

Senior Citizens' Roundtable News

Published by Greene County Department of Human Services since 1976

February 2016



PLEASE NOTE:

Greene County Department of Human Services
Office & all Nutrition Sites
will be closed on:
MONDAY FEBRUARY 15 - PRESIDENTS DAY



Senior Corps MLK Community Resource Day

Sponsored by

Greene County Department of Human Services' Retired Senior Volunteer Program

March 24th, 2016

9:00 a.m. - 3:00 p.m.

**Washington Irving Senior Center
Academy Street, Catskill, NY 12414**

Free Admission

Open to the General Public

Visit the booths of numerous support services
that are available in our community.

To schedule transportation,
call (518) 719-3555 and ask for the Hamlet Bus.

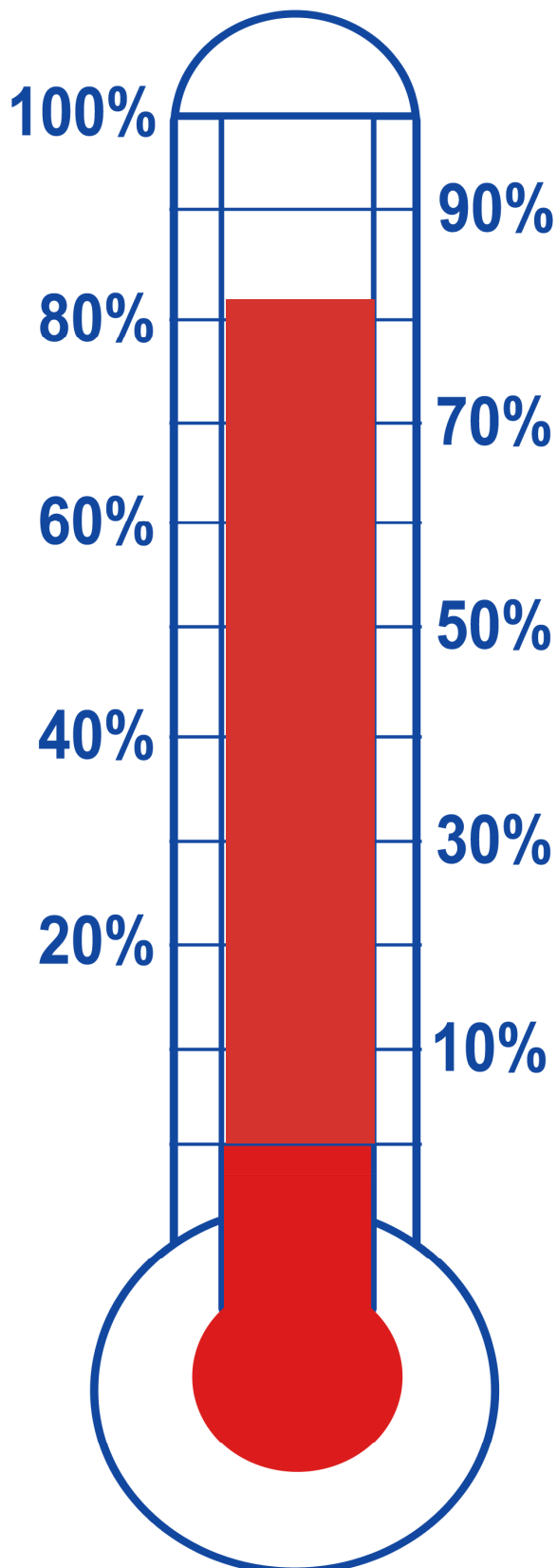
For more information, contact
Ruth Jones Pforte (518) 719-3555
Rpforte@discovergreene.com



SENIOR ANGELS PROGRAM - SPREADING CHEER 365 DAYS A YEAR



*SPONSORED BY
GREENE COUNTY DEPARTMENT OF HUMAN SERVICES*



**2015
Senior Angel
Campaign**

Our Goal

\$11,000

	As of 1/13/16
Donations	\$7924.25
Angel Ornament Sales	\$963.00
Total	\$8887.25



Greene County Department of Human Servicesø Aging Services would like to thank everyone who donated to our Senior Angel Program. Your gift made a big difference in the life of an elderly person. For many of the people who were helped by our Senior Angels, this was the only gift they received. Your thoughtfulness toward the needy elderly in Greene County is most appreciated.

The staff who delivered the gifts to the seniors reported back that many were overwhelmed to receive the gifts and couldn't believe how generous complete strangers were to them. Many called our office to express their thanks.

