect.com/>

39 Dollar Glasses

This is a web-based organization that offers discounts up to 70% on prescription eyeglasses and sunglasses. Contact them at <https://www.39dollarglasses.com/>, or at toll-free 800-672-6304 for more information.

ZenniOptical

This is a web-based organization selling generic frames, including lenses with anti-scratch coating for as little as \$8. <https://www.zenniOptical.com/>

CAREGIVER'S CORNER

When Caring Also Means Planning : Understanding the Rising Cost of Funerals

(Shannon Slater. OpenAI. ChatGPT, October 2025)

Many caregivers devote their energy to supporting loved ones' health and quality of life - and understandably postpone thinking about what comes next. But one of the costlier surprises families face is the rising price of funerals, burials, and related end-of-life services. A little preparation now can give yourself and your loved ones the gift of peace and clarity during one of life's hardest moments.

The Price Tag

According to the National Funeral Directors Association (NFDA), in 2023 the national median cost of a funeral **with viewing and burial** (not including cemetery plot, monument or marker) was **\$8,300**.

The median cost of a funeral with **cremation** (again excluding burial plot/monument) was **\$6,280**.

Over the prior two years (2021 to 2023), the cost for traditional burial funerals rose about **5.8%**, while cremation-type funerals rose about **8.1%** — still below the general inflation rate over that period (~13.6%) but clearly upward.

If you include a burial vault (often required by cemeteries), the "total with vault" median reached **\$9,995** in 2023. And that doesn't account for the cost of the burial plot, headstone or marker (cost ranged from \$1,000-\$3,000), flowers, obituary notices, or transportation beyond the baseline — those extras can push the total into significantly higher territory.

It is estimated that as funeral cost continue to rise, the average viewing and burial will expand to between \$10,500 - \$15,000, while cremation will average between \$6,900 - \$8,000.

What Drives the Cost?

Funeral expenses are made up of many components. Some of the major ones include:

- Basic services of the funeral director (planning, permits, administrative work)
- Removal/transfer of remains
- Embalming and body preparation (cosmetic work, dressing)
- Use of facilities and staff for viewing and ceremony
- Transportation (hearse, service vehicles)

- Merchandise (casket, vault, urns)
- Printed materials, memorial cards, registration book
- Cash advances (flowers, clergy, obituary notices)
- Cemetery costs (plot, opening/closing, marker)

Because these are customizable, what you choose (or decline) can shift the cost substantially.



Practical Steps for Caregivers

You don't need to be an

expert in funeral home to help protect your family. Here are actionable strategies:

1. **Start the conversation early.** Gently ask your loved one: how do they imagine their final arrangements? Burial or cremation? Any preferences about services, music, location? Getting clarity early reduces guesswork later.
2. **Know what financial resources are available.** It's surprisingly common for families to discover at the time of passing that they don't have key details about insurance policies or funds meant to cover final expenses.
 - Check whether your loved one has a life insurance policy.
 - Find out both the **face value** (the amount paid at death) and any **cash value** (what the policy is currently worth if surrendered).
 - Make sure you know **where the policy is kept, who the beneficiary is and the policy number.**

Understanding these details now prevents confusion or panic later, and ensures funds are available when they're needed most.

3. **Get and compare local price lists.** Funeral homes are required by law (under FTC's Funeral Rule) to give you a **General Price List** and itemized costs. Ask for exact, written quotes in your county or region.
4. **Consider "pre-need" planning (with caution).** Some people pre-pay or pre-arrange their funeral through a funeral home. But contracts vary, and economic or regulatory changes might affect final outcomes. If doing this, vet the provider carefully.
5. **Explore more economical**

alternatives.

For example:

- Direct cremation (no formal service at funeral home)
- Green or natural burial (without embalming, vaults, or heavy monument work)
- Choosing less expensive or rental caskets
- Holding memorial services at a separate location (church, community hall)

6. **Check eligibility for assistance.** Some counties, municipalities, social services, or veterans' benefits programs offer support (or partial subsidies) for end-of-life costs for low-income individuals.
7. **Set aside a dedicated fund.** Even a modest "funeral reserve" can help bridge the gap between expectations and reality, so your family won't need to scramble for funds at the worst moment.

