Senior Circle

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A circle is a group of people in which everyone has a front seat.

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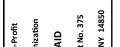
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Senior Focus: A Purrfect Match

By Dawn Sprague, Aging Services Specialist, Tompkins County Office for the Aging

The owner of the cat is enjoying the comforting feeling of the cat lying in their lap. They are gently stroking the cat as the cat responds with a delightful purring sound letting its owner know it is content and happy.

The puppy is panting and lets out a small bark in delight while playing with its owner. The owner pats the puppy's head letting him know he is a good dog and loyal companion.

The kitten is gently curled up in

the side of its owner. They are both sleeping soundly knowing they are warm, safe, and together. They are the best of friends.

What do all these pet owners have in common? They are all aged 60 or over, reside in Tompkins County, are experiencing some form of Ioneliness or social isolation and the owner of a robotic comfort pet from Tompkins County Office for the Aging.

As more Seniors have chosen to age in place, social isolation and loneliness has intensified. As the coronavirus pandemic grew, we needed to learn new ways to live our lives while staying



Lifelong's Free Tax Program

While Lifelong's free tax counseling program has reached capacity with appointments for this tax season, we are still offering access to **free online tax software for you to complete your own return.** To request the link for this free software, or to have a tax preparer reach out to you to respond to your questions while using this software, please email: tce@tclifelong.org. Note that the IRS has extended this year's filing deadline to May 17th, and New York State has followed suit.



safe and isolated from others. Many Seniors were unable to leave their homes, making them dependent on family, friends, or volunteers to deliver meals, groceries, and medications, often by leaving them at the door in order to keep each other safe. We entered a world where our in-person interactions became a virtual reality. Our medical appointments were conducted from home utilizing Telehealth technology. Family and friends, friendly visitors and even aides stopped coming to visit in order to decrease the spread of the virus. We became a masked community passing by each other six feet apart. All these changes leaving some of our most vulnerable senior community members even more alone. Those who did not have the technological skills or devices became even more lonely and disconnected. Social isolation and loneliness have both been linked with an increase in health problems affecting Seniors, both physically and mentally. Add in a pandemic and these concerns only intensify.

Pets have always been viewed as being able to provide companionship, joy, and love to those they interact with. Pets, particularly dogs, have been used as emotional support pets and visits from volunteers with pets to Assisted Living and Skilled Nursing Facilities have proven to bring joy and happiness to the residents. It would make sense that pets would be an answer to some of the loneliness Seniors are experiencing. However, pets require a lot of care. Also, the cost of feeding, grooming and veterinary visits can be quite costly, especially for those on a fixed income.

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Senior Circle

Lifelong, Enhancing the Second Half

119 W. Court St. • Ithaca, NY 14850

If you have already had your tax appointment with Lifelong, we thank you for your patience in waiting to hear about the completion time for your return. We will call you when your return is finished and ready for your signature. Please note that returns cannot be electronically filed until they are reviewed with you and you have signed for them.

What is an alternative? How can we give our Seniors the benefits of having a pet when many are physically unable to care for one, live where

(Continued on page 8)

Senior Services NY Connects

NY Connects Tompkins County Office for the Aging provides information, assistance, and referrals for Long Term Services and Supports for people of any age and any income. Long Term Services and Supports are for medical and non-medical needs.

NY connects can provide information about:

- -Personal Care Services
- -Caregiver Supports
- -Respite Care
- -Financial Benefits
- -Education and Counseling
- -Care Coordination
- -Transportation
- -Health and Wellness
- -Plus, other services to help you remain as independent as possible

NY Connects staff can assist you either on the phone or in person between 8:30 AM and 4:30 PM, Monday through Friday.

<u>In person</u>: Tompkins County Office for the Aging, 214 W Martin Luther King Jr. Street. Ithaca, NY

By phone: (607) 274-5482 or 1-800-342-9871

Or visit us on the web at www.tompkinscountyny.gov/cofa

Free language assistance (interpretation and translation) services available.

Need a Break? Project CARE Might Help!

The **Office for the Aging's** Project CARE program is designed to provide caregivers with a much-needed break. Project CARE matches older adults and their caregivers with volunteers who provide friendly visiting, respite, or might even be able to assist with some light housekeeping, yard work or errands. If you or someone you know would benefit from some help with the difficult work of caregiving, please contact Dawn Sprague at the **Office for the Aging**, 274-5499. Additionally, if you are interested in volunteering, please call the **Office for the Aging**, 274-5499, for more information about Project CARE.

The Registry

The Finger Lakes Independence Center administers the Registry Referral Program. The Registry Referral is a free referral service linking individuals seeking independent employment to people who need care in their home. Opportunities include: elder companion, housekeeper, run errands, do yardwork, cook, personal care aide,

Tompkins County COVID-19 Vaccine Registry

COVID-19 Vaccine is available in Tompkins County and 75% of our population needs to be fully vaccinated to achieve herd immunity. It is important you have all the facts as you make your decision to get vaccinated. If you have questions, go to:

- the Tompkins County website,
- call your primary care provider,
- call 2-1-1,
- refer to the Centers for Disease Control and Prevention (CDC).

You can also watch a series of virtual "office hours" on the Tompkins County You Tube page with local medical professionals who answer questions about the COVID-19 vaccines.

If you are currently eligible to receive the vaccine, the Health Department encourages you to sign up on the COVID-19 Vaccine Registry. Once registered, you will be contacted directly when vaccine appointments are available based on the contact information you provide (email address or phone). Please let friends and family know they should sign up on the registry when they are eligible to receive the vaccine.

The Cayuga Health Vaccination site at The Shops at Ithaca Mall can now vaccinate all eligible individuals 16 years and older as of April 6th. Please sign up today and be contacted when vaccine is available. It's on us to get vaccinated, be healthy, and protect ourselves, our loved ones, and those who are unable to get vaccinated.

Update from the Executive Director of Tompkins County Office for the Aging, Lisa Monroe

It was a little over a year now that all our lives were turned upside down by the unprecedented COVID-19 pandemic. Experiencing rapidly changing information and uncertainty, coupled with fear and unrest have left people feeling vulnerable and created difficulties for people as they navigate through the multitude of challenges. The impacts of life changing experiences and sacrifices many people have made as they isolated from their loved ones will continue to linger as we work through these difficult times.

Through this the Office for the Aging has, and will, continue to assist our community. We assist older adults and persons with long term care needs to live independently in their homes and communities with quality of life and dignity. As well as, support and advocate for older adults who reside in nursing home and assisted living facilities. We have had to be flexible and shift with the changing environment to provide services and address client need but these challenges have provided opportunities and solutions to serve people in new ways.