This year we collected \$8887.25 and used the funds to assist 255 seniors. The items we purchased included clothing, bedding, towels, kitchen items, personal toiletries, and gift cards. We were also able to donate two sewing machines to the residents of The Eliot in Catskill for their activity room.

On behalf of the people who are recipients of your generosity and the staff at the Department of Human Services, we wish many blessings on you for being such wonderful Senior Angels.

Very truly yours,

Ken Brooks, Chairman
Senior Angel Committee



HAMLET SHOPPING BUS

The Greene County Department of Human Services offers a hamlet shopping bus to Greene County residents age 60 and older, living in the towns of Ashland, Athens, Cairo, Catskill, Coxsackie, Greenville, Hunter, Jewett, Prattsville and Windham. Seniors are picked up at their door, driven to Catskill for shopping, and then have lunch at a local Senior Center before returning home. Special trips on a periodic basis.

<u>MONDAY:</u>	Mountaintop/Catskill (Windham, Ashland, Prattsville, Jewett & Hunter)
<u>TUESDAY:</u>	Cairo/Catskill
<u>WEDNESDAY:</u>	Athens/Coxsackie
<u>THURSDAY:</u>	Cairo/Greenville

NOTE:

The Hamlet Shopping Bus does not run on the following holidays observed in New York State government:

New Years Day	Martin Luther King Jr Day
Presidents' Day	Memorial Day
Independence Day	Columbus Day
Election Day (November)	Veterans' Day
Thanksgiving	Christmas

In addition, during snow or ice storms, it may be necessary for us to close our senior service centers because of hazardous driving conditions. When we close the centers, we also cancel our transportation services for the day, which includes the Hamlet Bus.

FRIDAY TRIPS TO COLONIE CENTER **(PRICE PER PERSON: \$10.00)**

*Payment due at time of departure/boarding.
No exceptions please.*



Reservations must be made no later than 3pm of the Wednesday before trip.

Fri. Feb. 5	Mountaintop/Catskill/Cairo/Greenville
Fri. Feb. 19	Catskill/Athens/Coxsackie area

For further information or to make a reservation, call Janet at 719-3559



HOMEBOUND MEDICAL TRANSPORTATION

Greene County Department of Human Services Homebound Medical Transportation is available to Greene County residents age 60 or older who do not have any other options for transportation to medical appointments.

The program will arrange transportation through a volunteer driver to appointments in a doctor's office or a medical facility that is **located in Greene County, as well as in the neighboring counties of Albany, Columbia, Delaware, Schoharie and Ulster.**

We regret we are unable to transport clients covered by Medicaid.

Clients must be self-ambulatory. The use of canes and walkers are acceptable but we cannot transport if wheelchair or scooter dependent.

Scheduling:

This service is available
Monday - Friday
8:30 a.m. to 4:30 p.m.

Please call our office at least **two weeks** prior to your appointment so that we can assure your transportation.

Suggested Donations

Donation scale is based on mileage:	
Mileage Roundtrip:	Suggested Donation
0-10	\$3.00
11-20	\$5.00
21-40	\$9.00
41 & over	\$15.00

HOW CAN I GET FURTHER INFORMATION?

Call 719-3555 or toll-free at (877) 794-9266 and ask for Homebound Transportation.

GREENE COUNTY SENIOR CITIZENS CLUBS



ATTENTION ALL CLUBS:

Do you have anything to announce about your club?

Put it in print in the Roundtable News!

Contact Maureen at the Department of Human Services

ATHENS:

ATHENS SR. CITIZENS

2nd & 4th monthly Monday

1:15 p.m.

Rivertown Senior Center

CAIRO:

CAIRO GOLDEN AGERS

2nd & 4th monthly Wednesday

1:30 p.m.

Acra Community Center

CATSKILL

CATSKILL SILVER LINING SENIORS

2nd monthly Thursday

1 p.m.

Washington Irving Center

COXSACKIE:

BETHANY VILLAGE TENANTS

3rd monthly Wednesday

1:15 p.m.

Van Heest Hall

COXSACKIE AREA SENIORS

2nd & 4th monthly Wednesday

1:15 p.m.

Van Heest Hall, Bethany Village

SENIOR CITIZENS of COXSACKIE

1st & 3rd monthly Monday

1:30 p.m.

Coxsackie Senior Center

GREENVILLE:

GREENVILLE GOLDEN YEARS

1st monthly Wednesday

1:30 p.m.

American Legion Hall

MOUNTAIN-TOP:

MTN. TOP GOLDEN AGERS

4th monthly Thursday

1:30 p.m.

Tannersville Village Hall

W-A-J-P-L GOLDEN AGERS

1st & 3rd monthly Monday

1:30 p.m.

Hensonville Town Bldg.



