



Rockland County  
AGING

# MOVING FORWARD

THE NEWSLETTER OF ROCKLAND COUNTY OFFICE FOR THE AGING  
ED DAY, COUNTY EXECUTIVE

JANUARY / FEBRUARY 2024



## Happy New Year Everyone!

As we embark upon a fresh start, we have an opportunity to achieve personal goals and personal growth. On behalf of Rockland County Government, I wish all of you a very happy and healthy New Year.

Winter has arrived in full force; I understand exactly how difficult it can be to get out of the house when it is dark, cold, and often treacherous but I encourage you to try and stay engaged. Call a friend, visit your family, and come take advantage of some of the Office for the Aging's great programs. It has been great seeing so many of you at events around Rockland this past year, and I hope to see even more of you in 2024.

Rockland County is a beautiful place to call home. While winter can cause the occasional headache, I recommend you pause to enjoy its beauty as well. There is nothing quite like the view of freshly fallen snow.

If you need help finding things to do to stay busy this winter, give the Office for the Aging a call. They are here to help you. Cheers to the New Year! I hope to see you soon at one of our many great events!

All the best,  
*Ed*  
Ed Day,  
Rockland County  
Executive



## OFFICE FOR THE AGING UPCOMING EVENTS

### INTRO TO CHAIR YOGA

Rockland County Office for the Aging will offer a brief presentation of our programs and services, followed by an introduction to chair yoga and meditation led by a qualified instructor.

There will be an informational table and NY Connects representative to answer questions afterward. For residents 60+. MUST register.

Programs are subject to change; registrants will be notified of any change.

**Call the OFA to register: 845-364-2110**

**JAN 4 – 2:00pm - 3:00pm**

FINKELSTEIN MEMORIAL LIBRARY  
24 Chestnut St, Spring Valley 10977

**FEB 8 – 10:30am - 11:30am**

ORANGEBURG LIBRARY  
20 Greenbush Rd, Orangeburg 10962

**MAR 12 – 10:30am - 11:30am**

HAVERSTRAW KING'S DAUGHTERS PUBLIC LIBRARY  
10 West Ramapo Rd, Garnerville 10923



## CHAIR YOGA & ZUMBA SERIES

See back page for details.

## SEEKING NOMINATIONS FOR 2024

# SENIOR CITIZEN AWARDS



Each year the Rockland County Office for the Aging recognizes two older adults who share their time, effort and expertise as volunteers in our communities. The Advisory Council to the Office for the Aging is seeking your nominations for the 2024 awards.

*Please see page 5 for details.*

The Rockland County Office for the Aging is a County agency funded under the U.S. Older Americans Act, the N.Y. State Office for the Aging, and the County of Rockland. The County of Rockland does not discriminate on the basis of age, color, creed, disability, marital status, national origin, prior non-job related record of conviction, race, religion, sex, gender, sexual orientation, military status or other legally protected status.

Visit us online at: [www.rocklandcountyny.gov/departments/office-for-the-aging](http://www.rocklandcountyny.gov/departments/office-for-the-aging)

# News From the OFA!

We wish you a very happy and healthy New Year!

It has been a productive time of the year for the Office for the Aging! Our commitment to serve Rockland’s older adults and their families continues as we develop new events and programs for the year ahead.

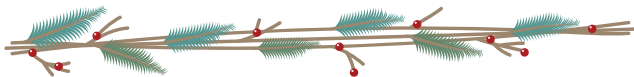
We look forward to presenting informative Medicare outreach sessions, educational technology classes, Health & Wellness programs like Zumba and chair yoga, Senior Day at Clover Stadium, caregiver support and elder abuse awareness forums, and more!

We are here to be an advocate for you and to address your concerns regarding the older adult population here in Rockland. Please also reach out with any questions regarding established programs and services available through our office and the wonderful agencies we work with.

As the year closes, we want to express our sincere gratitude to the Salvation Army for contributing 200 holiday meals we provided to homebound Rockland County residents. It could not have been accomplished without the assistance of our RSVP volunteers who selflessly gave their time and energy distributing good food and good cheer!

Best wishes for 2024 to you and your loved ones,

*~ The OFA Team!*




**NY Connects**  
Your Link to Long Term Services and Supports

NY Connects is a service that provides information and assistance about long-term services and supports in Rockland County. This includes a child or an adult with a disability, an older adult, a family member or caregiver, a friend or neighbor, and helping professionals.

