

Dutchess County Office for the Aging's

## **AGING NEWS**

For the week of December 2

*Note: OFA offices and Friendship Centers are closed for Thanksgiving Day on Thursday, November 28<sup>th</sup>.*

*OFA Friendship Centers are closed on Friday, November 29<sup>th</sup>, but the Office for the Aging main office at 114 Delafield St. in Poughkeepsie is OPEN regular hours on Friday the 29th, 9am-5pm.*

## **SAVINGS OPPORTUNITIES SMALL AND LARGE**

*"What's THAT charge - \$17 a month, for what?"*

Read your credit card statements carefully, and you may be able to free up some much-needed money for the holidays and beyond.

The biggest tradeoff coming from retirement is a gain in free time, but typically coupled with lower household income. Let's use that time wisely, to make that household income last longer.

### **Time To Go Over Your Books**

Those "little" monthly bills really add up, especially for services you once wanted, but maybe not as much as your needs evolve. For example, many of us switched in recent years from cable TV to an ever-growing array of video-on-demand services: Netflix, Prime, Disney+, Hulu, on and on - and are you still using all of them? Probably not.

When it comes to cancelling subscriptions, there's encouraging news coming in April of 2025. That's when the Federal Trade Commission's (FTC) new "click to cancel" rule takes effect. Sellers will be required to make it as easy to cancel a recurring subscription or service as it was to sign up.

Some subscriptions can be replaced with low-cost or even free local options.

If you enjoy audiobooks, here are four key words: *check with your library*.

What an audiobook subscription services charges for, your library may have available for free.

### **Tidying Up? Watch For Old Gift Cards**

Got a junk drawer with old gift cards bouncing around inside? Unused gift card balances may come in handy this holiday season.

### **Even If You Like Your Subscriptions**

File this next one under "can't hurt to ask." When your annual subscriptions come up for renewal, get in touch with the company you're subscribed with and let them know you're retired and looking to cut costs. Maybe they offer to renew you at a lower rate.

## **You're Not Leaving Money On The Table...Right?**

We've demonstrated in this article a few ways to save money on the things you want, but let's *definitely* not leave out the opportunity to save on what you *need*, especially for those on fixed incomes.

The poverty rate for American adults age 65 and up stood at 14% as of 2022, according to the Census Bureau. That's about one out of every seven American older adults - several thousand Dutchess County older adults, to bring the number closer to home.

OFA helps many of them, but many more need to know the help is available. You likely know of what's available since you read this newsletter, but what about your older friends and neighbors who don't?

So much aid for economically insecure older people goes unclaimed every year, by people who would otherwise qualify. Many low-income older adults

make things just barely hang together by skimping on vital medications and healthy groceries, so that they can pay other bills.

Help *is* out there, and OFA can connect older adults to it, whether it's energy assistance (HEAP), food assistance (SNAP), insurance counseling, and more.

The application process is less complicated than they might assume; and, in any case, OFA can help with it. OFA staff can guide older adults through any tricky parts.

Call OFA during business hours, and something happens that's most unusual these days:

*A human answers the phone!*

OFA reception and intake staff field thousands of calls every year. They've heard just about every question under the sun. Sometimes OFA can help

directly; other times, we can direct callers to the appropriate local, County, State or Federal agency.

It's said that age is just a number. Our number is **845-486-2555**.

### **A MESSAGE FROM OFA DIRECTOR TODD TANCREDI**

Social isolation can be particularly difficult during end-of-year holidays, especially for our homebound older adults who experience additional challenges when it comes to joining family for gatherings.

While there are more than 80,000 older adults in Dutchess County, many thousands of them are living alone, often widowed or otherwise living alone but not by choice. Even those of us with plenty of social connections sometimes get "the blahs" this time of year. This feeling can be part of what mental health experts call "seasonal affective disorder" (SAD), so named because it happens during the fall and winter when there's less daylight. It's believed that the relative lack of daylight can trigger a chemical change in our brains.

OFA can't make spring come any more quickly - or can we? OFA can help you make new connections to keep you stronger through these darkest months, with our fast-growing "Friendly Calls" program, about to enter its third year. You can choose to make calls to older adults at risk of social isolation, or you can choose to receive calls - or you can do both. A typical "Friendly Calls" series takes place once a week, for 20-30 minutes a call, for eight weeks.