As we move forward, the vaccine has been predominately in our minds. The rollout of the vaccine has been another difficulty for many people to navigate and obtain an appointment. This confusion, and frustration has left us feeling once again defeated and desperate; particularly those who have lack of access



home care aide, LPN, RN. People looking for help can call and receive names of people who are willing to provide those services. Payment and other arrangements are made by the person seeking help with the person willing to provide the services. If you either need assistance or if you would be interested in listing your name as a caregiver, please call FLIC at 272-2433 or email: registryatFLIC@yahoo.com. This program is made possible through funding from the Tompkins County Office for the Aging.

Help with yard work

The Office for the Aging/ NY Connects

Maintains a listing of people who are willing to do yard work for older adults on either a paid or volunteer basis. If you are in need of some help with your yard work, please give us a call 274-5482 and/or ability to use computers and technology. Tompkins County has worked very hard to create an equitable approach to the vaccine distribution with the limited supplies that were available. I urge you to access the most up to date and current information regarding COVID 19, testing and vaccine including the COVID vaccination registration can be found on the Tompkins County Health Departments website https://tompkinscountyny.gov/health or call 211 or our office at 274-5482 for more information or assistance in signing up to the registry. This registry is for TCHD to better understand demand for the vaccine and to communicate directly with those who are eligible to receive the vaccine when doses become available.

We still need to practice patience and kindness with each other, but we are reaching a turning point in this process and are beginning to see the light at the end of the tunnel. The struggles with vaccine supply are lessening and hope is within reach to get our lives back to some semblance of normalcy. In the meantime, spend a little more time outside, take advantage of the warmer weather, longer days and all the delights Spring has to offer.

Caregiver's Corner:

Submitted by Amy Goyer, AARP

One of the most common safety concerns for people with dementia is that they will leave the house and get lost. In my 35 years of caregiving experience, no one I have worked with who has dementia just wanders aimlessly. In their minds there's a reason: They are looking for something or someone, they need to be somewhere, they want to do something, or they are scared.

We just may not understand what it is, and they may not be able to communicate it.

Regardless, we need to be prepared just in case this happens.

Some tips:

1. Install alarms and locks as needed.

Consider technology that will alert you that your loved ones are up and about before they leave the home, like simple door alarms, audio and video monitors, floor mat or seat pad alarms, extra door locks that are difficult for them to open (ensure you can exit in an emergency situation, though) or programmable digital door locks. Share the code only with those you trust to access the home. You can even program the locks so certain people can come in only during certain hours.

2. Make sure they can be identified.

Be sure your loved ones have some form of identification on them, and keep in mind they may take off certain items of clothing or

Home Safety and Dementia: When You Worry About a Loved One Leaving the House

lose their wallets. Multiple forms of identification, emergency contact numbers and disclosure of their medical diagnosis of dementia are a good idea, including an ID bracelet or pendant, identification inside their clothing and in their wallet.

3. Use GPS tracking.

If your loved one has a cellphone, ensure there is a GPS tracking system installed that you can access if you can't find them or you need to track their progress when they travel alone. You can also attach GPS trackers to clothing, keys, wallet, car or just about anywhere. If they wear a personal emergency response system (PERS or emergency medical alert), consider one that has GPS capability anywhere - not just in the home — so they can be tracked wherever they go if they become lost.

4. Pay attention to exits and safety hazards in the yard and garage.

People who have dementia and visual/ perceptual impairments may walk into glass doors, so place stickers on them. Fence in and add locked gates to the yard and, separately, the swimming pool. Monitor safety of pathways and steps, including for rain, snow and ice; ensure adequate lighting. If the grill is a concern, lock the cover and access to gas tanks and all fire starters. Check the garage for safety hazards like gasoline, tools or ladders, and block access if

they pose a danger for your loved ones.

5. Assess whether driving is safe.

Many people drive for a while after a dementia diagnosis. If your loved ones are still driving, be sure to constantly monitor their judgment, safety and driving skills. Talk with their doctor about hanging up the keys with loved ones.

Be mindful that your loved ones know that when they stop driving their independence is threatened. They may fear isolation, so be sure to have alternative transportation options available. Some caregivers have to hide the car keys or remove the car from the home to prevent their loved ones from driving.

6. Note any access to bicycles, lawn mowers, tractors, golf carts.

Keep in mind your loved ones might decide it's a good idea to ride one of these vehicles (especially if they are no longer driving), so be sure to monitor their ability to use them safely and block access if they can't.

Remember that abilities and needs can vary greatly among individuals with dementia, and safety concerns can change as the disease progresses. You'll want to continually assess your loved ones' risk for getting lost or injured if they leave the home and do whatever you can to minimize the chance that they'll put themselves in danger.



HEAR BETTER. FEEL BETTER.

At All Ears Audiology, our friendly staff of professionals will not only change the way vou hear, we will change the way you live.. for the better. We have the technology and hearing aids that you need... and can afford.

- · Audiological Evaluations
- Hearing Aid Evaluations and Fittings
- Hearing Aid Repair
- Latest Digital Technology
- Simple to Sophisticated Technology

Feeling Stretched?

Let's Face it ...

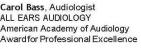
Caring for someone with illnesses such as dementia. heart disease, Parkinson's disease, stroke, or chronic cancer can be stressful. physically, emotionally, and financially. Balance Your

Spring 2021 Powerful Tools for Caregivers Classes

Powerful Tools for Caregivers is a six-week educational program designed to provide you with tools you need to take care of yourself.

You will learn to:

- Reduce stress
- Improve self-confidence
- Better communicate your feelings
- Balance your life
- our ability to make tough decisions



 Multi-line Dispenser Tinnitus Treatment



200 Pleasant Grove Road, Community Corners Plaza, Ithaca NY 14850

The Senior Circle

is published four times a year by Lifelong, 119 West Court Street, Ithaca, NY 14850, and contains information on activities and services which add to the quality of life for older adults and assists them to maintain an independent lifestyle.

> The Senior Circle is partially funded by the Tompkins County Office for the Aging.





Caregivers

- Increase y
- Locate local resources

The program consists of a 90-minute class sessions offered weekly for consecutive six-weeks.

The classes are offered free of charge to those caring for spouses, parents or other adults relatives/ friends. It is not intended for professional caregivers.

Thursdays, April 22 - May 27, 2021 2:00 - 4:00 pm Via Zoom

Register as early as possible as class size is limited. To register or inquire about the program call The Office for the Aging at 607-274-5482

Medicare's Special Enrollment Periods (SEPs)

You can make changes to your Medicare Advantage and Medicare prescription drug coverage when certain events happen in your life, like if you move or you lose other insurance coverage. These chances to make changes are called Special Enrollment Periods (SEPs). Rules about when you can make changes and the type of changes you can make are different for each SEP.

