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Office for Aging is Here to Help

A DRIVE-IN EVENT Financial Safety For Seniors

Sept. 9, 2020 · 10-11am

Rain Date: 09.10.2020

Historical Lackawanna Train Station
45 Lewis Street, Binghamton, NY 13901

Overview of local scams including COVID-19 fraud! Learn what to do & who to call for help!

DRIVE IN, TURN ON THE RADIO AND RELAX!

Register By September 7, 2020

Contact Kristin: 607.778.2626

Extras: Masks, Goodie Bags, and light refreshments provided to those who register. "Enjoy the safety and comfort of your own vehicle while learning about current COVID-19 related scams aimed at the senior population through your AM radio!"

Family Violence Prevention Council
in partnership with
Visions Federal Credit Union

Information and Assistance Staff are ALWAYS Here to Help!

Throughout this year there have been many uncertainties, but without fail, the Office for Aging Information & Assistance staff has been available to callers in need of information regarding programs and services. In addition to the typical calls that these staff members receive about housing, health insurance, financial benefits, legal assistance, in-home services, and more, they worked to remain up to date on services established to assist with the COVID-19 Pandemic. Information and assistance staff never took a workday off during this time, working diligently to ensure they would be aware of various additional services and could continue to provide information about them to those who have needed assistance.

Information & Assistance staff continue to be available to discuss needs for any type of service you might need to help you to remain safely in your home. In addition to providing information, staff can also assist callers with completing applications for benefits, and screen to see what financial benefits they may qualify to receive.

Give the Office for Aging a call today at (607) 778-2411 to discuss your needs.

Living in a Long-Term Care Facility

Action for Older Persons' Long-Term Care Ombudsman Program is continuing to advocate on behalf of residents with questions or concerns regarding the facility that they live in. Long-Term Care Facilities covered by the program include: Skilled Nursing Homes, Assisted Living, Adult Homes, & Family Type Homes.

The Ombudsman Program can be contacted by phone by calling Action for Older Persons at (607) 722-1251. Staff will ensure that an Ombudsman reaches out to the caller within 24-48 business hours. Ombudsman staff have been allowed limited access for in-person visits with residents in their facilities. Residents may be visited depending on the circumstances and determined by the conversation with the Ombudsman staff.

PLEASE NOTE: all Senior Center and Office for Aging programming is subject to change depending on the current status of the COVID-19 pandemic. Please call the Office for Aging at (607) 778-2411 if you have questions.

Broome County Office for Aging
County Office Building
60 Hawley Street, PO Box 1766
Binghamton, NY 13902

Like Us! Follow Us!

Don't miss out on any Office for Aging events & news!

 Like our Facebook page:
www.facebook.com/BroomeCountyOfficeForAging/

 Follow us on Twitter:
<https://twitter.com/BroomeCountyOFA>

Do What You CAN Do

by Kathleen Cook,

Nutrition Educator at Cornell Cooperative Extension of Broome County

In these strange times, many of us have felt “on edge”—anxious, not knowing what lies ahead. One of the best things we can do is take charge of what we can control, and that is our own actions. What we do and what we eat are two examples of things we can control.

Staying healthy physically helps us both emotionally and mentally. You’re likely to sleep better when you’ve been more active. Aim for a total of at least half an hour of physical activity each day. Do the activities you enjoy. Think of the things you CAN do rather than on what you can NOT do. For example, if you can’t go to your favorite place for an exercise class, try using an exercise video or DVD, or create your own exercise routine based on what you have done before. You can dance to the music YOU like and make exercising fun! No one’s watching! Let yourself go! If it makes you happy, that also boosts your energy and your mood. Other ways to stay active include biking or swimming, taking walks or gardening, or even climbing the stairs in your home can contribute to being active. The National Institute for Health has more information on exercising safely and for better health here: <https://go4life.nia.nih.gov> Fitness is free—No equipment is needed to walk, dance, hike & play. Just get moving & have fun!

You also have control of what you eat. If you plan to have healthy foods in your home and readily available, it will help make it easier to make good choices at mealtime. Little adjustments, like buying brown rice instead of white, or seltzer water instead of soda, can make a big difference in managing weight and overall well-being. Go for lower fat dairy options, leaner meats and non-meat protein choices like beans or fish, and a variety of fruits and vegetables in a rainbow of colors. Remember that everything you eat matters, so choose wisely, checking out the labels and deciding for yourself.

More than anything else, don’t stress over a missed workout or an indulgent treat. Refocus and make the next choice you make a healthy one. Take control and exercise your ability to make those healthier choices.

Social Security Administration: Important Information

The Social Security Administration (SSA) is still available to help by phone. A local representative is available to take your call Monday through Friday, from 9 am to 4 pm.

Call 1-866-964-3971.

If it is determined that your problem cannot be solved by phone, you may be able to schedule an appointment. **Please do NOT come into a local office. The SSA cannot accept walk-in visitors at this time.**

You may also visit www.SSA.gov. Many Social Security services can be completed online.

Visit www.CDC.gov for information about COVID-19.

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Home Energy Assistance Program Early Program Outreach

When saving, budgeting and energy conservation are not enough, the Home Energy Assistance Program (HEAP) may help those who qualify. If you are eligible, you may receive one regular HEAP benefit per program year to help you pay for heating your home.

The HEAP season opens in November 2020 – a notice with the exact date will be posted in a future issue of the *Senior News*. The 2020-2021 household income guidelines have not been released as of the publication of this issue.

There are several ways you will be able to apply for HEAP. You can apply online at www.mybenefits.ny.gov. To apply with a paper application, the following agencies will accept applications:

Broome County Office for Aging (OFA) takes applications for regular HEAP for homeowners and renters who are 60 or over and for those who are disabled and receiving Supplemental Security Income (SSI) or Social Security Disability (SSD). If you were approved and received a HEAP benefit last season, you should have received an “early outreach” application in the mail at the end of August. Please return your completed application to the Office for Aging. While early outreach applications are accepted before November, benefits will not be issued until the program officially opens in November.

