



# Mature Living

St. Lawrence County  
Office for the Aging

(315) 386-4730

Website:

[Office for the Aging  
St. Lawrence County](#)



Breast Cancer Awareness Month is celebrated in October. It's an important time to learn about breast cancer, its risks, and how to treat it. Breast cancer is the most common cancer in women in the United States, and most cases are found in women 50 and older.

Here are some things to know about breast cancer and older women:

- **Early detection:** Early detection is the most effective way to survive breast cancer, with a cure rate of over 90% when found early.
- **Risk factors:** Being older is a major risk factor for breast cancer, and most cases are found in women 50 and older. Other risk factors include having changes in your BRCA1 or BRCA2 genes.
- **Mammograms:** You can start getting mammograms at age 40, and the American College of OB/GYN recommends getting them yearly or every other year until you are 75.

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**64% of breast cancer cases** are diagnosed at a localized stage, for which **the 5-year survival rate is 99%.**

NATIONAL BREAST CANCER FOUNDATION, INC.

**1 in 8 WOMEN** WILL BE DIAGNOSED WITH **Breast Cancer** IN THEIR LIFETIME

## Mature Living

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In 2023, an estimated **297,790 new cases** of invasive breast cancer will be diagnosed in women in the U.S. ♀

NATIONAL BREAST CANCER FOUNDATION, INC.



## Medicare Open Enrollment: October 15th—December 7th

Medicare Open Enrollment starts October 15th. Navigating the Medicare process can be challenging and confusing. We are here to help! This year we are offering **Public Medicare 101 Informational Presentations** in the Community to help answer your questions! As we only have 1 Medicare Counselor, it can be difficult to schedule a one-on-one meeting during Open Enrollment with over 26,000 older adults in our County! **Please take advantage of this great opportunity to learn more about Medicare and how to make informed choices about your health insurance options!**

### Medicare 101 & What You Need to Know About Open Enrollment

- ◆ **October 1st at 5:30 pm**  
**Potsdam:** Hospice of St. Lawrence Valley / 6805 US Highway 11
- ◆ **October 3rd at 10:00 am**  
**Canton:** Human Resource Building, 80 State Hwy 310, 2nd Floor Conf. Room
- ◆ **October 8th at 11:00 am**  
**Gouverneur :** Community Center / 4673 NY 58
- ◆ **October 10th at 10:00 am**  
**Massena:** Community Center, 61 Beach St.



The Medicare Open Enrollment Season will soon be upon us! This is your opportunity to shop around for a new **Medicare Part D Plan or Medicare Advantage Plan**. Any changes you make will take effect January 1, 2025.

If you are happy with your current plan, **you don't need to do anything**. If you want a new plan and need guidance, please call the office at (315) 386-4730 and a staff member will assist you. Due to extremely high call volume, it may take several days for a staff member to return your call. For immediate assistance, clients can also call **1-800-MEDICARE (1-800-633-4227)** or visit [www.medicare.gov](http://www.medicare.gov).

Due to limited staffing, **we do not accept walk-in appointments for Medicare Counseling**. You must make an appointment, in advance, by calling the office. St. Lawrence County Office for the Aging is dedicated to assisting our clients with their Medicare questions and concerns.

### Helpful Medicare Websites:

- ◆ **Medicare:** <https://www.medicare.gov/>
- ◆ **Centers for Medicare & Medicaid Services:** <https://www.cms.gov/>
- ◆ **Medicare Interactive:**  
<https://www.medicareinteractive.org/>
- ◆ **Medicare Rights:**  
<https://www.medicarerights.org/>

### What Does Medicare Part A and Part B Cover?

**Part A (Hospital Insurance):** Helps cover inpatient care in hospitals, skilled nursing facility care, hospice care, and home health care.

**Part B (Medical Insurance):** Helps cover: Services from doctors and other health care providers, Outpatient care, Home health care, Durable medical equipment (like wheelchairs, walkers, hospital beds, and other equipment), and Many preventive services (like screenings, shots or vaccines, and yearly "Wellness" visits).



## Preparing for Future Health Care Needs

Many people assume that their family members would automatically be able to make decisions about medical treatments if they were to become incapacitated. However, rules vary greatly from state to state:

- Your family may have to go through a costly and time-consuming court process to get the legal right to make medical decisions for you.
- Your family members may disagree on who should make medical decisions on your behalf, which could lead to legal disputes.
- Someone unfamiliar with your preferences may be placed in charge of your treatment choices.