In Closing

Talking about mortality is never easy, especially for caregivers already carrying heavy burdens. But laying the groundwork now is an act of care.

By helping your loved ones articulate their wishes, comparing local costs, and considering more economical options, you can lighten the load on those left behind. In doing so, you create space for grief, remembrance, and healing — rather than financial stress.

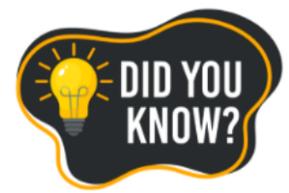
REFERENCES:

National Funeral Directors Association Site. <https://nfda.org/news/statistics>

Quick Tips for Helping Parents Declutter:



- **Start small and slow.** Choose one drawer, one shelf, or one corner at a time. Small wins build momentum without overwhelming.
- **Focus on items that are unused or duplicated.** Extra kitchen gadgets, linens, or old paperwork are good places to begin.
- **Ask what still serves a purpose.** Encourage your parents to keep what they use, love, or truly need - and let the rest go.
- **Sort items into categories.** Keep, donate, sell, recycle, toss. Making it simple helps reduce stress.



What is an Irrevocable Burial Trust?

An **irrevocable burial trust** (sometimes called an **irrevocable funeral trust**) is a special account set up to **set aside money specifically for funeral and burial expenses.**

Here's how it works, in plain terms:

- You deposit money (often up to a state-allowed limit, such as \$10,000–\$15,000) into a trust managed by a **funeral home or financial institution.**
- The funds can **only be used** to pay for your funeral, burial, or cremation costs.
- It's called **"irrevocable"** because once you create it, **you can't withdraw or change it** — the money is legally dedicated to those end-of-life expenses.
- The trust earns interest, and that interest stays in the account to help offset inflation.

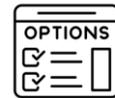
A major advantage is that for people applying for **Chronic Care Medicaid (long-term care assistance for nursing home placement)**, the funds in an irrevocable burial trust are **not counted as assets** — meaning they don't affect eligibility.

An irrevocable burial trust protects money for your funeral expenses, ensures your wishes are funded, and can help you qualify for Medicaid without losing that set-aside.

CAREGIVER'S CORNER



Understanding Your Options: Skilled Nursing Facilities, Assisted Living, and Family-Type Homes in the Southern Tier



As we or our loved ones age, deciding on the right kind of care and housing can feel overwhelming. In New York's Southern Tier, families have several long-term care options, each offering different levels of support, independence, and medical care. Whether you're planning ahead or navigating a sudden health change, understanding these choices can help you make informed, empowered decisions.

The goal of this article is to bring clarity to these choices, grounded in respect for your dignity, independence, and rights as a resident. In this article, you'll find a breakdown of the three main types of care settings available locally and what makes them different:

1. **Skilled Nursing Facilities (SNFs)**, also known as nursing homes. These are the most medically intensive option.
 - i. **Level of Care:** 24/7 skilled nursing care, rehabilitation (physical/occupational therapy), medication management, meal service, and help with daily living activities.
 - ii. **Best For:** Individuals with complex health needs, those recovering from surgery or hospitalization, or those who require frequent medical monitoring.
 - iii. **Resident Rights Focus:** Protected under federal and state law, residents have the right to participate in their care plans, voice concerns, and receive respectful, person-centered care.
 - iv. **Local Availability (Chemung, Schuyler, and Tompkins County):** Beechtree Center for Rehabilitation and Nursing, Cayuga Nursing and Rehabilitation Center, Groton Community Health Care, Kendal at Ithaca, Oak Hill Manor, Seneca View, Bethany Manor, Chemung County Nursing Facility, Elcor Nursing and Rehabilitation Center, St. Joseph's Hospital SNF

2. **Assisted Living Residences (ALRs)**. These settings offer a balance of independence and daily support in a community-like environment.
 - i. **Level of Care:** Help with bathing, dressing, meals, housekeeping, and some health monitoring. Many also offer recreational activities and transportation.
 - ii. **Best For:** Older adults who are mostly independent but need help with daily routines or want a social, supportive community.
 - iii. **Resident Rights Focus:** ALRs are regulated by the NYS Department of Health and must support residents' autonomy, privacy, and ability to make decisions about their routines and services.
 - iv. **Local Availability (Chemung, Schuyler, and Tompkins County):** Bridges Cornell Heights, Brookdale Ithaca, Kendal at Ithaca, Longview, The New Falls, Bethany Village, Woodbrook