If you are new to HEAP (over age 60 or receiving permanent disability) and need an application, call the Office for Aging HEAP hotline at 607-778-2063. Applications will be mailed out when the program opens.

Department of Social Services (DSS) accepts applications for homeowners and renters under age 60 and not disabled. Once the official HEAP season begins in November, you can call DSS HEAP at 607-778-1100 to request an application.

* Please note that families receiving Temporary Assistance (TA) or Supplemental Nutrition Assistance Program (SNAP) may receive HEAP automatically and do not need to apply.

If you have questions or would like to learn about other financial benefits you may be eligible to receive, call the Office for Aging at 607-778-2411.

Caregiver Corner Newsletter

Broome County Office for Aging offers a bi-monthly Caregiver Corner newsletter that provides information, tips, and practical advice for people who are concerned about the health, safety, or well-being of an older person. You will find information on Office for Aging Caregiver Chat Support groups, educational presentations on caregiver-related topics and caregiver news. If you are interested in having a paper copy mailed to you, please contact Erin at 607-778-2411 or by email: Erin.Ehn@BroomeCounty.US Caregiver Corner is also available on-line at <http://www.gobroomecounty.com/senior/cgnews/>

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Scam of the Month

Medicare Scams

With Medicare Open Enrollment approaching in the Fall, we are likely to see an increase in Medicare Scams throughout the country because the chance to update or make changes to insurance coverage is on everyone's mind. Scammers have been known to call Medicare beneficiaries and request information from their Medicare cards. Medicare already knows what is on your Medicare card—they do not need that information! If someone is requesting it, they are not from Medicare. If a caller asks for your bank account information, hang up immediately. There is no reason that Medicare would need your bank account information. If you would like to set up direct payments for your insurance from your bank account, contact your insurance plan directly.

If you would like more information about scams, or would like to report a scam, please call the Office for Aging at (607) 778-2411.

Are You Part of the 8%? Medicare Open Enrollment Fall 2020

Action for Older Persons (AOP) offers no-cost, unbiased health insurance counseling and assistance with applications for financial assistance programs. AOP reminds everyone that Medicare Open Enrollment will take place from October 15th to December 7th. This is the one time each year that all Medicare beneficiaries can change their health insurance selection. Last year during Medicare Open Enrollment, AOP assisted 1,321 individuals and saved these local residents an estimated \$997,987 in premium and copay expenses for 2020.

Do you know that only 8% of Medicare beneficiaries review their plans each year? Tell your friends and family members that plans change dramatically each year, and they should review their plan. Let's have Broome County beneficiaries lead the way in saving money!

There are many reasons why it is important to review your Medicare Advantage, Medicare Supplement or Medicare Prescription Drug Plan during Open Enrollment:

- Plans may make changes to their formulary (the drugs that they cover)
- Plans may make changes to their premium (monthly cost)
- Plans may make changes to their co-pays at the pharmacy or at the doctor/hospital as well as to other covered services
- Plans may make changes to their network of doctors and hospitals
- Plans may end their contract with specific pharmacies or pharmacy chains
- Plans may cancel their contract with Medicare - canceling your plan completely
- New plans may become available that are more cost effective than your current plan

Please be advised that Medicare and/or the New York State EPIC program will not send representatives to your home. If someone comes to your home and states that they work for Medicare or EPIC, know that this is not true.

AOP will begin taking Open Enrollment appointments on Monday, September 28th at 8:30 am. We ask for your patience as we answer the influx of calls beginning that day. We also encourage you to make your appointment as soon as possible to ensure appointments are still available.

Due to the coronavirus pandemic, all appointments will be via telephone. Our counselors have been doing this successfully for the past 6 months. It is different from what clients are used to, but it is working.

AOP counselors are available all year round to assist you as well. Call us at (607) 722-1251 to find out how we can help you save money with Medicare!

Did You Know?

Lifeline Discount

Lifeline offers two options for discounts for phone service. One is for a landline and the other is for free minutes on a cell phone. In some situations, a free cell phone is available, as well. Each household is only allowed one discount.

Eligibility: Income-based (listed below) or receiving specified government benefit programs including Medicaid, Section 8 Housing Assistance, SNAP/ Food Stamps, SSI, Veteran's Pension or Veteran's Surviving Spouse Pension

You can be eligible based on receiving the above benefits or you can be eligible based on income. Based on gross income.

- 1-person household - \$16,862
- 2-person household - \$22,829

For a discount on your landline: Call your local telephone company as listed on phone bill or in telephone directory to request application.

For a discount for a cell phone: There are a few providers for the Broome County area. Please contact each provider directly over the phone to apply or by visiting their website to request an application.

Safelink Wireless:
1-800-723-3546
<http://www.safelinkwireless.com>

Assurance Wireless:
1-888-321-5880
<http://www.assurancewireless.com>

Blue Wireless (must apply at a storefront location)

Access Wireless:
1-888-900-5899
<http://www.accesswireless.com>

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BE WELL EVERY DAY IN SEPTEMBER

Below you will find a special activity listed for every weekday in September. Each day offers an idea for doing something positive for yourself or someone else. So, be well this September, and please follow along with us.