It's important to have a plan ahead of time to avoid disagreements around treatment issues and to ensure your wishes are honored if you are incapacitated. Advance directives, living wills, health care proxies, and powers of attorney can help ensure that decisions made on your behalf meet your needs and preferences.

### Health care proxy:

Names someone you trust as your proxy, or your agent, to express your wishes and make health care decisions for you if you're unable to speak for yourself.



**Living will:** A written record of the type of medical care you would want in specified situations.



**Advance directive:** Often refers to a combination including both a living will and health care proxy documents.



### Power of attorney:

Names someone you trust as your agent to make property, financial, and other legal decisions on your behalf.

THE EMPOWERED CAREGIVER SERIES  
**SUPPORTING INDEPENDENCE**

An education program presented by the Alzheimer's Association®



A person living with dementia often wants to stay independent for as long as possible. Caregivers can learn how to balance safety and manage expectations to support independence at every stage of the disease.

**Topics in the program include:**

- » How dementia affects independence.
- » Four steps to help with daily activities.
- » Tips to make activities meaningful.
- » Providing the right amount of support.

**Tuesday, October 8**  
 11:30 a.m. - 12:30 p.m.

**St. Lawrence County Office for the Aging**  
 2nd Floor Conference Room  
 80 State Hwy  
 Suite 7  
 Canton, NY 13617

To register, please visit  
<https://bit.ly/3yJxZDI>  
 or call 800.272.3900

Visit [alz.org/CRF](http://alz.org/CRF) to explore additional caregiver education programs in your area.

ST. LAWRENCE COUNTY  
 OFFICE FOR THE AGING

**CAREGIVER  
 SUPPORT  
 GROUP**

Caregiving for a loved one is a tough job! If you are 60+ and a Caregiver, please join this wonderful peer support group.

New members welcome anytime!

**2ND TUESDAY** | **HUMAN SERVICES BUILDING**  
**OF THE MONTH** | 80 St. Hwy. 310, Canton  
**10:00 AM** | 2nd Floor Conference Room

Call Barbara to Register:  
 (315) 386-4730

<https://stlawco.gov/Departments/OfficefortheAging>

ALZHEIMER'S ASSOCIATION®

**OCTOBER FOOD \$ENSE**

**OCTOBER FOOD PACKAGE: \$20.50**

- Chicken Breast, 1lb
- Beef Portions, 1lb
- Kielbasa Sausage, 13oz
- Ground Turkey, 1lb
- Cheddar Cheese, 8oz
- Pierogies, 13oz
- White Rice, 1lb
- Macaroni & Cheese, 7.25oz
- Sweet Potato Fries, 19oz
- Blueberries, 16oz
- Fresh Produce #1
- Fresh Produce #2

**OCTOBER SPECIALS:**

- Chicken Wings, 5lbs for \$11:** Individually quick frozen, ready for air fryer or grill.
- Beef & Broccoli, 22oz for \$6:** Beef strips, broccoli florets, and red bell peppers with white rice in a savory soy sauce.
- Stuffed Pork Chops, 2lbs for \$9.75:** Stuffed with apples and cranberries.
- Lasagna Roll-Ups, 42oz for \$6.50:** Stuffed with ricotta and Romano cheese.
- Pantry Box, 9lbs for \$11.75:** 7oz Honey Nut O's, 32oz Pancake Mix, 13.3oz Instant Potatoes, 4.5oz Chicken in a Pouch, 1lb Elbow Macaroni, 18oz Peanut Butter, 19oz Strawberry Spread, 15oz Applesauce, 14.5oz Carrots.
- Mozzarella Sticks, 3lbs for \$11.50:** Par-cooked, ready for the oven.

**Orders are accepted at the following locations:**

- Potsdam NC: 315\*265\*3920
- Canton NC: 315\*386\*3541
- Parishville NC: 315\*244\*0068
- Gouverneur NC: 315\*287\*3370
- Massena NC: 315\*764\*0050
- Massena Salvation Army: 315\*769\*5154
- Canton Housing: 315\*386\*8381
- Knapp Station Community Church: 315\*553\*5093

**ORDERS DUE 10/7**  
**SNAP DEDUCTED 10/13**  
**PICK-UP 10/24**

**Payment is due at time of order.**  
**Please make checks payable to:**  
**Potsdam Neighborhood Center**



**Food Sense Program**

The Food Sense Program is a fantastic option to help stock up your pantry and refrigerator at a low cost.

