CHANGING YOUR ADDRESS? Please Let Us Know

Whether it is temporary or permanent, the Area Agency on Aging appreciates knowing your new address. This will help keep our mailing list up to date and avoid the expense of mail returned to us by the post office (we are charged approximately $1.25 for each newsletter returned).

If your change of address is temporary, or if you do not have second-class mail forwarded, please let us know. We’ll send your newsletter to your temporary address until you notify us of your return.

To notify us of your change of address:
* Call the Area Agency on Aging: (607)753.5060 or
* Use the convenient form below.

We appreciate your help.

CHANGING OF ADDRESS

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Please remove my name from the mailing list.

From the desk of: Elizabeth Haskins, Director

Happy New Year!

It is hard to believe that almost a year has gone by since the coronavirus first impacted Cortland County and forced change on all levels. At the time of this writing (November 20, 2020), two vaccines await FDA approval with hope of release soon. I think it is safe to assume that everyone is eager to return to life as we knew it prior to Covid-19; however, it will likely take some time to get there.

Since March 2020, the agency has successfully modified service delivery for most programs. Exceptions include A Matter of Balance, Bonesavers, and our dearly loved senior centers. The agency thanks the volunteers who are helping with regular phone contact to the 1275 participants of the centers as an effort to provide support and identify if assistance is needed. As the agency works with the Legislature and County Administrator to restore programming, several committees have been formed:

* Health and Human Services (HHS) Senior Center ad-hoc committee led by HHS Chairperson Cathy Bischoff
* Cortland Senior Center Search Committee led by Sue Covington, President of the Older Americans Act Advisory Board
* Strategic Planning for the Future Committee led by members of the Older Americans Act Advisory Board

These committees are working together to consider new ideas that will strengthen community partnerships and create centers built on
Sue Covington, chair of the Older American’s Act Advisory Board for Cortland’s Area Agency on Aging, is no stranger to hard work, tough decisions and sweet success.

Born in Gloversville, New York, Sue’s family moved to Cortland when she was still a small girl. Her parents soon opened the Brother & Sister Shop, a clothing store specializing in children’s wear. Following World War II, the business was renamed the Rose Company and moved to larger quarters on the corner of Main and Court, in the heart of Cortland’s bustling downtown shopping district. The shop’s focus remained the same—fashion—but with an expansion into women’s wear as well as children’s clothing.

Sue grew-up helping at the store and liked it so well, she pursued a degree in Merchandising and Human Resources at St. Ida College in Newton, Massachusetts. After graduation and four years working in New York City, Sue returned to Cortland in 1966 to join the family business.

The Rose Company continued to thrive but by the end of the 1980’s Cortland’s retail sector was stressed as major employers like Sherbrook Apartments moved to larger quarters on the corner of Main and Court, in the heart of Cortland’s bustling downtown shopping district. The shop’s focus remained the same—fashion—but with an expansion into women’s wear as well as children’s clothing.

For the last five years, Sue has kept active as a hiker and traveler. She’s trekked across Britain’s Cotswold region and parts of the U.S.; bicycled through Holland, toured Portugal and still kept an active social calendar with family and friends. She credits her energy and good health with staying active, keeping a routine, having an explorer’s spirit for new challenges and observing her mom. “My mother didn’t tell me how to live. She showed me. I’ve had a good life,” Sue said, then added, “I’ve learned not to be afraid to say what I think. If people haven’t liked you, then you haven’t lived.”
The COVID-19 pandemic has brought many activities to a screeching halt for area businesses and organizations. Here, at the Cortland County Area Agency on Aging, we’ve had to put on hold our popular Health and Wellness in-person, group classes: A Matter of Balance and Bonesavers. Recognized nationally as a top evidence-based program, A Matter of Balance is currently running pilot programs in select locations to collect data assessing if the program, ... harnessing technology to change the way everyone ages. The Senior Planet site offers an array of interesting classes and tutorials, everything from Monday morning stretch and Tai Chi to mastering Zoom or using a smartphone to take great pictures. The website is comprehensive, user-friendly and anyone can join, for free. As always, if you have questions or would like more info on Health and Wellness ideas, please contact the Area Agency on Aging at 607-753-5060 or follow us on Facebook, Twitter and Instagram.

Until New York State notifies this agency that it’s safe to resume in-person sessions, we’ll continue offering links to online health and wellness content—such as to YouTube videos for Bonesavers classes—on the agency website. And don’t forget to check our Facebook, Instagram and Twitter accounts where we regularly post wellness tips.