Calling All Seniors!

ELEMENTARY STUDENTS ENTERTAIN COXSACKIE SENIORS



Back in December, students from the Cossackie Elementary School came to the Town of Cossackie Senior Center to entertain. The students sang favorite Christmas carols and the day was enjoyed by all.

ATHENS SENIORS CELEBRATE HOLIDAYS



As part of their preparations for the Christmas holiday, the seniors at the Rivertown Center held a Tree Trimming Party. The day began with a delicious turkey dinner with all the trimmings. This was followed by punch & cookies. The tree lights were hung by Richard Jezkowski. Seen in photo are Theresa Greco, placing the first ornament, and center staff member JoanAnn Rouse.



Do you have
Computer access?
Want to help Greene County
save money?

Then Go Green(e) with the
Round Table News!

The Round Table News is available electronically!

By going Green, you would help us save on printing & mailing costs each month thus allowing the Department to redirect the money to core services.

Plus, you would receive a FULL-COLOR version of the Round Table News and before those who receive via the postal service.

If interested, send an email with your name & email address to:

mmurphy@discovergreene.com
SUBJECT: RTN email subscription

Of course, if you are unable to receive electronically but would still like to receive the Round Table News, contact our office & we will arrange to have it mailed to your home.

ADULT COLORING CLASSES



Cairo Public Library
Main Street, Cairo
622-9864

Thursday Afternoons
3:30 p.m. – 4:30 p.m.

SENIOR SERVICE CENTERS in GREENE COUNTY

Each site serves the noon-time menu item for the day, Monday - Friday, for a suggested donation of \$4.00. All meals include: Meat/Alternative Entrée, Vegetables & Fruit, Bread, Milk & Dessert. We ask that you call at least one day ahead, if you wish to be included in the lunch count. Centers are closed on legal holidays and inclement weather. In addition, each center offers Aging Information & Assistance/Medicare Minute each month.

CALL YOUR LOCAL SENIOR CENTER FOR ACTIVITY INFORMATION

ACRA

Acra Community Center,

Old Rte. 23B, Acra
(518) 622-9898

Sandra Sherman
Meal Site Manager

Elaine Cherrington

Aging Information
& Assistance
Medicare Minute:

2nd monthly Wednesday
11:00 a.m.

COXSACKIE

Town of Coxsackie
Senior Center
Mansion Street, Coxsackie
(518) 731-8901

Renee Raffiani
Meal Site Manager

Aging Information
& Assistance
Medicare Minute:

3rd monthly Monday
11:00 a.m.

JEWETT

Jewett Municipal Building

Route 23C, Jewett
(518) 263-4392

Gayle Ruvolo
Meal Site Manager

MaryAnn Brink

Aging Information
& Assistance
Medicare Minute:

4th monthly Friday
11:00 a.m.

ATHENS

Rivertown Senior Center
39 Second Street, Athens
(518) 945-2700

John Orso, Senior Center Manager

JoanAnn Rouse Shane Dillon
John Lawrence Lana Marrone

Aging Information & Assistance
Medicare Minute:

2nd monthly Monday, 11:00 a.m.

CATSKILL

Washington Irving Senior Center
15 Academy Street, Catskill
(518) 943-1343

Gethen Proper, Meal Site Manager

Martha Schilling

Aging Information & Assistance
Medicare Minute:

2nd monthly Thursday, 11:00 a.m.



GREENE COUNTY SENIOR NUTRITION PROGRAM

ALL PERSONS, AGE 60 & OLDER (and spouses) ARE INVITED TO ATTEND - SUGGESTED DONATION IS \$4.00
SERVED DAILY: BREAD with PROMISE SPREAD, MILK, COFFEE & TEA - TARTAR SAUCE SERVED WITH FISH
 LUNCH RESERVATIONS ARE REQUIRED AT LEAST A DAY IN ADVANCE BY CALLING THE APPROPRIATE CENTER

