LIFEWISE

Jefferson County Office for the Aging 175 Arsenal Street Watertown, New York 13601

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A Message from the Director
Peter J. Fazio

We've all experienced the feeling or verbally expressed we "don't know" or "can't remember." Having been there done that, I have to admit it is a very unpleasant feeling.

For many of us, as we age, it seems these "senior moments" become more frequent, and more frustrating. Like when you know you know something but just can't recall it or when it is right on the tip of your tongue, but you can't express it.

So, does aging automatically mean a deterioration of our memory and recall?

Richard C. Mohs, P.H.D., author or co-author of more than 300 scientific papers on aging, Alzheimer's Disease and cognitive functioning says that we may actually start experiencing the change in our 20's and it worsens as we reach our 50's. He feels that as we age, the synopsis, or connections between our brain cells, begin to falter which affects our ability to retrieve memories.

Additionally, he says that other areas of the brain "that are essential to memory are highly vulnerable to aging." Specifically, the hippocampus loses new cells over the decades and the brain itself shrinks.

Our brain, like other parts of our body, does change over time. But, that DOES NOT mean we will all experience drastic reduction in our cognitive abilities.

To help fend off Mother Nature, eat a healthy diet, be as physically active as you can, mentally stimulate/challenge yourself and seek regular medical attention.

So let's follow some safe advice from the American Physiological Association "that having positive beliefs about aging can improve memory performance in older adults."

A LOOK AT WHAT'S INSIDE!

The Internal Revenue Service (IRS) began accepting 2014 tax returns in January 2015. Taxpayers have until Wednesday, April 15, 2015 to file their 2014 tax returns and pay any taxes due. E-file, when combined with direct deposit, is the fastest way to get a refund.

The IRS Free File Program awardable at www.irs.gov started accepting and processing all tax returns on Tuesday, January 20th.

IRS *See below for more tax filing information!!*

(Information provided by the Internal Revenue Service)

Do you speak a language other than English and need assistance???

WE CAN HELP!

Office for the Aging has no cost language interpretation services available.

FREE Income Tax Preparation Available!!!

The Jefferson County Department of Social Services at 250 Arsenal Street, Watertown is once again pleased to be offering free volunteer tax preparation. Tax Preparation will be available by appointment only from March 2-April 15, 2015. Call 315-785-3320 to schedule your appointment.

Qualifications:
You must make under $59,000.00/year
You will need to bring all income statements (W-2, unemployment forms, 1099 etc)
You will need original Social Security Cards for yourself and all persons listed on your taxes.
You will need a picture ID and bank routing numbers if you file electronically.
We will only be able to prepare simple tax returns, no self-employment, capital gains, farm income, military, or corporate taxes.

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Community Action Planning Council (CAPC) has IRS-certified volunteers that will prepare free basic income tax returns (Forms 1040, 1040-A, 1040-EZ). Experienced tax preparers are knowledgeable about special tax credits, including Earned Income Tax Credit. Electronic filing & direct deposit offered. Tax preparation is provided at the following sites:

Community Action Planning Council – 518 Davidson St, Watertown, Mondays, Wednesdays & Fridays through April 15, 9 AM - 2 PM, **Call 315-782-4900, ext. 271 for an appointment.**

Village of Adams Office – 3 South Main St, Adams, Tuesdays & Thursdays through April 14, 8:30 AM - 2 PM, **Call 315-782-4900, ext. 271 for an appointment.**

Carthage American Legion – 415 West St, Carthage, Wednesdays through April 8, 10 AM – 3 PM, **Call 315-493-1545 for an appointment.**

Qualifications:
Incomes of $53,000 or less
Simple tax returns only. No military or small business returns.

Emergency Readiness for Older Adults and People with Disabilities

By Kathy Greenlee, Assistant Secretary for Aging and Administrator of ACL

In recent years, the United States has experienced a number of significant natural disasters. Several of these events happened with little or no warning. One key lesson that we have learned from these unfortunate circumstances is to "be prepared," a message that is especially important for older Americans and people with disabilities. September is officially designated National Preparedness Month, but preparedness is something we should be thinking about all year long. That is why it is critical that older adults and people with disabilities plan for emergencies before they happen. Here are three important steps to consider in preparing for a natural disaster:

- **Involve your community.** When putting together a plan, individuals with disabilities and older adults should talk with their neighbors, family members, caregivers, and community members about emergency preparedness. Planning should consider individuals' needs and preferences and should focus on creating a support team that can assist with evacuation, finding appropriate shelter, and meeting basic needs during a crisis. Consider including out-of-town relatives or friends in disaster preparedness plans.
- **Pack an emergency medical kit.** People with disabilities and older people with chronic health conditions should pack an emergency kit. It should contain food, water, medication, copies of medical records, instructions for medical devices, and, if necessary, things like extra wheelchair batteries and oxygen tanks.
- **Make a plan for pets and service animals.** Millions of people have pets and service animals that they love dearly. Owners should create evacuation and emergency response plans that include the needs of their animals. This includes packing an emergency kit for animals with food, water, and medication. Pet owners should learn which shelters in their communities accept non-service animals and enlist the support of friends and neighbors to help with pet care if local shelters are not an option.