Sign up for "Friendly Calls" this holiday season, and it'll just about be springtime by the time you finish your first session!

Upcoming "Friendly Calls" orientations are scheduled as follows:

Tuesday 12/3, 10:00am

Monday, 12/9, 1:30pm

Tuesday 12/17, 10:00am

Monday 12/30, 1:30pm

To schedule your orientation – they last about an hour – here at our Poughkeepsie office, call 845-486-2555 during business hours, or email

[ledgar@dutchessny.gov](mailto:ledgar@dutchessny.gov). Our office is OPEN regular hours on “Black Friday,” November 29<sup>th</sup>. (Our Friendship Centers are closed on the 29<sup>th</sup>.)

## **OFA HOMEBOUND VACCINATION PROGRAM NOW OPEN**

Are you a homebound older Dutchess County resident, or the caregiver for one?

If the homebound individual in question is unable to get a COVID booster and/or influenza vaccine due to their condition, OFA can help. Our staff can arrange for in-home vaccinations, while supplies last, through Friday, January 31<sup>st</sup>, 2025.

Contact OFA during business hours at 845-486-2555 or [ofa@dutchessny.gov](mailto:ofa@dutchessny.gov) to find out more.

## **OFA “NAVIGATING MEDICARE” CLASSES FOR OPEN ENROLLMENT SEASON...OPEN ENROLLMENT ENDS DECEMBER 7<sup>TH</sup>**

We’re close to the end of this year’s Medicare Open Enrollment season, December 7<sup>th</sup>.

There are two OFA “Navigating Medicare” classes left on the schedule before Open Enrollment ends on December 7<sup>th</sup>.

Here’s the schedule, along with class locations and how to call and register for a class:

12/4/24, 3pm	Adriance Library	845-485-3445 x3380
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93 Market St., Poughkeepsie

12/4/24, 10am	Starr Library	Call OFA
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68 West Market St., Rhinebeck

***Medicare open enrollment closes on December 7<sup>th</sup>***

12/18/24, 10am	Poughkeepsie Galleria (Community Room)	Call OFA
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1/23/25, 9:30am	Adriance Library	845-485-3445 x3380
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2/25/25, 9:30am	Adriance Library	845-485-3445 x3380
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For the most up-to-date calendar listings, visit [www.dutchessny.gov/calendar](http://www.dutchessny.gov/calendar). We also hold Navigating Medicare classes year-round, on the third Wednesday of every month at the Galleria, and on the fourth Monday of the month at Starr Library.

While individual counseling appointments with local OFA health insurance counselors are booked through December 7<sup>th</sup>, OFA can still

connect you with a counselor from the New York State Health Insurance Information, Counseling and Assistance Program (HIICAP). Reach out to OFA during business hours at 845-486-2555 or [ofa@dutchessny.gov](mailto:ofa@dutchessny.gov) for details.

## **WINTER WEATHER CANCELLATION INFO**

If you need to find out if OFA Friendship Centers and/or other activities have been postponed by winter weather, follow [www.facebook.com/DutchessCoGov](https://www.facebook.com/DutchessCoGov) and [www.facebook.com/DutchessCountyOFA](https://www.facebook.com/DutchessCountyOFA).

We send cancellation information to area radio stations and media, but not all radio stations provide on-air cancellation info.

### **Other news:**

Is vulnerability to scams an early indicator of Alzheimer's disease? [Possibly, according to one new study](#). But there are many other factors involved.

One of [the three \(supposedly\) simple rules to beat the downsides of aging](#) is to eat less. They tell us this during Thanksgiving week.

Japan has one of the world's highest percentages of aging citizens. [How are they handling the issue of aging?](#)

77-year-old rock star Sammy Hagar admits he's thinking about retirement but for now [he's still healthy and active](#).

### **This week's birthdays:**

11/29: Singer/pianist [Felix Cavaliere](#) (The Rascals) (82)

11/30: Actor/singer [Mandy Patinkin](#) (72)

12/1: Singer/songwriter/actress [Bette Midler](#) (79)

12/2: Novelist [T.C. Boyle](#) (76)

12/3: Musician/reality-show star [Ozzy Osbourne](#) (76)

12/4: Game show host [Wink Martindale](#) (91)

12/5: Mystery writer [James Lee Burke](#) (88)

**And a Bad Joke:**

What rock group has four members but doesn't make a sound?

Mount Rushmore.