



January February March

## NEWSLETTER

## Office Closures

FOR JANUARY, FEBRUARY, MARCH 2026

#### Office and meal site closures are as follows:

Thursday, January 1, 2026 - New Year's Day Monday, January 19, 2026 - Martin Luther King, Jr. Day Monday, February 16, 2026 - President's Day



## Sign Up To Get Our Newsletter, OFA Events & More!

Just a reminder, that if you request to be on our e-mailing list, you will not only have the option to print out the newsletter (if you have a printer), but you will also receive news and events that are "hot off the press" with our office! Things like our Aquatics & Walk with Ease class schedules, upcoming Senior Forums, our Nutrition Program Menu, and any upcoming OFA events like Healthy Aging Day at the Fair, Fall Fest, or our annual Popcorn & Movie event. You will also get other local community events and informational health & wellness tidbits that may be of interest or may benefit you. By requesting to be on our e-mailing list, you will get this information immediately rather than waiting for the newsletter to arrive. It's easy! Just call us at 315-376-5313 and tell us you want to be added! PLEASE NOTE: If you have a twcny.rr.com email address, we are not able to send out emails to you in this capacity due to settings made on Charter/Spectrum's end. We would be happy to use an alternate email address if you have one. Otherwise, you can also get our information at other outlets such as our OFA website, the County Facebook page, our Copenhagen, Croghan, Harrisville, Lowville, Lyons Falls & West Leyden dining sites, Linking Lewis County website, the Journal & Republican, and on WBRV/WLLG The Moose!

## Online Payment Options Now Available!

We are pleased to announce that the Office for the Aging now offers a convenient online payment option for our community. Individuals can now make contributions or submit cost-share payments using a credit or debit card from the comfort of their home. This new feature is designed to make the process faster, easier, and more accessible for everyone.

Please be aware that a small processing fee may be applied to cost-share online payments. To use this service, simply visit <a href="https://lewiscountyny.gov/departments/office-for-the-aging/">https://lewiscountyny.gov/departments/office-for-the-aging/</a> and look for the "Pay My Bill" or "Donate Online" buttons. These links will guide you through a secure, step by step payment process. You may also call our office, and we will be happy to assist you with completing your payment over the phone. We hope this added convenience helps streamline your experience with our office, and we appreciate your continued support and partnership as we continue enhancing services for older adults in our community.





# **HEAP Benefits**

## **Home Energy Assistance Program**

With snow and the cold setting in, please remember the HEAP program to keep you warm.

If you have an early mailout application that has NOT been turned in, it is not too late!! If you have not received HEAP in the past, you can still apply. HEAP is income-based and the income guidelines are listed below. Appointments are appreciated as this is a busy time of year for our office!

### **HEAP** applications can be mailed to:

Lewis County Office for the Aging PO Box 193

Lowville, NY 13367

To get an application, or to make an appointment for help in filling out an application, please call our office at 315-376-5313.

#### 2025-2026 Monthly Income Eligibility Guidelines:

<u>HH Size:</u>	<u>Tier 1:</u>	<u>Tier 2:</u>
1	0 - 1,695	1,696 - 3,473
2	0 - 2,291	2,292 - 4,542
3	0 - 2,887	2,888 - 5,611
4	0 - 3,482	3,483 - 6,680
5	0 - 4,078	4,079 - 7,749
6	0 - 4,674	4,675 - 8,818

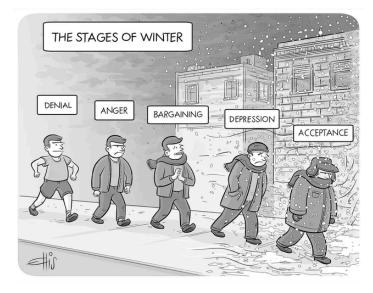
With HEAP officially opening on December 1, 2025, benefits are now going out to all recipients that have applied for and have been deemed as income eligible for the HEAP program.