3. **Family-Type Homes (FTHs)**. These are small, home-like settings.
 - i. **Level of Care:** Personal care and supervision in a family environment with a maximum of 4 residents. No medical services are provided.
 - ii. **Best For:** Seniors who prefer a close-knit setting and don't need medical care but want support and companionship.
 - iii. **Resident Rights Focus:** Regulated by the NYS Office of Children and Family Services. Residents have the right to privacy, participation in decisions, and safe, respectful care in a family setting.
 - iv. **Local Availability (Chemung, Schuyler, and Tompkins County):** Evergreen House, Old Hundred, Brook-Haven

Choosing between these options depends on medical needs, personal preferences, budget, and location. It's always a good idea to:

- Visit facilities in person
- Ask about staffing, activities, meals, and emergency care
- Review resident rights and complaint processes

Need Help Navigating Long-Term Care?

The Long-Term Care Ombudsman Program is here to support you. We advocate for the rights, dignity, and safety of residents in all adult care settings. We offer free, confidential guidance to individuals living in these facilities experiencing concerns. Your care should always reflect your needs, values, and rights. We're here to help every step of the way.



Contact your local Ombudsman Office (Chemung, Schuyler, and Tompkins Counties) at 607-274-5498 or email Kate Lyon, klyon@tompkins-co.org.

"I know how you feel!"
 "I get really frustrated sometimes!"
 "I appreciate you listening!"



Just a few...benefits of joining a Caregiver Support Group

- ◆ Share your feelings, frustrations, and fears in a non-judgmental environment.
- ◆ Access useful info, resources, and advice from experienced caregivers and professionals.
- ◆ Learn new coping strategies and problem-solving techniques.
- ◆ Develop friendships and social connections



Located in  **Schuyler County**



Schuyler County OFA,
 National Family Caregiver
 Support Program presents:



Caregiver Support - It's just us

Make meaningful connections, renew your spirit and find comfort in knowing you are not alone.

TUESDAY, JANUARY 20

5:00PM - 6:30PM

and

TUESDAY, FEBRUARY 17

5:00PM - 6:30PM

LOCATION: Silver Spoon Café
323 Owego Street
Montour Falls

For more information or to register, please contact Shannon, 607-535-7108

Registration is required as space is limited.

As we enter 2026, here are a few gentle intentions to help caregivers start the year with balance and compassion:

- **Prioritize rest.** Even small breaks help restore your energy.
- **Set healthy boundaries.** It's okay to say no or not today.
- **Ask for help.** Caregiving isn't meant to be done alone.
- **Be kind to yourself.** Offer yourself the same patience you give others.
- **Celebrate small wins.** Notice and appreciate the little moments.
- **Stay connected.** Social and community support matter.
- **Take care of your health.** Your well-being is essential, not optional.
- **Remember you matter.** Your needs, feelings, and goals are important.
- **Give yourself grace.** Especially on difficult days—you're doing your best in a very demanding role.

VOLUNTEERISM AND HEALTH PROMOTIONS



Want to make a real difference in the lives of older adults?

Become a **Health & Wellness Instructor** with the Office for the Aging!

We're looking for caring community members who want to support healthy aging. All training and materials are **provided at no cost**, and you can complete the training online at your own pace. You'll learn how to lead a proven, evidence-based program that truly helps older adults feel stronger, more confident, and more connected.

What's involved:

- ⇒ Teach a **10-week class**, twice per week
- ⇒ Each class is **1 hour**
- ⇒ Classes are held in convenient locations for older adults
- ⇒ Basic organization is helpful — you'll track each participant's progress
- ⇒ Clear communication and a calm, steady presence are key
- ⇒ Flexibility and independence are appreciated if equipment or technology needs troubleshooting

This is a meaningful way to give back, stay engaged, and see the impact of your efforts firsthand. Watching participants grow, improve, and reach their goals is incredibly rewarding — and you'll know you helped make it happen.