| MONDAY | TUESDAY | WEDNESDAY | THURSDAY | FRIDAY |
|---|--|---|--|---|
| | NATURE WALK 1 Take a 10 minute walk and notice flowers, birds, and trees. Write a poem about what you saw. | DECLUTTER 2 Clean out a drawer or a closet and donate something to charity. | MUSIC MOMENT 3 Have a living room concert. Play an album of your favorite songs. | GRATITUDE 4 Make a list of at least 3 things you are grateful for today. |
| WISE WORDS 7 Write down a piece of advice you would give to younger generations. Pass it on to a friend or family member. | PENPALS 8 Mail a letter or card to someone special you have not seen or talked to in a while. Ask them to write back. | CREATE A PLATE TO SHARE 9 Dust off a good cookbook and try a new recipe. Make an extra portion for a friend. | MEMORY LANE 10 Go through an old photo album. Take some time to reminisce over happy memories. | GET CRAFTY 11 Be creative. Try a new craft like sewing, drawing, rock painting, or coloring. Give your creation away as a gift. |
| RANDOM ACT OF KINDNESS 14 Think of someone who needs an act of kindness today. Then go do it! | DANCE BEAT 15 Dancing is great exercise. It gets us moving and makes us feel good. Pick a favorite upbeat song and move to the beat! | MIND MATTERS 16 Get thinking today with a crossword puzzle, Sudoku or word search. Sharpen those pencils! | PANTRY HUNT 17 Clean out your pantry and look for expired items like canned goods. Organize your shelves and cupboards as you go. | MOVIE NIGHT 18 Set up a home movie theater. Make a delicious snack and beverage, pick a good film, and dim the lights. Shh, no talking! |
| AUTUMN LEAVES 21 The air is cooler. Leaves are turning. Find colorful fallen leaves and frame them. | ISN'T IT FUNNY 22 Laughter can be the best medicine. Share a good joke with a friend or recall a funny memory together. | BOOK CLUB 23 Start a book club with a friend, neighbor, or family member. Pick a book you will both enjoy. Happy Reading! | STRETCH BREAK 24 Do some stretches either standing or sitting to work out stiff muscles. Perhaps try a Yoga or Tai Chi video to move along to. | A HARVEST 25 Bake or cook with autumn harvest fruits and vegetables, such as apples and squash. Enjoy the flavors of the season! |
| SAY THANKS 28 Write a thank you note to someone who has been kind to you. | BUCKET LIST 29 Make a wish list of 3 things you hope to do in the next year. | VISION BOARD 30 Make a collage of pictures, articles, and quotes that inspire you. | "Keep looking up. That's the secret of life." -Charlie Brown | |

ENTER TO WIN!

Enter our drawing to win 2 complimentary meal tickets to a Broome County Senior Center. Send in a short testimonial of a positive experience you had doing one or more of the activities in the **Be Well Every Day in September Calendar**. Testimonials should be submitted by Friday, October 2, by postal mail or email: Broome County Office for Aging, PO Box 1766, Binghamton, NY, 13902, or email OFA@broomecounty.us. Please include your phone number and address with your testimonial so that you may be notified if you win! Testimonials will be featured in the November edition of the *Senior News*.



FRIDAY, SEPTEMBER 18
★ 3:00 pm until sold out ★
BROOKS BARBEQUE
DRIVE-THRU
FUNDRAISER

Brooks House of Bar-B-Q is coming to the Tractor Supply Company Parking Lot 154 Vestal Parkway West in Vestal

Dinners include half chicken, baked potato, coleslaw, dinner roll, beverage and dessert for just \$12. All meals will be sold to-go with the convenience of drive-thru pickup. Please bring exact change if possible, and wear a mask when picking up meals.

This event is presented by the Age On Fund of Broome County, Inc., to benefit the Broome County Senior Games.

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Lyceum Fall Classes

Binghamton University Lyceum, a lifelong learning program for people 50+, is offering classes beginning September 14th. This fall season, September through December, classes will not be held in our classroom at WSKG. Due to COVID-19, all classes will be held remotely on Zoom, so you do not even have to be in town to attend a class. Also new this fall - some evening classes will be offered! Check out our calendar and register online via email: lyceum@binghamton.com. Please call the Lyceum office at 607-777-2587 if you have any questions or require assistance registering online or using Zoom.

September is National Suicide Prevention Month

We can all help prevent suicide. The National Suicide Prevention Lifeline provides 24/7, free and confidential support for people in distress, and prevention and crisis resources for you or your loved ones.

If you are thinking of harming yourself and you have nowhere you can turn, you can call the National Suicide Prevention Lifeline at 1-800-273-8255.

What happens when you call the Lifeline?

First, you'll hear an automated message featuring additional options while your call is routed to your local Lifeline network crisis center. You will hear some music while you are connected to a skilled, trained, crisis worker. A trained worker at your local center will answer the phone. This person will listen to you, understand how your problem is affecting you, provide support, and get you the help you need.

To access TTY, dial 1-800-799-4889. The Lifeline also provides a tele-interpreter service to each crisis center, which supports over 150 languages. Spanish speakers may dial 1-888-628-9454.

For more information, visit www.suicidepreventionlifeline.org

Subscribe to the Senior News!

If you like reading the Senior News, are not already a subscriber, and would like to receive it by mail every month, please fill out the form below and mail it to:

Senior News
Broome County Office for Aging
PO Box 1766
Binghamton, NY 13902



I would like to subscribe to the Senior News (please print):

Name:
Address:

Enclosed is my contribution of \$ _____ (enter amount, suggested contribution is \$12.00 per year). Checks payable to: Broome County Office for Aging

"Never doubt that a small group of thoughtful, committed citizens can change the world. Indeed, it is the only thing that ever has."
Margaret Mead

Sudoku

Each Sudoku Puzzle has a unique solution that can be reached logically without guessing. Enter digits from 1 to 9 into the blank spaces. Every row must contain one of each digit. So must every column, and every 3x3 square.

Answers on Page 11

| | | | | | | | | |
|---|---|---|---|---|---|---|---|---|
| 5 | 3 | | | 7 | | | | |
| 6 | | | 1 | 9 | 5 | | | |
| | 9 | 8 | | | | | 6 | |
| 8 | | | | 6 | | | | 3 |
| 4 | | | 8 | | 3 | | | 1 |
| 7 | | | | 2 | | | | 6 |
| | 6 | | | | | 2 | 8 | |
| | | | 4 | 1 | 9 | | | 5 |
| | | | | 8 | | | 7 | 9 |

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The Best Medicine

Sometimes it feels like life is throwing you one curveball after another. Stress and strife can add up, and they seem to do so quickly, so it's easy to feel overwhelmed and off-balance. What can you do to blow off some steam? Let out a laugh! While we all know how good it feels to laugh, you may be surprised to learn just how much laughter can do for both your physical and mental health.

