THRIVE60+
TENACIOUS · HEALTHY · RESILIENT · INFORMED · VERSATILE · EXPERIENCED
A Publication of the Dutchess County Office for the Aging
Fall 2026

Scammers Already Know You

Scammers can already *be* you, so to speak, by finding, purchasing, or outright stealing your personal and financial information, all of it widely available online.

But I don't use computers, so I'm safe...right?

We're afraid not. While it's possible to reduce your online exposure to protect yourself (more about this on Page 5), being entirely invisible online is impossible. For every year you own property, your name and address appear on local tax rolls. If you've been to a doctor, your personal and medical insurance information is on file. If you've ever hired a contractor for any purpose, they have your information. Ever been to a doctor, a dentist, a mechanic? Ever had a bank account? You're in their files. And on and on it goes.

Your Whole Life May Be Out There

When you were born, your local newspaper may have published an announcement that included your name, date of birth, maybe even your home address. Countless newspaper archives are now available online - with your information in them, everything from wedding announcements to high school sports scores and honor roll listings.

Just one piece of personally identifiable information enables scammers and fraudsters to look up the rest and piece together a synthetic version of you. They can also create "Frankenstein" fake identities made of parts of many real identities, including yours.

Why Do We Still Get Scam Calls, Then?

Scam operations are big business. Their business happens to be crime, but their "customer service" and market research would be the envy of many a

(CONTINUED ON PAGE 2)

A Message from County Executive Sue Serino



Dear Friend:

While you're watching the leaves change this fall, keep an eye on your health insurance too. Medicare's Open Enrollment season begins on October 15th and wraps up on December 7th every year. The enrollment period may stay the same, but much of your health insurance coverage can change from year to year.

You might like your health insurance and Medicare coverage the way it is, but will it stay the same in 2027? That's not always assured. It's also possible that your circumstances have changed since this time in 2025, and your coverage will need to evolve as well.

That's why the Office for the Aging's trained health insurance counselors are available for you to reach out them. Make an appointment with our Health Insurance Information, Counseling and Assistance Program (HIICAP) soon! Contact OFA at 845-486-2555 for details. Appointments are available while they last during Open Enrollment - but after December 7th it'll be too late.

*The Medicare website **medicare.gov** has tools to help you explore options on your own. And watch for the OFA Medicare Spotlight, arriving soon.*

*To keep current with everything OFA does for Dutchess County's older adults, sign up for weekly OFA "Aging News" emails. Reach out to **ofa@dutchessny.gov** and start your free subscription.*

Sincerely,

Sue Serino

Sue Serino, County Executive

Todd N. Tancredi • Director, Office for the Aging
Sue Serino • County Executive

Scammers Already Know You (continued from Page 1)

legitimate business. Scammers are relentless when it comes to searching for both our own weaknesses as well as those of businesses and governments. And that's why they call people: They're doing market research, looking for victims. In the fall, with Medicare Open Enrollment season beginning on October 15th, they often impersonate Medicare representatives. You might get a cheerful-sounding phone call this fall, that sounds like this:

"Hi, this is Brian from Medicare, and we're just calling to confirm your Medicare ID..."

Sounds so reasonable - but wait. Why would Medicare call you to confirm an ID they already have?

Because the caller is a scammer who's collecting Medicare IDs they can use to file fraudulent claims. They often file low-dollar claims in vast numbers. They've learned that small claims are least likely to trigger closer examination by Medicare, because the fake claims are all but identical to countless legitimate claims; thus, the claims are paid and the scammers cash in.

By the time investigators notice the fraud, the stolen money is largely unrecoverable, even in the rare cases where suspects are caught, convicted, sentenced, and ordered to make restitution.

Stop "Emergency" Scammers With One Word

A scammer might have all your personal information, and might even be able to synthesize the voice of a loved one. What they *don't* have is access to your unique family secrets and history.

"Emergency" scam calls are another scenario you can practice for. Step one: choose a "code word" that only you, your family, and your caregivers will know. Any memorable word will do, as long as everyone in your circle knows it - and the scammers won't. Every so often, while you're talking with family or caregivers, ask them what the code word is, just to keep it fresh in their memory, and yours as well.

NEW YORK STATE

NY Connects

Connect to long term services and supports in your community

- Personal care services
- Education and counseling
- Health and wellness
- Behavioral health supports and services
- Intellectual/developmental disability supports and services
- Social supports

Your local NY Connects office:

Dutchess County NY Connects
114 Delafield St.
Poughkeepsie NY 12601
845-475-3511

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

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

The Right Ways To Get Up From a Fall

The scenario: You fell, but at least you're okay. Time to get back up, but you're having difficulty with that.

Our instincts tell us to get right back up after a fall. But what happens when you start having trouble getting back up?

Slow Down and Think It Over

This isn't a boxing match. You're under no obligation to get back up right away. Take your time and do it right. Besides, standing up too quickly can make some people lightheaded to the point where they might fall a second time.

Does it hurt where you landed, or anywhere else? Did you bang your head? Is there bleeding? Can you move your arms and legs normally?