If you're ready to support healthy aging in your community, we'd love to have you join us.

Volunteerism is the act of giving your time, skills, and support freely to help others and strengthen your community.

Attention: Schuyler County residents
Get FREE help
with your 2025 tax return

9 a.m. to 3 p.m. Thursdays
 February 5th - April 9th
 Room 120, Human Services Complex
 323 Owego Street, Montour Falls

Serving low-income adults age 60+ who reside in Schuyler County

Starting January 2, CALL 607-535-7108 to make an appointment

- ### Our volunteers help older adults experience:
- More daily energy
 - Confidence and a sense of control
 - Better quality of life
 - Increased mobility and flexibility
 - Social connection and genuine enjoyment
 - A stronger mind-body awareness
 - Real progress and personal achievement

If you can commit to supporting older adults in these seven meaningful ways, we'd love to hear from you.

Apply today by calling 607-535-6834!



Some Cool Ways to Beat the Winter Blues



“Oh, the weather outside is frightful, but you may not feel delightful” — but there are ways to beat the “Winter Blues.” Although more than half the people living in places where there are 4 seasons report having the “winter blues” — a mild depression characterized by a lack of motivation and low energy, the following strategies may help you cope and even bring a smile to your face! Try one — or all — of these tips to carry you through the winter.

1. Think like a Norwegian: Folks in Norway view winter as something to enjoy, not just endure. Try embracing winter rather than resisting it by learning to ski or skate; build a snowman or just enjoy a hot beverage!
2. Let the sunshine in! Research shows that exposure to bright light upon awakening is very effective in treating the “winter blues.”
3. Activity: Take it outside! Regular aerobic exercise works like an antidepressant charm. A morning exercise routine is best, especially outdoors. Consider a winter sport such as skating or skiing. But even a brisk walk will do!
4. Turn on the tunes! Crank up the music while you vacuum or do dishes!
5. Cook up some comfort! Whip up a batch of cinnamon buns or mac ‘n’ cheese as a treat! But, keep in mind good nutrition helps your mental health. So don't forget the fruits & veggies!
6. Drink—lots! — of water that, is! It's important to stay hydrated to keep your skin glowing and healthy in harsh weather. And water flushes toxins from your system so you won't feel sluggish!



Article by Elizabeth Shein, MSE, RSW, Trainer, Crisis & Trauma Resource Center



The New York Office for the Aging has partnered with GetSetUp to provide free interactive virtual classes for older adults taught by their peers - so they can ask questions, make new friends, learn new things, and have fun.

Try an Online Class Today!
www.getsetup.io/nystate

5,000+ Online Classes Across Multiple Categories

- Preventing Fraud and Scams**
 - Identify and Avoid Loan Scams
 - Scam Alert Spotting Government Imposters
- Scam Guard in the AI Era**
 - The Rise of AI Influencers: Detecting Deception
 - Love or Lie? Steering Clear of Online Romance Scams
- Social Connection**
 - Tech Tuesdays
 - Photography Talks
 - NetSpeak with Joe
- Financial Wellness**
 - Placing a Security Freeze on Your Credit Card
 - Ideas for reducing expenses
- Tech for All: Adaptive Solutions**
 - Wearable Health Monitors: Independence for All
 - Google Translate: Turn Your Phone into an Interpreter
- Technology**
 - iPhone Basics
 - Best Apps for Working Remotely



Wendy
 GetSetUp New York Learner

“I learned things I really didn't know [in the technology classes on phones and smartwatches], like the fall care option and the emergency call option on my Samsung watch.”

HEALTH PROMOTIONS

Feeling Sad?

IDENTIFYING & TREATING SEASONAL AFFECTIVE DISORDER

Many people get the “winter blues,” a mild sadness as the days get colder and shorter. But some people experience clinical depression with the seasons. This is called seasonal affective disorder or SAD.

Symptoms of SAD usually start in the late fall or early winter. Episodes generally last around five months, easing up when the next season comes. Some people experience SAD in the summer. This is known as summer-pattern SAD. It is much less common.

Researchers don’t know the exact causes of SAD, but Dr. Kelly Rohan, a psychologist at the University of Vermont, says that genetics, brain chemistry, and an out-of-phase biological clock could all play a role.