Scientific research has demonstrated that laughter brings several health benefits. When you laugh, you increase your intake of oxygen. This stimulates your heart, lungs, and muscles, and causes your brain to release endorphins, the hormones that our bodies produce to make us feel happy and relieve stress. A laugh can also help improve your blood circulation and aid in muscle relaxation, both of which help reduce the physical toll that stress takes on the body.

Laughter can also help improve your immune system health. Negative thoughts and feelings put your body into a state of unrest, which decreases your ability to fight infections and disease. Laughter, on the other hand, releases chemicals called neuropeptides, which can boost your immunity to illness.

Laughing regularly can increase your quality of life. You may find it easier to cope with a difficult situation when you can find some humor in it. Laughter also brings people together. It strengthens friendships as well as relationships with family and co-workers. So whether you let out a giggle or you're completely in stitches, a good laugh really can be the best medicine—and that's no joke!

Adapted from: <http://www.mayoclinic.org/healthy-lifestyle/stress-management/in-depth/stress-relief/art-20044456?pg=1>

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You can help members of your community to stay healthy and independent!



Meals on Wheels is looking for people to volunteer to deliver meals once a week.

Volunteers can choose any day, Monday through Friday, from 11 AM to 1 PM.

Routes are available in various locations throughout Broome County.

You can sign up to be a driver, a visitor, or both.



Why Should I Volunteer?

Volunteering at Meals on Wheels brings a sense of fulfillment.

New volunteers quickly become part of a close-knit, caring group of people.

Volunteers' dedication toward the clients they serve is truly inspirational!

Call 607.778.6206 to find out how you can volunteer!

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Senior Center To-Go Meals: Curbside Pickup of all Your Favorite Senior Center Dishes



While Broome County Senior Centers remain closed for activities and dine-in meals, members of the community are still heading out to their local center each day to pick up to-go meals. Senior center staff bundle hot lunches in convenient to-go packaging for pickup each weekday. So, all those favorite senior center dishes are still available as to-go meals, including halupki with mashed potatoes,

chicken salad croissant with ambrosia and baked beans, and the classic pub burger with lettuce and tomato on a fresh kaiser roll. Pictured left, Michelle Class, Broome West Senior Center Site Supervisor, passes meals through a car window in the Endwell drive thru.

Those who visit the drive thru for meal pickup have enjoyed the daily outing and convenient meal option during the Pandemic. Janet, a visitor of the Vestal Senior Center, comes to the drive thru often for to-go meals and to wave a friendly hello to her friends. Janet shares, "These meals give us a reason to get out each day. Otherwise, I would just be home. Even though we don't get out of our cars, we can still see each other and that means a lot." At the Broome West Senior Center in Endwell, Lorraine feels grateful to have so many menu choices at the drive thru. Lorraine shares, "This makes a big difference in my life right now and keeps me out of the grocery stores, which is great. These meals are things I wouldn't normally prepare for myself." Pictured right, macaroni and cheese, stewed tomatoes, and Italian blend vegetables are packaged as a to-go meal, paired with a single-serve container of milk, a slice of fresh bread, and a fruit cup for dessert.

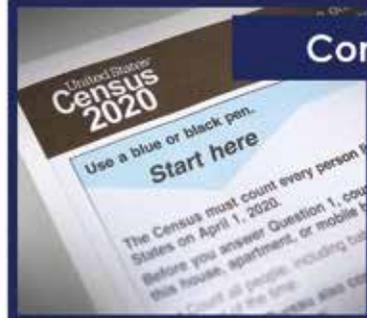


Staff at local centers are committed to providing meals and friendly conversation during this time of social distancing. Kim Robinson, Executive Director of the Johnson City Senior Center, has noticed the positive impact that to-go meals have made during the Pandemic. Kim reflects, "The lunches

have provided a valuable service for seniors in our community. Not only do they get a nutritious meal, but they are able to socialize while safely distancing with masks. Also, being available during the Pandemic has allowed us to connect seniors with helpful services in our community during this time." Pictured left, cars line up in a senior center parking lot to await curbside delivery of to-go meals.

For a copy of the monthly senior center lunch menu, visit the Office for Aging website at <http://www.gobroomecounty.com/senior/scc>, or see the back page of the Senior News. Reservations for to-go lunches can be made by calling your local senior center one day prior by 12 noon. Please remember to wear a mask when picking up to-go meals in the drive thru.

SENIORS, LET'S GET COUNTED!



United States
Census 2020
Use a blue or black pen.
Start here
The Census must count every person in the United States on April 1, 2020. Before you answer Question 1, count all people, including babies not yet born, and all people who live or stay here for a short time.

Complete the 2020 Census!

ONLINE:
www.my2020census.gov

OR CALL:
1-844-330-2020

Census Workers in Your Neighborhood



Starting in August, census takers will visit homes that haven't yet responded to the 2020 Census. Census takers will wear masks and follow local public health guidelines when they visit your home.

Census workers will have a valid ID badge, and will never ask you for your Social Security number, or for your bank account/credit card numbers.

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Before



After

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-Julie S., Binghamton

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Breakfast Like a King

Have you ever heard the phrase – “Breakfast like a king, lunch like a prince, and dine like a pauper?”

Some studies have shown that there is a benefit to eating most calories during the day when your body can use them, versus eating more at night when you are likely to be sedentary and not need to use them. This style of eating can lead to weight loss and a healthier body mass index. It is even true when there are no changes to the number of calories consumed or any increase in exercise. Unfortunately, many people skip breakfast rather than making it their primary meal of the day, either due to habit, being busy, or mistakenly believing that it helps lose weight.

Now that you know how important a substantial and nutritious breakfast is, what should you have? Think high in protein and fiber (aim for 5 grams or more of each), and low in sugar and fat.

