

When Thrift Crosses a Line: Tips for Caregivers

Even if we weren't yet born, the Great Depression of the 1930s cast a long shadow over our relationship with money. On the positive side, we learned plenty of practical, money-saving tips which originated as Depression-era necessities and eventually became points of pride. Can't drive to the grocer's? We'd walk there, or grow our own. Socks looked threadbare? Darn them. Old flour sacks became dresses. Old clothing became cleaning rags. Rubber from old tires mended worn-out shoes. And every part of the chicken was used.

The Downside Of Extreme Thrift

A period of hardship can end, with old habits continuing after their usefulness has ended. Self-deprivation becomes a habit beyond security and building a nest egg. The struggle comes first, with happiness and even basic safety relegated to afterthoughts.

But our needs increase as we age, as does the price for meeting those needs. We all have to spend *some* money to live; but to an older person attached to extreme thrift, every penny they spend can feel like a personal failing. Likewise, when a caregiver spends money on them, or asks about services for them, the older person may refuse to accept what they consider "a handout."

How can caregivers negotiate situations like this?

Try a little empathy. We don't get to choose the circumstances under which we were raised, and it can be extremely difficult to change beliefs formed in times of great personal stress. Caregivers can try to find out why an older adult rejected an offer of help, rather than react to the rejection. It could take time for attitudes to soften, and for help to be accepted.

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A Message from County Executive Sue Serino



Dear Friend:

Many older adults may be "officially" retired, but that hardly means your calendars are empty. Between appointments, family commitments, and everything else on your plate, it can feel like a full-time job just keeping track of it all. That's why staying connected and having easy access to resources is one of the best ways to age well.

Wouldn't it be nice if you could get answers to your questions – and connect with dozens of local organizations – all in one place?

That's the goal of our annual free Golden Gathering, coming up on Saturday, September 27th from 10 AM to 1 PM at Arlington High School (1157 Route 55, just west of the Taconic Parkway). Together with the Office for the Aging, State Senators Rob Rolison and Michelle Hinchey, and with support from the James J. McCann Charitable Trust, this is the largest event of its kind in Dutchess County.

More than 80 organizations serving older adults and caregivers will be on hand with information, health screenings, hiring opportunities, and much more to meet the needs of older adults, their families, and caregivers. Need a flu shot? Bring your insurance or Medicare card and get one while supplies last. Have expired or unused medications? Bring them, and the Dutchess County Sheriff's Office, STOP-DWI, and Medical Reserve Corps will safely dispose of them.

I look forward to seeing you at the Golden Gathering on Saturday, September 27th!

Sincerely, *Sue Serino*

Speak Up for Older Adults at an OFA Public Comment Forum

Getting in touch with OFA isn't difficult; OFA's contact information appears in all our publications, including on the lower right hand corner of this page. Next month, though, there are two OFA Public Comment Forums scheduled where you'll have a chance to bring your specific questions and concerns directly to OFA Director Todd Tancredi, as well as to members of the OFA Advisory Board.

Tuesday, October 7th, 10:30am

Wappinger Town Hall

20 Middlebush Rd., Wappinger

Thursday, October 9th, 10:30am

OFA Poughkeepsie Friendship Center

114 Delafield St., Poughkeepsie

Whether or not your concerns are best addressed by the Office for the Aging or another organization, it never hurts to come to a public comment forum and ask. We can point you in the right direction, toward the organizations who can help you best.

Both public hearing locations are fully accessible. Persons requiring special accommodations in order to take part in the public hearings should contact us before 5 p.m. on Monday, September 15th to make the necessary arrangements.

If you can't be at the public hearings in person, you can submit your comments via regular mail or email, using the contact information on this page.

**Need OFA Senior Prom
information?
Keep reading - it's on
Page 4**

You Can Make a Difference in the Lives of Older Adults in Dutchess County

*Become an OFA Volunteer
We provide training*

- Clerical Help
- Insurance Counselors (HIICAP)
Exercise Class Leaders
- Event Helpers
- "Friendly Calls" Companions
- Friendship Center Helpers (Beacon, East Fishkill, Millerton, Pawling, Pleasant Valley, Poughkeepsie, Red Hook and South Amenia)
- OFA Home Delivered Meals Drivers (mileage reimbursement available for drivers who use their own vehicles)

dutchessny.gov/ofavolunteer
845 - 486 - 2555

THRIVE60+

Sue Serino — County Executive
Todd N. Tancredi — Director, Office for the Aging
Brian Jones — Editor

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845-486-2555 / toll free 866-486-2555

Email: ofa@dutchessny.gov
Web: dutchessny.gov/aging

Available for free at libraries, OFA Friendship Centers and municipal buildings throughout Dutchess County.

Five issues published annually, including a Medicare-focused edition in September/October.