“The environmental triggers of SAD include shorter days for triggering winter-pattern SAD and excessive heat and humidity for prompting summer-pattern SAD,” Rohan says.

SAD tends to begin in young adulthood and is more common in women than men. People living further north of Earth’s equator are at higher risk for experiencing SAD. So are those with a family history of or who themselves have a pre-existing mental illness, like depression or bi-polar disorder.

Symptoms of SAD are similar to those of depression (see the Wise Choices box), but they only appear seasonally. If you’re experiencing symptoms, certain activities may help provide some relief. These include engaging in hobbies, going out in the sunlight, and spending time with friends and family. Eating healthy and getting enough physical activity can also help lift your mood. But if you have symptoms that last for two weeks or longer, you may need to talk with your doctor.

Treatment options for SAD include a type of talk therapy called cognitive-behavior therapy (CBT), light therapy, and antidepressant medications. But the combination of treatments that work for each person can differ because different factors can contribute to symptoms.

Light therapy addresses issues caused by the lack of light and later dawns during winter. These changes can disrupt the body’s biological clock.

CBT addresses the psychological factors underlying SAD. It can help change the thoughts and habits that worsen the condition. CBT and light therapy have been shown to be quite effective. But light therapy can be difficult for some people to continue. It must be done daily.

Rohan’s team has been comparing how long the two treatments’ effects last. Her studies have shown that the antidepressant effects of CBT may last 1-2 winters longer than light therapy. She’s also learned more about how CBT and SAD works. Specifically, a greater reduction in negative thoughts about the seasons during CBT was associated with the most long-term benefit.

Another treatment option for SAD antidepressant medications. These can change how the brain produces and uses chemicals involved in mood and stress. They can be used alone or together with other treatments.

“Talk to your doctor,” says Rohan. “The right treatment or combination of treatments could improve your quality of life in the affected season.”

See Wise Choices Box below

SAFE STEPS THIS WINTER

Ice and snow increase chances of a fall. Follow these easy safety tips:

- **Wear good boots** or add traction grips
- **Take it slow** and watch your step
- **Hold on** to handrails or a cane for balance
- **Take small steps**, think penguin
- **Stay in** when it’s icy out





2026 Rabies Clinics

Saturday, February 21st
10am-12pm
Shared Services Building, Watkins Glen

Saturday, April 18th
10am-12pm
Humane Society of Schuylar County

Saturday, June 6th
10am-12pm
Valois Logan Hector Fire Department

Saturday, October 10th
10am-12pm
Humane Society of Schuylar County

Saturday, November 14th
10am-12pm
Beaver Dams Fire Department




5 Ways to Stay Healthy



- Eat Healthy Foods**
Eating healthy foods is important for your overall health. Focus on eating plenty of fruits, vegetables, and whole grains. Avoid processed foods and sugary drinks.
- Exercise Regularly**
Exercise is important for your physical and mental health. A regular exercise routine can help to improve your mood, increase your energy levels, and protect your overall health.
- Get Enough Sleep**
Getting enough sleep is important for your physical and mental health. Most adults need between 7 and 8 hours of sleep each night.
- Take Breaks During the Day**
Taking breaks during the day is important for your mental health. Step away from your work or studies every few hours to take a break. Go for a walk, listen to music, or just take some time to relax.
- Connect with Others**
Connecting with others is important for your mental health. Spend time with friends and family, join a club or group, or volunteer in your community.



Winter Weather Checklist

- Maintain heating equipment with annual cleanings**
- Insulate your home by installing Storm Windows or adding Plastic covering**
- Dress in several layers of lightweight clothing**
- Wear waterproof boots to keep warm and dry and maintain your footing**
- Bring pets indoors during winter**
- Avoid black ice on the roads by looking for a slight sheen on the surface of the road**
- Listen to the news or the national weather service for critical info**







BULLETIN BOARD

SCHUYLER COUNTY TRANSIT & TRANSPORTATION LINK-LINE

NEED HELP PLANNING YOUR TRIP?
NOT A PROBLEM!