Some “Kingly” breakfasts to try in five minutes or less:

- Thinly-sliced salmon and avocado on whole grain toast
- Whole grain bagel topped with pesto, sliced tomato, and sliced low-fat mozzarella
- Plain yogurt topped with fresh berries and a sprinkling of granola
- Quick-cook oatmeal topped with a drizzle of maple syrup and sliced bananas
- Toasted English muffin topped with a turkey sausage patty and one fried egg

Here is a “Kingly” breakfast to try when you have more time:

- Breakfast muffins – make by whisking 6 large eggs with 1 tablespoon of onion, and salt and pepper to taste (add herbs if you like). Spray a muffin tin with non-stick spray. Fill 6 muffins with egg mixture $\frac{3}{4}$ of the way up. Add in additions such as fresh spinach, cherry tomatoes, and shredded mozzarella OR mushroom, bell peppers, and garlic to each muffin (there are unlimited add-in possibilities). Then bake at 350 degrees for 20 minutes. Eat one serving immediately and store the rest in the fridge for easy breakfasts later – just 10 to 15 seconds in the microwave is all you need.

10 Warning Signs Your Older Family Member May Need Help

Change in physical and cognitive abilities that may occur with age can be difficult to detect – for older adults and their family members, friends, and caregivers. To help in determining when an older adult may need assistance in the home, we have compiled this list of 10 warning signs. Any one of the following behaviors may indicate the need to take action. It is also important to inform the older adult’s physician of these changes.

1. Changing eating habits, resulting in weight loss, appetite loss, or missed meals.
2. Neglecting personal hygiene, including clothing, body odor, oral health, nails and skin.
3. Neglecting the home, with a noticeable change in tidiness and/or sanitation.
4. Exhibiting inappropriate behavior, such as being unusually loud, quiet, paranoid or agitated, or making phone calls at unusual hours.
5. Changing relationship patterns, causing friends and neighbors to express concern.
6. Showing physical injuries, such as burns, which may have resulted from general weakness, forgetfulness, or misuse of alcohol or medication.
7. Decreasing or stopping participating in activities that were once enjoyable, such as a bridge or book club, dining with friends, or attending religious services.
8. Exhibiting forgetfulness, resulting in unopened mail, newspaper piles, unfilled prescriptions, or missed appointments.
9. Mishandling finances, such as not paying bills or paying them more than once or losing or hiding money.
10. Making unusual purchases, such as more than one subscription to the same magazine, entering an unusually large number of contests, or increasing purchases from television advertisements.

Source: www.eldercare.gov

10 Tips to Avoid COVID-19 Scams Beware of Fake Charities, Sham Investments and Other Schemes

by Katherine Skiba, AARP, August 13, 2020

Here's advice from the Justice Department on dodging fraud during the pandemic. It says some scams are known, some are just emerging.

1. Independently verify the identity of any company, charity or individual that contacts you regarding COVID-19.
2. Check the websites and email addresses offering information, products or services related to COVID-19. Be aware that scammers often employ addresses that differ only slightly from those belonging to the entities they are impersonating. For example, they might use “cdc.com” or “cdc.org” instead of “cdc.gov,” which is the legitimate website of the Centers for Disease Control and Prevention (CDC).
3. Be wary of unsolicited emails offering information, supplies or treatment for COVID-19 or requesting your personal information for medical purposes. Legitimate health authorities will not contact the general public this way.
4. Do not click on links or open email attachments from unknown or unverified sources. Doing so could download a virus onto your computer or device.
5. Make sure the anti-malware and antivirus software on your computer is operating and up to date.
6. Ignore offers from suspicious sources for a COVID-19 vaccine, cure or treatment. Remember, if a vaccine becomes available, you won't hear about it for the first time through an email, online ad or unsolicited sales pitch.
7. Check online reviews of any company offering COVID-19 products or supplies. Avoid companies whose customers have complained about not receiving items.
8. Research any charities or crowdfunding sites soliciting donations tied to COVID-19 before making a donation. Remember, an organization may not be legitimate even if it uses words like “CDC” or “government” in its name, or if it has reputable-looking seals or logos on its materials. For information online on donating wisely, visit the Federal Trade Commission (FTC) website.
9. Be wary of any business, charity or individual requesting payments or donations in cash or by wire transfer, gift card or using the mail. Don't send money using these payment methods or channels.
10. Be cautious of “investment opportunities” related to COVID-19, especially those based on claims that a small company's products or services can help stop the virus. If you decide to invest, carefully research the investment beforehand.

Article originally published for AARP, August 2020.

The Broome County Home Repair Service

Home Repairs for Senior Citizens

A Non-profit public service operated by

First Ward Action Council, Inc.

167 Clinton Street, Binghamton, NY

You pay only for materials.

Labor is provided free of charge to eligible home owners.

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Call 772-2850 For Details

Counseling and Mental Health Resources Available During Pandemic

Does the COVID-19 Pandemic have you struggling? You are not alone. There is help. Below is a list of resources to provide mental health support through the pandemic.

American Red Cross Virtual Family Assistance Center

- Provides comfort and support, information and referrals for New York State families that have lost loved ones to the COVID-19 Coronavirus
- Families who have lost loved ones to COVID-19 can fill out an online intake form, and a Family Assistance Center volunteer will contact them:
 - English: www.redcross.org/NYSCOVIDFamilySupport
 - Spanish: www.redcross.org/NYSCOVIDApoyoFamiliar
- Intake forms can also be filled out by a friend who thinks someone who needs help, or an agency working on behalf of the family. Those without online capabilities may call 1-585-957-8187, and a volunteer will assist them with the initial intake process.
- Program is expected to run as long as needed or until the end of September

Broome County Mental Health

- Coping through COVID-19 Resources: <http://gobroomecounty.com/mh/coronavirus/resources>

COVID-19 Emotional Support Hotline

- New Yorkers can call the COVID-19 Emotional Support Hotline at 1-844-863-9314 for free mental health counseling.
- Emotional support service for frontline healthcare workers available 24/7
 - Workers can text NYFRONTLINE to 741-741 to access these emotional support services
- New York State-regulated health insurers will be required to waive cost-sharing, including deductibles, copayments and coinsurance, for in-network mental health services for frontline essential workers during COVID-19

Family and Children's Society

- Offering telephone and telehealth services
- Clinic facilities will be closed to the public effective Thursday, March 19 at 5:00 pm
- Phone lines for information, support and referral will be open Monday – Friday 9:00 am to 5:00 pm. For information or to schedule appointments please call: (Binghamton) 607-729-6206