To be added to or removed from our mailing list, call 845-486-2544 or email bjones@dutchessny.gov.

Fake Debt Collectors Target Older Adults

Somebody just called you, or emailed, claiming that you owe them money. What do you do?

Nothing, for starters. Put down the checkbook, step away from the computer, and be sure you aren't being targeted by a debt collection scammer manipulating your emotions so that you act before your logic kicks in. In this type of fraud, scammers impersonate legitimate debt collectors to scare consumers into paying debts that may not exist. Similar to imposter scams, this can involve fraudsters posing as government agents, such as the IRS, on uncollected debts. **Do not engage** with whoever contacted you, until *after* their identity has been independently verified.

Are They Who They Say They Are?

Here are a few red flags signaling a debt collection call could be a scam, according to the US Consumer Financial Protection Bureau:

- **The debt collector threatens you with criminal charges.** There are only a few circumstances when a debt can lead to an arrest. Legitimate debt collectors should not claim that they'll have you arrested.
- **The debt collector refuses to give you information about your debt** or is trying to collect a debt you don't recognize. Debt collectors are generally required to provide you information in the initial communication or within five days of the initial communication. You can request more information, and an explanation in writing, before you pay.
- **The debt collector won't give you contact information** like a mailing address.
- **The debt collector asks you for your personal financial information.** You should never provide anyone with your personal financial information unless you are sure they're legitimate.

For more information like this, follow OFA on Facebook at facebook.com/DutchessCountyOFA, where we often post scam-related news and tips

The Word "Senior" Loses Its Appeal

A few years ago, we changed the name of this newsletter from *Spotlight on Seniors* to *THRIVE60+* as we listened to an increasing number of Dutchess County older adults who don't consider themselves particularly "senior" - and definitely not "old," "aged," or "elderly."

As a good-natured, 62-year-old visitor told us just before we made the change, "I barely feel like a grownup and you're calling me a senior? Slow down!"

The terminology matters. A 2021 poll by The Senior List found that traditional labels like "senior" are falling out of favor, with more inclusive terms like "older adult" being increasingly appreciated. Closer to home, a 2016 Marist poll found over half of Americans considering age 65 to be middle age. We suspect that number will grow, should they conduct that poll again.

Terminology also matters in discussions of aging services policy at all levels of government. OFA serves older adults from age 60 to well over 100, along with their caregivers, who are usually younger. By OFA's estimates, those two groups comprise over half the voting-age population of Dutchess County.

That means you have strength of numbers to help you advocate for your needs, in everything from healthcare to infrastructure to Office for the Aging services. One way to advocate for your needs is at an OFA Public Comment Forum. See Page 2 of this newsletter for more information.

We sometimes use "senior" for brevity's sake, like when we talk about our "Senior Prom" coming up in October. More information about the Prom is available on the next page!

OFA Senior Prom “Masquerade Ball”

Monday, October 20th

Noon - 4 pm

Villa Borghese, 70 Widmer Rd., Wappinger

Featuring the music of the full Bob Martinson Band

Co-hosted by The Pines at Poughkeepsie

\$20 per person

People wishing to sit together **MUST** send their checks in together, with the names of everyone you are paying for. Each table seats a maximum of 10. Use a separate sheet of paper as needed to include your complete list of guests. A printable registration form is also available at **dutchessny.gov/prom**

Mail or hand-deliver your check(s) along with this form to:

Office for the Aging, 114 Delafield St., Poughkeepsie NY 12601

Capacity is limited to 400. All guests must be paid and registered by Friday, October 10th.

Registration can be done **ONLY** by mail, or in person at OFA.

Business hours are 9 am - 5 pm Monday - Friday. Sorry, no refunds.

↓ Please print ↓

Name(s) _____

FULL Address _____

Phone _____ Email (if any) _____

Please reserve _____ seats together at \$20 each

Lunch options: Lemon chicken _____ or Vegetable lasagna _____
(please indicate how many of each; 1 meal per guest)

When Thrift Crosses a Line: Tips for Caregivers (continued from Page 1)

Let them brag a bit. Maybe this is the hundredth time they've told you about walking uphill to school five miles, both ways, in blizzards, in homemade clothes. It's still an impressive real-life story. It takes time to establish cooperation with an older person who's trying to adapt to aging. Listening is key to that process, and we might learn a thing or two along the way. Additionally, if the older person fancies themselves a storyteller, it may be worth recording them for posterity.

Find new ways to make thrift work. The secondhand sweater mom bought for a half-dollar in 1949 may be long gone, along with the shop she bought it from. Thrift stores and yard sales are still around, though. You and mom may find another sweater just like the original; and if she finds it for less than \$7, that's roughly the same as the price she paid back in the day, adjusted for inflation.