IF YOU'RE FEELING UNSURE ABOUT THE BUS, WE'RE HAPPY TO HELP YOU PLAN YOUR TRIP. WE'LL EVEN RIDE ALONG WITH YOU FOR A SPECIALIZED RIDER TRAINING. INTERESTED? CALL TRANSPORTATION LINK-LINE TO SCHEDULE YOUR OWN RIDER TRAINING SESSION AT 607-535-3555.



607.535.3555

Need a ride to an appointment? The grocery store? The bank? The post office? To visit a loved one in the hospital or nursing home?

Call Schuyler County Link Line at 607-535-3555 to discuss your needs, discover available options, and schedule a ride.

Schuyler County Office for the Aging Legal Services

The Federal Older Americans Act (OAA) designates legal assistance as a priority service funded under Title III-B. Schuyler County Office for the Aging provides legal counseling through contracted services with a local attorney. Priority is given to those individuals age 60 and over with the **greatest social or economic need** (an income at or below the federal poverty level) and whose cases present crucial issues.

There is no financial eligibility requirement for assistance through this program; however, it is intended for those who would otherwise be **unable to afford** legal assistance using their own financial resources.

Please refer to the Federal Poverty Chart to determine if your income would be considered at or below the poverty guideline.

If your income is at or below the federal guideline, and you do not have the resources to pay privately for an attorney, this program is geared toward helping you. If this does not apply to you, please refer to the next page for other Legal Resources.

Federal Poverty Level - 2024

Family Size	Monthly Income
1	\$1,255 per month or less
2	\$1703 per month or less
3	\$2152 per month or less
4	\$2600 per month or less

Office for the Aging will ensure that its legal assistance provider is providing legal assistance in the following priority subject areas: Income, health care, long-term care, nutrition, housing, utilities, protective services, defending older adults against guardianship, abuse, neglect, exploitation, and age discrimination.

Here are some examples of specific services that are provided:

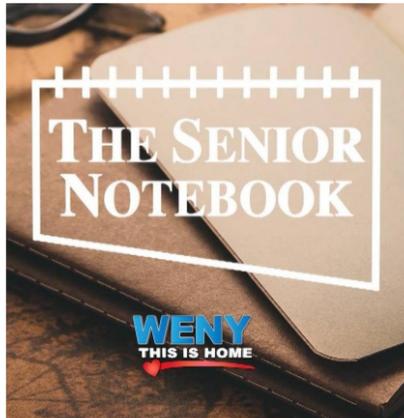
• Advanced Directives (Health Care Proxy, Living Will)	• Power of Attorney
• Last Will and Testament	• Simply Real Estate Transactions
• Debt Collection Issues	• Landlord / Tenant Disputes, etc.
• Grandparents Rights	• Small Claims Court advice

To Schedule an Appointment

Please call the office of Aimee Churchill, Esq. at 607-228-7910 and leave a message with your name, telephone number, and reason for the appointment. Plan to bring any pertinent paperwork with you. Certain paperwork will require you to schedule a follow up appointment to sign the document and have it notarized. Appointments are in **Conference Room 118 of the Human Services Complex** and typically run about 15 minutes depending upon the need.

If it is determined that your case cannot be served by Office for the Aging Legal Services, you will be referred elsewhere for assistance.

Continued →



The "Senior Notebook" airs
Saturdays at 12:00pm and
Sundays at 6:30am,
11:30am & 11:30pm
on WENY-TV ABC
Saturdays at 12:00pm and
Sundays at 6:00am
and 11:30am on EENY, CBS
Sundays at 12:00pm on
GENY, CW

RESOURCES FOR VETERANS

VETERANS CRISIS LINE
DIAL 988 THEN PRESS 1 or
CHAT AT [VeteransCrisisLine.net/](https://www.veteranscrisisline.net/) Chat or
Text at 838255

VETERAN COMBAT CALL CENTER
1-877-WAR-VETS (1-877-927-8387)