Special enrollment periods include, <u>but are not limited to</u>, the following:

- You change where you live
- You just moved into, currently live in, or just moved out of an institution (like a skilled nursing facility)
- You lost your current coverage from an employer or union
- You're no longer eligible for Medicaid
- You are enrolled in the Extra Help / Low Income Subsidy program
- You are enrolled in EPIC (Elderly Pharmaceutical Insurance Coverage)

If you find that you'd like to make changes to your coverage outside of timeframes such as your initial enrollment period or annual election period, give us a call so that we can help you determine whether there's an SEP that applies to your situation! Please reach out to a HIICAP (Health Insurance Information Counseling and Assistance Program) counselor through Lifelong (273-1511) or Tompkins County Office for the Aging (274-5482) for more information.



Join Lifelong for a Medicare Basics presentation via zoom on Thursday, April 29 from 4:30-5:45pm

Medicare Basics is an introduction to the federally administered health insurance program that provides coverage to persons 65 and older, and persons under 65 who are disabled. Our presentation will cover the different ways you can receive your Medicare benefits, how Medicare works with other health insurance, and financial-assistance options that may be available to you. Be your own advocate! This presentation will provide you with some clarity on how to be an informed consumer.

Presented by Deb Schmidle, certified volunteer with Lifelong's Health Insurance Information, Counseling and Assistance Program (HIICAP). In addition to offering presentations, certified HIICAP counselors offer <u>free</u>, non-biased 1:1 health insurance counseling at Lifelong. Telephone, zoom, and limited in-person HIICAP appointments are being provided at this time.

Please contact Lifelong to provide us with your email prior to the presentation if you'd like handouts emailed to you: lburger@tclifelong.org, or ph: 273-1511.

Topic: Medicare Basics with Deb Schmidle

Time: Apr 29, 2021 4:30-5:45pm

Join Zoom Meeting; https://bit.ly/2M1UoXN Meeting ID: 944 2301 6741 Passcode: 487069 Dial by your location: +1 646 876 9923 US (New York)



The Home Energy Assistance Program (HEAP) provides assistance with fuel and utility expenses for income-eligible homeowners and renters.

The 2020-2021 HEAP Program has been extended to April 30th, 2021 or until funds are exhausted. Clients who have already received a Regular benefit and an Emergency benefit may qualify for an additional Emergency benefit after March 8th, 2021. The client must have a termination or shut-off notice from their utility vendor, and/or have less than a 25% supply of fuel to be eligible for Emergency HEAP.

The 2020-2021 HEAP Income Guidelines are as follows:

Monthly Income Maximum:

Got Medicare Questions?

Lifelong's Health Insurance Information Counseling & Assistance Program (HIICAP) offers assistance to persons of all ages who are trying to understand their Medicare coverage. If you have questions about Medicare and related insurance, or if you are having trouble paying for Medicare, or any related problems or issues, please turn to HIICAP.

HIICAP's certified volunteer insurance counselors meet one-to-one via zoom or in person at Lifelong with individuals who have questions about Medicare. Frequently HIICAP is helping people understand the framework of Medicare:

Part A is hospital insurance;

Part B is medical insurance;

•Part C is the option of a Medicare Advantage Plan (through a private insurance company); and

•Part D is Medicare prescription drug coverage (also through a private insurance company).

In addition counselors provide information on supplemental policies, also

1	\$2,610
2	\$3,413
3	\$4,216

Can you remember the last time that you had your furnace cleaned and tuned? HEAP can cover the cost of a furnace/heating equipment cleaning for eligible clients. Clients can receive a Clean and Tune benefit once a year, to ensure that their heating equipment is in working order. And if you are having any issues with your furnace/heating equipment not working properly, HEAP may be able to assist with the cost of a repair/replacement.

If you think you may be eligible for HEAP, or to find out more information about the Clean and Tune/Repair and Replacement benefit, please contact the **Tompkins County Office for the Aging (607) 274-5482** for more information. known as medigaps, and on how Medicare coordinates benefits with other coverage options, such as Medicaid or retiree benefits.

The most common concern brought to HIICAP is the issue of cost – keeping insurance and health care costs within each person's budget. Those concerns are addressed in a number of ways, including:

•Screening individuals and helping with applications for cost-savings programs such as the Medicare Savings Program (which helps pay the Part B premium), the Extra Help Program (which helps pay for Rx meds), and Medicaid;

Comparing the costs and the coverage offered through Medicare supplement policies and Medicare Advantage Plans;
Providing an overview of New York State's EPIC program, which can help with drug costs.

Each appointment is designed to focus on your individual situation, your questions and concerns. If you wish to meet with a certified counselor, please call Lifelong at 607-273-1511, or email: lburger@tclifelong.org to make an appointment.

When Does Medicare offer Ambulance Service?

By Mike Klug, Medicare Consultant Article from www.shiptacenter.org

Ambulance Coverage Medicare's coverage for ambulance services often raises questions that people with Medicare bring to their local State Health Insurance Assistance Program (SHIP). People want to know why Medicare didn't pay for a trip to a local emergency department or to a hospital on the other side of town. It's good to keep in mind that Medicare covers ambulance trips only when they're medically necessary and reasonable. What does that mean?

First, it means that your medical condition must be serious enough that you need an ambulance to transport you safely to a hospital or other facility where you receive care that Medicare covers.

If a car or taxi could transport you without endangering your health, Medicare won't pay. Medicare probably won't pay, for example, for an ambulance to take someone with a simple fracture in her ankle to a hospital. But if she goes into shock, or is prone to internal bleeding, ambulance transport may be medically necessary to ensure the patient's safety on the way. The details make a difference.

Second, the ambulance must take you to the "nearest appropriate facility," meaning the closest hospital or SNF generally equipped to provide the services your illness or injury requires.

 It also means that the facility must have a physician or physician specialist available to treat your condition. Thus, Medicare may pay for an ambulance to take you to a more

Human

Services

Coalition

distant hospital if, for example, you are seriously burned and the hospital has a special burn unit. Similarly, if you live in a rural area where the nearest hospital equipped to treat you is a three-hour drive away, Medicare will pay. But if you want an ambulance to take you to a more distant hospital simply because the doctor you prefer has staff privileges there, expect to pay a greater share of the bill. Medicare will cover the cost of ambulance transport to the nearest appropriate facility and no more. Here are the main things you need to know about Medicare's coverage for ambulance trips.

- Ambulances and their crews must meet staffing and medical equipment rules to qualify for Medicare payment. Medicare does not cover transport in wheelchair vans.
- Medicare covers medically necessary ambulance trips in emergencies and, in certain limited cases, nonemergencies where the person is bed-confined or has an acute medical condition that requires medical supervision or treatment during in transit. Emergencies include, for example, when you're in shock, unconscious, or bleeding heavily.
- Medicare covers medically necessary ambulance trips only to certain destinations. They are hospitals, critical access hospitals in rural areas, skilled nursing facilities, dialysis facilities, and your home. In rare cases, Medicare also pays for stops at a physician's office on the way to an appropriate facility. As a general rule, Medicare only covers local ambulance transportation.