	Monday	Tuesday	Wednesday	Thursday	Friday
FEB 1 - 5, 2016	LEMON PEPPER FISH FILLET RICE PILAF CALIFORNIA BLEND VEGETABLES CRANBERRY JUICE FRUIT COCKTAIL	CHICKEN & BISCUIT WHIPPED POTATOES BROCCOLI V-8 JUICE CHOCOLATE MOUSSE (Diet Dessert Subst.)	MEATLOAF w/Gravy MASHED POTATOES SPINACH BROWNIE (Diet Dessert Subst.)	ROAST PORK w/Gravy OVEN BROWNED POTATOES WINTER SQUASH RYE BREAD ICE CREAM SUNDAES (In Center Only) HDM: JELL-O w/Whipped Topping (Diet Dessert Subst.)	SPAGHETTI w/Meat Sauce ITALIAN MIXED VEGETABLES TOSSED SALAD DINNER ROLL FRESH APPLE
FEB 8 - 12	CHICKEN & RICE CASSEROLE ITALIAN MIXED VEGETABLES PINEAPPLE CHUNKS	BAKED HAM w/Pineapple Sauce (Low-Salt Diet Subst) FRESH SWEET POTATOES BRUSSELS SPROUTS RYE BREAD MANDARIN ORANGES	LEMON PEPPER FISH RICE PILAF TUSCAN VEGETABLES PEACHES 	ROAST BEEF w/Gravy MASHED POTATOES GLAZED WHOLE BABY CARROTS SUGAR COOKIE (Diet Dessert Subst.)	BAKED ZITI SPINACH TOSSED SALAD FRESH SEASONAL FRUIT
FEB 15 - 19	 PRESIDENTS' DAY MAIN OFFICE and ALL SENIOR SERVICE CENTERS CLOSED NO MEALS SERVED OR DELIVERED	SHEPHERD'S PIE BROCCOLI APRICOTS	MEATLOAF MASHED POTATO SPINACH BUTTERSCOTCH PUDDING (Diet Dessert Subst.)	BBQ CHICKEN ROSEMARY BAKED RED POTATOES FRENCH CUT GREEN BEANS V-8 JUICE BIRTHDAY CAKE (Diet Dessert Subst.)	MACARONI & CHEESE STEWED TOMATOES 3 BEAN SALAD CRANBERRY JUICE APRICOTS
FEB 22 - 26	KNOCKWURST SAUERKRAUT CARROTS TROPICAL FRUIT	CHICKEN DIJON MASHED POTATOES CALIFORNIA BLEND VEGETABLES CINNAMON APPLESAUCE	PORK CHOPS w/Gravy RED CABBAGE SCALLOPED POTATOES ORIENTAL VEGETABLES BREAD PUDDING (Diet Dessert Subst.)	ROAST TURKEY w/Gravy & Cranberry Sauce MASHED POTATOES STUFFING PEACHES	CHEESE LASAGNA OLD FASHIONED MIXED VEGETABLES TOSSED SALAD FRESH SEASONAL FRUIT
FEB 29	CHICKEN CACCIATORE LINGUINE OLD FASHIONED MIXED VEGETABLES MANDARIN ORANGES	 			

GREENE COUNTY SENIOR NUTRITION PROGRAM

ALL PERSONS, AGE 60 & OLDER (and spouses) ARE INVITED TO ATTEND - SUGGESTED DONATION IS \$4.00
SERVED DAILY: BREAD with PROMISE SPREAD, MILK, COFFEE & TEA - TARTAR SAUCE SERVED WITH FISH
 LUNCH RESERVATIONS ARE REQUIRED AT LEAST A DAY IN ADVANCE BY CALLING THE APPROPRIATE CENTER