**CONTACT NY CONNECTS:**  
Rockland County Office for the Aging  
845-364-3444 or 800-342-9871

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Westchester Independent Living Center  
914-682-3926



County Executive Ed Day with 2023 award recipients Chris Hughes, Senior of the Year, and Art Manion, Outstanding Contribution by a Senior Citizen.



Medicare presentation by the OFA HIICAP team.



Holiday meals courtesy of the Salvation Army! County Executive Day with OFA staff and Bob Groves with RSVP volunteer drivers.

# SEEKING EMPLOYMENT? TRAINING AVAILABLE

**SCSEP**

|                           |                             |                                   |
|---------------------------|-----------------------------|-----------------------------------|
| <b>GAIN</b><br>Job Skills | <b>EARN</b><br>higher wages | <b>WORK</b><br>for your community |
|---------------------------|-----------------------------|-----------------------------------|



## SCSEP Program Requirements

- Participants must be at least 55
- Unemployed
- Family income of no more than 125% of the federal poverty level

Enrollment priority is given to veterans and qualified spouses of veterans, then to individuals who are over 65, have a disability, have low literacy skills or limited English proficiency, reside in a rural area, are homeless or at risk of homelessness, have low employment prospects, have failed to find employment after using services through the American Job Center system, or are formerly the American Job Center system, or are formerly incarcerated or on supervision from release from prison or jail within five years of the date of initial eligibility determination.

## Contact Us



PLEASE CALL:  
(845) 364-2116

EMAIL:  
OFA-SCSEP@co.rockland.ny.us

# ¿Buscando empleo? Entrenamiento disponible

**SCSEP**

## Requisitos del Programa SCSEP

- Los participantes deben tener al menos 55 años
- Desempleado
- Ingresos familiares no superiores al 125% del nivel federal de pobreza

|  |                                    |                                      |
|--|------------------------------------|--------------------------------------|
| <b>ADQUIRIR</b><br>habilidades laborales | <b>GANAR</b><br>salarios más altos | <b>COLABORAR</b><br>con tu comunidad |
|--|------------------------------------|--------------------------------------|

La prioridad de inscripción se otorga a veteranos y cónyuges calificados de veteranos, luego a personas mayores de 65 años, con discapacidades, con habilidades de lectura limitadas o con dominio limitado del inglés, que residan en áreas rurales, estén sin hogar o en riesgo de quedarse sin hogar, tengan escasas perspectivas de empleo, no hayan logrado encontrar empleo después de utilizar los servicios a través del sistema American Job Center, o hayan estado encarcelados o bajo supervisión tras ser liberados de prisión o cárcel dentro de los cinco años desde la fecha de la determinación inicial de elegibilidad.

## Contáctenos



POR FAVOR, LLAME:  
(845) 364-2116

EMAIL:  
OFA-SCSEP@co.rockland.ny.us

The Center for Workforce Inclusion's Senior Community Service Employment Program (SCSEP) is funded by a grant from the U.S. Department of Labor Employment and Training Administration. SCSEP is an equal opportunity program. Auxiliary aides and services are available upon request to individuals with disabilities.



- ROCKLAND COUNTY OFFICE OF CONSUMER PROTECTION -

# GIFT CARDS

by Michele C. Durso, Consumer Protection Coordinator

In New York State, the laws regarding gift cards have changed in recent years. Consequently, you need to know where your gift card was purchased to know which state’s law has jurisdiction over the terms and conditions. If your gift card is from New York State, you also need to keep track of when you received it in order to redeem it in a timely manner without any added penalties to the card.

The chart below may make it easier to understand and follow the changes to the laws. We hope you redeem all the gift cards you have for a wonderful holiday season.



| DATE PURCHASED IN NY STATE   | VALID FOR                                | REMAINING VALUE            | FEES   |
|------------------------------|--|----------------------------|--|
| On or after 12/10/22         | Minimum of 9 years                       | If < \$5, can request cash | Prohibited, except if redeemable at multiple unaffiliated merchants, then can charge up to one time \$9 activation fee |
| Between 12/25/16 to 12/09/22 | 5 years from date of purchase            |                            | Monthly inactivity fee after 24 months of inactivity   |
| Between 8/22/10 to 12/24/16  | 5 years from date of purchase            |                            | One time inactivity fee after 12th month of inactivity   |
| Between 9/21/04 to 8/21/10   | No law requiring minimum expiration term |                            | Monthly inactivity fee assessed after 12th month of inactivity   |

In addition, there is one scam to be aware of concerning gift cards. Gift cards are for gifts, not payments. If someone asks you to purchase a gift card to make a payment, STOP and make a report to the local police department or the Department of Consumer Protection at 845-364-3901.