Every state is unique in terms of the local risks and types of natural disasters that can take place. But no matter where you are, it is important to take time to ensure that older Americans and people with disabilities engage in emergency planning so they are prepared to weather the storms that come.

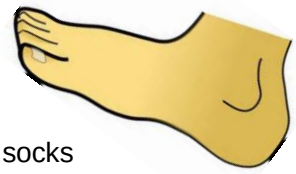
For more information and links to resources about emergency preparedness for older adults and people with disabilities, please visit ACL's emergency preparedness webpage.

Foot Care Tips for Diabetics

From: Senior News – April 2014

Good foot care is extremely important to diabetics. It is a major focus in diabetes care. Neglecting the feet can lead to skin ulcers, infections or possible amputations if not treated early. Here are some foot care tips you can use to help avoid problems:

- Visually check your feet daily for changes in appearance or sensation
- Keep skin clean and soft
- Control blood sugar
- Make sure toenails are trimmed
- Protect feet from the cold
- Avoid going barefoot, wear comfortable shoes and socks
- Move your legs to keep blood flowing to your feet
- Have your feet checked by a health specialist at least once a year, more often if there are concerns or injury



Jefferson County Office for the Aging in conjunction with YMCA offer a Diabetes Prevention Program. Call Michelle Graham at 315-782-3100 for details.

OFA Advisory Council

Next Meeting Date: Tuesday, March 10th
Location: 175 Arsenal St., 2nd Floor Conference Room
Time: 9:30am

The public is encouraged to attend any meeting.

The Advisory Council meets 4 times per year to review programs and services provided through Office for the Aging.

The council advocates for the needs of older adults and helps assure the development of the continuum of care within communities.

Other meeting dates:
Tuesday, June 9th
Tuesday, September 22nd
Tuesday, December 1st
(meeting dates subject to change)

Make Your Home or Apartment More Energy Efficient for FREE!!

nyserda
Energy. Innovation. Solutions.

Income-eligible New Yorkers can get no-cost home and appliance upgrades that reduce energy bills through the Empower New York Program. The application is simple and OFA will help you with it.

Are you HEAP eligible?

Are you a National Grid Customer?

If you answered "yes" to both of these questions you are eligible. Call Sabrina at the Office for the Aging at 315-785-3191!

DON'T DELAY!!! CALL NOW!!!

Aging with Attitude

A Positive Attitude
The quote below was adopted as the creed of Optimist International in 1922. It was originally printed in a book by Christian D. Larson in 1912. The book was Your Forces and How to Use Them. You can see that view on the importance of attitude has not changed a great deal over time. Larson suggests the following:

"Promise Yourself –

- To be strong that nothing can disturb your peace of mind.
- To talk health, happiness and prosperity to every person you meet.
- To make all your friends feel that there is something worthwhile in them.
- To look at the sunny side of everything and make your optimism come true.
- To think of only the best, to work only for the best, and to expect only the best.
- To be just as enthusiastic about the success of others as you are about your own.
- To forget the mistakes of the past and press on to the greater achievements of the future.
- To wear a cheerful expression at all times and give every living creature you meet a smile.
- To give so much time to improving yourself that you have no time to criticize others.
- To be too large for worry, too noble for anger, too strong for fear, and too happy to permit the presence of trouble."

For most of us, it would be ambitious to think we could ever become that good at thinking positively. But, if we give it our best effort, we will come a lot closer than if we don't try. Get started today by clipping this column and putting it on your bathroom mirror or refrigerator where you will be reminded of the importance of positive thinking at the start of every day.

Dates To Remember

St. Patrick's Day	March 17th
First Day of Spring	March 20th
April Fool's Day	April 1st
Easter	April 5th
Earth Day	April 22nd
Mother's Day	May 10th
Memorial Day	May 25th

OFA Senior Nutrition Program Info

Menus are an 8 week cycle. Your driver will bring one with your meal if you get Home Delivered Meals. Or, menus will be available at the congregate meal site that you attend. If you would like to have one mailed to you or would like to know the menu for the day feel, free to call OFA at 315-785-3191.