Health Insurance Assistance at the Human Services Coalition of Tompkins County

Do you have family members who need health insurance but are not eligible for Medicare?

Our Health Insurance Navigators (Liz Hoyt, Roberta Frost, and JD Drader) are available to help you understand the insurance options for those who are not Medicare eligible, including eligibility for Medicaid, Essential Plan, Child Health Plus, and Advance Premium Tax Credits, assist with completing an application or renewing or making changes to NYSOH coverage.

- Medicare Part B pays 80% of an approved amount for ambulance trips. You're responsible for 20% of the approved amount (the coinsurance charge). Ambulance companies must submit their bills directly to Medicare and accept assignment. This means they take Medicare's approved amount as full payment. If you have insurance to cover the Part B coinsurance charge, you should owe nothing out-ofpocket for Medicare-covered ambulance trips. •
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"IF AN AMBULANCE COMPANY BILLS YOU FOR

(Due to COVID-19, NYSOH Open Enrollment has been extended to May 15, 2021.)

Do you need assistance with your current health insurance?

The Community Health Advocates (CHA) Program helps consumers to understand how to fully use their health insurance or find affordable health services and prescription medicines. Our clients include consumers who have Medicare, coverage through NYSOH, or through an employer, as well as people with limited or no insurance.

Roberta Frost and JD Drader provide one-on-one assistance with: medical billing problems, coverage denials, eligibility determinations, prior authorizations for specialists or out-of-network services, finding lower cost prescription medicines, and appeals.

You can book an appointment at https://hsctc.org/health-appointment-booking/ or by calling 2-1-1 (1-877-211-8667.)

Our services are free and confidential.

SERVICES AFTER MEDICARE DENIES PAYMENT, CONTACT THE SHIP IN YOUR STATE FOR HELP WITH AN APPEAL TO REVIEW THE CASE."

As noted, Medicare won't cover ambulance services when it decides the trip was not necessary or appropriate. Often, a lack of information about a person's condition or need for services leads to denials. People with Medicare have appeal rights. If an ambulance company bills you for services after Medicare denies payment, contact the SHIP in your state for help with an appeal to review the case. If you can show, for example, that transport in your neighbor's car would have been unsafe or that the hospital a mile away couldn't meet your needs, Medicare should pay.

Lifelong News

All events listed are held at Lifelong unless noted. For more information and full listings of programs please check our website at www.tclifelong.org Please call Lifelong at 273-1511 or email Tammy Dunn, Program Director, at

tdunn@tclifelong.org to register for any of these events!

A Line from our Executive Director, Liza Burger

Happy Spring!

It's hard for me to believe that by the time the Senior Circle arrives in mailboxes, I'll have completed 3 full months in my new role at Lifelong. I am so grateful to be surrounded by such a hardworking and supportive team, and we've been like (socially distanced!) moths

around a flame with members and volunteers occasionally coming into the building after being apart for so long- how we've missed you! We have also seen the joy and relief on the faces of people securing COVID-19 vaccine appointments, and although masks will be in place for the foreseeable future, there seems to be a light at the end of this pandemic tunnel.

Despite many things running a bit differently at Lifelong, we remain gloriously busy! Many have jumped onto the virtual bandwagon and are involved in our remote classes, and a handful of in-person offerings are taking place as well. We continue to provide outreach and support to those in our community who are Medicare-eligible with virtual and in-person counseling appointments. And as I write this, tax season is in full swing and we have managed to continue to offer free tax counseling, albeit virtually, for hundreds of grateful community members. Many thanks to our committed and creative new Site Coordinator, Khaki Wunderlich, and of course to our volunteer preparers, greeters, and staff members who have gone above and beyond this year to lend support- it takes a village!

In addition to more sunshine, we have several things to look forward to this Spring. One is the expansion and revitalization of our "Northside/Southside program," now known as the "Lifelong Mosaic Program," where we plan to add an equity and inclusion lens to our work and build on offerings that celebrate diversity in all forms. We welcome any ideas you might have about this program, so please reach out should you be interested in sharing your experiences and input with us.

Also to come is Lifelong's Annual Meeting, which is scheduled for Thursday, May 27th at noon. While this meeting will be held remotely, we sure hope you will join us! Please save the date and keep an eye out for more details in our weekly e-newsletter.

Finally, although we find ourselves unable to gather for our annual gala, we are excited to offer our first silent auction in June, and we can use your help to make this a success! Do you have something interesting to offer up as an auction item, or know of someone who might be willing to donate? Tickets for a sporting event? Pet sitting service? A family cabin that could be offered for a weekend? Art or ceramic work? A delivered home-cooked meal? The possibilities are endless, and Lifelong needs your support to make this a successful and enjoyable fundraiser. Please reach out if you are able to help, and we'll be sharing more information on this fun virtual event!

Lifelong Learning

Not too keen on physically traveling just yet? Lifelong offers various opportunities that allow you to learn something new, be adventurous, and enjoy the social connection with others albeit in a virtual or in-person seminar.

Take a virtual tour with Deb Schmidle as she explores the history and architecture of great buildings such as Westminster Abbey and St. Paul's Cathedral and various others in the series London Churches Great and Small that starts April 19th. Or consider taking a cinematic tour of films from around the world with Ron Krieg in *World Cinema*, which starts on April 6th. These programs are virtual and there is still time to register.

The adventures do not stop here Discover who you are as you begin to understand how and why you experience the world the way you do in the series, *Dealing with the Ego*; a 4-session offering that starts on May 5. Seats are limited in this in-person course so do not delay in registering.

A few other noteworthy series are *Picturing Change: Artists Who Make a* Difference. Explore photographs, painters and mixed media artists whose work focuses viewer's attention on social justice issues and climate change. This virtual 3-part series starts on May 4th. A few local real estate representatives share their knowledge and expertise in a 3-part series beginning on May 6 with Looking at Getting Your House Sold: Overview of the Selling Process, Home Repairs and Improvements: Are They Worth it? and Decluttering Your Home.

Lifelong is offering a *Trap & Skeet Shooting* 2-part series that starts on May 7th. Learn the history and fundamental skills of trap and skeet shooting. Finishing things up in this Spring Semester, Luke Calavito talks about Rosie the Riveter, Uncle Sam, and The Minute Man, to name a few, in the program American Icons that begins on May 17th. Seats in this series are limited so register early!

