The Fulton OFFICE County OFFICE FOR AGING

Vital information for vital generations

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-NEWSLETTER-

From the Director's Desk...

Greetings from the Fulton Co. Office for Aging!

So much happens at the end of the year, see below some of the highlights:

- Early Outreach for HEAP began in August, so if your received HEAP in the past, you should fill
 out your application and requested documents and send to OFA for processing, as soon as
 you can.
- The **Senior Picnic** is scheduled for Thursday, September 11, 10am 2pm at the Concordia. You NEED a ticket to enter the picnic, no tickets will be sold on site. \$5.00 voluntary contribution for people 60+, guests \$12.00.
- October starts Medicare Open Enrollment we recommend that you look over your
 personal health needs and determine if your current health insurance continues to work for
 you AND if it DOES, you won't need to have OFA assist you with any future review. However,
 if you find that some services won't be covered any longer or if your insurance does not
 cover certain pharmacies or hospitals, it would benefit you to call OFA for assistance.
- Enclosed in this newsletter is a **snapshot of services** that the Office for Aging has provided over the last year. If you have any questions or have input to what our goals and plans are, please give me a call at 518-736-5650.
- In the **Winter months**, due to the weather, sometimes we need to close select programming, please watch Channel 6, Channel 10, or Channel 13 for closing information and we will also announce on WENT 1340 Radio.

- We encourage anyone who is interested in having lunch with new friends to visit one of our congregate meal sites Forest Hill Towers (Mon Fri), Petoff Apartments (Mon & Thur), Bannertown Club (every other Wed), and Northville (every Thursday). You do not need to live in the neighborhoods where the sites are located, you are welcome at any and all sites! Just call 518-736-5650 before 9am on the day of the site to reserve your space!
- We will be reaching out to ask your opinion of our programs and services over the next 4 months. Please share your comments/concerns/ideas with us, so we can better serve YOU? We wish you Happy Labor Day, Happy Columbus Day, Happy Halloween, Happy Veteran's Day, Happy Thanksgiving, Happy Hanukkah, Merry Christmas and overall Happiest of all the Holidays!

See you all soon!

Andrea Fettinger, BA, MEdDirector

LONG TERM SERVICES & SUPPORTS

When you have questions about Long Term Services & Support – such as, OFA home care, Medicaid services, information about nursing homes, adult homes, medical day care, social adult day care, need assistance with paperwork, need legal help, planning for the future for all ages - please call the Fulton Co. Office for Aging/NYConnects at 518-736-5650.



Snapshot of Programs and Services August 2024 – August 2025



SERVICE	Units	<u>People</u>
Social Adult Day	3504 hours	15
Assistance	6.5 hours	5
Caregiver Counseling	3 hours	4
Caregiver Support	5 hours	2
Caregiver Training	3 hours	3
Case Management	1335 hours	508
Congregate meals	7810 meals	103
HIICAP Counseling	300 hours	257
Home Delivered Meals	43,427 meals	266
Information (60+)	63 hours	504
Legal Services	85 hours	48
Newsletter	4	1700
Nutrition Counseling	12	10
Nutrition Education	10 sessions/info sheets	653
NYConnects (all ages)	2246 hours	1126
Public Education	140 meetings/sessions	162
Other: PERS	37 units 3	7
Personal Care Services (PCA 1 & 2)	2856 hours of care	40
Transportation	4623 one way rides	85

A Healthcare Proxy, a Power of Attorney and a Will....Oh My!

By: Veronica C. Fallarino, Esq.



There is much to consider when planning for your future. Whether you are deciding who will inherit your estate or figuring out who should make medical decisions for you, these are important decisions you should discuss, both with an attorney and your loved ones. This is a brief outline of what these documents can do to help you and what you may want to be wary of. You should consult with an attorney of your choosing before finalizing any estate planning documents.

Healthcare Proxy

A Healthcare Proxy allows you to appoint someone you trust to make healthcare decisions for you if you are unable to do so yourself. If your doctor determines that you are unable to make your own healthcare decisions, they will contact the "agent" listed on your healthcare proxy to make those decisions on your behalf.

You are not required to appoint an agent under a Healthcare Proxy. There are certain medical situations wherein a medical provider may request you sign a Healthcare Proxy. For example, if you will be undergoing a surgical procedure, so that they know who to speak with if there were complications and you were unable to make your own decisions. You can revoke a Healthcare Proxy at any time.

It is important to choose an agent that you trust and to have a detailed conversation regarding your medical wishes should you become incapacitated. Your agent is required to make decisions that are in line with your wishes.

Power of Attorney

A Power of Attorney is a legal document that grants a third-party authority to act on your behalf. You may grant limited or broad authority in a Power of Attorney. You are referred to as the "Principal" and the person who you are granting authority to is your "Agent".