Another internet site agency staff are excited about is this one: www.seniorplanet.org. It’s an ideal resource for residents who have online access. Senior Planet promotes the idea of “aging with attitude.” It was created and sponsored by OATS (Older Adults Technology Service) with an emphasis on harnessing technology to change the way everyone ages. The Senior Planet site offers an array of interesting classes and tutorials, everything from Monday morning stretch and Tai Chi to mastering Zoom or using a smartphone to take great pictures. The website is comprehensive, user-friendly and anyone can join, for free. As always, if you have questions or would like more info on Health and Wellness ideas, please contact the Area Agency on Aging at 607-753-5060 or follow us on Facebook, Twitter and Instagram.

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The Cortland County Area Agency on Aging recently welcomed Duncan Sproule as the manager of the agency’s Nutrition Program. Duncan brought with him years of experience in the food services’ industry. After earning a degree in Culinary Arts and Management from George Brown College in Toronto, Canada, he worked in a variety of restaurants, hotels and catering establishments throughout Ontario. Eventually, he started his own catering and events management company; a successful enterprise he ran for several years.

With the birth of his son, Duncan opted for a saner work schedule and stable income. He accepted a position as Executive Chef at SUNY Morrisville and moved his family from the hustle-bustle of downtown Toronto to the more idyllic town of Cazenovia. His next career move took him into the world of public school cafeterias as Assistant Director for Food Services with the Liverpool Central School District.

On November 2, 2020, with nearly thirty years of food service experience, Duncan started his position with this agency. “I’m excited,” he said, “to work with the Nutrition team and I look forward to supporting the agency with its food-related mission to the Cortland community.”

On the home front, Duncan enjoys spending time with his wife, attending his children’s school events, and hosting cookouts for family and friends.

input from residents in each area. Data collection will include questionnaires, surveys, and conversation. I encourage you to contact the agency by email at ccaaa@cortland-co.org or phone 607-753-5060 with ideas and thoughts regarding our congregate sites. The agency plans to use several strategies to gather input throughout the county and encourages everyone regardless of age to participate.

The County budget supports a soft open plan that slowly increases days of operation as approved by the Legislature. Much hinges on the status of Covid-19 therefore it is difficult to solidify reopen plans. At this time, early summer is the tentative target date.

Lastly, over the years, it has become evident that there is a stigma attached to our agency and senior centers simply due to a name. The Older Americans Advisory Board and agency staff are in the beginning stages of launching a “New Name” contest. Watch for more details on our website, social media platforms and next issue of Senior News.

Until we meet again, please stay safe!
Loneliness and social isolation are growing public-health concerns for people of all ages in the United States, from young adults to seniors. Studies have long connected loneliness to a range of health issues that could threaten longevity and well-being, including higher risks of heart attacks, strokes, depression, anxiety and early death. Now, the latest National Poll on Healthy Aging finds that about a third of seniors are lonely.

“Research shows that chronic loneliness can impact older adults’ memory, physical well-being, mental health, and life expectancy,” write the authors of the new report. “In fact, some research suggests that chronic loneliness may shorten life expectancy even more than being overweight or sedentary, and just as much as smoking.”

Dr. Carla Perissinotto, associate chief of clinical programs in geriatrics at the University of California San Francisco (who was not involved in the study). “How to reverse it really depends on the reasoning for why you’re feeling lonely or why you’re isolated,” Perissinotto says. She says loneliness refers to the discrepancy between actual and desired relationships — so it’s possible that someone who lives more than 2,300 milligrams a day and moving toward an ideal limit of no more than 1,500mg per day for most healthy adults. Therefore, consuming a meal with more than 600mg of sodium contributes to almost half of what your daily allowance.

Why do ready meals contain so much salt? Because the ingredients have been frozen and transported for a long period of time. The best way to preserve flavor is to add salt.

The good news is that many frozen meals can be a healthier alternative to consuming fast food when it comes to sodium content. Select meals with whole ingredients that you recognize. There’s a specific order by which ingredients are listed on a label, from greatest to least. The first ingredients should read whole grains, lean protein, or vegetables.

If a frozen meal is your only option, you can make it healthier by adding a cooked egg or avocado, which is an excellent source of heart healthy, plant based fat.

Listed below are brand names of frozen meals that offer choices with less than 600mg of sodium per serving.