Lifelong is happy to be able to offer these programs to the community. Registration and membership are needed to participate in any of the programs. You can join Lifelong online by visiting our website at www.tclifelong.org. Registration for classes can be done by calling us at 273-1511 or stop by the office at 119 West Court Street, Ithaca.

Lifelong Travel

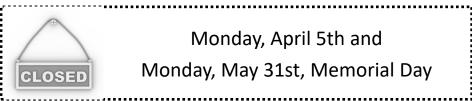
Can Spring really be on its way? Was the sun shining brightly in the sky? Are you looking forward to warmer weather, sunshine and maybe even a small gathering with friends and family? It sure is uplifting to have positive thoughts and something to look forward to.

Many have scheduled an appointment to get the COVID vaccine or have already received it; and a sense relief and optimism resonates. And, yes, some have even said they are going to travel soon!

Collette Travel has reassured Lifelong that people ARE planning travel and



Warmly, Liza

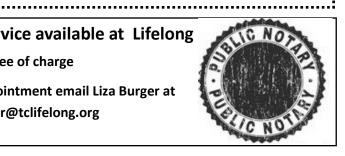


Monday, April 5th and Monday, May 31st, Memorial Day

Notary Public Service available at Lifelong

Free of charge

To arrange an appointment email Liza Burger at lburger@tclifelong.org



that they ensure a healthy and enjoyable travel experience. Here is a link to their website regarding their Traveling Well Wellness Measures: www.collette.com/travelingwell

Have a look and maybe you would consider the following exciting adventures Lifelong is offering through Collette:

Southern Charm October 10 – October 16, 2021 featuring Charleston, Savannah & Jekyll Island For more information visit: https:// gateway.gocollette.com/link/1051329)

Rome & the Amalfi Coast

March 18 – March 27, 2022

For more information visit: https://gateway.gocollette.com/link/1051326

If you have any questions, please contact Tammy Dunn, Program Director, Lifelong by calling 273-1511 or email tdunn@tclifelong.org.





VIRTUAL HEALTH & WELLNESS ACTIVITIES

Although we've had to cancel the in-person classes, we are offering group activities virtually to help keep you healthy.

Chair Yoga: (Tuesdays & Thursday, 10:15-11:15) *Enhance Your Fitness: (Monday, Wednesday, Friday, 10:00-11:00) Strongth Training: (Thursday, 12:30, 1:30) Programs are Strength Training: (Thursday, 12:30 - 1:30) available 6 Tai Chi Fundamentals (Thursday, 12:15-1:15) days a week! Tai Chi Form (Thursday, 12:30-1:30) Trumansburg Fitness: (Saturday, 10:00 - 12:00)

One of the things that helps to bolster the immune system, raise spirits and prevent all kinds of physical conditions associated with aging is exercise.

Visit our website to learn about virtual health and wellness classes: http://www..tclifelong.org/virtual-health-wellness-classes-on-the-way

Contact Lifelong at 607-273-1511 with any questions.



Alison M. Weaver Pre-arrangement eases the burden of those you leave behind. We invite you to learn more and to begin your planning at www.ness-sibley.com There is no cost for this valuable service. 23 South Street, Trumansburg (607) 387-8151

Part three of a Series:

Page 8

Examining Patients Rights in Long-Term Facilities Rights regarding abuse and restraints

Transitioning to a nursing home or assisted living environment can be challenging for residents and their families. Old concerns are traded for new fears, the most prominent being loss of independence. In 1987, the Nursing Home Reform Act was enacted to officially establish and protect resident's rights. These regulations encourage the independence and autonomy of long-term care residents and protect them from retaliation when exercising said rights.

In this series, we will list and break down the rights of residents in long-term care facilities. Questions or comments are encouraged and can be sent to the Long-Term Care Ombudsman Program of *Chemung, Schuyler, and Tompkins Counties* at the Tompkins County Office for the Aging.

Nursing Home Resident Rights

Each person living in a nursing home has specific rights under the law.

Federal law mandates that each nursing facility must protect and promote the rights of each resident including:

- Rights to self-determination
- Personal and privacy rights
- Rights regarding abuse and restraints
- Rights to information
- Rights to visits
- Transfer and discharge rights
- Protection of personal funds
- Protection against Medicaid discrimination
- Federal law requires that nursing homes also provide all residents with the following:
 - Quality of life
 - Provision of services and activities
 - Participation in facility administration
 - Assuring access to the Long-Term Care Ombudsman Program (From <u>https://aging.ny.gov/ltcop/helpful-information-residents-and-families</u>)

Rights regarding abuse and restraints

Understanding what constitutes abuse and restraints can be confusing. It is important that you understand the intricacies of these rights so you can protect yourself and make informed decisions.

There are two main categories of restraints: physical and chemical. Physical restraints are any method or item that prevents you from having normal access to your body. This can be as severe as being attached your bed or chair by cuffs/straps, etc. to something seemingly innocuous like a bed rail used to keep you from falling onto the floor while you sleep. A chemical restraint is medication that is not used to treat your medical issues but rather is used to discipline a resident. This type of restraint can also be used if you have behaviors or needs that are considered "difficult" by staff but are not actually dangerous.

Abuse can be physical, mental, verbal, or sexual. However, many residents do not realize that abuse can also take the form of involuntary seclusion or misuse of your money/property. The perpetrators can include anyone from staff to other residents to family and friends. Please remember that you are still a person who can make your own decisions and you have the right to live free of fear and punishment.

(Continued from page 1)

pets are not allowed or are unable to financially support a pet? The answer is Comfort Pets. Comfort Pets are robotic animals, primarily dogs and cats, that run on batteries. They come with a brush and instructions for grooming and keeping your pet clean. They are interactive and can purr, meow, pant, bark, move and more. The owner of a comfort pet can name their pet, interact with it, sleep with it, talk to it, and love it just like a live pet.

Here are some of the success stories from residents that have been gifted a comfort pet, the names have been changed in order to protect privacy and confidentiality.

John, an elderly man with advanced Dementia, is unable to engage in his usual activities any longer due to his disease. He was gifted a cat. His family was hesitant, but he spent his days sitting in his chair, so it was decided it would be a trial and they could return it if he did not like it. He took to the cat immediately, petting and brushing it and sleeping with it beside him. His comfort pet brought him joy and a purpose.

Jane, an elderly female with no family in the area, recently lost her spouse of many years. She was lonely, grieving, overwhelmed and depressed. She was offered a comfort pet. She was excited to receive her pet, had picked out the color of her pet and had already named it, to her it was as real as any live pet. She had a companion and someone to care for and talk to.

According to an article printed in The New York Times on 9/26/2020 and updated 9/27/2020; which stated that one of the largest studies looked at 271 Seniors who lived independently and were given a comfort pet. The study, underwritten by United HealthCare and AARP, showed data that supported a "reduction in loneliness" and "improvement in their mental well-being, in sense of purpose and optimism". According to Becky Preve, Executive Director of the Association on Aging in New York, families were sending thank you notes after a pilot program was conducted in several counties in New York State and reporting less isolation and loneliness.