2016	Monday	Tuesday	Wednesday	Thursday	Friday
MARCH 1 - 4		BAKED HAM w/Raisin Sauce (Low-salt diet subst.) SWEET POTATOES CAULIFLOWER au GRATIN PINEAPPLE DELIGHT (Diet Dessert subst.)	CHICKEN QUARTER w/Gravy WHIPPED POTATOES SPINACH RICE PUDDING (Diet Dessert subst.)	ROAST BEEF w/Gravy OVEN BROWNED POTATOES ORANGE GLAZED CARROTS OATMEAL RAISIN COOKIE	LEMON PEPPER FISH FILLET RICE PILAF CALIFORNIA BLEND VEGETABLES CRANBERRY JUICE FRESH SEASONAL FRUIT
MARCH 7 - 11	CHICKEN DIVAN w/Rice CARROTS & PEAS TROPICAL FRUIT	PORK CHOP w/Gravy RED CABBAGE OVEN BROWNED POTATOES WINTER SQUASH RYE BREAD CINNAMON APPLESAUCE	BEEF STEW GREEN BEANS ORANGE JUICE BIRTHDAY CAKE (Diet Dessert Subst.)	ROAST TURKEY w/Gravy & Cranberry Sauce STUFFING WHIPPED POTATOES OLD FASHIONED MIXED VEGETABLES PEACHES	CHEESE LASAGNA ITALIAN MIXED VEGETABLES TOSSED SALAD FRESH SEASONAL FRUIT
MARCH 14 - 18	VEAL PARMESAN over Linguine SPINACH PEARS	CHICKEN CHOW MEIN over Rice ORIENTAL MIXED VEGETABLES PEACHES	POT ROAST w/Gravy OVEN BROWNED POTATOES CALIFORNIA MIXED VEGETABLES BROWNIE (Diet Dessert Subst.)	CORNEB BEEF & CABBAGE PARSLIED POTATOES CARROT COINS IRISH SODA BREAD KILLARNEY CAKE (Diet Dessert Subst.)	LEMON PEPPER FISH FILLET MASHED POTATOES OLD FASHIONED VEGETABLES FRESH SEASONAL FRUIT
MARCH 21 - 25	TURKEY BURGERS w/Peppers & Onions HAMBURGER BUN SCALLOPED POTATOES OLD FASHIONED MIXED VEGETABLES TROPICAL FRUIT	PORK CHOP w/Gravy PARSLIED POTATO WINTER SQUASH CRANBERRY JUICE STUFFING BUTTERSCOTCH PUDDING (Diet Dessert Subst.)	CHICKEN QUARTERS w/Gravy WHIPPED POTATOES WHOLE BABY CARROTS AMBROSIA (Diet Dessert Subst.)	BAKED HAM w/Pineapple Sauce SWEET POTATOES GREEN BEANS ALMONDINE DINNER ROLL EASTER CAKE (Diet Dessert Subst0	FLORENTINE FISH FILLET MONACO VEGETABLES TOSSED SALAD FRESH ORANGE
MARCH 28 - 31	MACARONI & CHEESE STEWED TOMATOES 3 BEAN SALAD MANDARIN ORANGES	CHICKEN & BISCUIT WHIPPED POTATOES BROCCOLI V-8 JUICE CHOCOLATE MOUSSE (Diet Dessert Subst.)	MEATLOAF w/Gravy MASHED POTATOES SPINACH BROWNIE (Diet Dessert Subst.)	ROAST PORK w/Gravy OVEN BROWNED POTATOES WINTER SQUASH RYE BREAD ICE CREAM SUNDAES (In Center Only) HDM: JELL-O w/ Whipped Topping (Diet Dessert Subst.)	

GUEST LECTURES: By Ron Gabriele

**The History of
Western Movies**



Thursday February 4 11 a.m.
Rivertown Senior Center, Athens

Thursday February 18 11 a.m.
Washington Irving Senior Center, Catskill



**Eighty Year old Widow Builds
B-29 Bombers
During World War II**

Wednesday February 24 11 a.m.
Town of Cossackie Senior Center

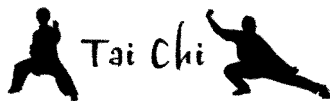
If you would like to stay for lunch after the lecture,
please be sure to call the center
at least a day in advance.



**RIVERTOWN
SENIOR CENTER
ACTIVITIES**

COMING in MARCH 2016

**FUN FIT THURSDAYS
TAI CHI, AEROBICS & YOGA CLASSES**



David Haines, Instructor
10 Weeks starting March 24
10:30 a.m. - 11:30 a.m.

After class,
stay for a nutritional lunch

Sign-up sheets will be available at the center

Call 945-2700 for further information

Welcome



JOHN ORSO

John Orso has been hired as the new
Senior Center Manager at Rivertown
Senior Center in Athens.

Stop by sometime; introduce yourself &
get to know John.

Cossackie Easter Party

Thursday, March 24, 2016
10 a.m.

Town of Cossackie Senior Center

Entertainment

Lunch:

Baked Ham w/Pineapple Sauce
Sweet Potatoes
Green Beans Almondine
Dinner Roll
Easter Cake

To make a reservation,
Call Renee at
731-8901



Nutrition Notes

FEBRUARY: CELEBRATION of CHOCOLATE MONTH

By Hollis Bass, Med, RD, LD

Enjoy chocolate as the news keeps getting better about chocolate!

- **Chocolate has promising health benefits.** Most studies to date are small, short-term, and use different types and amounts of chocolate.
- Chocolate gets credit for **lowering blood pressure and cholesterol**, improving blood flow to the brain and heart, preventing blood clots and more. It may even improve insulin resistance and lower body mass index.



- Chocolate is made from cocoa beans, which are actually seeds from the fruit of the cacao tree. **Chocolate's health benefits come from flavanols**, antioxidants found in the cocoa bean. Other foods rich in flavanols include red wine, tea, onions, peanuts, berries, apples, and cranberries

- To make chocolate, **cocoa beans are fermented, dried, and roasted.** Then the shells are removed and the insides (nibs) are ground up and pressed to produce chocolate liquor. Chocolate liquor contains the two main ingredients in chocolate: cocoa butter (the natural fat of the cocoa bean) and cocoa solids. The leftover nibs are ground into cocoa powder.