Mental Health Association of the Southern Tier (MHA ST): 607-771-8888

- Offices closed, staff can still be reached by new or existing clients
- All groups and activities in the Sunrise Wellness Center (weekend program included) are cancelled until further notice
- 24/7 Peer Support Warm Line is available by calling 607-240-7291
- Short-term Crisis Respite program remains open and may be an option if you would benefit from a safe and nurturing environment as an alternative to hospitalization. To learn more or arrange a stay, please call 607-771-8888 ext.350

Telehealth Urgent Counseling Services 607-563-8707

- The hotline is open 24/7 and will bring a licensed therapist to patients via phone, computer, or tablet within 24 hours of your call.
- All insurance plans will be accepted and, because of the pandemic, co-pays and deductibles will be waived. Callers who do not have insurance will be served on a pro bono basis.
- Serving residents of Broome, Delaware, Chenango, and Otsego counties

Summer Squash in September

Is your summer garden still producing summer squash, but you've run out of ideas for what to do with it?

When it comes to summer squash, like zucchini, patty pans, and yellow crooknecks, you have options. Try it stuffed, baked, steamed, roasted, or grilled. You can even eat it raw on salads or dip pieces into hummus. One cup of summer squash is a great source of vitamin C and has potassium and fiber as well. Since different varieties are similar in texture, they can be swapped in recipes. Try these ideas:

- Grate it and bake with it. use in pancakes, muffins, breads, and cakes.
- Stuff it. with beans, lentils or use as a boat.
- Grill it. Place long strips directly on the grill or cook small pieces in tin foil.

Smaller squash tends to have more flavor. Summer squash can be stored in the refrigerator for up to one week.

Broome County Office for Aging



**Tell us what you need.
We're here to help.
Call the Office for Aging Today!**

- Food Resources
- Financial Benefits
- Senior Center Meals (To-Go)
- Information on In-Home Services
- Updated Information on Community Resources

**Call us for information on
Programs and Services
607-778-2411
or visit our website:
www.gobroomecounty.com/senior**

When to Seek Emergency Care

By: Adm. Brett P. Giroir, M.D., Assistant Secretary for Health

Everyone should know the signs and symptoms of a medical emergency and the importance of seeking treatment immediately.

We are all doing our part to help slow the spread during the COVID-19 pandemic. Physical distancing is important to prevent the spread of COVID-19, but it is equally important that you monitor your health and know when to seek emergency medical care for serious symptoms that are not related to COVID-19. You may be concerned about going to a hospital or urgent care site during this outbreak, when many people are seeking care for coronavirus. There are, however, some signs and symptoms of a medical emergency that you should always seek treatment for immediately.

Never avoid emergency rooms or wait to see a doctor if you feel your symptoms are truly serious.

Know the signs and symptoms of a medical emergency for which you should always seek treatment immediately. If you experience any of these symptoms, you should call 911 and/or go to the emergency room.

Examples of serious medical symptoms are:

- Difficulty breathing, shortness of breath;
- Difficulty speaking;
- Sudden face drooping;
- Chest or upper abdominal pressure or pain;
- Seizure;
- Confusion;
- Any sudden or severe pain;
- Uncontrolled bleeding; or
- Severe or persistent vomiting or diarrhea.

If you are not sure whether your symptoms are serious enough that you need immediate medical attention, contact your usual healthcare provider. Many providers are offering virtual visits (telehealth services by phone or on your computer) as well as other remote ways to provide advice and care, during this outbreak. Your healthcare insurance program may offer a nursing advice line.

If you do not have a routine healthcare provider, insurance, or internet access, contact the nearest emergency medical system by calling 911.

If you have a medical emergency, call 911 immediately.

Article adapted from: <https://www.hhs.gov/blog/2020/04/17/when-to-seek-emergency-care.html>

Senior Center Contact Information

BROOME WEST..... **785-1777**

2801 Wayne St., Endwell, NY 13760

DEPOSIT..... **467-3953**

14 Monument Street, Deposit, NY 13754 (Located in Christ Episcopal Church)

EASTERN BROOME..... **693-2069**

27 Golden Lane, Harpursville, NY 13787

FIRST WARD..... **729-6214**

226 Clinton St., Binghamton, NY 13905

JOHNSON CITY..... **797-3145**

30 Brocton St., Johnson City, NY 13790

NORTHERN BROOME..... **692-3405**

12 Strongs Place, Whitney Point, NY 13862

NORTH SHORE..... **772-6214**

24 Isbell St., Binghamton, NY 13901

VESTAL..... **754-9596**

Old Vestal Junior High School Cafeteria / 201 Main St., Box #4, Vestal, NY

7 Items to Leave at Home — Not in Your Wallet

Protecting your personal information helps stop identity theft, experts say by Harriet Edleson, AARP, Originally published August 13, 2019; updated November 22, 2019

In times when cybercriminals are mining for personal data of all types, losing your wallet or purse can make their job easier.

So, experts say, leave at home documents and information that could make you a target for identity theft or worse. “If you don't need it, don't keep it in your wallet,” says Charity Lacey, vice president, communications for the Identity Theft Resource Center. Carrying unnecessary items, such as your Social Security card, “gives someone access to who you are,” Lacey says, and among the biggest risks is identity theft. Whether your wallet or purse is lost or stolen, the person who ends up with it “can create a whole identity around what is in it,” she says.

The way to stop identity fraud, according to Javelin Strategy & Research, experts in digital financial analysis, is to prevent unauthorized access to and use of private data. Leave items such as passports or Medicare cards at home, locked in a file cabinet or safe. One single item lost or stolen doesn't necessarily lead to identity theft, but a combination of these items increases the risk.

1. Social Security Card

Avoid carrying your own, your child's or other dependent's card. “Don't carry anyone's Social Security card,” Lacey says. Social Security numbers and other pieces of personal data can be used “to create a fraudulent persona,” she says, or for an “identity takeover” by a criminal who uses it to open new lines of credit or to put money into your Social Security account, aiming to later collect your retirement benefits. If you're carrying your child's Social Security card, new accounts can be opened with that number as well, or it could be used to create a “synthetic identity” using the child's Social Security number and personal data from others. If you suspect your Social Security number is being used, report it to the Social Security Administration Fraud Hotline, 800-269-0271.