NATIONAL ALLIANCE ON MENTAL HEALTH (NAMI)
1-800-950-6264

HOME ENERGY ASSISTANCE PROGRAM (HEAP)
607-535-8303

NYSEG BILL ASSISTANCE (PROJECT SHARE)
800-599-4327

LEGAL ASSISTANCE (LAW NY)
607-734-1647

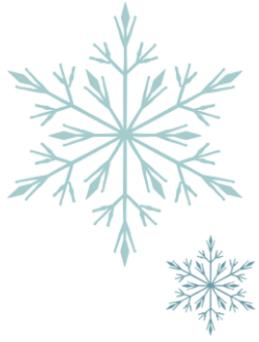
SCHUYLER COUNTY MENTAL HEALTH
607-535-8282

Older New Yorkers' Day 2026

Each year, on Older New Yorkers' Day, the New York State Office for the Aging (NYSOFA) honors older adults from around the state for their volunteerism. The event celebrates healthy aging and the power of community engagement. The program is also one way that NYSOFA works to overcome stereotypes about aging – by showcasing the many older adults who are healthy, active, and giving back to their communities.

Every NYS county is able to nominate two individuals to be recognized at this event, which is held in Albany. Local Office for the Aging staff attend and support the nominees. Nominations are accepted from any community member who wishes to see someone they know and appreciate be recognized for their contributions to their community.

Schuyler County Office for the Aging encourages nominations and asks that you contact our office with any specific questions and/or to request a nomination form. Please call 607-535-7108 OR email us at ofa@co.schuyler.ny.us. Please note that a completed nomination form, along with a photo of the nominee, will be due to Office for the Aging no later than Friday, February 27, 2026. The recognition event will be held in Albany on May 2026. Specific details will be sent to the individuals being honored. Thank you for helping to recognize those demonstrating the positive power of community engagement and healthy aging.



WINTER

WORD SEARCH PUZZLE



Find the words listed below in the grid.

P	A	W	B	F	R	O	Z	E	N	G	K	L	P	R
E	M	I	T	T	E	N	S	F	S	K	I	I	N	G
N	V	N	C	V	W	B	Z	D	S	H	J	M	O	S
G	D	T	E	U	A	Y	C	S	N	U	G	G	L	E
U	B	E	A	N	I	E	T	U	O	V	A	W	C	Q
I	F	R	G	T	Y	S	N	O	W	M	A	N	H	Y
N	H	I	J	S	X	C	O	F	F	E	E	L	I	A
K	S	C	A	R	F	Q	T	R	L	O	M	J	M	Z
H	O	O	D	I	E	U	S	W	A	N	P	K	N	B
L	N	O	P	R	B	L	A	N	K	E	T	I	E	D
M	F	I	R	E	P	L	A	C	E	F	G	H	Y	C

SKIING
SCARF
WINTER
PENGUIN
CHIMNEY

MITTENS
BLANKET
SNOWMAN
FIREPLACE
SNOWFLAKE

HOODIE
BEANIE
COFFEE
FROZEN
SNUGGLE

THE ULTIMATE WINTER WELLNESS GUIDE

STAY HYDRATED



Make sure to drink lots of water, even if you're not feeling thirsty. Dehydration has the potential to cause dry skin, headaches, and fatigue.

GET ENOUGH SLEEP



Even though winter can be hectic, it's important to prioritize getting enough sleep. Aim for 7-9 hours per night.

DRESS APPROPRIATELY



To protect your extremities from the cold, it's recommended to wear layers, a hat, gloves, and a scarf.

EXERCISE INDOORS



If you can't exercise outside because of the weather, consider engaging in indoor workouts such as yoga, Pilates, or dancing.

EAT A BALANCED DIET



Make sure your meals include a variety of fruits, vegetables, and whole grains. Stay away from processed foods and sugary drinks.

A SPECIAL THANK YOU!

Thank You

Thank you to the following volunteers who helped in preparing the last Golden Glow for mailing.

Jan Collins
Timothy Collins
Lais Cratsley
Karen Durfet
Mary Jane Harnas
Mary Haase

Helen Kelly
Sandra Manrae
Jannett Peet
Tam Peet
Gretta Prestan

VOLUNTEER WITH US! CALL 607-535-6834

The following people graciously made monetary donations to the Office For the Aging and its programs. This is above and beyond the contributions received from consumers for services received.