It is estimated that 1 in 5 incidents of abuse in Long-term Care facilities are not reported. Call your local ombudsman if you are unsure that what is happening to you or your loved one falls under abuse or restraints. It is always completely confidential, and the ombudsman's goal is to work towards ensuring the resident's needs, wants, and rights are met and protected.

If you or a loved one currently reside in a nursing home and have questions or concerns about your rights, please contact your local ombudsman at **(607) 274-5498**.

See you next issue when we break down *Rights to Information*.

Address Questions/Comments to:

Long-Term Care Ombudsman Program Tompkins County Office for the Aging 214 W. MLK Jr/State Street, Ithaca, NY 14850

Email: klyon@tompkins-co.org or pchevallard@tompkins-co.org



Lifelong is proud to be a United Way Agency

Tompkins County Office of the Aging was able to secure funding through government (federal, state and county) tax dollars to offer this program to our county residents, who are lonely and socially isolated and would medically or emotionally benefit from a companion pet. Currently, Office for the Aging offers Comfort Pets to those who meet the eligibility requirements at no cost. We recognize that there is not enough government funding to offer this service to everyone who needs a comfort pet. The actual cost of each pet is around \$100-\$130. The agency depends in part on contributions to expand the program and reach as many Seniors as there is a need for.

If someone you know would like more detailed information regarding the program or to apply to participate in the program; please contact Office for the Aging at (607) 274-5482.



The Book Nook A feature from the Tompkins Public Library By Joyce Ann Wheatley, Librarian, Adult Services,

During the COVID-19 pandemic, find Tompkins County Public Library's hours and services at www.tcpl.org or call 607-272-4556. Browse and borrow our digital collections anytime!

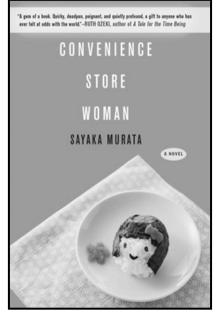
In honor of Spring and Women's History celebrations, check out these captivating stories.

The Four Winds by Kristin Hannah (2021)

In 1934, Elsa Martinelli enjoys unimaginable happiness but it's snatched away when her husband flees the Texas drought, dwindling resources and his marriage. Fearful and uncertain of her courage, Elsa migrates to California to save her children.

I have loved all the books I've read by Kristin Hannah, but Elsa stands out as one of my favorite characters.

Emotionally accessible on many levels, Elsa struggles with poor self-image, unrequited love and rejection amid the hardships and poverty of the Depression, the Dust Bowl and grueling conditions of migrant life. A wonderful story narrated in the audio edition by Julia Whalen.



Convenience Store Woman by Sayaka Murata (2020)

At 36 years old, Keiko Furukura doesn't seem to fit in anywhere except "Smile Mart," where she finds purpose and understands the rules of social interaction (as laid out line by line in the store's manual.) When friends and relatives urge her to find more suitable employment, Keiko discovers "where the store ends and she begins." The author casts "a sharp -eyed look at contemporary work

culture and the pressures to conform." (Goodreads)

This novella was a surprise and delight! Funny and sad, a sweet lament for the Convenience Store worker, or anyone who doesn't fit in with "normal" society. Everyone else thinks she has a problem but Keiko knows herself. A modern hero.

IRS: Tax Tips, Refund Information and Stimulus Checks (March 29, 2021)

Go paperless: Now more than ever, the safest and best way to file a complete and accurate tax return and get a refund is to file electronically and use direct deposit. Taxpayers can visit IRS.gov/filing for more details about IRS Free File, Free File Fillable Forms and free tax preparation sites. Efiling is also available through a trusted tax professional.

Tax deductible medical expenses to prevent the spread of COVID-

19: The IRS issued an announcement clarifying that the purchase of personal protective equipment such as masks, hand sanitizer and sanitizing wipes, for the purpose of preventing the spread of coronavirus are deductible medical expenses.

Fast and easy refund updates: The Internal Revenue Service reminds taxpayers that the most convenient way to check on a tax refund is by using the Where's My Refund? tool at IRS.gov or through the IRS2Go Mobile App.

Taxpayers can use Where's My Refund? to start checking on the status of their return within 24 hours after the IRS acknowledges receipt of an electronically filed return or four weeks after the taxpayer mails a paper return. The tool's tracker displays progress through three phases:

- 1. Return Received;
- 2. Refund Approved; and
- 3. Refund Sent.

To use it a taxpayer must enter their Social Security number or ITIN (Individual Taxpayer Identification Number), their filing status and the exact whole dollar amount of their refund. The IRS updates "Where's My Refund? once a day, usually overnight, so there's no need to check more frequently.

While most tax refunds are issued within 21 days, some may take longer because the return requires additional review.

There are several reasons a tax refund may take long:

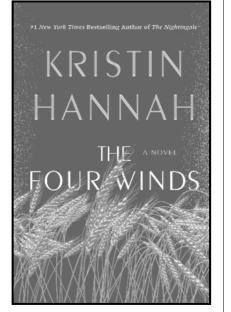
- The return may include errors or be incomplete.
- The return could be affected by identity theft or fraud.
- The return includes a claim for the Earned Income Tax Credit or Additional Child Tax Credit.

The time between the IRS issuing the refund and the bank posting it to an account since many banks do not process payments on weekends or holidays.

The IRS will contact taxpayers by mail if more information is needed to process a return.

Taxpayers claiming the *Recovery Rebate Credit* on their tax return will not cause a delay in the processing of that tax return. However, it is important that taxpayers claim the correct amount. If a correction is needed, there may be a slight delay in processing the return and the IRS will send a notice explaining any change made. Refunds may be delayed while the IRS makes any necessary corrections.

Calling IRS doesn't speed up refund timing: Calling the IRS will not expedite a tax refund. The information available on Where's My Refund? is the same information available to IRS telephone assistors. and trained volunteers at community sites.



TCPL's <u>4 Seasons Fiction Book Club</u> meets quarterly (now on Zoom) from 6:30 to 7:30 PM. To reserve a copy of the current selection prior to discussion, register on the Library Events calendar https://www.tcpl.org/ events/4-seasons-book-club-title-be-decided or contact Joyce, *jwheatley@tcpl.org.* All Library programs are free and open to the public.



It's Your Funeral Will It Be What You Want?

Get unbiased funeral planning information and price comparisons

Funeral Consumers Alliance of the Finger Lakes

www.fingerlakesfunerals.org 607-273-8316

Ignore refund myths: Some people mistakenly believe they can expedite their refund by ordering a tax transcript, calling the IRS, or calling their tax preparer. Ordering a tax transcript will not help a taxpayer get their refund faster or find out when they will get their refund.