2. Birth Certificate

It's a critical piece of personal data that can be used to obtain a replacement Social Security card, a passport, or a driver's license. In short, you don't want to lose it, misplace it or have it stolen. Once it gets into a thief's hands, there is little you can do, according to the Identity Theft Resource Center.

In the U.S. state governments issue birth certificates, which include date and place of birth. They serve as proof of age, citizenship and identity, according to the American Bar Association.

3. Medicare and Health Insurance Cards

Criminals can use your cards to access your account numbers, and obtain medical care that will be charged to your account or to send fake bills to your health insurer on your record.

“There's no need to bring your card to every appointment,” Lacey says, once your physicians and other medical practitioners have your Medicare or other insurance information. In an emergency, the hospital staff can confirm your coverage with the insurance company or the Medicare provider line.

4. Passports

It's best not to carry your passport with you, but to make a copy of it and leave it in a hotel safe while traveling. A passport gives criminals access to your personal data, information that can be used to steal your identity. To report your passport lost or stolen as quickly as possible, contact the U.S. Department of State at 877-487-2778. Once it's reported by phone, the passport becomes immediately invalid, and cannot be used for travel.

If you lose your wallet, take these steps:

- Place a fraud alert on your credit reports. A fraud alert, which lasts for one year, can make it more difficult for thieves to open accounts in your name, according to the Federal Trade Commission.
- You can ask one of the three nationwide credit bureaus to place a fraud alert, and it must tell the other two credit bureaus to do so as well.
- Report suspected identity theft to IdentityTheft.gov or the FTC hotline at 877-438-4338.

5. Checkbook or Blank Checks

Stop carrying a blank check in your wallet or your checkbook in your purse. One blank check with your account number and bank routing number printed on it gives criminals access to every cent in that account. “The checkbook or blank check has the information to get (a thief) into the entirety of your account,” Lacey says. Once you lose your wallet containing a check, you'll likely have to close the account and open a new one. Unless you're checking your balance on a regular basis, you may not even be aware that money has been taken out of your account.

6. Password Cheat Sheet

While this might seem innocent enough, it actually presents a major risk. It “might just be the worst thing to lose,” says Drew Paik, business development director for Authentic8, an internet software company focused on security in Mountain View, California. “Passwords can be used to access your accounts, which can result in immediate losses and long-term damage to your reputation and credit report.” For example, he says, someone could log into your social media accounts and post as you, then tweet or post something that could make you look bad.

Some passwords may seem unimportant, he says, like the one for your Gmail account. That email and password can be used to reset passwords on other sites, including your bank accounts. If you're using the same password on multiple sites, it can give a criminal access to every site you have that uses that same password, including your Facebook account. Alternates are to use a password manager or a mnemonic — a pattern of letters, ideas or associations that helps you remember something — with a different code for each website. You'll have a unique password for each site.

7. Work Identification Badge

An employee identification badge can include encoded information about an individual by using barcodes, magnetic stripes, radio-frequency identification (RFID) tags, and smart chips. Some companies use first name only to protect the employee. However, thieves use the badge to obtain more information from individuals, says cybersecurity expert John Sileo. Once they have information such as an employee identification number, they are able to obtain other data from that individual. Report a lost or stolen identification badge to your employer as soon as possible.

Crock Pot Apple Butter

Apple butter is the perfect thing to slather over toast, dip graham crackers in, or eat by the spoonful when no one is looking. Apple butter is essentially a further reduced applesauce. The apples are cooked for longer to get rid of more moisture allowing the apples to caramelize in a sense and then they are pureed into a very smooth texture that will spread as easily as softened butter over your sourdough. Making it in the slow cooker makes this so easy. Simply toss in all of your ingredients and let it break down for several hours. No extra stirring or careful watching of the pot!

Any of your favorite apples will work to make apple butter. Sweeter apples will make a sweeter butter and we love mixing sweet and tart apples together. This is also what red delicious apples were made for. They aren't very crisp so they break down well. Throw a couple in if you have them along with a few sweeter apples.

While it will be tempting to cook your apple butter on high for less time we don't recommend it. Cooking it on low for a much longer time allows the butter to thicken. If you are in a pinch and need a shorter cook time, you can cook it on high for 6 hours, but expect a looser apple butter. It will still be every bit as delicious!

CROCK POT APPLE BUTTER

Yields 6 cups

INGREDIENTS

- 6 lb. mixed apples, peeled, cored, and sliced (about 12 apples)
- 1/4 c. packed brown sugar
- 1/4 c. granulated sugar
- 2 tsp. cinnamon
- 1 tsp. pure vanilla extract
- 1/2 tsp. ground nutmeg
- 1/2 tsp. ground cloves
- 1/2 tsp. kosher salt
- 1/4 tsp. ground ginger

DIRECTIONS

1. Add all ingredients to a bowl of a crockpot and toss to combine. Cover and cook on low for 10 to 12 hours or until apples are deeply golden and falling apart.
2. Using an immersion blender or regular blender, blend apples until smooth. If using a regular blender, pause to remove lid every so often to let steam escape.
3. Pour apple butter into jars and let cool to room temperature. Cover and store in refrigerator. It will keep for a few weeks.

Adapted from www.delish.com

Sudoku Answers

| | | | | | | | | |
|---|---|---|---|---|---|---|---|---|
| 5 | 3 | 4 | 6 | 7 | 8 | 9 | 1 | 2 |
| 6 | 7 | 2 | 1 | 9 | 5 | 3 | 4 | 8 |
| 1 | 9 | 8 | 3 | 4 | 2 | 5 | 6 | 7 |
| 8 | 5 | 9 | 7 | 6 | 1 | 4 | 2 | 3 |
| 4 | 2 | 6 | 8 | 5 | 3 | 7 | 9 | 1 |
| 7 | 1 | 3 | 9 | 2 | 4 | 8 | 5 | 6 |
| 9 | 6 | 1 | 5 | 3 | 7 | 2 | 8 | 4 |
| 2 | 8 | 7 | 4 | 1 | 9 | 6 | 3 | 5 |
| 3 | 4 | 5 | 2 | 8 | 6 | 1 | 7 | 9 |



Please note: The Office for Aging will be closed on Monday, September 7th in observance of Labor Day. Take-out meal service from Broome County Senior Centers will also be unavailable on this day.