Effective June 20, 2023, New York State passed legislation in response to these potential gift card scams requir-

ing all businesses selling gift cards to display a notice at or near where a gift card is displayed or sold to caution consumers about fraud.

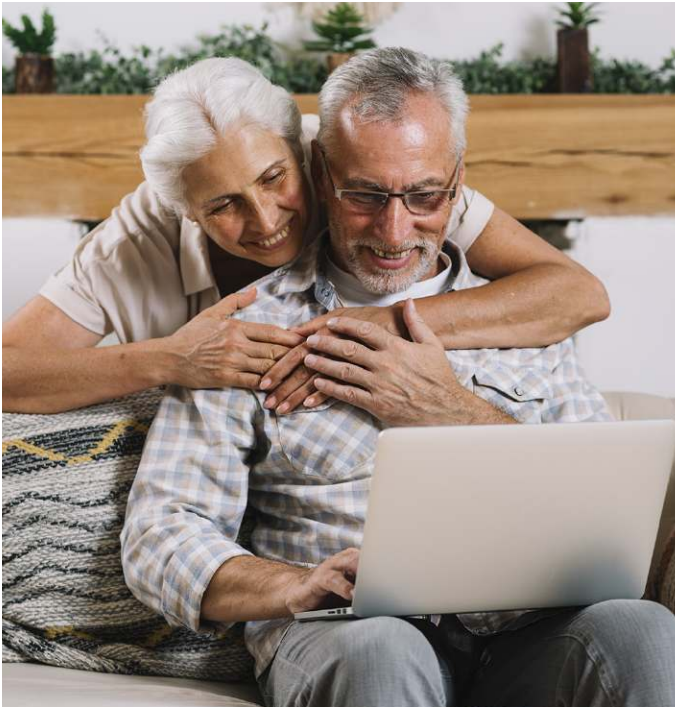
The New York State Department of State Division of Consumer Protection has a Model Notice available for businesses available on their website.

Enjoy a safe and joyous holiday season!



## The Medicare Open Enrollment Period Has Ended

### WHAT DOES THIS MEAN FOR YOU?



If you were unable to make a change to your Medicare coverage during the Medicare Open Enrollment, but need to make a change, please give HIICAP a call. We will screen you to see if there are any additional enrollment periods that may be used to switch your plan.

When you begin the year in a Medicare Advantage Plan, you have access to the Medicare Advantage Enrollment period which runs from January 1st through March 31st. During this enrollment period, you can switch to a different Advantage Plan or back to Original Medicare.

EPIC members have access to an annual special enrollment period to change plans.

Call HIICAP to be screened for EPIC or other assistance programs such as the Medicare Savings Program, Extra Help, or Medicaid.

For any questions or for more information on any of the above programs please contact the HIICAP Team at 845-364-2100.

## SEEKING NOMINATIONS FOR 2024 SENIOR CITIZEN AWARDS



The Rockland County Office for the Aging, with the help of a selection committee comprised of members of its Advisory Council, recognizes two outstanding county seniors annually—one as Rockland's Senior of the Year and the other for the most Outstanding Contribution made by a Rockland Senior.

Those chosen will also represent Rockland as our County's nominees for the New York State Senior Citizen of the Year Award and for Outstanding Contribution by a Senior Citizen.

To be eligible, nominees:

- Must be 60 or over
- Must be a Rockland County resident
- Must have a record of interest in and service to older persons
- Must be sponsored by an individual or group, other than themselves
- May not be employed in the field of aging
- Must not have been a previous winner

Nomination forms are available from the Rockland County Office for the Aging at 845-364-2110 or on our website at [www.rocklandcountyny.gov](http://www.rocklandcountyny.gov). Nomination forms must be submitted to the Office for the Aging no later than January 31st, 2024 so that we may forward nominees' credentials to the NYS Senate and Assembly Committees on Aging.

**Please take the time to complete a nomination form and recommend a deserving person you may know.**

# Eat Healthy and Stay Active in the New Year!

Prioritize your health through exercise and nutrition. It can help you maintain a great quality of life and enjoy better health during your golden years.

**Exercise Regularly** - Staying physically fit improves cardiovascular and muscular health and helps fight disease. Exercising also has been shown to reduce stress and improve your overall mood. Whether it's some yoga in the morning, a walk around the park in the afternoon, or a swim just before lunch, getting active will improve your heart health, strengthen your core, and reduce your risk of a fall or injury. Aerobic exercise for 30 minutes daily combined with strength training two to three times a week can improve endurance and balance and prevent the loss of bone mass.