Your Agent can only act in relation to the specific authorities you have granted them. These may include real estate transactions, litigation, benefit applications, credit card applications, etc. A Power of Attorney allows your Agent to sign documents as if you are signing. You should be certain that you have a trusting relationship with the person who you are giving authority to.

You are not required to sign a Power of Attorney and should never allow someone to pressure you into signing one. If you require assistance with certain types of transactions, then appointing an Agent can be very helpful.

Last Will and Testament

A Last Will and Testament is a legal document that sets forth how your estate is distributed upon your death. Your estate consists of all property, both real and personal, money (whether cash or in bank accounts) and any other property that you, individually, may be entitled to upon your death. This document directs the Executor to distribute your assets as is described within the Will.

The Executor is not allowed to make decisions about asset distribution or take any action that is in opposition to what you have stated in your Will. The Executor presents certain documents to the Surrogate Court in the County where you reside in at the time of your passing to obtain legal documentation which states that they have the authority to marshal your assets and distribute them according to your Will. The Executor is not expected to spend their own personal funds on this work. Any estate related expenses, whether filing fees, attorneys' fees or otherwise, are paid directly out of your estate.

While many people feel they do not have "enough" to warrant having a Will, everyone should have a Will, no matter the size of their estate. After a loved one passes, there are many different issues to manage, and having a Will ensures that the distribution and settling of your estate is not one of them. It will also help to avoid unnecessary argument or disagreement between your heirs, though it is not fool proof! If you pass away without a Will in place, it can make the process much more difficult. In those instances, the "Rules of Intestacy" are applied which dictate who is entitled to inherit. This can leave out certain friends or family whom you would have wanted portions of your estate to go to.

It is best to have an Attorney draft your Will to ensure it complies with the appropriate laws. It is also presumed to be valid when an Attorney oversees the Will signing. While you may be able to draft your own Will, there is a high probability it would not be done correctly and could be invalidated by the Court after your passing.

While estate planning may seem daunting, it can be a simple process. It is important to review your options, plan what you feel is best, and ensure those plans can be followed.



SCAM SMART: HOW TO RECOGNIZE A SCAM AND WHAT TO DO IF IT HAPPENS TO YOU

By: Alexia Wilson

What is a scam?

A scam is when someone deceives you into providing personal or financial information so they can steal from you. Scammers will tell all types of stories to try and get that information from you. They may pretend to be a friend, family member or love interest who supposedly needs money for an emergency. They may say you won a prize, but you have to pay a fee in order to receive it. There are thousands of new scams every year and even though specific details may change, scams usually have some things in common. Knowing what they are can help you recognize and hopefully avoid scams that come your way.

How do I know if I'm being scammed?

It can be very hard to spot a scam, but here are some warning signs to watch for:

- 1. Scammers contact you "out of the blue". Don't respond to unexpected calls, emails, texts, or social media mes sages that ask for money or personal information. If you are not sure if a call or message is real, do not reply right away. Instead, reach out to the organization, person, or family member directly, using a phone number or email you already know is correct. For example, if it is a family member, call them at the number you usually call from; or if it's your bank call the number on the back of your debit card.
- 2. Scammers tell you to hurry. They don't want you to have time to think or to verify their story. A scammer might warn you that if you don't act immediately your prize winnings will be lost, or that a relative or friend will be in trouble. If something requires immediate action, proceed with caution.

- 3. Scammers tell you HOW to pay. Don't pay anyone who contacts you randomly and insists you can only pay with cash, a gift card, a wire transfer, cryptocurrency, or a payment app. Scammers want you to pay these ways because it is hard to track and even harder to get your money back.
- 4. Scammers tell you to keep it "secret". They will ask you to keep a transaction secret to stop someone from alerting you to the fact that it may be a scam. Check with someone you trust before taking any action Remember, if it seems too good to be true, it probably is.

How can I avoid being a victim of a scam?

Scamming is a big business, and criminals will steal from anyone whether you have \$5 or \$500,000. Here are some simple actions you can take to protect yourself from falling for a scam.

- 1. NEVER send money via gift card or wire transfer to someone you have never met face-to-face.
- 2. Avoid clicking on links or opening attachments in unsolicited emails.
- 3. Double check that your online purchase is secure before checking out.
- 4. Never share personally identifiable information with someone who has contacted you "out of the blue".
- 5. Resist the pressure to act immediately.
- 6. Use traceable transactions such as credit cards or bank transfers.

What happens if I've been scammed?

