Dutchess County Office for the Aging's

AGING NEWS

For the week of September 1

Note: the Office for the Aging and OFA Friendship Centers are closed on Monday, September 1st in observance of the national Labor Day holiday.

PROTECT YOUNGER FAMILY MEMBERS FROM SCAMS

Older adults are often perceived as uniquely vulnerable to scams. That's only partially accurate. While older adults may see the most scam warnings, it might surprise you to know this from the Federal Trade Commission: When it comes to reporting having lost money to fraud, people in the 18-59 age group were 34% more likely victims than adults over 60.

Measuring scam losses is an inexact science, considering that skillful scammers will do their best to go undetected, thus unreported. Additionally,

many scammers aren't targeting older individuals themselves, but rather their health insurers, including Medicare and Medicaid.

Still, according to the 2023 Better Business Bureau Scam Tracker Risk Report, 35- to 44-year-olds were most likely to lose money in scams, and median monetary losses were highest for 18- to 24-year-olds, at \$155 per scam.

Although older adults are never going to be fully off the hook when it comes to vulnerability, the start of another school year is your opportunity to be the wise elder of your family and neighborhood. Here are a few scams to watch out for on behalf of your adult children and grandkids. The scammers' methods are largely the same as when they target you: try to induce panic or euphoria, in hopes that their victims' emotions get ahead of their logic.

Fast money scams: If it sounds to good to be true...you know the rest of that sentence, but do the younger people in your life know it? It's good to know they want to be successful, but you know better than anybody that there are no shortcuts to success.

Unpaid Tuition Scam: The scammer contacts the student or the parents, claiming that a tuition bill has been unpaid and that payment needs to be made immediately. This is a great example of a scammer's use of "false urgency" to trick people into parting with money. It's the same kind of scam attempt that you've faced many times before; only the target is different. Just as governments will not use the phone to or internet contact you about unpaid bills or fines, neither will colleges use the phone or internet to contact younger family members about unpaid tuition.

Cheap Designer Goods: Splashy clothing brands may not impress you any more, but there may have been a time in your youth when you *had* to have whatever that era's fashion fad was.

Knockoff designer products are everywhere these days, preying on people's endless thirst for offers that are too good to be true. There are still deals to be had; but help the young ones in your life look for stores and auction sites with good reviews and ratings from real people. When in doubt, shop local.

"FOMO" Scams: "FOMO" is short for "fear of missing out" on a supposedly great deal or interesting social experience, and young adults tend to be vulnerable to such scams in ways that older adults aren't.

According to a recent engineering/psychology study from Aachen University in North Rhine-Westphalia, Germany, frequent social-media use by younger people leads to making quick, instinctive decisions instead of systematically evaluating risks. The sender of a suspicious link may appear familiar, even if the link itself is untrustworty. The advice here is the same as it is for you: slow down, and don't engage. Easier said than done, because social media encourages people to click first and think later. Find more tips for yourself and younger friends and family at:

dutchessny.gov/scamprevention

LIMITED AIR CONDITIONING ASSISTANCE STILL AVAILABLE

A limited amount of assistance is still available to provide free window air conditioning units for qualifying Dutchess County older adults and medically eligible residents. This program, new for 2025, is coordinated jointly by the

Dutchess County Office for the Aging and the Department of Community & Family Services. Distribution and installation of the air conditioning units will be handled through the County's existing contract with Community Action Partnership for Dutchess County.

An air conditioner is available to Dutchess County residents who meet the following requirements:

- Are 65 years of age or older or have a medical condition worsened by heat
- Meet income eligibility requirements
- Do not currently have a working air conditioner in their home

Those who have already received an air conditioner funded by the Home Energy Assistance Program (HEAP) in the last five years will not be eligible.

Applications will be accepted until funding is exhausted.

Eligible individuals can contact the Dutchess County Office for the Aging at 845-486-2555 for more information or to request an application. You can also download the application form (.pdf) online. Please DO NOT MAIL applications. Applications, with all required documents, may be submitted in

person at Dutchess County Office for the Aging, 114 Delafield Street,

Poughkeepsie, NY 12601; by fax at 845-486-2599, or by email to Zoe.Levy
Serrano@dfa.state.ny.us.

For more information, visit <u>Dutchessny.gov/aging</u>. For questions, including requests for an application, call the Dutchess County Office for the Aging at 845-486-2555.

THANKS, PICNIC SEASON GUESTS AND VOLUNTEERS!

Another wonderful season of OFA Summer Picnics is in the books! Many thanks to The Pines at Poughkeepsie, Central Hudson, AccentCare and Hudson Valley Medicare Group for their support of this picnic season.

A recap of the 2025 season, including links to pictures of each picnic is available at dutchessny.gov/ofapicnics.

The 2026 picnic schedule will be available next April/May.

Many thanks as well to the countless OFA volunteers who helped picnic season operate smoothly, including day-of-event picnic volunteers and clerical volunteers who prepared 4,000 goodie bags for picnic guests.

Besides picnic-season volunteering options, we also offer year-round volunteering opportunities in our Home Delivered Meals (HDM), Friendly Calls, Senior Exercise, A Matter of Balance, Friendship Center, and Health Insurance Counseling (HIICAP) programs. We provide all training.

Mileage reimbursement for HDM deliveries is available for drivers who use their own vehicles for deliveries. Areas of greatest current need for HDM drivers include the Poughkeepsie area, on Fridays.

For information on becoming an OFA volunteer, visit www.dutchessny.gov/ofavolunteer or email bjones@dutchessny.gov.

OFA EXERCISE CLASS STARTING THIS MONTH IN LAGRANGE

Looking to join an Office for the Aging Senior Exercise class? We have a session beginning this month in LaGrange. Contact OFA at ofa@dutchessny.gov or 845-486-2555 for registration information, along with venue location and class times.