- Cocoa solids and cocoa powder are rich in flavanols. **To tame the bitter flavor of flavanols, cocoa undergoes "Dutch" or alkali processing.** This improves the taste but removes the flavanols and their health benefits. This makes choosing a heart-healthy chocolate a challenge.

- Experts often recommend choosing dark chocolate that is at least 60-70% cocoa to get the health benefits. Unfortunately, it's not that simple. **The health benefits depend on how the cocoa is processed.** Natural cocoa powder that is not Dutch or alkali processed has the most flavanols, followed by unsweetened baking chocolate, and then dark and semi-sweet chocolate.

- When choosing chocolate, **make sure that the added fat is cocoa butter**, not palm, coconut, or hydrogenated oils. Cocoa butter contains a mixture of saturated fat and monounsaturated fats. Saturated fat is bad for the heart, but more than half of the saturated fat in cocoa butter is stearic acid. Stearic acid does not raise LDL cholesterol levels like other saturated and trans fats do.



- Dark chocolate may provide health benefits, but **even small amounts still add calories, fat and sugar to your diet.**
- Unfortunately, we don't know exactly how much dark chocolate you need to eat for the health benefits. Most experts recommend **one ounce of dark chocolate daily**, as long as you stay within your overall calorie limits.

- We need longer-term, well-designed studies to confirm chocolate's health benefits. In the meantime, **choose wisely and eat all in moderation.**

Please consider a contribution to the Greene County Aging Services Foundation.



Volunteers: The Essential Puzzle Piece of our Program



The Greene County Department of Human Services RSVP would like to welcome and say thank you to the following new volunteers:

Catherine Harter

Mario Hernandez

Joseph McDowell

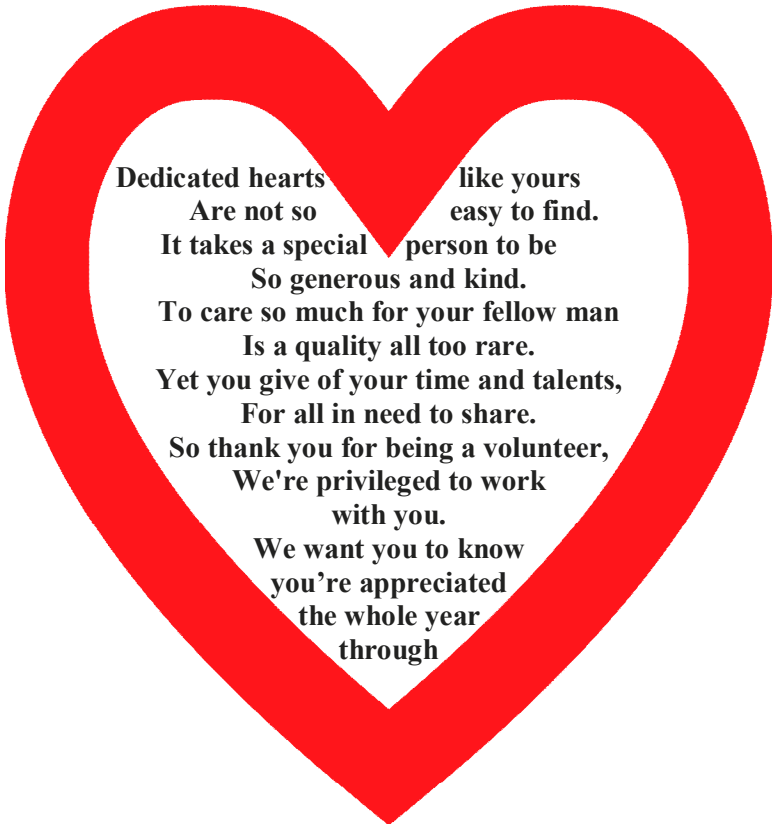
Patricia McDowell

Robert Pulice

Isabella Rivenburg

Debra Speenburgh

As always,
we thank all our volunteers for what they do.



Dedicated hearts like yours
Are not so easy to find.
It takes a special person to be
So generous and kind.
To care so much for your fellow man
Is a quality all too rare.
Yet you give of your time and talents,
For all in need to share.
So thank you for being a volunteer,
We're privileged to work
with you.
We want you to know
you're appreciated
the whole year
through

GREENE COUNTY DEPARTMENT OF HUMAN SERVICES ALWAYS HAS OPPORTUNITIES FOR VOLUNTEERS.

*Do you drive? Consider delivering meals to homebound seniors.
Or you could drive a senior without transportation to a medical appointment.*

Don't drive? Maybe you would like to make telephone calls to lonely isolated seniors?