**There are no income limits for this program. It is open to anyone.** If you do have SNAP benefits, you can use your card for payment!

If you or someone you know 60+ has been a victim of fraud, call the National Elder Fraud Hotline

**NATIONAL ELDER FRAUD HOTLINE**  
**1-833-FRAUD-11**  
**1-833-372-8311**



## Medicare Medigap Plans VS Medicare Advantage Plans

St Lawrence County Health Insurance Information Counseling Assistance Program (HIICAP)

St. Lawrence County Office for the Aging

(315) 386-4730

2024

### Supplement (Medigap) Plans

- Must have Medicare A & B
- High monthly Premium (around \$225/mo plus your Medicare Part B premium)
- Minimal copays and deductible-may have to pay the Part B deductible each year (\$240/year) and up to \$20 copay at the Doctors, NO other copays. (you pay nothing for physical therapy, hospitals stays, tests or procedures after meeting the Part B deductible)
- No Drug coverage-You will need to sign up for a separate drug plan. (Medicare D Plan) No extras like dental, optical or help with over the counter costs.
- Large choice of providers. Can see almost any Doctor in the United States-No network of Doctors or hospitals. No prior authorization needed.
- Some coverage outside of the United States.

**Costs per year:** \$2700 for premiums (average cost), Part B deductible \$240/year, possible \$20 copay for Doctor visits **AND** the cost of your Drug Plan premium (along with drug copays).

### Advantage Plans

(Medicare C Plan)

- Must have Medicare A & B
- Low monthly Premium (some are free but you still pay your Part B premium)
- Higher copays - you pay for services as you use the plan. Primary Doctor may have a \$0-10 copay, physical therapy may be \$45/visit, MRI-\$175-200, Inpatient stay around \$350/day for the first 5 days. Each plan may have different copays.
- Often includes a drug plan (Medicare D Plan) but you will still have drug copays. May have extra coverage such as some dental, optical or help with over the counter costs.
- Limited provider choice. May need to stay within a network of Doctors and Hospitals which could be specific to the area you live. Each plan has a specific list. If you go out of network your copays could be much higher or the plan may not pay. May need prior authorization for test or procedures.
- No coverage outside of the United States.

**Costs per year:** \$0-\$460/premiums -Up to \$6,000-\$10,000 out of Pocket Max for copays (along with drug copays)

- Part B premium is the **same** for either plan (\$174.70/mo for 2024)
- Prescription **drug copays** are about the same between both options.

### Recipe Corner ... "Healthified" Broccoli Cheddar Soup

We're not lying - the broccoli cheddar soup is actually health. How? The traditional heavy cream and loads of cheese are swapped for fat-free evaporated milk and a small amount of extra sharp cheddar. The end result is a filling, comforting soup that's only 230 calories per serving.



#### Ingredients:

1 bunch broccoli, 1 small onion finely chopped, 1 medium red-skinned potato diced, 1/4 cup all-purpose flour, 3 cups low-sodium chicken or vegetable broth, kosher salt and freshly ground black pepper, 1/4 tsp freshly grated nutmeg, 1 cup grated extra-sharp Cheddar, 1 tsp Worcestershire sauce, one 12-ounce can fat-free evaporated milk, 2 scallions thinly sliced

#### Directions:

1. Separate the stems and the florets from the broccoli. Trim and discard the bottom of the broccoli stems and peel the tough outer layers. Finely chop the stems and coarsely chop the florets and set aside separately.
2. Mist a large pot with nonstick cooking spray and heat over medium heat. Add the broccoli stems, onions and potatoes and cook, stirring, until softened, 7-10 minutes. Add the flour and cook, stirring until lightly toasted, about 2 minutes. Stir in the broth and bring to a boil. Reduce the heat to maintain a simmer and continue to cook, stirring occasionally, until thickened and the vegetables are tender, 12-15 minutes.
3. Meanwhile, combine the reserved florets and 1/2 cup water in a small saucepan. Bring to a boil, cover and continue to steam until the florets are bright green and crisp-tender, about 5 minutes. Add the entire contents of the pot with the florets to the soup along with the nutmeg. Stir to combine and remove from the heat. Stir in the Cheddar, Worcestershire and milk. Season with salt and pepper. Garnish with the scallions.