Economic Impact Payments: The Treasury Department and the IRS are issuing millions of payments from the American Rescue Plan by prepaid debit card.

You could receive this latest payment on a debit card even if you received previous Economic Impact Payments by check.

Watch your mail carefully. The debit card arrives in a white envelope that prominently displays the U.S. Department of the Treasury seal. The prepaid debit card, called the Economic Impact Payment card, is issued by MetaBank[®], N.A. The IRS does not determine who receives a card. Each mailing includes instructions on how to securely activate and use the card.

Volunteers, Connected!

Lifelong's Volunteer Program connects seniors with volunteer opportunities with non-profits throughout Tompkins County.



Evening Volunteer Events at Finger Lakes ReUse

ReUse needs help to process an overflow of materials to make them available back to the community! Volunteers work safely together (but spaced apart! after shopping hours at our ReUse

Centers to sort, clean, price, and organize materials of all kinds, keeping them in use and out of landfills, and helping community members in need by providing them with affordable and even free furniture, household items, and more.

They are now hosting volunteer events at each of their locations, with limited capacities <u>after</u> our ReUse Centers are closed. from 6:00 pm - 9:00 pm **every:**

- Sunday at the ReUse Caboose (700 W. Buffalo St)
- Monday at Triphammer Marketplace (2255 N Triphammer Rd)
- Thursday at the Ithaca ReUse Center (214 Elmira Rd)

Come have fun, meet great people, and help put materials such as housewares, tools and hardware back into active use! Opportunities are available for all skill levels, abilities, and ages (15 and up).

Things to bring to your volunteer shift:

- water
- sturdy close-toed shoes
- your mask!

Safety for workers has always been a priority, and it is more critical now than ever before. They have implemented the following requirements to ensure that ReUse is as low-risk an environment as possible for volunteers, staff and customers:

- Face coverings over the nose and mouth and keeping a safe distance of at least 6 feet or more are required at all times while working
- Mandatory health screening sign-ins for volunteers and staff, affirming no fever or contact with others who may have COVID-19-related symptoms,
- Maximum capacities at all locations for number of volunteers and staff present at one time
- Regular hand-washing and physical distancing

Thank you for your commitment to creating a just, resilient, and waste-free world!!!

Finger Lakes ReUse, Inc.

214 Elmira Road, Ithaca, NY 14850

(607) 257-9699

www.ithacareuse.org

McGraw House Senior Apartment Complex

Wanted: Volunteer ENERGY NAVIGATORS to help people reach their energy goals



Get Your GreenBack Tompkins is inviting applications for our "Master Gardener-type" program out of Cooperative Extension with a focus on energy. There are spots for residents of all the towns across the county.

Become a volunteer ENERGY NAVIGATOR & help people reach their energy goals

Learn - Through a series of eight interactive, in-depth classes learn about energy efficiency, renewable energy and heating options, and about all the incentives, programs and resources available to help renters and homeowners .

Volunteer - Help community members reduce their energy use and energy bills, and enjoy safer and more comfortable homes.

Apply - Visit www.getyougreenbacktompkins.org/energy-navigators for more information and to download an application, or contact Emily Belle at eb773@cornell.edu. We aim to recruit participants from all of the towns and municipalities in Tompkins County.

Dates - Applications are due on March 19th, but will be reviewed on a rolling basis. Classes will be held via Zoom on Wednesday evenings from 6-8:15pm, beginning April 14th.

Energy Navigators is a program of Get Your GreenBack Tompkins with the support of Cornell Cooperative Extension of Tompkins County.

Emily Belle, Community Energy Outreach & Advising Program Leader

607.269.7648 (C) | 607.272.2292 x262 (O)

Get Your GreenBack Tompkins

everyone taking a step to save energy and money a program of Cornell Cooperative Extension of Tompkins County



Pick your time, day and location to help with Blood Drives throughout Tompkins County.

Volunteers are needed for a 2-3 hour shift to

greet, pass out refreshments and other duties helpful to blood donors.

Call Sis Johnson at 272-6806.

Urgent Need for Volunteers at the Salvation Army



The OBST (weekend meal program) needs volunteers to help with

the preparation for meal pick ups. No cooking involved!

Volunteers are needed to help with the

Kitchen Cupboard to help with contactless registration of clients and answering related phone calls. Monday-Friday opportunities.



Interested please call 273-2400



- Studio & One Bedroom Apartments for Income Eligible Seniors
 (age 62 and older)
- Located in Downtown Ithaca close to shopping, library, restaurants, places of worship, medical offices, etc.
 - Access to Public transportation
 - Dining Facility with Evening Meals
 - Preference provided to eligible Veterans/Surviving Spouses
 Residing in New York State
 - Welcomes Diversity & Encourages Individuality
 - Roof Deck, Gardening, Laundry Facilities, Off-Street Parking



(607)-272-7052 221 South Geneva Street, Ithaca www.mcgrawhouse.org





Loaves & Fishes

Volunteer help is needed to prepare free meals to-go.

When: Monday, Wednesday & Friday mornings or Tuesday & Thursday late afternoons

Where: Loaves & Fishes, St. John's Church ,210 N. Cayuga St., Ithaca

To sign up or for more information, email: info@loaves.org

Our staff and volunteers work safely together to provide free meals to all Tompkins County residents during the COVID-19 pandemic.



Not finding what you want? Give Joyce a call at Lifelong 273-1511 Or email: jbilling@tclifelong.org



DOES YOUR HOME NEED REPAIRS?

Big Job or Small? INHS Can Help

With a Low Interest Home Repair Loan

Call us to find out how at 607-277-4500

Now Serving all of Tompkins County!

115 W. Clinton Street, IthWWW.IthaCaNHS.org



INHS has funds available to help homeowners in Tompkins County, including the City of Ithaca, make minor repairs to their homes.

Minor Repair Program provides professional quality, timely repairs to help seniors aged 60 years or older, those with disabilities of any age, and single heads of household with dependents to maintain their homes in Tompkins County, including the City of Ithaca. Labor and materials are free. Repairs related to health and safety are a top priority.

Typical repairs include fixing or replacing deteriorated steps, improving lighting, alleviating trip hazards, adding handrails and grab bars, fixing leaky faucets, replacing broken windows, and installing wheelchair ramps.

Interested? Contact Loralee Morrow at Imorrow@ithacanhs.org or visit ithacanhs.org/smallrepairs.