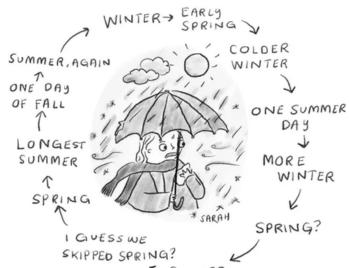
If you are in an emergency below a quarter of a tank, please contact your fuel company to see if they have received your benefit. If they have not, you may have them send a fax to DSS HEAP at 315-376-5032, letting them know that you are below a quarter of a tank. You will also need to contact the DSS HEAP department to notify them that you are below a quarter of a tank.





"Don't worry – this stretch of extreme cold means there's an unseasonably warm day ahead."





## 2026 Meal Site

## PRESENTATIONS:

Public Health will be presenting at our different meal sites on these dates:

PLEASE RESERVE YOUR MEAL BY NOTIFYING THE APPROPRIATE MEAL SITE, OR BY CALLING OFFICE FOR THE AGING AT 315-376-5313.









Harrisville - Wednesday, March 4th Croghan - Wednesday, March 11th Lowville - Wednesday, March 18th

#### **LONELINESS**

Harrisville - Wednesday, June 3rd Croghan - Wednesday, June 10th Lowville - Wednesday, June 17th

#### MEDICATION MANAGEMENT

Harrisville - Wednesday, August 5th Croghan - Wednesday, August 12th Lowville - Wednesday, August 19th



Harrisville - Wednesday, December 2nd Croghan - Wednesday, December 9th Lowville - Wednesday, December 16th

## **Recipe from our Dietician**

Amanda Woolnough, RDN

### Roasted Winter Vegetable & Quinoa Salad with Cranberry Vinaigrette

Serves: 6 Prep Time: 20 minutes Cook Time: 25 minutes

#### For the Salad:

- 2 cups cooked quinoa (about ¾ cup dry)
- 1 medium sweet potato, peeled & cubed
- 1 cup brussels sprouts, halved
- 1 red bell pepper, diced
- 1 small red onion, sliced
- 2 tbsp olive oil
- ¼ tsp salt (optional or to taste)
- ¼ tsp black pepper
- ¼ cup chopped pecans or walnuts, toasted
- ¼ cup dried cranberries (reduced sugar if available)
- 2 tbsp crumbled feta or goat cheese (optional)

### For the Cranberry Vinaigrette:

- ¼ cup 100% cranberry juice
- 2 tbsp apple cider vinegar
- 1 tbsp maple syrup or honey
- 1 tsp Dijon mustard
- 2 tbsp olive oil
- Pinch of salt and pepper

#### Directions:

- 1. Preheat oven to 400 degrees F (200 C)
- 2. Toss sweet potato, Brussels sprouts, bell pepper, and red onion with olive oil, salt and pepper.
- 3. Spread evenly on a baking sheet and **roast for 20-25 minutes**, stirring once halfway through, until tender and lightly browned.
- 4. In a large bowl, combine **cooked quinoa**, roasted vegetables, toasted nuts, cranberries, and cheese if using.
- 5. In a small jar, whisk or shake together all vinaigrette ingredients until well mixed.
- 6. Pour dressing over salad, toss gently, and serve warm or chilled.

#### **Estimated Nutrients:**

Calories: 270 Protein: 6 g Fiber: 5 g Total Fat: 12 g (mostly heart-healthy unsaturated fats)