**Nutrients:** Calories 230; Total Fat 8g; Saturated Fat 4.5g; Cholesterol 20mg; Sodium 360mg; Total Carbohydrates 26g; Dietary Fiber 4g; Total Sugars 10g; Protein 16g

Source: <https://www.foodnetwork.com/recipes/food-network-kitchen/healthified-broccoli-cheddar-soup->

### Office for the Aging Home Care Program & Respite Program

#### **ARE YOU IN NEED OF HOME CARE? OR HAVE A LOVED ONE WHO IS?**

Are you 60 or over and in need of home care services or respite services? The Office for the Aging is accepting referrals for the Expanded In-Home Services for the Elderly Program (EISEP). The home care program assists elderly, fragile, individuals to help maintain quality of life at home. **EISEP** provides personal care including bathing, dressing, grooming, and meal preparation to County residents who **are non-Medicaid eligible**. Services provided may be on a cost-share basis depending on income levels. The Respite Program offers respite opportunities to qualifying caregivers. Call today to learn more!

**Contact: NY CONNECTS - (315) 386-4730**

*(EISEP is supported by the NYS Office for the Aging and St. Lawrence County)*

## October 2024

MONDAY	TUESDAY	WEDNESDAY	THURSDAY	FRIDAY
<p><i>Note: If you need to cancel your meal or you will not be home to receive your meal, please call 24 hours in advance: 315-386-4730</i></p>	<p><b>1</b> <u>Chicken Tenders</u> w/ Dipping Sauce Sweet Potato Fries Chef's Vegetable Blend Fresh Fruit</p>	<p><b>2</b> <u>Salisbury Steak</u> w/Gravy Mashed Potatoes/Gravy Buttered Carrots Assorted Dessert</p>	<p><b>3</b> <u>Lemon-Herb Fish</u> Rice Pilaf Winter Blend Vegetables Brownie</p>	<p><b>4</b>  <u>Chef's Choice</u></p>
<p><b>7</b> <u>Goulash</u> Cauliflower Assorted Muffin Black Forest Pudding</p>	<p><b>8</b> <u>Baked Ham</u> W/Country Gravy Whipped Sweet Potatoes Green Beans Dinner Roll Fruit Cup</p>	<p><b>9</b> <u>Beef Stroganoff</u> Over Egg Noodles Brussel Spouts Frosted Cupcake</p>	<p><b>10</b> <u>Monterey Chicken</u> Au Gratin Potatoes California Blend Vegetables Fresh Fruit</p>	<p><b>11</b>  <u>Chef's Choice</u></p>
<p><b>14</b> <u>Indigenous People Day</u> <i>All County Offices &amp; Nutrition Centers Closed</i>  <i>Use Frozen Meal</i></p>	<p><b>15</b> <u>Cheeseburger on Bun</u> Baked Beans Green/Yellow Beans Birthday Cake!</p>	<p><b>16</b> <u>Chicken / Potato/ Vegetable Pot Pie</u> Stewed Tomatoes Chocolate Mousse</p>	<p><b>17</b> <u>Turkey/Gravy over Stuffing</u> Mashed Potato/Gravy Green Beans Dinner Roll Ambrosia</p>	<p><b>18</b>  <u>Chef's Choice</u></p>
<p><b>21</b> <u>Meatloaf w/Gravy</u> Mashed Potato/Gravy Mixed Vegetables Dinner Roll Yogurt Parfait</p>	<p><b>22</b> <u>BBQ Riblet</u> on Bun Macaroni and Cheese Peas Mandarin Oranges</p>	<p><b>23</b> <u>Chicken and Biscuits</u> Mashed Potatoes Harvard Beets Fruit Fluff</p>	<p><b>24</b> <u>Homemade French Toast over Sausage</u> Hash browns Warm Cinnamon Applesauce Pudding Parfait</p>	<p><b>25</b>  <u>Chef's Choice</u></p>
<p><b>28</b> <u>Sweet &amp; Sour Chicken over Rice</u> Oriental Vegetables Assorted Muffin Fresh Fruit</p>	<p><b>29</b> <u>Roast Pork with Gravy</u> Au gratin Potatoes Broccoli Dinner Roll Fruited Bavarian</p>	<p><b>30</b> <u>Tuna Fish Cold Plate</u> Pea Salad Coleslaw WW Bread Fruit Crisp/Topping</p>	<p><b>31</b> <u>Goopy Bats &amp; Cobwebs</u> <u>Monster Medley</u> <u>Goblin Knots</u> Boo Brownie</p>	<p><i>*All Meals are served with Milk &amp; WW Bread</i> <i>*Menu Follows a no salt added and low sugar diet.</i> <i>*If you have a Food Allergy, please notify our office.</i></p>