If you paid or sent money to someone you think is a scammer, you might not get it back, but it's still worth trying. For example, if you use a credit card, call the credit card company and ask if they can cancel the payment. If you used a service like PayPal or Venmo, contact them right away and see if they can help stop or reverse the transaction. The first thing you should do is tell someone you trust. Realizing you've been scammed may be embarrassing, but it is important to speak up about suspected fraud. Next, try to cancel or reverse the transaction as soon as possible. You can contact

whichever bank or payment system you used to send money, tell them you were scammed, and request your money back. If you gave cash or gold to someone, call the police. Lastly you should report the incident by contacting one (or all) of the following agencies:

- Call the New York State Attorney General Consumer Hotline at 1-800-771-7755
- Report a scam online with the Better Business Bureau by using this link: https://www.bbb.org/scamtracker
- Call Consumer Protection at (800)-697-1220, or you can file a complaint online at https://dos.ny.gov/consumer-protection
- Tell the Federal Trade Commission https://reportfraud.ftc.gov/ or report online at https://reportfraud.ftc.gov/
- If you think someone stole your identity, visit https://www.identitytheft.gov/for help.

Share this information with your friends so that they can protect themselves too.

Because the needs often outweigh the means, we ask that you consider making a donation to the Fulton Co. Office for Aging, if you are able. You can designate which program area you wish your voluntary contribution to support from the list below:					
Home Care Nutrition Services Trust Fund Care Management Transportation Caregiver Services Health Insurance Counseling Where there is the most need.					
Thank You! Please send your donation to: Fulton County Office for Aging 19 North William Street • Johnstown, New York 12095					

We are always looking for and NEED Volunteers for delivering meals!

DATES	MONDAY	TUESDAY	WEDNESDAY	THURSDAY	FRIDAY
SEPT. 1-5	HAPPY LABOR DAY!	Lasagna Italian Blend Garlic Bread Mandarin Oranges	Macaroni & Cheese Stewed Tomatoes and Zucchini Green Beans Fresh Watermelon	Turkey Cold Plate Potato Salad Carrot Raisin Salad Peanut Butter Cookie	Chicken and Biscuits Mashed Potatoes Lima Beans Vanilla Ice Cream
SEPT. 8-12	Chicken Broccoli Alfredo Spinach Peaches	Roast Pork Sweet Potatoes Cauliflower Cookie	Tuna Salad Cold Plate Pasta Salad Carrot raisin Salad Berries	SUMMER PICNIC	Ham and Scalloped Potatoes Beets Pudding
SEPT. 15-19	Beef Stew Biscuit Pears	Breaded Fish on a Bun O'Brien Potatoes Spinach No Bake Cookie	Spanish Rice Wax Beans Squash Fruit Crisp	Roast Turkey with Gravy Stuffing Country Blend Vegetables Brownie	Baked Chicken Au Gratin Potatoes Corn Ice Cream
SEPT. 22-26	Chicken Croquette Au Gratin Potatoes Green Beans Pineapple	Salisbury Steak Rice Pilaf Mixed Vegetables Tropical Fruit	Omelet Sausage Patty Muffin Home fries Fruit Cup	Chicken and Wild Rice Casserole Broccoli Beets Jell-O	Chili Corn Bread Cauliflower Sherbet

DATES	MONDAY	TUESDAY	WEDNESDAY	THURSDAY	FRIDAY
SEPT. 29-30	Chicken Marsala Rotini in Sauce Italian Blend Vegetables Fruit Cocktail	Asian Beef Stir Fry over Rice Japanese Blend Vegetables Chef's choice			
OCT. 1-3	All meals served with a variety of breads		Beef Stroganoff Over Egg Noodles Broccoli Cookie	Macaroni and Cheese Green Beans Stewed Tomatoes and Zucchini Peaches	Cheesy Ham and Rice Casserole Beets Cauliflower Ice Cream
OCT. 6-10	Pork Chops Stuffing Country Blend Vegetables Rosy Pears	Ziti with Meatballs Italian blend Veggies Garlic Knot Birthday Cake	Tuna Noodle Casserole Brussels Sprouts Squash Fruited Gelatin	Chicken and Biscuits Mashed Potatoes Peas Fresh Fruit	Roast Beef With gravy Rice Pilaf Lima Beans Mandarin Oranges
OCT.13-17	Closed for Columbus Day	Chicken Croquette Seasoned Noodles Warm Three Bean Salad Berries in cloud	Oktoberfest Kielbasa German Potato Salad Red Cabbage Black Forest Cake	Roast Turkey Dinner with Gravy Sweet Potatoes Mixed Vegetables Fruit cup	Beef Stew with Vegetables Biscuit Pudding