If you'd like to learn more about the OFA Nutrition program and if you qualify, please call OFA at 315-785-3191.

Veteran's Corner

By: Peter J. Fazio

Recently, veterans nationwide started receiving the Veterans Choice Card (VCC).

This temporary benefit was enacted in response to the evidence found nationwide that some veterans were waiting unacceptable lengths of time to be treated by the VA.

This new benefit "allows some veterans to receive health care in their communities rather than waiting for a VA appointment or traveling to a VA facility."

To be eligible to use the benefit:

a) You must have been told by your local VA medical facility that you will have to wait more than 30 days from your preferred date of care.

OR

b) Your current residence us more than 40 miles from the closest VA health care facility. This includes ANY VA facility, even if the required care is not available there.

If you believe you are eligible, call 1-866-606-8198 BEFORE you receive the non-VA care.

VA issues the cards to veterans enrolled in VA health care as of 8/1/14 and to recently discharged combat bets within 5 years of the separation from the service.

If you have more questions, contact the Veteran's Service Agency at 315-785-3086.

All The Answers

By Kristin Kirkpatrick, MS, RD, LD

Question: My husband insists on throwing out food past its "use by" date. I think most food is fine to eat if it is unopened and/or doesn't seem spoiled. Who's right?

Answer: You are: The "Use by" date, determined by manufacturers, is the last date for a product's peak quality. After this date, taste, texture and quality may go downhill, but it doesn't mean a food is unsafe to eat. The "Expiration" date is the only packaging date related to food safety. If this date has passed, throw the item out.

Other terms might confuse you (or your spouse), too: The "Sell by" date merely indicates how long a store should display a product. But foods are still safe to eat several days after this date if stored properly. "Best if used by" means the product will be freshest and have the best taste and texture if you eat it by this date.

Above all else, let common sense—and your senses—be your guide. If something smells rotten, curdles, or turns a suspicious color, toss it in the trash.

Article taken from Spry Living Magazine August 2014

Have Questions About Health Insurance?

OFA has trained staff to give you an unbiased opinion on what insurance might be best for you.
Call today at 315-785-3191 to schedule an appointment with Matt Willey.

Office for the Aging Home Care Program

If you are 60 or over and in need of home care services, the Office for the Aging is accepting referrals for the Expanded In-Home Services for the Elderly Program (EISEP). This home care program assists elderly, fragile individuals to help maintain quality of life at home. EISEP provides personal care including bathing, dressing, grooming, and meal preparation to County residents who are non-Medicaid eligible. Services may be on a cost-share basis depending on income levels.

Contact: Sheila Kehoe at 315-785-3191

4 Ways to go Broke in Retirement

By: Jeff Rose

Retirement is supposed to be a time when you finally get to sit back, relax and enjoy the leisure time a lifetime of labor has produced. However, many Americans aren't financially ready for retirement, and will spend their retirement years barely scraping by. Want to avoid that fate? Here are some behaviors that could ruin your retirement finances:

Saving too little. One of the biggest reasons people don't have enough to retire comfortably is because they didn't save enough to begin with. Less than half of Americans have performed a calculation to determine how much they need to save in order to retire, according to an Employee Benefit Research Institute survey. If you don't know how much to save, it's difficult to save the proper amount. Just putting $100 or $200 into your employer's retirement plan each month probably isn't going to cut it, unless you've been contributing since you were 10 years old. Perform a conservative calculation of what you need to retire, and then make sure you are saving enough.

Wrong asset allocation. Studies indicate that asset allocation is one of the most important indications of whether someone can build long-term wealth through portfolio investing. This means that you need to pay attention to the asset classes in your portfolio. When you are younger and building your portfolio, more stocks are needed. You shift your allocation to less risky, income-producing assets as you approach retirement. The good news is that you don't need to pick individual stocks. The availability of index mutual funds and EFTs means that you can focus on asset classes and take advantage of funds, rather than trying to hit on a winning individual equity.

Raiding your retirement account. Too often, we think of a retirement account as an emergency fund. Because you can withdraw contributions (not earnings) from a Roth IRA anytime without penalty, it's tempting to take that money out. But few people repay what they have taken from the Roth. When you withdraw the savings early the money doesn't compound on your behalf, making you worse off in retirement. It can also be problematic to take money as a loan from a retirement account. Even if you repay the loan, the interest you pay to yourself isn't usually as good as what you would have earned otherwise. On top of that, there is no replacing the time that the capital was absent from your account. And, of course, if you withdraw money from a 401(k) or a traditional IRA before age 59 ½, you are hit with taxes and penalties, which further erodes your long-term wealth.