Added Sugars: < 4 g Sodium: ~150 mg

## WHAT TO DO WITH YOUR IMPORTANT PAPERS:

DOCUMENT	HOW LONG TO KEEP	WHERE TO KEEP IT
Last Will & Testament	Until revoked or replaced by another Will. Review every few years for accuracy and appropriateness.	With your attorney or in a place at home such as a fire safe box or safe; do not put it in your safe deposit box.
Power of Attorney	Until revoked or until death. Review every few years for accuracy and appropriateness.	Original should be recorded in the County Clerk's office. Original and unused certified copies can be kept with your attorney in a fire safe box or safe. When ready to be used, certified copies should be given to a banking institution or brokerage firm where account is held.
Health Care Proxy	Until revoked or until death. Review every few years for accuracy and appropriateness.	Original should be kept at home or with your health care agent in a fire safe box or safe.  Copies can be distributed to your health care agent, doctor, or hospital. You can carry a health care proxy card in a wallet or purse.
Federal/State Income Tax Returns	Ten years.	In a file cabinet or such other file clearly marked.
Bank Statements or Canceled Bank Books	Ten years.	In a file cabinet or such other file clearly marked.
Check Book Registers	Ten years.	In a file cabinet or such other file clearly marked.
Homeowner & Automobile Insurance Policies & Bills	Policies – duration of policy. Bills – one to two years.	In a file cabinet or such other file clearly marked.
Life/Accident Insurance Policies	For duration of policy.	In a file cabinet or such other file clearly marked.
Brokerage Account, Pension or Retirement Statements	At least three years	In a file cabinet or such other file clearly marked.
Utility/Telephone Bills	One to two years.	In a file cabinet or such other file clearly marked.
Health Insurance/Medicare Bills, or Notices/Doctor Bills	Three to five years.	In a file cabinet or such other file clearly marked.
House Deed/Title Search	Until property is sold or transferred.	In a file cabinet or such other file clearly marked.
Real Property Tax Bills	Three to five years.	In a file cabinet or such other file clearly marked.
Car Title	Until car is sold.	In a file cabinet or such other file clearly marked.
Credit Card Bills	Three to five years.	In a file cabinet or such other file clearly marked.

WHAT RECORDS TO KEEP AND WHAT TO TOSS - Deciding which records to keep and for how long can be a confusing process. A well-organized system will help you retain important paperwork and minimize clutter.

TAX RECORDS – You should keep tax records for at least as long as it is possible for tax authorities to audit your return. Generally, the Internal Revenue Service (IRS) has three years after the return is due or filed, whichever is later, to examine your return and assess additional tax. This is called the "Statute of Limitations." If you've made a major error on your return, the IRS has six years to examine your return. There is no statute of limitation for fraudulent filing or for returns that are not filed. To be on the safe side, keep your tax records for seven years or after a tax return is filed.

**HOME IMPROVEMENTS** – Expenditures for your home fall into two categories: "repairs" (such as routine year maintenance & painting) and "improvements" (usually big-ticket items such as room additions). Discard repair receipts once the warranty period expires but keep receipts for improvements indefinitely. Improvements add to the tax basis of your property. Despite the \$250,000 capital gain exclusion amount (\$500,000 for joint filers), substantial increases in market value could make you liable for capital gains tax when you sell your home. Complete records of your home's original cost, plus improvement will help reduce any taxes due.

**INVESTMENT RECORDS** – Investment records generally should be kept until the investment is totally liquidated, plus a period of seven years. Keep any records for taxable accounts that show reinvestment dividends. You can usually toss monthly or quarterly investment statements if you receive comprehensive annual statements. Keep all documents relating to purchase of property, along with substantiation for improvements made to the property. Keep written appraisals and tax depreciation schedules.

INDIVIDUAL RETIREMENT ACCOUNTS - Keep copies of Forms 5498, 8606, and 1099R until all money has been withdrawn from your IRA's. Good records are necessary so that you aren't taxed on nontaxable withdrawals.

**INSURANCE RECORDS** - Keep your current policies and twelve months worth of canceled checks and statements. Ask your insurance agent about discarding expired policies. Your liability for prior years can vary.

ESTATE PLANNING DOCUMENTS - In your home, keep a copy of your current will, any trusts and any special directives. Give the originals to your attorney and consult your attorney about destroying all out-of-date documents.

**KEEP IT SIMPLE** – In most cases, you don't need an elaborate record-keeping system to keep your affairs in order. File tax returns separately by year and file investment records by broker. For expenses, an accordion file, tabbed by category, works wonders!









As we enter the colder months & holidays, it's crucial to address the loneliness that some may face. Social connections are important for everyone, but older adults often spend more time alone which makes them vulnerable to loneliness and social isolation. This may negatively impact their health with health issues like heart disease, depression, and cognitive decline.

Adults 65 and older are increasing in numbers, and many of them are socially isolated and/or frequently feel lonely. Loneliness is the distressing feeling of being alone; while social isolation is the lack of having social contact with others. Although it is possible to live alone without feeling lonely or socially isolated, it is also possible to feel lonely, even when surrounded by people.