\$50 & \$50 Dale Heichel, Sr. in Memory of Betty Heichel/
Home Delivered Meals
\$100 Janet Standish
\$20 Mary Carascio
\$25 Roberta Thorpe, in Memory of Betty Buckley/
Home Delivered Meals
\$50 Tim and Anne Rodabaugh, in Memory of D. Norman Rodabaugh

In addition to the donations noted above, we offer our sincere thanks to all those who contribute toward services received.



Understanding Contribution Letters: How Your Support Helps Our Services Grow

Why You Receive a Contribution Letter After Receiving a Service — and What It Really Means

When you look through the services offered by the Office for the Aging, you'll notice that nearly everything we provide comes at **no cost to you**. Whether it's meals, legal assistance, transportation, health insurance counseling, caregiver support, or health and wellness programs, our goal is to make sure older adults and caregivers in our community have the support they need. While these services are **free to those who qualify**—typically individuals age 60 or older, or caregivers of someone 60 or older—you may be offered the chance to make a voluntary financial contribution.

The Office for the Aging is able to provide these programs thanks to a combination of federal and state grants, local funds, and generous donations from community members. These dollars make the services possible. Under the **Older Americans Act**, signed into law in 1965 by President Lyndon B. Johnson, we are required to ensure that:

- Each person receiving a service has the **opportunity** to make a voluntary contribution
- Everyone is clearly informed that **there is absolutely no obligation** to contribute
- A person's choice **not to contribute** is kept private and confidential
- Contributions are **carefully tracked and handled responsibly**
- All contributions are used to **expand or enhance** the service they were given for—not replace existing funding

In more recent years, guidance was added encouraging individuals whose self-declared income is at or above **185% of the federal poverty level** to consider contributing at a level that reflects the actual cost of the service. This is why, when you receive a contribution letter, you may see suggested amounts or cost information. Many people have asked us for guidelines so they can better understand what a contribution might look like. We also want you to be aware of what the service actually costs—information you wouldn't otherwise have. And most importantly, you'll always see the clearly printed statement: **"This is not a bill."**

Our priority is, and always will be, making sure you receive the services you need without worry, guilt, or pressure. Your well-being comes first. If you are in a position to contribute, we simply ask that you consider what feels right for your own situation. If contributing isn't possible, please know that we are still here for you, fully and without hesitation.

If you have any questions, or just want to talk through the contribution process, please feel free to call **607-535-7108** and ask to speak with the Director. We are always happy to help. Thank you for being part of our community.



Educating, Empowering and Advocating for Long-Term Care Residents

The Ombudsman Program is an effective advocate and resource for older adults and people with disabilities who live in nursing homes, assisted living, and other licensed adult care homes. Ombudsmen help residents understand and exercise their rights to good care in an environment that promotes and protects their dignity and quality of life.

The New York State Long Term Care Ombudsman Program services are made possible through funding from the New York State Office for the Aging and U.S. Department of Health and Human Services, Administration for Community Living.

For more information, please contact your local Ombudsman



607-274-5498 ☎
tompkinscountyny.gov/cofa/cofa-13 🌐
Serving Chemung, Schuyler, and Tompkins counties



Contact your Schuyler County Veterans Service Agency for assistance, and to see what veteran's benefits you **might** be eligible for. PLEASE call to schedule an appointment at 607-535-2091 or email the Veteran's Office at schuylerva@co.schuyler.ny.us.

Veterans Office Hours
Monday - Friday 9:00 a.m. - 4:30 p.m.

To Make a Donation, Subscribe or Change Address

Please clip and send this coupon along with your donation payable to or address change to:

Schuyler County OFA
323 Owego Street, Unit 7
Montour Falls, NY 14865

The Schuyler County Office For the Aging appreciates and gratefully accepts financial donations to help off-set costs beyond available resources.

I would like my donation to go to:

- Home Delivered Meals
- Transportation Services
- Legal Assistance
- Health Insurance Counseling
- Where it is most needed
- In Memory Of _____
- Please acknowledge my donation in the Golden Glow as anonymous.

Tape current mailing label here

Name _____

NEW Address _____

City _____ State _____ Zip _____

Phone _____ E-Mail _____

I prefer to receive the Golden Glow by (circle one) USPS MAIL or EMAIL

- Permanent
- TEMPORARY In effect from _____ to _____
- Please remove name from mailing list.