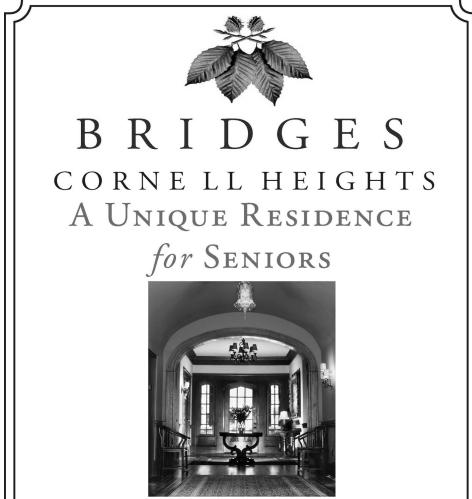
Personal Emergency Response System (PERS)

Are you, or someone you know, living alone, and/or at a risk of falling? The Tompkins County Office for the Aging has a solution to help your or your loved one remain safe! Personal Emergency Response Systems (PERS) are kept in stock at the Office for the Aging and can be a useful tool in ensuring safety and a sense of security. Although in-person contact in homes is still being limited, staff members have found a way to enable PERS to still be installed. The PERS unit can either be picked up at our office or dropped off at the home. Included are step-by-step written instructions on how to hook it up, and staff members are available to assist by phone with installation if needed. The process is simple, and well worth the security that having a PERS provides!

Tompkins County Office for the Aging contracts with Doyle Medical Monitoring, who answers each alarm with a live person, to see what the customer needs, and reacts accordingly. Up to three responders, including 911, may be designated, in case assistance is needed. Standard PERS pricing starts at \$25 a month and there is no time obligation or cancellation fee. The options include a standard emergency response button that would need to be pressed to get help, and a fall-detection button which calls for help automatically if it detects the wearer has taken a fall.

With each Personal Emergency Response System, you will receive personalized service, peace of mind, and 24/7 monitoring service. You can also be connected to many other local services through the Office for the Aging, as needed. Call the Office for the Aging today at 607-274-5482 to speak with a





FINGERLAKESWM.COM | 407.287.1008



INDEPENDENT RECETORED INVESTMENT ADVISOR

It Corpe are for profit companies out field by the asuproit IS Lab to most rigorous tandurth of social and undremnantal performance, comparishing, and transportery

nambanat Akhary Kardan, dinad Krayb Pagerian Yanib Pangganat, ba (PMP), Paghian Iradanat Kahar Akhary artun ara aig dinad ta daria ary propatiar atau. 1961 adian panat dina ra maya Kanané aramapi keu Kaman. Na petermana ta sagamatan di kima ndara taming berta di bian More control, choice and self-determination in everyday life BRIDGESCORNELLHEIGHTS.COM

607.257.5777



The Telephone Reassurance Program

From Foodnet Meals on Wheels Staff

When COVID-19 presented itself to the world in March of 2020, it brought chaos and conflict with it. This conflict has called for innovation in a variety of ways, but we have noticed it most in the ways we help others. Organizations like Foodnet Meals on Wheels have had to become very resilient in their efforts to provide meals and other services to Tompkins County's older adult population. In March 2020, Foodnet transitioned to a contactless rotating meal delivery schedule which has made daily in-person check-ins by delivery staff almost impossible. Foodnet Meals on Wheels transitioned the staff safety check to a telephonic Reassurance Program.

The Reassurance Program started with a dedicated outreach worker from the Tompkins County Office for Aging, Amy Jackson, in April 2020. The program has expanded from one caller to include 30 volunteers from the community, Cornell University's Person-Centered Advocacy Program (PCAT), as well as students from Ithaca College. Approximately 5,000 calls were made to Foodnet clients via volunteer callers in 2020 which totals to an approximate 300 hours spent on calls.

During Foodnet's closure in the first week of February for hazardous winter weather, approximately 1000 reassurance phone calls were made by dedicated volunteers. "Reassurance callers are a lifeline to our clients. They provide much needed social contact, as well as identifying additional needs for supportive services. Callers visit with clients, assist them with monthly menu choices, dietary and delivery preferences, which are triaged back to Foodnet's staff to address their concerns and assist with needed service referrals. We are incredibly proud that our callers were part of a recent effort to enroll over 200 clients on-line for Tompkins County COVID-19 vaccine registry and were able to assist clients making their first vaccine appointments locally," said Kelly Quinn, Foodnet's Registered Dietitian.

Ithaca College and Cornell University students have contributed a great amount to the Reassurance Program. McKenzie Coleman, one of the volunteers from Ithaca College who works both behind the scenes and on the front lines of the program, says "Being able to help out in any way and make someone else's day by giving them a quick call brings me happiness. These times are tough, shedding some positivity wherever I can is what keeps me going."

Anushka Malik, who works alongside Coleman says, "I'm so grateful to have the opportunity to be involved in the Foodnet-Meals on Wheels (MOW) Telephone Reassurance Program. I love being able to check in on the MOW clients to ask them not only about their meal deliveries, but also, more importantly, to ask how they are doing and if they need of additional services. Especially because of the COVID-19 pandemic, the clients are facing increased social isolation, so now more than ever there is a need to ensure their well-being provide them with companionship."

Foodnet clients are also incredibly grateful for the program but especially during these times. Frank Sears, a Foodnet client, says, "The food is very good. I appreciate everyone at Foodnet. The drivers are very courteous and without it I would've had to be in the grocery stores shopping for food which would increase the risk of catching COVID."



From Gail Mazourek, a Lifelong Member:

I have a few urgent messages left (supposedly) by Publishers Clearing House (PCH) headquarters on my phone. They say I won \$2.5 million. They need my bank routing number and account number so that a wire transfer and direct deposit can be made into my account. I need to be prepared to pay income tax in the



amount of \$4,999. (Cheap taxes on all that money, don't you think?) Of course, it was urgent to Call U.S. Bank, Agent Dave Sayor, at 855-236-7500. I looked on line for PCH and they are in NYS with an 800 number, not 855. This is a Scam. I hope no one falls for it. I'm registered on the Do Not Call registry. So much for that working to my benefit. -Gail



Reminder to check out all offers "too good to be true", they are often a scam. Do not respond to questionable emails or phone calls. Do not give out security information over the phone. Scammers are targeting Seniors especially, posing from the IRS, Financial Institutions, Utility Providers, and relatives in trouble needing money wired to them overseas. Err on the side of caution.



TAKE A MONTHLY MUSICAL TRIP DOWN MEMORY LANE WITH

RUDY PAOLANGELI



Thanks to ELMIRA SAVINGS BANK BANGS FUNERAL HOME CAYUGA MEDICAL CENTER





	Date	Event	WHCU	WNYY	
	Saturday, April 3	Salute to April	7am—9am		
	Saturday, May 1	Salute to May	7am—9am		
	Monday, May 31	Memorial Day	7am—9am	7am—9am	
Also available 24/7 coast to coast & around the world by logging on rudyonduty.com					