- Sweet Earth®
- LUVO®
- Amy’s Kitchen®

References:
www.positivehealthwellness.com
www.performancekitchen.com
www.heart.org

One in Three Seniors Is Lonely

The following is excerpted from an article, by Jamie Ducharme, posted March 4, 2019 at Time.com

Do you find yourself reluctant to prepare dinner after a long day? Do the feelings of fatigue often make you grab food that is quick and easy to prepare? Frozen meals often are what is found in our freezer and perhaps make them the only choice we have.

When you are looking to buy a frozen meal, here are some things to look for. Read the nutritional facts on the label and give notice to sodium content. A package with 600-700 milligrams of sodium is typically what you’ll find on the label for frozen meals. The American Heart Association recommends no more than 2,300 milligrams a day and moving toward an ideal limit of no more than 1,500mg per day for most healthy adults. Therefore, consuming a meal with more than 600mg of sodium contributes to almost half of what your daily allowance.

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References:
www.positivehealthwellness.com
www.performancekitchen.com
www.heart.org

Aging Well: Supporting Emotional Health

Sharon MacDougall, Director of Community Services
Cortland County Mental Health Department

Project Hope, at nyprojecthope.org, is New York’s COVID-19 Emotional Support Helpline. This resource is to assist New Yorkers of all ages to understand how the COVID-19 pandemic may be affecting personal reactions, feelings and behaviors. The helpline offers educational materials as well as referrals to trusted sources of support. Trained crisis counselors are available to provide free, confidential and anonymous consultations. Emotional Support Helpline: 1-844-863-9314

Cortland County also maintains a Crisis Hotline. As with Project Hope, trained crisis counselors are available to provide free and confidential consultations as well as referrals to other services as needed. Cortland County Crisis Hotline: 607-756-3771

New York State also has an option for residents that prefer “talking” by text. The Crisis Text Line, an anonymous texting service, is available 24/7. Starting a conversation is easy. Text GOTO5 to 741-741. For frontline workers needing specialized support, text FRONTLINELINE to 741-741.

National Suicide Prevention Lifeline is another phone crisis line. If you are in crisis, feeling alone and need immediate help sorting out your options to stay safe, this is a confidential resource that quickly responds to put you in touch with trained counselors in your area. Suicide Prevention: 1-800-273-TALK (8255)

The Domestic Violence crisis line can help if you, a friend, or family member is in a relationship where verbal, physical, sexual, abuse, or other tactics are being used. Domestic Violence Hotline: 1-800-942-6906

For support in getting through a crisis with substance use or a gambling addiction, contact HOPEline Services, a 24/7 service sponsored by the New York State Office of Addiction Services and Supports (OASAS). OASAS contracts with qualified service providers able to offer high quality, responsive information and referral services via phone and text message to callers across the state. The service is toll-free, confidential and follows-up to ensure that referrals result in intake appointments. A multiple language HOPEline offers access to bilingual staff that provide services in English and Spanish, as well as the 5 other languages that are required by the state of New York (Bengali, Traditional Chinese, Haitian-Creole, Korean, and Russian). For help and hope call 1-877-8-HOPENY or text HOPENY.

Finding Wellness Supports:
www.omh.ny.gov/
www.oasas.ny.gov/
www.211cortland.org/
www.mhacortland.com/
www.sprc.org

The Cortland Mental Health Department’s treatment and services are available by phone and video Telehealth for anyone experiencing behavioral health needs. We are available Monday – Friday 8AM – 5PM. +607.758.6100

www.cortland-co.org/433/Mental-Health
www.facebook.com/CCMentalHealthDepartment/
“Winter Feast”

How to play: Fold the paper in half so that the story is hidden. Read the Word Blanks below and fill in a word for each one. Match the numbered words from your word list with numbered blanks in the story. When you’ve finished, read your funny story out loud! You can also play with friends by writing down their choices for the word list, adding their words to the story, and then reading their special story back to them.