We're always looking for volunteer exercise and "A Matter of Balance" instructors – we provide all training. The more instructors we have, the more classes we can schedule. Contact OFA to learn more.

For general information about OFA Senior Exercise, visit www.dutchessny.gov/seniorexercise.

GOLDEN GATHERING RETURNS SATURDAY, SEPTEMBER 27

The scenario: you've got one day to gather as much information as you can about aging services in Dutchess County. That one day is coming up on Saturday, September 27th, from 10 am to 1 pm. It's the annual Golden Gathering for older adults, and it's happening at Arlington High School at 1157 NY 55 in LaGrangeville. No RSVP is required.

It's presented by County Executive Sue Serino and the Dutchess County

Office for the Aging, along with New York State Senators Michelle Hinchey and

Rob Rolison, with support from the James J. McCann Charitable Trust.

The Golden Gathering is the single largest annual event of its kind in Dutchess County, and it's continuing to grow. More than 70 exhibitors from various organizations and service providers will offer information on topics ranging from health care and financial services to housing options, legal advice and more.

Representatives from OFA and other Dutchess County Government and

New York State departments and divisions will also be on hand to inform residents about how they serve the community every day.

The Golden Gathering includes health screenings, entertainment, refreshments, door prizes and dozens of informational tables geared toward the interests and needs of area older adults, their families and caregivers.

Flu shots will be available at the Golden Gathering while supplies last. If you plan on getting a flu shot, bring your insurance card.

Contact OFA if you are available to volunteer at the Golden Gathering.

IS IT TAX SEASON ALREADY?

It is for the AARP Foundation's Tax-Aide program, now in its 35th year of operation and counting. This year, Tax-Aide's over 200 volunteers working at 33 tax sites in the Hudson Valley prepared 6,763 returns in Dutchess, Putnam, and Orange Counties, resulting in refunds and credits totaling over \$3.2 million. The program assists low-income filers of all ages, including older adults throughout Dutchess County.

For those interested in learning more about volunteer opportunities during the 2026 filing season with the AARP Foundation Tax-Aide program, contact Linda Eddy, Community Action Partnership for Dutchess County, at 845-475-7500. While tax training takes place in the fall, recruitment is year-round with different volunteer opportunities available.

POSTPONED - SEPTEMBER 10TH ALZHEIMER'S CONFERENCE IN MILLBROOK

A mini-conference featuring the Alzheimer's Association and Office for the Aging in Millbrook on Wednesday, September 10th at the Millbrook Library (3 Friendly Lane) has been postponed.

We'll let you know once a new date/venue is announced.

STILL HAPPENING – SEPTEMBER 12TH OFA MEDICARE CLASS IN MILLBROOK

OFA's "Navigating Medicare" class at the Millbrook Library is still on as scheduled, 3-4pm. Register here. Visit dutchessny.gov/calendar for the listing of all county events.

We hold monthly "Navigating Medicare" classes at the Poughkeepsie

Galleria Community Room on the third Wednesday of every month at 10 am,

at the Starr Library in Rhinebeck on the fourth Monday of every month at 4 pm,

and additional classes throughout Dutchess County, especially during

Medicare Open Enrollment season. Contact OFA for more information.

2025 OFA PUBLIC COMMENT FORUMS IN POUGHKEEPSIE, WAPPINGER

You can contact the Office for the Aging at any time with questions and concerns, and in October there's an additional opportunity to advocate for your needs, at the annual OFA Public Comment Forums. The forums are unique opportunities to speak directly, in person, to OFA leadership and members of the OFA Advisory Board, at the following dates and locations:

Tuesday 10/7, 10:30 am

Wappinger Town Hall

20 Middlebush Rd., Wappinger

Thursday 10/9, 10:30 am

OFA Poughkeepsie Friendship Center

114 Delafield St., Poughkeepsie

Each forum lasts about one hour. If you are unable to attend a Public Comment Forum, you can mail written comments to the Dutchess County Office for the Aging, 114 Delafield St, Poughkeepsie, NY 12601. You can also email comments to ofa@dutchessny.gov

All Public Comment Forum locations are handicapped accessible.

Persons requiring special accommodations to take part in a Public Comment

Forum should contact OFA during business hours by close of business

Monday, September 15th.

Other news:

The total estimated costs associated with Alzheimer's disease and dementia this year in the U.S.? \$780 billion.

We'll have to admit we don't entirely follow the complex scientific language in this next one, but it's about a study that indicates that parts of the human brain aren't affected by aging.

August 21st was World Senior Citizens Day but <u>not everybody is a fan of the</u>
<u>term "senior citizen."</u>

More on what we can learn from super-agers. If you're 90+ and still going strong, you may be a super-ager.

Being honest about your needs is one of the seven key principles of aging well listed in the linked article.

Just For Fun: Want to get away from it all but can't afford that? Let's check out some webcams from the Shetland Islands in northernmost Scotland, the Farallon Islands off the coast of northern California, the Old Faithful geyser in Yellowstone National Park, the Elvis Wedding Chapel in Las Vegas ...and Mars.

This week's birthdays:

8/29: New York Giants linebacker/broadcaster Carl Banks ((63)

8/30: Businessman/philanthropist Warren Buffett (95)

8/31: Olympic gold medalist (400-meter hurdles) Edwin Moses (70)

9/1: Comedy legend Lily Tomlin (86)

9/2: NFL Hall of Famer Terry Bradshaw (77)

9/3: Singer-songwriter Al Jardine (The Beach Boys) (83)

9/4: Professional golfer/sportscaster Tom Watson (77)

And a Bad Joke!

Two fish swim by each other in the ocean. The first one says "How's the water?" The second one says "What's water?"