Need more socializing? How about volunteering at a congregate meal site?

**Haven't seen what you're looking for listed?
Give Ruth Pforte, Volunteer Coordinator, a call at 719-3555
for information of these opportunities and the many others we have to offer.**

DELIVER HOMEBOUND MEALS

The department provides healthy, balanced meals to Greene County residents, age 60 and older, who cannot prepare meals for themselves. Volunteers deliver these meals and check on the senior.

Current volunteer shortages are on the Mountaintop and in Catskill.

HOMEBOUND MEDICAL TRANSPORTATION

Homebound Medical Transportation Service is available through the Department to county residents, age 60 and older, that do not have other options for needed transportation. The program will arrange for a volunteer driver. Rides are arranged to medical appointments and to special entitlement agencies.

**Are you willing to drive seniors to appointments in a neighboring county?
We especially could use you.**



2016 SMART DRIVER™ COURSE

Become a safer driver!

Reduction on your auto insurance premium!



COST FOR COURSE:

\$20.00 for AARP members \$25.00 for non-members

Must possess valid NYS driver's license

CLASS DATES & LOCATIONS (*Must attend both days*) - TIME: 1p.m. – 4:30 p.m.

**Tues. April 5 & Wed. April 6
Tues. Sept. 27 & Wed. Sept. 28**

**Town of Coxsackie Senior Center
Mansion Street, Coxsackie**

**Tues. April 19 & Wed. April 20
Tues. Sept. 13 & Wed. Sept. 14**

**Town of Jewett Municipal Building
Beaches Corners, Jewett**

**Tues. May 3 & Wed. May 4
Thurs. Oct. 20 & Fri. Oct. 21**

**Rivertown Senior Center
39 Second Street, Athens**

**Mon. May 16 & Tues. May 17
Tues. Oct. 25 & Wed. Oct. 26**

**Acra Community Center
Old Rte. 23B, Acra**

*To register for an upcoming class, call Mike Pirrone
945-2122 Cell (917) 656-0425
Email: kokomomike@hotmail.com*

WANTED!

AMAZING VENDORS

SENIOR CORPS MLK COMMUNITY RESOURCE DAY

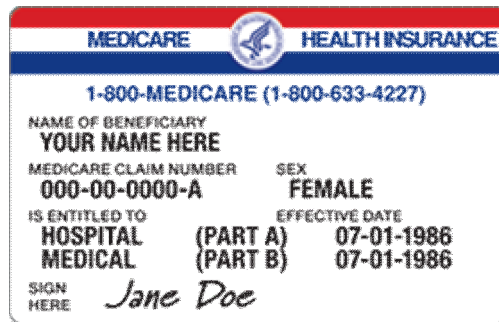
*Sponsored by Greene County Department of Human Services'
Retired Senior Volunteer Program*

**March 24th, 2016
9:00 a.m. - 3:00 p.m.**

**Washington Irving Senior Center
Academy Street, Catskill, NY 12414**

*If you offer a service that is beneficial to the local community
and would like to have a table,
please contact Ruth Jones Pforte (518) 719-3555
Rpforte@discovergreene.com*

MEDICARE TERMS to KNOW



ORIGINAL MEDICARE: The fee-for-service health insurance program run by the federal government. Original Medicare consists of the following parts:

- **PART A** - Covers inpatient services and is also called hospital insurance.
- **PART B** - Covers outpatient services and is also called medical insurance

MEDICARE ADVANTAGE PLANS: Private plans that provide Medicare health benefits and usually drug benefits. Typically, you must see an in-network provider that works with the plan, in order for your plan to cover health care services you receive.

PART D: The part of Medicare that covers prescription drugs and is only offered through private insurance companies. It's best to get your medications at a preferred, in-network pharmacy that works with your Part D plan.

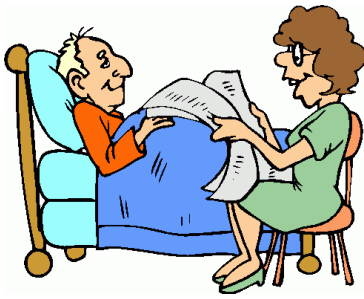
MEDIGAPS: Supplemental insurance policies sold by private insurance companies to fill gaps in Medicare. Medigaps help cover Original Medicare's 20% coinsurance and other costs, depending on the policy. You can only purchase a Medigap if you have Original Medicare (not if you have a Medicare Advantage Plan). There are 10 different standardized policies and you need to select the best one suited for your healthcare needs.

PREMIUM: The monthly amount you pay to have health insurance.