**Eat a Balanced Diet** - Consuming a healthy, balanced diet with protein, grains, vegetables, fruits, dairy, and healthy fats can help with disease prevention and overall quality of life. Important nutrients for good health as we age include:

**Calcium and Vitamin D** - Adults older than 70 need more calcium and vitamin D to help maintain bone health than they did in their younger years. To meet these needs, select calcium-rich foods and beverages and aim for three servings of low-fat or fat-free dairy products each day. Other sources of calcium include fortified cereals and fruit juices, dark green leafy vegetables, canned fish with soft bones, and fortified plant-based beverages. Sources of vitamin D include fatty fish (such as salmon), eggs, and fortified foods and beverages. If you take a calcium supplement or multivitamin, choose one that contains vitamin D.

**Vitamin B12** - Some adults older than 50 may not be able to absorb enough vitamin B12. Fortified cereal, lean meat, and fish and seafood are sources of vitamin B12. Ask your medical care provider if you need a vitamin B12 supplement.

**Dietary Fiber** - Eat fiber-rich foods to stay regular. Eat



whole-grain bread and cereals, and more beans, peas, and lentils— along with whole fruits and vegetables, which also provide dietary fiber. Dietary fiber also may help lower your risk for heart disease and reduce your risk for Type 2 diabetes.

**Potassium** - Consuming adequate potassium, along with limiting sodium (salt) intake, may lower your risk of high blood pressure. Fruits, vegetables, beans, and low-fat or fat-free dairy products are all sources of potassium. Also, select and prepare foods with little or no added salt. Add flavor to food with

lemon zest, herbs, and spices.

**Fats** - Most of the fats you eat should be polyunsaturated and monounsaturated fats, which are primarily found in nuts, seeds, avocados, vegetable oils, and fish. Add seeds such as pumpkin and sunflower to your salads, snacks, and cereals.

**Power of Protein** - People of all ages need protein for strong, healthy bodies. Some older adults do not get the protein they need to maintain muscle mass, fight infection, and recover from an accident or surgery. Chewing protein foods such as meat also can be a problem for some older adults. Here are a few tasty tips to pump up your protein intake without upsetting your food budget or energy balance.

- Enjoy more beans. Add canned, rinsed (to lower the sodium) beans to salads, soups, rice dishes, and casseroles.
- Make your crackers count. Spread peanut, sun, or almond butter on whole-grain crackers and eat them as snacks or alongside soup, chili, or salad.
- Pump up your eggs. Mix grated, low-fat cheese or extra egg whites into scrambled eggs.
- Use dry milk powder. Mix a spoonful of dry milk into liquid milk, cream soups, and mashed potatoes.

For more information on eating healthier, visit <https://www.eatright.org/health/wellness/healthy-aging/special-nutrient-needs-of-older-adults>.

## Brown Rice, Black Beans and Sweet Potatoes

### INGREDIENTS

- 1 (15 ounce) can black beans, drained and rinsed
- 1 tablespoon olive or canola oil
- Salt and pepper, to taste
- 1 1/2 cups brown rice
- 1 sweet potato, diced
- 1/2 onion, diced
- 1 clove garlic, minced

### INSTRUCTIONS

1. Bring 3 cups of water to a boil in a large pot. Add rice and cover tightly. Turn the heat to low and cook for

30-40 minutes or until there is no water remaining.

2. While rice is cooking, chop onion and garlic. Heat oil in a medium skillet. Add garlic and onion, and sauté until golden brown.
3. Cut sweet potatoes. Bring water to a boil in a small pot. Add sweet potatoes and cook for 5-7 minutes or until tender.
4. Strain the sweet potatoes and place them in a large bowl. Add brown rice, black beans, sautéed onions, and garlic. Season with salt and pepper to taste.

Recipe adapted from <https://www.chicagosfoodbank.org/recipes/brown-rice-black-beans-and-sweet-potatoes/>



## FREE RADON TEST KITS

Available for Eligible Residents

**JANUARY IS RADON ACTION MONTH**

Radon is a naturally occurring radioactive gas that you cannot see, smell, or taste. It can build up in your home, get into the air you breathe, and can cause lung cancer. It usually comes from the surrounding rocks and soil under your home's foundation and can enter through cracks and openings on the lowest level of your home.

Rockland County's Healthy Neighborhoods Program is a free program for low to modest-income residents, at-risk families, and seniors that helps reduce health and safety risks in the home. During home visits, program staff review various topics and can provide free radon testing. A brief home safety survey is required at the time of the visit. To schedule a test while supplies last, call (845) 364-3290, (845) 364-3292, or (845) 364-2581.