Older adults face a higher risk of social isolation and loneliness due to changes which can lead to reduced social connections. Some of these changes might be health issues such as hearing, vision, and memory loss; disability or mobility issues; or changes like the loss of family and/or friends.

People often cope with social isolation and loneliness through unhealthy habits that may further increase their health risks, such as high blood pressure, heart disease, obesity, weakened immune function, anxiety, depression, cognitive decline and dementia, including Alzheimer's disease.

To help combat loneliness, we would like to mention and extend an invitation to any of our six congregate sites throughout the county. Why not enjoy a nutritious meal while socializing or possibly meeting new friends! Our congregate sites are conveniently located in Lowville, Croghan, Copenhagen, Harrisville, Lyons Falls, and West Leyden. Meals are served Monday - Thursday at all locations around 11:30 am. The West Leyden location offers a restaurant-style program where you can visit at your convenience using vouchers sent by our office in the mail. For more details on our congregate or West Leyden program, please visit our website at lewiscountyny.gov/departments/office-for-the-aging, or by contacting our office at 315-376-5313.

Other socializing classes and events we hold throughout the year are the Walk with Ease, Aquatics, Healthy Aging Day at the Fair, Fall Fest, and our Popcorn & Movie event. Details on these classes and events are always advertised on our website, the County FaceBook page, the Journal & Republican, LinkingLewisCounty website, The Moose/WLLG and at all six congregate sites. Another option to receive this information is to call our office & request to be added to our email listing. Additionally, if you wish to give back, we offer different volunteer opportunities through our office as well!

In conclusion, addressing loneliness and social isolation is important for older adults' health. By encouraging social connections and engagement, we can reduce these negative impacts. Let's work together to create a supportive community where everyone feels connected and valued.



Typically, you can only enroll in a different Medicare Advantage Plan or switch between Original Medicare and Medicare Advantage during specific times each year. Make sure to enroll in a timely manner to avoid gaps in coverage when using these enrollment periods

Medicare Advantage Open Enrollment Period: You can switch from your Medicare Advantage Plan (excluding Medical Savings Accounts, cost plans, and PACE) to another Medicare Advantage Plan, or to Original Medicare with or without a stand-alone prescription drug plan (Part D), during the Medicare Advantage Open Enrollment Period (MA OEP). The MA OEP occurs each year from January 1 through March 31. Remember, you can only use this enrollment period if you have a Medicare Advantage Plan. Changes made during this period take effect the first of the month following the month you enroll. For example, if you switch to a new Medicare Advantage Plan in February, your new coverage begins March 1. Unlike Fall Open Enrollment, you can only make a single change during the MA OEP.

If you have:	You can switch to:
A Medicare Advantage Plan with or without drug coverage	A different Medicare Advantage Plan with drug coverage; OR
R <sub>X</sub> ==	A different Medicare Advantage Plan without drug coverage; OR
	Original Medicare and a Part D Plan*; OR
	Original Medicare without a Part D Plan
Original Medicare with or without a prescription drug plan	You cannot switch your plan during this time.

<sup>\*</sup>If you have a Medicare Advantage Plan and a separate Part D plan, you can switch to a Medicare Advantage Plan that does not include drug coverage or Original Medicare, but you cannot change Part D plans.

**Special Enrollment Period:** Under certain circumstances, you may be eligible for a Special Enrollment Period (SEP). SEPs allow you to change your health and/or drug coverage outside normal enrollment periods. For example, if your Medicare Advantage Plan would leave your area or you would move out of your plan's service area, you would receive an SEP to switch to another MA Plan or to Original Medicare. There are several <u>circumstances that may trigger an SEP</u>.

Note: In most cases, you can only switch to a Medicare Medical Savings Account plans during the Fall Open Enrollment Period.

For further information on exploring your Medicare Advantage plan options, call the Office for the Aging at 315-376-5313 and ask to speak with a HIICAP Counselor.

Information taken from <u>www.medicareinteractive.org</u>