Thanks may come grudgingly. Not every older person yet believes that aging gracefully includes accepting help gracefully, especially if they've been head of a household for decades, or haven't been on the receiving end of kind gestures for most of their lives. Give it time. They simply might not know how to react; and if they're affected by cognitive impairment, their insight and judgment can be less than ideal.

Their rejection is no reflection on you. You may care deeply for the older adults in your life, and yet every strategy you use to help them is rejected. If you need to vent, do it with a trusted friend or trained professional.

There's no shame in accepting support. What goes for your loved one goes for you, too. Accept help in caregiving with the same grace you hope your loved one would express when receiving the care you've been providing. Use the information to the right to get yourself started on a more sustainable caregiving life.

Caregivers, You're Not Alone

You may feel frustrated, overwhelmed, tired, anxious, and mega-stressed.

Need some support?

OFA can help you find it.
Contact us!

845-486-2555 or
ofa@dutchessny.gov

More at
dutchessny.gov/ofacaregiver

Other Resources for Caregivers

Cornell Cooperative Extension Relatives As Parents Program (RAPP)

845-677-8223
ccedutchess.org

Alzheimer's Association
Hudson Valley Chapter
800-272-3900
alz.org/hudsonvalley

A Brief Medicare Preview for 2025-26

\$165,000. That's the estimate of how much a 65-year-old who retired in 2024 will spend on healthcare and medical expenses during their retirement, according to Fidelity.

Anybody feel like spending *more* than that?

We didn't think so. And yet, if you're of Medicare age, you have likely been swamped with advertising for a bewildering array of Medicare-related insurance plans and services. Figuring out what's useful, what's not, and which offers are straight-up scams disguised as legitimate business, are not easy decisions to make on one's own.

Every year in late September, all Medicare households are mailed a *Medicare and You* handbook for the upcoming year, from the federal Centers for Medicare and Medicaid Services (CMS). The 2025 issue is 128 pages long - and that's the *short* version.

That's why OFA offers a Health Insurance Information, Counseling and Assistance Program (HIICAP): so that you can make practical, cost-effective health insurance decisions for 2026. We won't make up your mind for you, and we're not in the sales business. You can sign up for an in-person or phone meeting with a trained OFA HIICAP counselor by reaching out to us at ofa@dutchessny.gov or by calling our HIICAP hotline at **845-486-2566**. We have space available for in-person meetings at our Poughkeepsie headquarters, in Rhinebeck, and in Millbrook.

That's also why OFA publishes an annual *Medicare Spotlight* newsletter to coincide with the start of the annual Medicare Open Enrollment season, which begins October 15th and ends December 7th. If you receive *THRIVE60+* through regular mail or email, or as an OFA Home Delivered Meals or Friendship Center client, you'll receive the *Medicare Spotlight* the same way. We'll also distribute a limited supply at public libraries throughout Dutchess County.

Stop Your Shrinking

Starting at around age 40, most of us get shorter.

Between flattening arches of the feet, loss of bone and cartilage in the spine, and weakening of abdominal muscles, the average male will lose one inch of height by age 70 while the average female will lose two inches. That's according to Dr. Ardeshir Hashmi, a section chief of the Center for Geriatric Medicine at Cleveland Clinic. After age 80, we can figure on losing another inch, Dr. Hashmi says.

That's before osteoporosis is factored in. Talk to your doctor about it if you've noticed losing an inch or two in height over the past year.

Some of the loss in height can be counteracted by...you guessed it...staying physically active, including weight-bearing exercise. Check out the available options in our OFA Senior Exercise program. Visit dutchessny.gov/seniorexercise, call **845-486-2555**, or email ofa@dutchessny.gov to find out more.

Nutrition plays a key role here, as well. Dr. Hashmi recommends getting enough calcium and Vitamin D in your diet. You can find out more from the OFA Nutrition Services division. Besides our well-known Home Delivered Meals program, OFA also offers nutrition counseling services and year-round health promotion events. To learn more, go to dutchessny.gov/ofanutrition, call OFA at **845-486-2555**, or email nbhargava@dutchessny.gov.

We offer monthly *Nutrition News* newsletters, as well, with useful tips from OFA Nutrition Services and easy, tasty, portion-appropriate, large-print recipes.

Finally, remember what our grade-school teachers taught us: *Mind your posture*. If you spend a lot of time sitting at a computer, your shoulders may roll forward and your back may bend toward the monitor. That means it's time to get up and go for a walk!

2025 OFA Picnics - A Look Back



Many thanks to The Pines at Poughkeepsie, AccentCare, Central Hudson and Hudson Valley Medicare Group for their support of the 2025 picnic season.

Looking for pictures from your community's picnic?
Visit dutchessny.gov/ofapicnics

Follow us on Facebook at
facebook.com/DutchessCountyOFA

Dutchess County Office for the Aging
114 Delafield Street, Poughkeepsie, NY 12601

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