Word List

1. Boy’s name:
2. Verb (past tense):
3. Noun (plural):
4. Verb (ending in “ing”):
5. Noun (plural):
6. Noun (plural):
7. Shape:
8. Adjective:
9. Vegetable (plural):
10. Adjective:
11. Vegetable (plural):
12. Man’s name:
13. Vegetable (plural):
14. Name:
15. Noun (plural):
16. Protein food:
17. ________
18. Noun:
19. Adjective:
20. Adjective:

(1)_________ (2)_________ out of bed and pulled up the shades to his window. He looked outside and saw (3)_________ falling form the sky. The winter holiday season was (1)_________’s favorite time of the year. His whole family was coming over for dinner today and he wanted to surprise them by (4)_________ a pizza feast! It was time to hit the kitchen. His mom heated the (5)_________, while (1)_________ mixed the dough for the crust with his (6)_________ – after washing them first, of course. His mom had bought whole wheat flour at the store, which he kneaded into a perfect (7)_________ crust, rolling it out nice and (8)_________.

(9)_________ were his favorite vegetables, which he blended up with some tomatoes for the sauce. Then he sprinkled some low-fat (10)_________ cheese on top of that, – making a smiley face just for fun. The toppings were the best part! He used everyone’s favorites: (11)_________ for Uncle (12)_________, (13)_________ for Cousin (14)_________, and (15)_________ for Grandma. Next, he threw on some (16)_________ for his mom, who loved her protein. Then it was time for his secret ingredient: (17)_________! He thought fruit would add a little extra fun!

His mom popped it in the (18)_________ to bake it and it smelled great! And it was ready just in time, too! As the family arrived at the front door, he announced, “On tonight’s menu, we have (1)_________’s World-Famous (19)_________ Pizza! So come on in and dig in!” And that’s just what they did! The evening was (20)_________ and merry, as they ate together around the fire.

Adapted from: https://choosemyplate-prod.azurewebsites.net/sites/default/files/audience/WordBlanks2.pdf
Pat’s Retirement Journal
By Pat Walter, a Retiree, with ties to Cortland County

As I write this, we will have been in our new home for almost seven weeks. We are almost settled with just one more box to unpack. It has been a pretty good transition, except for the part about sharing a six-foot work space for six weeks while we waited for new desks to be delivered. The desks are here. Peace has been restored. Our home is an apartment in an independent living retirement community. The neighbors and staff here have been extremely welcoming. George and I both have been taking advantage of those hallways to safely walk. If the weather is unpleasant, there are many hallways to safely walk. Our hallways are long and some residents choose to park their walker or scooter outside their doorway. When we first moved in, I would look down the hall and feel sad that so many of my neighbors had mobility challenges. Then, as I met them, I realized what a positive sign those devices are. These are individuals that are determined to be up and about regardless of their physical limitations. They are making the most of their retirement years, not letting their disabilities limit their activities. Just like the years before this stage of life, these senior years will be what you make of them. Make them great.

WE NEED YOUR SUPPORT
Because needs are always greater than the resources available to meet them, Cortland County Area Agency on Aging encourages and appreciates financial contributions. Thank you!

Name ________________________________
Address ______________________________

I designate my contribution of $______________ for:
□ Newsletter
□ Use Where Most Needed
□ Legal Services
□ Caregiver Respite Program
□ Handyman
□ In-Home Services
□ Nutrition Program
□ Meals on Wheels

Clip and return this coupon with your donation to:
Cortland County Area Agency on Aging
60 Central Avenue
Cortland, NY 13045

It seems every other day the public hears about another scheme con artists use to steal money from trusting individuals. One of the best ways to protect yourself from these hustlers is to get familiar with the lingo used by organizations that track this kind of activity. What follows is a tip sheet of definitions, from the Consumer Financial Protection Bureau, for terms often used in connection with scams and fraud.

Spoofing—occurs when a caller disguises the name or “spoof” the name and/or number to appear as though they are calling as a certain person from a specific location.

Grandparent scam—is a wire transfer fraud that tricks a person into sending money to a phony account. A scammer posing as a grandchild or a friend of a grandchild will call and say they are in a foreign country, or in some kind of trouble, and need money wired or sent right away. For more information on how to protect yourself or what to do if you’re the victim of a scam, check out www.consumerfinance.gov/

BOREDOM BUSTER TIP
Repurpose common household objects like old egg cartons and books into new creations. Here’s a great website loaded with project ideas for all pocketbook and skill levels: www.thesprucecrafts.com.
Driving: A social outlet for Scoville
By Catherine Wilde, Mobility Manager Coordinator
Seven Valleys Health Coalition

Seventy-four-year-old Cincinnatus resident Uzella Scoville has always loved to drive—be it tractor trailers which her father taught her to drive, school buses, which she drove for the Cincinnatus School District prior to becoming a nurse, or her own personal automobile.