## Take Charge of Your Health!

Sign Up for These Free or Low-Cost Wellness Workshops



The Rockland County Department of Health offers the following workshops to help you feel better, take charge of your life and connect with others. Call 845-364-2500 to find out which workshop is right for you:

**A Matter of Balance:** Learn to reduce your fear of falling and improve your strength and balance.

**Tai Chi for Arthritis:** Learn the ancient Chinese practice to increase strength, balance, posture, prevent falls and improve mind, body, and spirit.

**Put It Out Rockland:** Get help to quit smoking.

**Better Choices, Better Health:** Learn ways to better manage your health conditions.

**Living Well with Diabetes Program:** Learn to manage your diabetes and prevent complications.



## THIS IS THE YEAR TO QUIT SMOKING!



Smoking shortens your life. It causes about one of every five deaths in the United States annually. It doesn't matter how old you are or how long you've been smoking, quitting smoking at any time improves your health. When you quit, you will likely add years to your life, breathe more easily, and have more energy.

Here are some simple steps to prepare to quit:

**1. Make a quit plan and share it with your friends and family:** Once you have identified your smoking triggers, such as drinking coffee, drinking alcohol, or feeling stressed – make a plan to change. For example, drink tea instead of coffee, clean your car, so it smells good, empty your ashtray, and add an air freshener. Choose not to drink alcohol and choose not to be around people who smoke and drink. Plan to replace your smoking time with fun activities like reading, taking a walk, or doing another physical activity, and ask your family and friends for support. A daily phone call, email, or text message can help you stay on course.

**2. Stock up on healthy snacks** like water, juice, nuts, fruit, low-fat yogurt, or vegetables like carrot sticks and celery to have instead of your cigarette. Substitute sugarless mints, gum, or cinnamon sticks when you feel like lighting up.

**3. Throw away your cigarettes & anything smoking-related:** The evening before your quit day, gather up all your cigarettes, wet them down with water & throw them away. When you wake up in the morning, put on a nicotine patch & start your quit plan.

The Rockland County Department of Health's Put It Out Rockland program offers a low-cost quit-smoking program to help you continue your smoke-free journey. For more information, call the RCDOH's Certified Tobacco Treatment Specialist at (845) 364-2651 or visit <http://bit.ly/PutItOutRockland>.

**STAY UP-TO-DATE ON IMPORTANT INFORMATION FROM THE HEALTH DEPARTMENT!**

Like us on Facebook: [www.facebook.com/rockhealth](http://www.facebook.com/rockhealth)

Follow us on Twitter: [www.twitter.com/rockhealth](http://www.twitter.com/rockhealth)

Visit us on our website: [www.rocklandgov.com/health](http://www.rocklandgov.com/health)

# Are You Losing Muscle?

from Tufts University Health & Nutrition Letter

We all lose muscle as we age. Roger A. Fielding, PhD, a professor of biochemical and molecular nutrition at the Friedman School and senior scientist of the Nutrition, Exercise Physiology, and Sarcopenia Team at the Human Nutrition Research Center on Aging, leads a team of people working to uncover the biological mechanisms that cause muscles to increase in size and strength after resistance or strength training. They also study the health benefits of physical activity, muscle-strengthening exercise, and diet in older adults. *Tufts Health & Nutrition Letter* spoke to Dr. Fielding to get the latest on the impact of muscle loss and what can be done to maintain strength for an active, high-quality life—whatever age you are.

**THNL:** *Why do we lose muscle as we age?*

**Dr. Fielding:** *A number of normal biological and metabolic changes cause us to lose muscle mass and strength as we age.*

When we move, a number of specialized chemical pathways in our muscles are turned on. These trigger the production of muscle proteins that cause the muscle to increase in size. Starting around age 50, these signals get progressively weaker. Older adults can still build muscle, but not as quickly, and not as much. There are also genes that get turned on when we activate our muscles. We found changes in the expression of more than 150 genes when younger men participated in strength training, but only 42 in older men. This is likely part of the reason people of different ages respond differently to strength training regimens.

Some—but certainly not all—older adults develop sarcopenia, a syndrome in which the loss of skeletal muscle mass and strength is so severe it decreases quality of life and increases the risk of disability, hospitalization, and death. The risk of developing sarcopenia is likely influenced by things like peak muscle mass and strength in your youth and lifelong diet and activity habits. Conditions like cancer, type 2 diabetes, and chronic heart failure and lung disease may accelerate the loss in muscle mass and strength.