DATES	MONDAY	TUESDAY	WEDNESDAY	THURSDAY	FRIDAY
OCT. 20-24	Pizza Burger O'Brien Potatoes Carrot Coins Fruit Cocktail	Omelet Home fries Sausage Muffin Banana	Chicken and Wild Rice Casserole Corn Warm Applesauce Chef's Choice Pie	Ham and Scalloped Potatoes Peas and Carrots Apple Crisp	Fish on a Bun Potato Puffs Spinach Fruit Cup
OCT. 27-31	Chicken Fricassee Mashed Potatoes Broccoli Mandarin Oranges	Spanish Rice Wax Beans Squash Cookie	BBQ Beef on a Bun Baked Beans Sonoma Blend Vegetables Banana muffin	Egg Salad Sandwich Potato Salad Coleslaw Tropical fruit cup	Mediterranean Lasagna Italian Blend Vegetables Garlic Knot Sherbet
NOV. 3-7	Pizza Burger Obrien Potatoes Italian Blend Vegetables Pineapple	Fish on a bun Spinach O'Brien Potatoes Birthday Cake	Chicken and Biscuits Mashed Potatoes Peas and Carrots Mandarin Oranges	Cheesy Ham and Rice Casserole Beets Brussels Sprouts Fruit cup	Macaroni and Cheese Stewed Tomatoes and Zucchini Green Beans Ice Cream
NOV. 10-14	Salisbury Steak Rice Pilaf Country Blend Vegetables Fruit Cocktail	CLOSED FOR VETERAN'S DAY	Chili Cauliflower Corn Bread Yogurt whip	Lemon Chicken Seasoned Noodles Broccoli Brownie	Breakfast Bake Sausage Patty Hash Browns Muffin applesauce

DATES	MONDAY	TUESDAY	WEDNESDAY	THURSDAY	FRIDAY
NOV. 17-21	Baked Fish with Dill Sauce Au Gratin Potatoes Spinach Pears	Chicken Marsala Rotini in Sauce Corn Mousse	Roast Turkey with Gravy, Stuffing Mashed Potatoes Peas, Pearl Onions Dinner Roll Pumpkin Pie	Tangy Meatloaf Sweet Potatoes Peas Cookie	Ziti with Sausage Italian Blend Vegetables Garlic Bread Pudding
NOV. 24-28	Beef Stew with Vegetables Biscuit Chef's Choice Dessert	Swedish Meatballs over Egg Noodles Lima Beans Tropical Fruit	Chicken and Wild Rice Casserole Beets Cauliflower Fruited Gelatin	HAPPY THANKSGIVING!	CLOSED FOR THANKSGIVING
DEC. 1-5	Fish on a Bun Seasoned Noodles Spinach Mandarin Oranges	Salisbury Steak Au Gratin Potatoes California Blend Vegetables Cookie	Macaroni and Cheese Green Beans Stewed Tomatoes and Zucchini Brownie	Chicken and Biscuits Mashed Potatoes Peas Apple	Cheesy Ham and Rice Casserole Carrots Broccoli Fruit choice
DEC. 8-12	Pot Roast Potatoes Carrots Fruit Cocktail	Chicken Parmesan Rotini in Sauce Italian Blend Vegetables Banana	Spanish Rice Corn Cauliflower Birthday Cake	Chicken and Wild Rice Casserole Beets Broccoli Jell-O	Roast Turkey Stuffing Sonoma Blend Vegetables Ice Cream

DATES	MONDAY	TUESDAY	WEDNESDAY	THURSDAY	FRIDAY
DEC. 15-19	Beef Patty with Peppers and Onions O'Brien Potatoes Lima Beans Pineapple	Omelet Home fries Sausage Fruit Cup Muffin	Meatloaf Sweet Potatoes Broccoli Pudding	Stuffed Chicken Breast Mashed Pot. Peas, Pearl Onions Dinner Roll Apple Pie	Pulled Pork on a Bun Baked Beans Coleslaw Peaches
DEC. 22-26	Turkey Divan in Broccoli Sauce Egg Noodles Brussels Sprouts Pears	Baked Fish in Dill Sauce Confetti Rice Spinach Mousse	MERRY CHRISTMAS!	MERRY CHRISTMAS!	Roast Pork Dinner Sweet Potatoes Country Blend Vegetables Fruit cup
DEC. 29-31	Chili Cauliflower Corn Bread Tropical Fruit	Chicken Breast in Cream Sauce Mashed Potatoes Warm Three Bean Salad Pudding Square	Ziti with Meat- balls Tossed Salad Garlic Roll Banana Muffin		



2025 SENIOR PICNIC

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Thursday, September 11, 2025

Concordia Park, Gloversville





\$5.00 voluntary contribution \$12.00 for people under 60 and/or guest



Grilled Hamburger Deluxe, Macaroni & Cheese, Salad, & cake for dessert



-Wear your best Red White and Blue-



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