DEDUCTIBLE: The amount you must spend on health care or drugs before your insurance begins to pay.

COINSURANCE/COPAYMENT: The amount you must pay for each service or item.

- A **coinsurance** is a percentage of the total cost.
- A **copayment** or **copay** is a fixed amount.



TODAY'S CAREGIVER FAMILY CHECKLIST

The most loving gift a person can give to one's family is to put your affairs in order before a disaster or medical emergency. To assist in providing that gift, Today's Caregiver has compiled the following list.

The information and documents you should have prepared:

- All bank accounts, account numbers and types of accounts and the location of banks.
- Insurance Company, policy number, beneficiary as stated on the policies and type of insurance (health, life, long term care, automobile, etc).
- Deed and titles to ALL property.
- Loan/lien information, who holds them and if there are any death provisions.
- Social Security and Medicare numbers.
- Military history, affiliations and papers (including discharge papers).
- Up-to-date will in a safe place (inform family where the Will is located).
- Living Will or other Advanced Directive appropriate to your state of residence.
- Durable Power of Attorney.
- Instructions for funeral services and burial (if arrangements have been secured, name and location of funeral home.)

STARTING THE CONVERSATION: APPROACHES FOR HELPING YOUR LOVED ONES

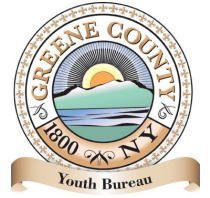
By Chris Cremean, LSW

Caregivers need all the help they can get. One of the most difficult barriers to helping a loved one is knowing the best approaches to addressing the issues that need to be addressed. It all comes down to building, or in some cases, rebuilding relationships with those loved ones. There are three areas that need to be tackled: communication, planning, and family dynamics.

- **Communication:** There is the direct approach to communication: "You NEED to do this," "You SHOULD make out a will or plan your funeral arrangements." The problem with this approach is that most people don't want people TELLING them what to do. They will be more apt to tune them out and not pursue the thing you are trying to get them to do. A more effective approach is the indirect one. Make suggestions that the person look into the subject or point out experiences that others had with the area of concern and how it worked out (or didn't) in their case. "Cousin Ned sure was glad that Aunt Mable made out that advanced directive in deciding how to handle Uncle Fred's stroke." This will place the idea in the person's head and sometimes they will bring it up themselves at a time when they are ready to deal with it. The most important thing in communication is to keep doing it, communicating. Think of it as an ongoing discussion and not a "We have to get this done and move on." Most decisions are for something in the future.
- **Planning:** Timing is everything. Crisis can be avoided by planning for the future. Always remember whom the planning is for. Each of us wants to have the final say in any decision that affects us directly. Your role is to help bring the information to the person so they can make an informed decision. You will also know what's what by doing this. Be aware that government benefits have a bias towards institutional care, not the place of choice - home. Finances will dictate options at various points in the life journey; income, resources, insurance, benefit programs.
- **Family Dynamics:** To a parent, you will ALWAYS be the child. Look around and see what supports are there. Reach out to siblings, relatives, friends and service providers. The most successful people to deal with caregiving situations are those who build a strong team of support and don't try to go it alone. This will also allow for all those involved to keep from getting stressed out.



SENIOR CITIZENS' ROUNDTABLE NEWS
is published monthly by
GREENE COUNTY DEPARTMENT of HUMAN SERVICES
411 Main Street, Catskill, NY 12414
719-3555 Toll Free (877)794-9266 aging@discovergreene.com



EXECUTIVE DIRECTOR - Thérèse McGee Ward

Business Manager - Ken Brooks

Aging Department Coordinators:

Aging Services - Connie Bentley

Nutrition - Tezera Pulice

Volunteer Services - Ruth Pforte

Staff:

Case Managers: Cortney Carlson Carol Provost

Bethany Village Case Manager: Patricia Gessner

Aging Services Specialists: Andrea Benjamin-Legg

Gwen Starke

Danielle Wade

Administrative Assistant: Maureen Murphy

Aging Services Aide: Rose Bundy

Receptionist:

MaryJean Pomilla

Hamlet Bus Driver: Janet Osborn

Nutrition Van Chauffeurs:

Patrick Murphy
Dave Mokszycki

Youth Bureau Case Worker: Carrie Vedder

The office is open 8:30 a.m.- 5:00 p.m. Monday thru Friday, **with the exception of July & August (close at 4:30 p.m.)**. Agency staff specialize in a variety of subjects. **While walk-ins can sometimes be seen, staff who can best assist you may be unavailable. We recommend you call ahead for an appointment.**

6772
GCDHS
411 Main Street
Catskill, NY 12414