So, in 2019, when she walked into Cortland County Community Action Program (CAPCO) and saw that they were looking for Volunteer Drivers, she signed right up. Scoville's husband died in December, 2019 and she lives with chronic pain, so she welcomes the socialization and interactions that come from driving people to their medical appointments day in and day out. Her usual weekly schedule is now full—sometimes she will have both a morning and afternoon trip to take someone to an appointment, and the trips can be to Cortland, Binghamton, Ithaca or Syracuse.

"I love driving and I love talking to people," said Scoville.

Passengers can sit up front with her in her 2018 Nissan Versa, and during the trips Scoville will chat with them about life and 2018 Nissan Versa, and during the trips Scoville said the volunteer driver program isn't for everyone—confident drivers. But she has found the experience a rewarding, enjoyable way to help other people.

Anyone interested in becoming a volunteer driver should call CAPCO Transportation Coordinator Nicki VanBenschoten at (607) 753-6781.

Call Before You Come
Save Time and Frustration
County Office Building Still Closed
Need an application from us or to drop-off paperwork? Before making a trip to our offices for any reason, please, call us at 607-753-5060. If something can’t be mailed, sent electronically or delivered, we'll arrange a time and place to meet you.

Nominations Sought for Senior Citizen of the Year
The Cortland County Area Agency on Aging is seeking nominations for the 2020 and 2021 Senior Citizen of the Year Award. The award honors a Cortland County resident age 60 or older, who stands out in the community for ongoing devotion of time and talent in a variety of areas.
1. The nominee must be age 60 or older;
2. The nominee must have on ongoing record of community service for which he/she receives no remuneration;
3. Candidates must be nominated by an individual or group— they may not nominate themselves;
4. Only nominations received on the official form will be considered— judges will only review this form and no additional documentation will be considered;
5. No employee whose remuneration derives from the Cortland County Area Agency on Aging is eligible for consideration.

Up in Smoke
By Cathy Barber,
Town of Scott Historian

Seventy-five years ago, Cortland County was in the grip of "King Winter", as described by a local paper. Coal was scarce, with drivers told not to deliver to schools, churches and libraries. Some local schools held half-day classes, and intrepid ministers held services in the much-warmer parsonages. It was during this cold spell that a mighty fire occurred.

Rivals Homer and Cortland were in the third quarter of a spirited basketball game on the evening of January 26, 1945. Suddenly, Homer Academy Principal Louis Wolner entered the gym and calmly announced a small fire had been discovered in the building. Cortland Standard reporter John T. Allen, Jr. was in attendance, and noted that 150 or so spectators left in an orderly fashion with no evidence of panic.

A short time after the crowd left the building, fire tore through the roof and throughout the school, with the windows bursting on each floor. Firefighters from Homer, Cortland and the Congregational Church caught fire a number of times but firemen stationed in the steeple were able to extinguish the flames with a line placed on top of an extension ladder. The intense cold froze fingers and gusts of strong wind caused some equipment to whip through the air, causing injuries to firefighters.

The nearby Draft Board Offices opened their doors to allow some of the large crowd that had gathered to get in out of the cold. To keep the public from panicking, the Cortland Standard called a Syracuse radio station, to announce all had left the school safely.

After the flames were put out, around $100,000.00 worth of damages were assessed. The elementary school section was just a shell. The high school portion of the Homer Academy had been saved. In the interim, classes were held in the Homer Town Hall, the Baptist Church and the Phillips Free Library. No doubt, more damage in the form of human lives lost would have been seen if it weren't for the calm demeanor of the venerable Mr. Wolner.

Go Green!
Alternate Means of Receiving Senior News

Sign up to receive the newsletter delivered electronically by email. Simply email us at ccaaa@cortland-co.org. Be sure to provide your name, email, and current mailing address.
Meaningful & Healthy New Year’s Resolutions for Caregivers
By Melissa Alward, Aging Services Specialist

Here are some words of wisdom from a December 2019 post on the website of Home With You Senior Care, www.https://homewithyou.net/resolutions-for-caregivers, an agency in Kingsville, Maryland.

We either love them or hate them, but no matter what our stance on New Year’s resolutions, there is something wonderfully refreshing about stepping into a brand new year, offering us a clean slate and a chance to make any changes we desire to improve or even to accomplish a brand new goal or dream.