Poor health habits. The steps you take now to maintain your health can have a big impact later on. Health care costs continue to rise, and studies indicate that many Americans grossly underestimate what they will spend on health care in retirement. If you don't take care of yourself now, your poor health could cost you a lot during retirement. Not only will you spend a significant portion of your retirement savings on health care, but you will also be in no shape to enjoy your life.

The 8-Stages A Caregiver Goes Through

By: Carolina Moore

1. Shock and Mobilization - Once the immediate crisis is resolved, you enter,

2. The New Normal -They begin to think, "Ok, I can handle this." This reprieve may go on for months or years. Eventually there is a third turn.

3. Boomerang - Whoops, another crisis. This is when you realize you can't do it alone and call a family meeting. If you begin to think you are responsible for keeping your loved one alive and safe, you will eventually find yourself at the next stage.

4. Playing God - This can become an unhealthy co-dependent relationship. Eventually you will reach the next and most dangerous turn.

5. I Can't Do This Anymore! - You MUST take care of yourself.

6. Coming Back - You have now reached the center of the labyrinth of care giving. Here, you must begin to appreciate all you have done and begin to acknowledge that your loved one is not going to return to the independent person he or she once was. You need to replenish your lifelines - friends, music, work, nature.

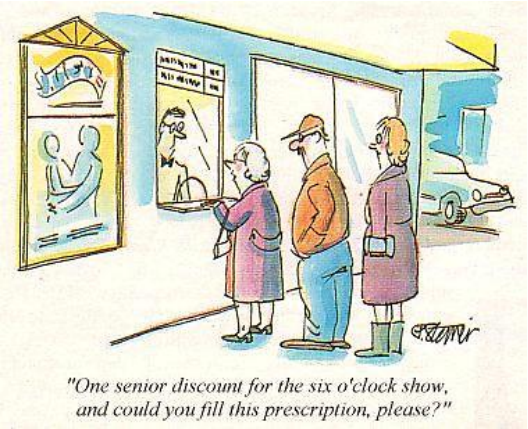
7. The In-Between Stage - is a momentous turning point for those who care for the chronically ill. Your loved one cannot be cured in an acute-care hospital, but he or she is not ready to die - and may live for years. But, our healthcare system has little to offer at this stage, except round trips to the emergency room and readmissions to the hospital.

Most slow-aging adults today develop chronic illnesses. They are sent home quicker and sicker to you, the family caregiver, who has no professional training, no financial support and rarely any respite.

8. The Long Goodbye - This is a true gift and assistance from experienced, caregivers can relieve you of much of the work. You will now have time for end-of-life conversations and some kind of closure.

The passage to caregiver may well be the most memorable in your life. How you usher your mom or dad or spouse or sibling out of this world has so much impact on how you think about yourself: Am I a good person? Did I do everything I could? Did I let my siblings do some of the heavy lifting? Did I hold on too long? Let go too soon? Or did I share precious moments of full presence right up to the end?

For more information on caregiver respite call Sheila at the Office for the Aging at 315-785-3191.



"One senior discount for the six o'clock show, and could you fill this prescription, please?"

Caregiver Support Group

Peer and professional leg gatherings intended for caregivers, friends and family members of individuals with a dementia diagnosis.
Where: Samaritan Keep Home, 133 Pratt St., Watertown
When: 4th Wednesday of the month
Time: 1:30pm
Contact Melissa Montondo for more information at 315-785-4449.

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By: Sheila Kehoe, Long Term Care Coordinator

Call 211 and speak with an Information and Referral Specialist 24/7

The 211 service is new to the tri-county area. Now, you can dial 211 from your cell phone or landline anywhere in Jefferson County for free help locating important resources. However, if you have trouble connecting you can dial an alternate toll-free number: 1-844-445-1922. The 211 program includes the 211CNY.com and 211CNYDISABILITY.com websites.

In Jefferson County we are fortunate to also have ***NY Connects*** as a resource for residents where you can get information and assistance on topics in your community, including:

- Home Delivered Meals
- Transportation
- Respite Care
- Home Care
- Insurance Information

Free information on services available to people of all ages, including children, the elderly, people with disabilities, family members and helping professionals.

To contact the Jefferson County NY Connects program call Sheila at 315-785-5081, visit the Office for the Aging at 175 Arsenal St, Watertown, or find us on the web at nyconnects.com.