If all that seems to be okay, only then you can explore the idea of *slowly* getting back up. Make one good decision, then explore the next move, then make another good decision.

Where did you fall? Everyone needs more than one strategy for getting up from a fall. Recovering from a spill you take in the kitchen requires different thought processes than recovering from a fall in your back yard.

You Can Practice Getting Up, With a Helper

If you happen to fall while somebody is nearby to have seen it, that's a big positive - but again, don't try to get up right away, even with a second person's help. Work through the process deliberately.

With a caregiver's help, work through the getting-back-up process in every room in your house.

A nearby sturdy tabletop can help you get to a kneeling position. From there you can bring one foot under your body and finish standing from there. Now try getting up from the floor again, but with different furniture - a chair, an end table, or a wall if one is nearby.

No Support Nearby - Now What?

It's another scenario for which you can practice. Maybe you and your helper try this one outdoors, while you're wearing something you don't mind getting a little dirty. That's because practicing the skill of getting up off the ground includes practicing being on the ground.

Are you able to roll on the ground? Crawl? Scoot? Reposition yourself? Great. Now you can move to one of the supports mentioned earlier in the article, and get up from that spot.

Practicing this kind of "ground confidence" will help you learn what movements you can and can't use while getting up from a fall.

HIICAP

(Health Insurance Information, Counseling and Assistance Program)

Dutchess County OFA's volunteer HIICAP counselors provide free, unbiased information and help you learn about:

Medicare and Medicaid
Medigap Policies
Medicare Advantage Plans
Long-Term Care Insurance
Low-Income Subsidy Programs

and other health insurance programs available in Dutchess County.

HIICAP appointments fill up quickly every open enrollment season. Call **845-486-2555** today, to make your appointment for counseling.

The information provided by the Health Insurance Information, Counseling and Assistance Program is intended for the sole purpose of educating consumers in regard to the choices available for their health insurance needs. Particular emphasis is placed on understanding Original Medicare. Nothing herein is intended nor should it be construed as an endorsement of any specific insurance product or insurer.

Use the Fall to Prepare for Winter Driving

Fall is here, and with it comes a new array of issues to prepare for: school buses and kids, deer darting into the road, wet leaves, less daylight, morning and afternoon sun glare, and even snow and ice. We've had measurable snowfall in Dutchess County in early October, plus at least one nor'easter on Halloween. Be ready!

Newer vehicles may have advanced driver safety systems, but drivers over age 50 are more likely to have older vehicles, according to the Insurance Institute for Highway Safety.

Fall Foliage - Beautiful But Slick

Fallen leaves don't absorb much rainfall. Instead, they become slippery when wet while also sticking to road surfaces. Safety experts advise treating fallen leaves on roads like patches of ice: slow down *before* your vehicle is on top of them.

Treat Your Tires Right

Check your tire pressure before heading out. Newer vehicles' instrument panels often include accurate pressure readings for each tire, which saves you from having to manually check pressure one tire at a time while outdoors. It's still a good idea to keep a pressure gauge in the car with you.

Adapting To Less Available Daylight

Many older adults prefer not driving in the dark, but sometimes it's unavoidable. A December 3 pm doctor appointment runs late, and you don't get out until after sundown. Now what?

Use your car's automatic high/low headlight beam adjustment features, if you have them. Some cars even have curve-adaptive headlights that can stay pointed at the road in the direction your car is turning.

Go through your car's owner's manual to learn about features you might not know you can use.

OFA Friendship Centers

Fun, companionship, a nutritious midday meal, and so much more!

Operating hours are 10am - 2pm weekdays unless otherwise noted

BEACON
1 Forrestal Heights, Beacon
845-838-4871

CITY OF POUGHKEEPSIE
(open 9am - 2pm)
114 Delafield St., PoughkeepsieA
845-486-2564

EAST FISHKILL
890 NY 82, Hopewell Junction
845-226-3605

MILLERTON (open Mon-Thu)
28 Century Blvd., MillertonA
518-789-3081

PAWLING (open Tue-Thu)
154 Charles Colman Blvd., PawlingA
845-855-9308

RED HOOK
59 Fisk St., Red HookA
845-475-1129

SOUTH AMENIA (open Mon-Thu)
229 South Amenia Rd. WassaicA
845-373-4305

TRI-TOWN (open Mon-Thu)
1576 Main St. (US 44), Pleasant ValleyA
845-275-8565

Protecting Your Personal Data Online - Some Solutions

All of us have an “online footprint” even if we’ve never used modern technology. The footprint is the data left by any interactions with the internet that involve our identity, whether it’s our own interactions or those created by a merchant, bank, or provider of any services we use.

Active and Passive Online Footprints

The active footprint is everything you deliberately put online: your social media presence, comments on online forums, emails, and whatever else you’ve published online.

The passive footprint amounts to all the data collected about you, whether you’re using the internet yourself or one of the aforementioned providers is doing it.

Share, But Don’t Overshare

Whether you use Facebook, X (formerly Twitter), or another online platform, it’s essential to understand how each platform’s privacy tools work, and to arrange privacy settings however you feel safest.