**THNL:** *Muscle is built from protein. Does eating more protein help?*

**Dr. Fielding:** *If you, like most Americans, already consume more than the recommended amount of daily protein (0.8 grams per kilogram, or 0.36 grams per pound), I don't see any clear evidence that more protein alone is going to do much for your muscles.*

Only the estimated one-quarter to one-third of older adults who do not get enough protein should consider increasing their protein intake. I should note that some researchers and geriatric societies (especially in Europe) advocate higher protein intake—typically in the area of one gram per kilogram—for older adults.

High intensity resistance training can increase muscle mass without increased protein intake. For the best results, combine adequate dietary protein with resistance training (like working with weights, bands, and so on). The two together seem to have an additive or synergistic effect on muscle building.

**THNL:** *So, what is the best way to maintain—or even build—muscle later in life?*

**Dr. Fielding:** *We can't make old muscle look like young muscle, but we can slow the rate of loss (and even build muscle) with physical activity, resistance training, and dietary changes if necessary.*

## TAKE CHARGE!

**To slow muscle loss (and even build new muscle) at any age:**

- **Combine Diet and Exercise.** The combination of regular resistance training (like working with weights) and adequate dietary protein builds more muscle mass and strength. But don't go for extra protein by itself.
- **Resist!** Resistance training includes weightlifting, using weight machines or bands, or doing body weight exercises like pushups, squats, sit-ups, and planks. Many yoga poses also involve resistance. Aim for at least one to two sessions of resistance training a week. Be sure to engage in multiple types of resistance activities to ensure working the large muscle groups of both the upper and lower body (arms and legs).
- **Start Slow.** If you are new to strength training, start with a class or orientation at your local Y or other community or health organization or a personal trainer. If you have health or physical issues, discussing with your health-care provider if you would benefit from a referral to a physical therapist is a good place to start.
- **Don't Overdo It.** You do not need to push yourself to extremes to get benefit. Start slow and work until a muscle group feels tired. You will notice a difference over time.
- **Step It Up.** The key to building and maintaining muscle is to use your muscles regularly and continually challenge yourself by increasing weight or repetitions when an exercise gets too easy.



# VCS Provides a Safety Net for All Caregivers

When serious illness strikes an older adult, the family is usually on the front line for care and support. Because the burden is often so extreme, friends may be called upon for a ride to a doctor’s appointment or a home-cooked meal occasionally, but it is the spouse, domestic partner, and/or children who bear the brunt of the life altering aftermath of a loved one’s stroke, heart attack or other serious illness. The adjustment a person makes to revolve their life around the care of a loved one should not be underestimated. How do caregivers cope physically, mentally, and emotionally under the weight? The isolation and loneliness many caregivers face while they carry out day-to-day errands, chores, and decisions can be quite overwhelming. Many people are afraid to share how they feel about their situation for fear of judgment.

VCS provides a schedule of caregiver support and/or caregiver health & wellness groups during the day or evening. We provide in-person groups and/or virtual groups via

Zoom. Our seasoned group facilitators are clinically supervised volunteer counselors and/or graduate level interns.

Our mission is to empower people through compassionate, culturally sensitive counseling and clinical services that are accessible and affordable, fostering hope and a healthier, more resilient community.

Dina Nejman, MSW, Coordinator of the Older Adult & Families Program, understands how vital these groups are for all caregivers. “It is life-changing to witness the healing process that happens every week in our groups. As part of the generosity of the Rockland County Office for the Aging contract, VCS continues to offer quality Caregiver Support Group services, a safe place for you to join others who identify as caregivers.”

RCOFA funded Caregiver Support groups are located at 77 South Main Street, New City, and offsite through-

out Rockland County. Our goal is to bring essential caregiving support services to you wherever you may reside. For example, we have groups at Promenade Assisted Living (Pearl River), Sunrise Assisted Living (New City) and the Finkelstein Library (Spring Valley). The new Caregiver Health & Wellness Support Group began at the Promenade Assisted Living (Pearl River) in November 2023 (virtually). Thanks to the Rockland County Office for the Aging, they are FREE, at no cost to you; however, registration is required. Don’t forget to call us! VCS also offers the Outreach to Elders Program, home visits where you can receive individual counseling instead of sharing in a group environment. We can help you connect to community resources in a variety of ways to assist you in caring for your loved one. Please see RCOFA’s Directory of Services for Older Adults, visit the VCS website at [www.vcs-inc.org](http://www.vcs-inc.org), or call Dina Nejman, MSW at 845-634-5729 extension 313.