For family caregivers, meaningful and healthy New Year’s resolutions may be particularly significant, because they impact not only the caregivers themselves, but their senior loved ones. It is essential to keep resolutions practical. Resolving to get an entire eight hours of sleep every night, while taking care of a senior loved one who struggles with sun downing issues in Alzheimer’s, can be setting yourself up for disappointment.

Try instead one of the following resolutions specifically developed with family caregivers in mind:

1. I shall reach out for support and help, and take assistance when offered.
2. I give myself approval to say “no” to requests to prevent taking on more than I am able to handle.
3. I will make my personal health (both physical and mental) a priority, making sure I set up and keep medical checkups and appointments.
4. I will remind myself that self-care is not self-centered, and that by taking proper care of myself, it’s possible to take better care of my senior loved one.
5. I will look closely at my energy levels, and take steps to avoid allowing myself to reach the point of exhaustion, burnout, or depression.

If you’re looking for support to help you achieve personal goals to take better care of yourself in the New Year, we can help. Care specialists are ready to assist you at Cortland County’s Area Agency on Aging. Contact the Caregiver Resource Center by calling (607)753-5060 and take that first step to a healthier 2021.

BRIGHT IDEAS SENIOR CARE TECH PROGRAM

Are you caring for a loved one over 60 with a chronic illness or early memory loss? We may be able to help. Thanks to a grant from the CNY Community Foundation, the Caregivers Resource Center has items available, at discounted prices that make life easier. Digital blood pressure cuffs, Reminder Rosie, Pill Dispensers or an Echo Show 8 incorporate technology useful to those giving or receiving in-home care.
The following information on Advanced Directive was excerpted from a longer piece that can be found at www.medicarerights.org

Dear Marci,

I’m 68 years old, I have Medicare, and I’m very healthy. My daughter recently suggested that I should consider putting together an advance directive... What is this, and why would I need one if I’m healthy and able to communicate...?

-Marisol (Tampa, FL)

Dear Marisol,

Advance directives and living wills are legal documents that give instructions to your family members, health care providers, and others about the kind of care you would want to receive if you are unable to communicate your wishes because you are incapacitated by a temporary or permanent injury or illness. Other kinds of documents, like health care proxies and powers of attorney, appoint a trusted individual to make certain kinds of decisions on your behalf in certain situations.

...Each state has different rules regarding who becomes the default decision-maker if you do not have a health care proxy or some other means of expressing your treatment wishes. If you become unable to make medical decisions... anyone from your next of kin to hospital administrators could be making treatment decisions on your behalf. If you are able...put your health care wishes in writing. If you do not have a family may:

• have to go through a costly and time-consuming court process to get the legal right to make medical decisions for you (called guardianship or conservatorship).
• disagree on who should make medical decisions on your behalf, which could lead to legal disputes.

Advance directives, living wills, health care proxies, and powers of attorney can help ensure that decisions made on your behalf meet your needs and preferences:

1. Health care proxy: Names someone you trust as your proxy, or agent, to express your wishes and make health care decisions for you if you are unable to speak for yourself.

2. Living will: A written record of the type of medical care you would want in specific circumstances.

3. Advance directive: A combination of the living will and health care proxy documents.

4. Power of attorney: A document—typically prepared by a lawyer—that names someone you trust as your agent to make property, financial, and other legal decisions on your behalf.

You may choose to appoint the same person to be in charge of your medical and financial decisions... If you have an advance directive... be sure to give these documents to the hospital each time you are admitted.

-Marci

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Senior housing complex nestled among shady trees, colorful flowers, and acres of green lawn. Just minutes from grocery and department stores, banks, restaurants and much more!

- On-Site Laundry Facilities
- Full Service Maintenance Staff
- Secure Front Door Entrance
- Residential Association Activities
  • Beauty Salon
  • Public Transportation
  • Community Room

NOW ACCEPTING APPLICATIONS
Call 753-5060 today to sign up!
What’s New in Medicare for 2021
By Cyndy VanPatten-Young, Aging Services Coordinator

The Center for Medicare and Medicaid Services (CMS) has made several important changes to the Medicare program for 2021. A few of the key changes include:

- **Insulin:** Lower out-of-pocket costs if you join a Medicare drug plan that participates in the “Part D Senior Savings Model.”
- **Medigap Plans C and F:** People who become eligible for Medicare in 2021 will not be able to purchase these plans.
- **End Stage Renal Disease (ESRD):** Individuals with this diagnosis will now have access to Medicare Advantage plans.
- **Medicare Part B premium increase:** Medicare Part B helps pay for services from doctors, other health care providers, outpatient care, home health care, durable medical equipment, and some preventive services. The monthly premium will increase to $148.50 per month in 2021 from $144.60 in 2020.
- **Medicare Part B deductible increase:** This increases to $203 in 2021 from $198 in 2020.
- **Medicare Part A deductible increase:** Medicare Part A pays for inpatient hospital care. The deductible you must pay per benefit period* increases to $1,484 in 2021 from $1,408 in 2020.
- **Medicare Part B daily co-insurance charge increases:** If your hospital stay is longer than 60 days, you will be charged $371 in 2021 for days 61 through 90.
- **Medicare Part A life-time reserve days co-insurance increase:** During each benefit period, Medicare Part A covers up to 90 days of inpatient hospitalization. After 90 days, Medicare covers 60 additional days of inpatient hospital care that you can use during your lifetime. These are called lifetime reserve days. If you use a lifetime reserve day in 2021, you’ll pay a daily coinsurance of $742. In 2020 it was $704 per day.
- **Skilled Nursing Facility (SNF) daily co-insurance charge increases:** In 2021, each benefit period* you are admitted to a skilled nursing facility, the daily charges are the following: $0 for the first 20 days; $185.50 per day for days 21-100. After day 100, you will pay the full daily rate charged by the SNF.
- **Medicare Part B and D high-income premium increases:** The income brackets for high-income premium adjustments for Medicare Part B and D will start at $88,000 for a single person and the surcharges for Part D and Part B will increase in 2021.

*The following definition comes from medicareinteractive.org: Benefit periods measure your use of inpatient hospital and skilled nursing facility (SNF) services. A benefit period begins the day you are admitted to a hospital as an inpatient, or to a SNF, and ends the day you have been out of the hospital or SNF for 60 days in a row.

### Medicare Offers

#### Preventive Services

Original Medicare and Medicare Advantage plans offer a number of preventive services to help you maintain good health and detect any health problems early when treatment may be most effective. These services include wellness visits, cancer, cardiac and diabetes screenings, immunizations and vaccinations, lab work, health monitoring and counseling and more. Most services are covered under Medicare Part B at no cost to you, though a few require a co-pay or co-insurance. For more information; call your doctor’s office, go online to Medicare.gov or call the HIICAP and NY Connects specialists at the Area Agency on Aging.

### NOMINATIONS SOUGHT FOR SENIOR CITIZEN OF THE YEAR....

Continued from page 7

6. Nominations will be kept for one year. Individuals who were nominated for consideration the previous year, but who were not selected, will automatically be entered for the following year’s award.

7. The Cortland County award winner will be entered for judging in the NYS Senior of the Year Award contest the following year.

Nominations must be received on or before April 9, 2021 and must be mailed to Nancy Hansen, 14 Yong Street, Cortland, NY 13045.

For more information, or an application, call the Area Agency on Aging at 753-5060

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**Important Social Security Updates for 2021**

By Cyndy VanPatten-Young, Aging Services Coordinator

Social Security (SSA) and Supplemental Security Income (SSI) monthly benefits for approximately 70 million Americans will increase 1.3 percent in 2021.

This cost of living adjustment (COLA) for SSI began on December 31, 2020. For Social Security payments, the COLA increase starts with the January benefit payment. Other important changes to note:

- **The maximum amount of earnings subject to the Social Security tax (taxable maximum) increased to $142,800 in 2021, up from $137,700 in 2020.**
- **The earnings limit for workers receiving Social Security (SSA) who are younger than the full retirement age, which is 66 if you were born in 1943 through 1954, increases to $18,960 in 2021, up from $18,240 in 2020.** SSA deducts $1 from your benefits for each $2 earned over the $18,960 limit.
- **The earnings limit for people receiving SSA who reach the full retirement age in 2021 will increase to $50,520, up from $48,600 in 2020.** SSA deducts $1 from benefits for each $3 earned over $50,520 until the month the worker turns 66.
- **There is no earnings limit for the workers who are at full retirement age or older as of January 2021.**

Final 2021 benefit amounts will be communicated to beneficiaries in December through the mailed COLA notice or online at mySocialSecurity.com. Online notices will not be available to representative payees, individuals with foreign mailing address, or those who pay higher Medicare premiums to their income.