Keep in mind that your online friends may not be so diligent about protecting their own privacy, and may find their accounts have been hacked. If you start seeing unusual posts or requests for money from online friends, there’s a good chance a scammer has taken over your friend’s account. You can report the issue to the platform. And if you can reach your friend in real life, let them know as well. They might not know they were hacked.

Cancel Old Subscriptions

If you don’t remember why you subscribed to an emailed newsletter, use its unsubscribe feature. If you haven’t opened one of the newsletters in ages, unsubscribe. If you no longer care about the newsletter, unsubscribe. And if you never subscribed in the first place, report it as spam.

Go Through Your Credit Card Statements

You might find one or two monthly payments to services you no longer use. Cancel those subscriptions and save some money along with your privacy.

Clean Up Your Mobile Device

That once-interesting app you added to your phone in 2021 and haven’t used since? Delete it. Chances are it’s been collecting information about you all this time, while clogging up your phone.

Watching The Data Brokers Who Watch You

Data brokers may be the largest legal industry you’ve never heard of. They collect, share, buy and sell information about you, primarily for the marketing and financial industries. That could be your Social Security number, health data, income, assets, shopping habits, location data, religion, and thousands more points of information.

Data brokers are supposed to screen their would-be customers carefully to prevent criminal organizations from getting at our information - but that doesn’t always happen. Your information can be sold to scammers, or simply stolen by them.

New York State is among 30 states that do not yet have a comprehensive privacy law on the books. This means that for now, we are largely on our own when it comes to keeping track of the information that data brokers have about us.

U.S. law requires that data brokers delete your information on request; however, 90 days after a deletion they’re legally able to resume collecting your data.

In the meantime, paid third-party data removal services are sometimes helpful, but their costs, and limitations should be taken into consideration when deciding whether to use them. If you’d rather not spend anything for now, Google offers “Results About You,” a free personal data removal request service.

Finding the Right Home for Your Stage of Life

The house you've lived in for 40 years or more has no idea you're retired, no idea how old you are.

At a minimum it still needs the same time and money spent on maintenance it did when you bought it. Even the best-built homes are made of components that just plain wear down, from the foundation up to the roof and everything in between. Maybe you finally have the time and money to travel this winter, but now you're worried the old pipes could burst while you're away.

The kids moved out, and you're still paying to heat and cool their old rooms, which you hardly ever use unless they come back for the holidays. Nobody runs around on your lawn any more, but you're still shouldering the costs of maintaining it. The neighbors who were your friends for so long have moved away. It's happening slowly, but you might be becoming socially isolated, which can take years off your life.

You're retired, but the old job-interview question keeps hanging around: *Where do you see yourself in 5 or 10 years?*

Should I Stay or Should I Go?

There's a housing choice that will need to be made sooner or later: whether to downsize to someplace less maintenance-intensive, or to invest in age-friendly home modifications. The way we see it, it's better for everyone concerned to make the choice when *you* want to, rather than wait until the choice is not one you'd prefer because it's been forced by circumstances.

The choice is far from easy, with no perfect answers, but choosing to do nothing while hoping everything works out is rarely the best choice.

On a Fixed Income? Talk to OFA

OFA may be able to help connect you to a housing solution that fits limited incomes; but, to be blunt, the demand for housing suitable for older adults exceeds the available supply, for both market-rate and subsidized senior housing. Most senior housing complexes listed in our latest OFA Senior Housing brochure maintain waiting lists for open apartments in a range between 1 and 5 years. It can be a long wait, but you can use the time to carefully consider your options. Many OFA clients swear they'll never leave their home at age 75, only to find themselves delighted with their new senior-friendly apartment when they reach 80.

For more information on your older adult housing options, contact OFA at **ofa@dutchessny.gov** or **845-486-2555.**

Hang 'Em On Your Fridge

Printable OFA resources on:A
Scam prevention • Decluttering •
Successful aging • Elder abuse prevention •A
Nutrition...and much more!A

At **dutchessny.gov/ofaprintable**

A Prescription - For Hanging Out With Your Friends

Imagine going to your doctor to have your memory issues examined, and leaving the office with a prescription to go for a walk in the park with your friends.

The value of social engagement in healthy aging has long been hinted at by researchers. Now, an August 2026 study published by the *Journal of the Alzheimer's Association* points more clearly toward the cognitive value of social activity. More than 6,000 older adults participating in the study found that higher levels of social engagement were linked to slower brain aging and better cognition. All kinds of social activity showed positive results including volunteering, religious services, travel, and visiting family and friends.

*Thinking of volunteering with OFA? Contact us at **ofa@dutchessny.gov** or **845-486-2555**.*

2026 OFA Summer Picnics



City of Poughkeepsie


Pine Plains







Many thanks to The Pines at Poughkeepsie, AccentCare, Central Hudson and Westchester Medical Center Health Network for their support of the 2026 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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Learn how OFA can help you during Medicare's Open Enrollment Period (October 15th - December 7th)

in OFA's annual **MEDICARE SPOTLIGHT**

dutchessny.gov/medicarespotlight