## NEW SENIOR CENTERS OPENING!

The new year brings new opportunities for Seniors in the North Rockland and Orangetown communities. We are thrilled to share that two new Senior Activity Centers will be opening in February!

More details coming soon. Visit: [www.mowrockland.com](http://www.mowrockland.com)



- SOCIALIZATION
- ENTERTAINMENT
- OUTINGS



- DAILY HOT NUTRITIOUS LUNCH



- SOCIAL WORK RESOURCES
- TRANSPORTATION AVAILABLE

This program is supported in part by the Rockland County Office for the Aging, the New York State Office for the Aging, the Administration on Aging and the County of Rockland. Contributions are voluntary and confidential and used to expand services. Services will not be denied if unable or unwilling to contribute. For those who self-disclose income at or above 185 percent of the Federal Poverty Level, the suggested contribution is equal to the service cost.

# SCAMMERS & FAKE BANKS

## Tips to Help Protect You and Your Money

*Consumer News from the FDIC*



Scammers are constantly trying to steal your money and your personal information, and they use a variety of ways to try to trick you. Scammers often pretend to be from an organization you might know and trust (such as an FDIC-insured bank) and try to get your personal information. FDIC can help you verify whether a website is a fake bank website or the legitimate website of an FDIC-insured bank.

There are a number of ways scammers try to reach you, too. The term “phishing” is when scammers try to reach you by email or on a website. Similarly, “smishing” is when criminals use text messaging to reach you. The word “vishing” is when these scammers call you and try to trick you into providing personal information by sounding like a legitimate business or government official. Learn how to identify these scams and better protect yourself and your money.

### **Am I dealing with a legitimate, FDIC-insured bank?**

Criminals create fake bank websites to mislead and entice people into transferring money or disclosing personal information. This scam is a form of “phishing.” Some of these fake bank websites use the FDIC name or “Member FDIC” logo to instill a false sense of security. Sometimes it is hard to tell which websites are real, and which are fakes. Before engaging with any website for an entity that claims to be an FDIC-insured bank, it is important to make sure that the website real. To help you determine if a website belongs to an FDIC-insured bank, check the FDIC BankFind (<https://banks.data.fdic.gov/bankfind-suite/bankfind>), a data resource on the FDIC website. You can look up banks by name or website address to verify whether they are a real FDIC-insured bank. Compare the bank name with the web address or URL. Watch for letters out of place or the bank name as a sub web address of the fake name. If you are in doubt or identify a suspicious website related to FDIC insurance, please contact the FDIC National Center for Consumer and Depositor Assistance (NCDA) at 1-877-ASK-FDIC (1-877-275-3342) to speak with a deposit insurance specialist or go to [ask.fdic.gov](https://ask.fdic.gov).

### **Malicious apps**

Scammers also develop banking apps that may install malicious software or “malware” on your phone or tablet. If you download a malicious app to your device, the malware can steal personal information from it or lock it and hold it for

ransom until you pay the scammers. Other types of malicious apps may ask you to login using your social media or email accounts, which could expose your personal information for the scammers to steal.

If you do download an app, be careful of apps or websites that ask for suspicious permissions, such as granting access to your contacts, text messages, stored passwords, or credit card information. Also, poor grammar or misspelled words in an app description or on a website are red flags that it may not be legitimate.

### **Text messages from scammers**

Scammers may use text messaging to reach you too, known as “smishing.” They may pretend they are from your bank and try to get you to provide your personal information. The text message often looks like a bank security message. Note that these fraudulent messages often try to create a sense of urgency to make you provide your personal information faster and less carefully. Take your time and call your bank using a phone number that you are familiar with, for example, the number provided on your debit or credit card. Do not use a phone number provided by someone you are unfamiliar with or that you think may be a scammer. As an alternative, contact the FDIC before you provide any information when something does not seem right.

### **Email links**

Just like text message scams, avoid clicking on links in unsolicited emails or emails from unfamiliar sources. Some links may download malware (malicious software, such as computer viruses) to your device when you click on them. This is another form of “phishing.” The malware may steal your banking information, including your username, passwords, and credit or debit card numbers. Some links may lead to an illegitimate website attempting to get you to enter your personal information. These emails typically look very similar to ones sent by familiar sources like well-known retailers, banks, and other entities.

Be on the lookout for emails with typos, obvious mistakes, unusual fonts, that create a sense of urgency, or just seem off. In addition, be skeptical of email attachments described as coupons, rebates, or payment forms – they could include malware. Moreover, avoid email offers that seem “too good to be true.” Also watch for fee-related scams. This type of scam is where the scammer requests you to send money or pay “FDIC insurance fees” to receive a large amount of money in return. As a reminder, the FDIC does not charge or collect fees from consumers.