Try It -- You'll Like It!

Praise is like sunlight to the human spirit; we cannot flower and grow without it. Mark Twain once confessed that he could live for three weeks on a compliment, and he was not an exceptionally vain man. He was just admitting openly what most of us feel privately and that is that we all need a lift from time to time. Yet, while most of us are only too ready to apply to others the cold wind of criticism, we are somehow reluctant to give the warm sunshine of praise.

Try giving a compliment to one or two people a day. You'll be surprised how good it makes you feel to make someone else feel good. It's easy! "Gee you look nice today," "I like your dress," or "You have the nicest smile." Give it a try – it really feels good.

Re-Do Your Coffee Shop Stop

Whether going to your local coffee shop is a daily ritual or a special weekend outing, consider these ways you can move toward better choices.

- **Downsize your Drink**
If a large coffee drink is your go-to, consider whether a smaller size would hit the spot.
- **Do Dairy Right**
For lattes and cappuccinos, shift from whole milk to low-fat or fat-free (skim) milk to reduce the amount of saturated fat. Many coffee shops also offer lower calorie non-dairy options, such as almond milk.
- **Skip the "Whip"**
Leave off the extras like whipped cream and caramel drizzle. The calories from added sugars in the toppings alone can really add up.
- **Cut the Syrup in Half**
Ask for fewer pumps of sweetener in your drink. A sprinkle of cinnamon or cocoa powder can add flavor without added sugars.
- **Split the Sweets**
Share a muffin or pastry with a friend. It can be high in calories from added sugars and saturated fat.

Adapted from: <https://www.choosemyplate.gov/myplate-mywins-tips-redo-your-coffee-shop-stop-1>

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Watkins Glen NY | 800-838-0441

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MEET, GREET & EAT

September Menu - Bon Appétit!

At all Broome County Senior Centers. **Reservations are needed by noon the day before.** Menu subject to change. A contribution of \$3.50 is requested for people age 60+ and spouse of any age. Those under age 60 are charged **\$4.50 per meal.**
No one age 60+ shall be denied a meal due to an inability or unwillingness to contribute.

Senior Centers will be closed for activities and dining until further notice. Centers are offering meals to-go.
Please contact your local senior center to learn more about to-go meals with curbside pickup during the month of September.

| | | | | |
|--|--|--|---|---|
| Chicken Cacciatore 8/31 Over Rice Wax Beans w/Parsley Diced Peaches | Cheesy Pasta Bake 1 Spinach Frosted Devil's Food Cake | Halupki 2 OR Kielbasa w/Onions Mashed Potatoes Peas & Carrots Banana | Chicken Salad 3 On a Croissant Ambrosia Three Bean Salad Carrot Raisin Bar | Salisbury Steak OR 4 Spinach Parmesan Pollock Buttered Noodles Beets Strawberry Mousse |
| <i>Centers Closed</i> 7 <i>In Observance of</i> <i>Labor Day</i> | Chicken Alfredo 8 Over Pasta Green Beans Fruit Cocktail | Ziti Parmesan 9 Broccoli Florets Fresh Orange Chocolate Chip Cookie | Liver w/Onions OR 10 Chicken Thigh Marengo Mashed Potatoes Spinach Butterscotch Pudding | Herb Rubbed Pollock 11 OR Salisbury Steak Seasoned Quinoa Carrots Cinnamon Apple Slices |
| Cheesy Pasta Bake 14 Broccoli Florets Fruit Cocktail Sugar Cookie | Halupki w/Sauce OR 15 Breaded Chicken Parm Mashed Potatoes Italian Green Beans Frosted Vanilla Cake | Beef Burgundy 16 Buttered Noodles Peas & Carrots Applesauce | Macaroni & Cheese 17 Stewed Tomatoes Italian Blend Vegetables M&M Cookie | Roast Turkey OR 18 Broiled Fish w/Lemon Mashed Potatoes Peas Honey Bran Muffin |
| Stuffed Pepper 21 Casserole Green Beans w/Mushrooms Double Chocolate Cookie | Liver w/Onions OR 22 Meatloaf Mashed Potatoes Carrots Fruit Cocktail | Herb Chicken Thigh OR 23 Broiled Fish w/Lemon Scalloped Potatoes Hot Beets Peanut Butter Brownie | Pub Burger 24 w/Lettuce & Tomato Baked Beans Macaroni Salad Lemon Poppyseed Muffin | Spinach Parm Pollock 25 OR Beef Burgundy Buttered Noodles Peas Strawberry Mousse |
| Beef Stew 28 Over a Biscuit California Blend Vegetables Warm Spiced Peaches Oatmeal Cookie | Baked Ham OR 29 Chicken Thigh Both w/Cranberry Glaze Scalloped Potatoes Broccoli Florets Gelatin | Chicken Salad 30 On a Croissant Cottage Cheese Pineapple Tidbits Chocolate Pudding | Roast Turkey 10/1 Mashed Potatoes Peas & Corn Pumpkin Cookie | Rotisserie Chicken 10/2 OR Salmon Patty w/Dill Sc. Seasoned Couscous Carrots Fresh Banana |

Funded by: NYSOFA, US Dept. of Health & Human Services – Administration on Community Living and Broome County Office for Aging



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Language interpretation for Office for Aging services and programs are available upon request at no cost. Call 607-778-2411.

The Broome County Office for Aging website can be translated into over 100 languages through Google Translate on the left column of the web page, www.gobroomecounty.com/senior.

Individuals who are deaf or hard of hearing can use NY Relay System 7-1-1.

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