**ST. LAWRENCE COUNTY OFFICE FOR THE AGING NUTRITION CENTERS**

Brasher- LBSH, 32 Church St. Lunch is at 11:30 am.  
Canton- Canton Sr. Housing, 37 Riverside Drive. Lunch - 11:00 am.  
Gouverneur- GCC, 4673 SH 58. Lunch is at 11:00 am.  
Morristown- Morristown Fire Hall, 200 Morris St. Lunch is at 11:00 am.  
Potsdam- Midtown Apt., 28 Munson St. Lunch served at 11:00 am.

All Nutrition Centers are open Monday-Friday.  
Doors open at 10 am.

Suggested Contribution: \$3.00 (Age 60+)  
Guest Fee \$5 (Under 60)

*No eligible client will be turned away due to the inability or unwillingness to contribute.*

**MENU IS SUBJECT TO CHANGE WITHOUT ADVANCE NOTICE.**  
For more information contact NY Connects (315-386-4730)

**October Calendar**

- 10/7** SLC Board of Legislators Mtg: 48 Court Street, Canton - 6:00 pm
- 10/8** Alzheimer's Association Presentation: 80 SH 310, 2nd Floor Conf. Room, 11:30 am
- 10/14** Indigenous People's Day; All County Offices and Nutrition Centers are closed.
- 10/31** Happy Halloween!



**HUMANS DON'T HIBERNATE 2024  
CALENDAR OF CHALLENGES**

Scan to submit your challenge completion photos!

**OCTOBER**

**PHYSICAL**  
Trick-Or-Trail: Take time this month to hike a local trail or even climb a mountain. Share a photo when you reach the end of the trail to complete this challenge.

**NUTRITIONAL**  
Ghoulish Greens: Incorporate green foods into your diet at least 4 times this month. Share a photo of your favorite green-food forward recipe to complete this challenge.

**MENTAL**  
Boo-tiful Books: Take time out of your day to read a new book. Finish the book and then share a photo of the cover and what you liked about it to complete this challenge.

**NOVEMBER**

**PHYSICAL**  
Smile Mile: Walk a mile someplace that brings you joy and/or with someone who makes you smile. Share a photo of your best smile after to complete this challenge.

**NUTRITIONAL**  
Meatless Monday: Pick a Monday this month to have a meatless meal full of plant-based proteins like tofu or black beans. Share photo of your meal to complete this challenge.

**MENTAL**  
Clutter Cleanse: Pick one space (car, room, drawer) and completely declutter it. Share before and after photos or video of the process to complete this challenge.

**DECEMBER**

**PHYSICAL**  
Defrost December: Warm up by completing 30 minutes of movement for 5 days in a row. Take a photo of you enjoying moving your body more to complete this challenge.

**NUTRITIONAL**  
Hydrate & Feel Great: Increase water consumption. The goal is 64 ounces or 8 cups of water/day. Reach this goal for 5 days in a row and take a photo with your favorite water bottle to complete this challenge.

**MENTAL**  
Reindeer Games: Host a family/friends game night to relax and enjoy your time together. Share a photo of the winner to complete this challenge.

**Massena Senior Citizens Club:**

- ◆ Pinochle - Wednesdays: 12:30 pm - 4:00 pm
- ◆ Shuffleboard—Tuesdays: 1:00 pm - 4:00 pm

**Norwood Golden Agers:**

- ◆ Halloween Costume Party: 10/27 from 1-5 @ the Norwood American Legion. There will be 1<sup>st</sup>, 2<sup>nd</sup>, and 3<sup>rd</sup> prize winners. Admission is \$5

**NC Chapter of StateWide Senior Action Council**

**Next Meeting: October 3rd at 10:00 am**

**Contact Barb at (315) 261-2980**

**Meeting Location: Midtown Apts, Potsdam**

Find us on:  
**facebook®**

<https://www.facebook.com/stlawrencecountyofficefortheaging>