No matter how the scammers try to reach you, following the tips highlighted in this article will help keep you and your money safe.

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For more consumer resources, visit [FDIC.gov](https://FDIC.gov), or go to the [FDIC Knowledge Center](https://FDIC.gov/knowledge-center). You can also call the FDIC toll-free at 1-877-ASK-FDIC (1-877-275-3342).

# At Your Limit? Make A Safety Plan

from Trualta Inc.

Burnout and compassion fatigue negatively affect both caregivers and care recipients. Factors like living with a care recipient, exposure to prolonged stress, relationship conflicts (as well as several others) are associated with increased risk of elder abuse. Elder abuse can include neglect, emotional abuse, and psychological abuse, among others.

When you hit your limit emotionally, mentally, and physically, it can be hard to access the mental resources that help you stay calm and keep going. You might feel completely depleted and want to give up or walk away, or you might feel so overwhelmed or upset that you behave angrily towards your care recipient.

Your care recipient will still require care when you hit this limit. Their safety is still the top priority. That's where your safety plan comes in. It's your go-to resource that tells you who you can ask for help, what kind of care needs to happen, and what you need to do to help yourself. Review the questions below to help you make a safety plan.

## What Needs To Happen To Make Them Safe?

Consider important factors about your care recipient's safety needs, including:

- Do they have dietary restrictions or allergies? Do they follow a specific diet plan?
- What medications do they need to take? What is the schedule, and where are they kept?
- Do they have any mobility restrictions? For example, if they've just had surgery, are there certain movements they aren't allowed to do while they heal, like pushing or pulling with their arms?
- Do they engage in unsafe behaviors? For example, are they at risk for wandering? Do they hurt themselves when agitated?
- Do they have their own emergency plan? For example, if they have a chronic condition like heart failure, are there warning signs to watch out for where they'd need to go to the hospital?

## Who Can You Call For Backup?

Ask yourself the questions below and consider contacts in your life who could help, like:

- A spouse or partner
- Family members
- Friends
- Neighbors
- Paid caregivers like home care
- Respite care organizations
- Other



- Who has the skills and abilities to care for my care recipient? Consider factors like physical strength, chronic illnesses or pain, and dependability.
- Who has knowledge about my care recipient's needs? Do they know your care recipient well or have caregiving experience?
- Who is physically closest and could get to us the quickest? Depending on the level of urgency, this may be an important factor. Consider how they will get to you—do they have a reliable source of transportation?
- What is their availability generally like? Do they work night shifts at their jobs? Do they have children to care for? Are they retired?
- How long are they generally able to help? Can they help for a few hours or days at a time?
- Do you have the resources to ask for their help? For example, if they're a paid caregiver, do you have the financial resources or insurance coverage?
- Do they know they're on your safety plan? It's important to ask this question so that they can be prepared.

## CONVERSATION TIP

Here's an example of how you could ask and let someone know you'd like them to be a part of your safety plan:

"I've had days that started great and went downhill fast. When that happens, I feel better when I can get even just a 30 minute break. Would it be okay if I call you to help for 30 minutes when I'm having that kind of day? I'll leave instructions so you'll have everything you need to be okay with my care recipient until I return."

## When You Need A Break

- Who can you call for support?
- What can you do to rest and recharge? Consider what makes you feel better on a tough day.
- How long do you typically need?
- Where can you go to get some space and recharge?
- What do you need to take with you? Consider necessities like medications.

## EXPERT TIP



Write this safety plan in a way that's easy for you to follow in a time of urgent need. For example, use a simple bulleted list or make a chart. Print it out and keep it somewhere accessible to you.

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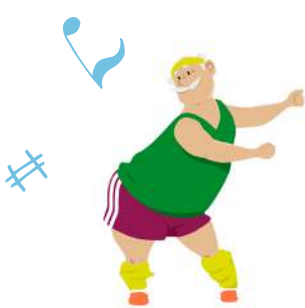


SELECT WEDNESDAYS:

- January 10
- January 17
- January 24
- January 31
- February 7
- February 14
- February 21
- February 28
- March 6
- March 13
- March 20
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- Jan 16
- Jan 18
- Jan 23
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- Feb 6
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- Feb 13
- Feb 15
- Feb 20
- Feb 22
- Feb 27
- Feb 29
- Mar 5
- Mar 7

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